

Kingdom of Cambodia

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Ministry of Land Management, Urban Planning and Construction
General Department of Housing




Overview of Urban Housing for Low-Income Households in Cambodia



*A Joint Initiative of the
General Department of Housing of the
Ministry of Land Management Urban
Planning and Construction
and Habitat for Humanity Cambodia*

Research Report on Overview of Urban Housing for Low-Income Households in Cambodia

November 2024

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<p>The views expressed in this report are those of the consultants and may not reflect those of the General Department of Housing of the Ministry of Land Management Urban Planning and Construction nor of Habitat for Humanity International in Cambodia.</p> <p>The intention of the research is to stimulate discussion and debate on housing related issues and to suggest a range of recommendations for consideration by decision makers to begin to tackle the growing housing challenges in urban areas.</p>		

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ACRONYMS AND ABBREVIATION USED

2030 Agenda	The 2030 Agenda for Sustainable Development,
ADB	Asian Development Bank
AHP	'Affordable Housing Policy'
ASUS	ASEAN Sustainable Urbanisation Strategy
AIIB	Asian Infrastructure Investment Bank
BSP	Budget Strategy Plans
CDB	Commune Database
CDC	Council for the Development of Cambodia
CDF	Community Development Foundation (an NGO)
CDHS	(Cambodia) Demographic Health Survey
CESCR	Committee on Economic, Social and Cultural Rights
CIUS	Cambodian Institute for Urban Studies
CoM	Council of Ministers
CSDGs	Cambodian Sustainable Development Goals
CSES	Cambodia Socio Economic Survey(s)
CTRD	Construction Technical Research Department of the General Department of Construction
D/M/K	District, Municipalities, and Khans
DA	District Administration
DFI	Development Financing institutions
DP	Development Partner
EA	Enumeration area
FIF	Financial Impact Funds
GDC	General Department of Construction of MLMUPC
GDH	General Department of Housing of MLMUPC
GD-PPP	General Department of Public Private Partnership of MoEF
GIS	Geographical Information System
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH, a German development agency.
GPCC	General Population Census of Cambodia
HFHC	Habitat for Humanity International in Cambodia, commonly called Habitat for Humanity Cambodia
ICRESCR	International Covenant on Economic, Social and Cultural Rights
IDPoor	Identification of the Programme, of RGC
IFC	International Finance Corporation
IMF	International Monetary Fund
ISC	Institute of Standards of Cambodia
LDC	Least Developed Country Status
LILP	Lincoln Institute of Land Policy
LOs	Lending Operations
MA	Municipal Administration
MISTI	Ministry of Industry Science Technology and Innovation
MLMUPC	Ministry of Land Management Urban Planning and Construction
MoEF	Ministry of Economy and Finance
MoP	Ministry of Planning
MoSAVY	Ministry of Social Affairs, Veterans and Youth Rehabilitation
MPI	Multidimensional Poverty Index
NBC	National Bank of Cambodia
NCDD	National Committee for Sub-national Democratic Development
NSC	National Standards Council
NHP	National Housing Policy
NIS	National Institute of Statistics of the Ministry of Planning
NPLs	Non-Performing Loans
NSDP	National Strategic Development Plan
UN-OHCHR	United Nations Office of the High Commissioner for Human Rights
OECD	Organisation for Economic Cooperation and Development

PDLMUPC	Provincial Department of Land Management Urban Planning and Construction
PDoEF	Provincial Department of Economy and Finance
PDoP	Provincial Department of Planning
PDoSAVY	Provincial Department of Social Affair, Veteran and Youth Rehabilitation
PED	Planete Enfant and Development
PIN	People in Need (an NGO)
PPC	Phnom Penh Capital (Administration)
PSU	Primary sampling units
RGC	Royal Government of Cambodia
SDGs	Sustainable Development Goals
SNA	Sub-National Administration
ToRs	Terms of Reference
UDHR	Universal Declaration of Human Rights
UNHABITAT	United Nation Human Settlements Programme
VNR	Voluntary National Review
WBG	World Bank Group
WEF	World Economic Forum

EXECUTIVE SUMMARY

Background

Globally more than 2.8 billion people are reported to be without proper housing and residing in inadequate housing conditions and this number is projected to increase to as many as 3 billion people by 2030, (UN-Habitat, 2024). Of the 2.8 billion “close to 1.1 billion reside in urban slums and informal settlements around the world (UN, 2023).

International studies have found that 90% of cities are increasingly unaffordable for housing, costing far more than outdated housing affordability metrics (LILP, 2018). With housing cost increases (far) outstripping the incomes of many households. Resulting in up to a billion people worldwide living in informal or inadequate housing, due to the continued lack of the financial resources or financing solutions to access adequate housing, (OHCHR, 2023).

Across Cambodia, the 2019 National Census reports 3,181,372 houses, of which 1,150,808 households (36% of the total) were in the urban areas of Cambodia. 5% (174,365) of these urban homes have either “temporary” (“thatched) or deficient space (<20m² of) roofing”. An average of 64,000 additional urban households were added annually over the preceding decade since the 2008 census. Though much of this additional number was through the designation of new urban areas or the expanding of existing urban areas by incorporating rural communes in the Krongs/cities.

In terms of social and affordable housing, the government through MLMUPC has directly provided 8,141 houses to veteran families (mainly) in rural areas as a form of social housing. With an additional 487,457 families benefiting from the allocation of land (including for residential usage) through the government’s Social Land Concession programmes’ 98 projects. The government has also encouraged the private sector to provide 5,285 affordable housing units (costing less than US\$30,000) across four projects since 2017. Through its incentivised affordable housing programme, providing financial incentive (tax relief) and direct investments in trunk infrastructure and roads.

But what is the current situation in Cambodia? and its emerging urban areas? The United Nations currently reports that ‘39.7% of the urban population continues to live in slum conditions’ in Cambodia (UN-Habitat, 2024), deprived of one or more of five basic criteria. While this figure has fallen over the years, it does not reflect the current housing realities, and is based on obsolete data and estimation, with little to no effort to engage with responsible institutions to qualify it.

Introduction

The General Department of Housing (GDH) of the Ministry of Land Management Urban Planning and Construction (MLMUPC), in collaboration with Habitat for Humanity International in Cambodia (HFHC) have undertaken representative research on an “Overview of Housing for Low-Income Households in Cambodia” to gain better insights into the urban housing needs across Cambodia. Makconsult Co., Ltd was commissioned to undertake the research.

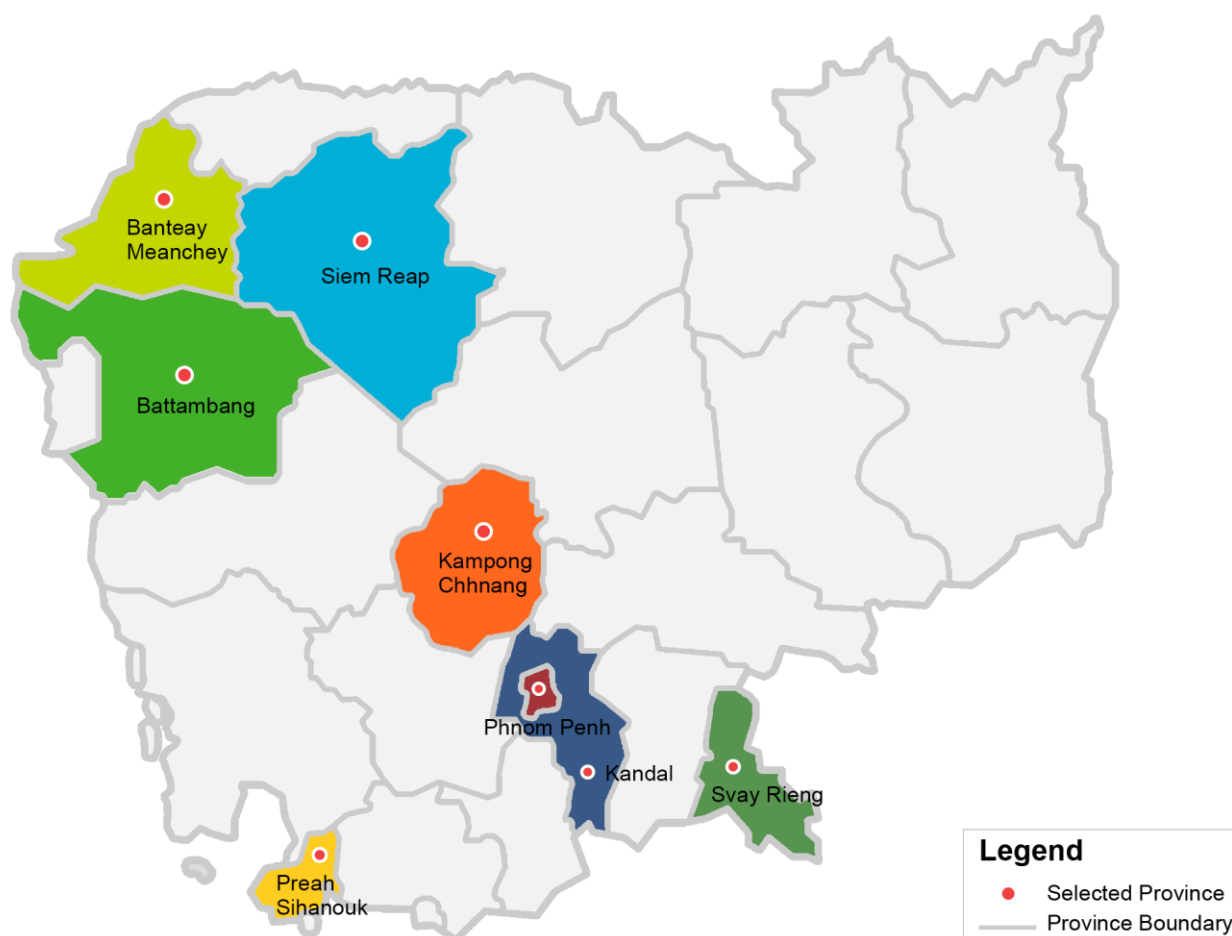
Study Aims and Objectives

The aims of the research were “to assess the general condition of housing for low-income families in (selected urban areas of) Cambodia. Identifying aspects of the housing sector that need deeper analysis and provide recommendations on improving housing-related policies and programmes in Cambodia”. With the research initiative to be conducted “in congruence with the United Nation’s definition of adequate housing: habitability, affordability, availability of basic services, security of

tenure, location, accessibility, cultural adequacy' as well as sustainability, (see terms of reference in annex 1).

The research spanned 10 selected Krongs/ municipalities, mainly the provincial capital, across eight (8) provinces in Cambodia. Including Phnom Penh Capital (PPC), the seven other provinces being Banteay Meanchey (with two municipalities Krong¹ Serei Sisophon and Krong Poipet), Battambang, Kampong Chhnang, Kandal (only Krong Takhmao of the now three municipalities), Preah Sihanouk (the provincial capital of two municipalities in the province), Siem Reap, Svay Rieng (Krong Bavet and Krong Svay Rieng).

Figure 1 Study Location(s) (10 cities, eight provinces)



Methodology

The research involved mixed method approaches involving.

Primary Data collection through

- (i) A statistically representative purposive sampled household survey with a total of 573 households were covered. Split between the nine provincial municipalities (420 households) and a number of the outer Khans (urban districts) of Phnom Penh Capital where lower cost housing is being delivered (153 households).

¹ The term “Krong” is the Khmer term for designated and approved municipalities/cities which are considered ‘urban’ in character and cities.

- (ii) Interviews and consultations with responsible three national Institutions.
- (iii) Interviews and consultations with legally mandated, designated and responsible eight provincial administrations and responsible 28-line departments, and
- (iv) Interviews and consultations with recently restructured nine Municipal Administrations and their responsible offices, (since 2019),
- (v) Observational research in and across the 10 target municipal areas of housing and housing conditions in housing developments, projects, and settlements, being used by low-income groups and others.
- (vi) Interviews and consultations with other housing sector stakeholders from developers, construction companies/ builders, financing institutions, building material suppliers, vocational training institutions, etc...

Jointly providing insight into the housing and accessibility to housing issues in targeted cities.

Secondary Data collection through

- (vii) A comprehensive literature and data review, making extensive use and analysis of multiple available and obtained data from the national census, the regular socio-economic surveys, and the commune database data.

During the inception phase, a comprehensive work program was developed, evolved and agreed upon between parties. This was required to enable GDH to arrange and schedule provincial and municipal orientation and later kick off meetings.

Data collection tools and guides were developed and refined through consultations on the English (see annex 3) and Khmer language versions. These were shared with the provinces in advance through three clustered provincial orientation meetings held in early February in Battambang (for Banteay Mean Chey, Battambang, Kampong Chhnang and Siem Reap Provinces) Phnom Penh (for the Capital and Kandal province) Svay Rieng (for Svay Rieng and Preah Sihanouk). The consultant team trained three experienced field enumerator and field-tested the questionnaires and guides in February in Phnom Penh with final formatting agreed for usage.

Fieldwork as per the agreed work programme started at the end of February and ran through the whole of March. As Phnom Penh Capital rescheduled their kick off meeting and later with the expand surveying in Phnom Penh. The results from the 573 households' interviews were entered into a database, cleaned and analysed. With the different streams of the assessment contributed to the formulation and evolution of this report.

Study Limitations

The study was overly ambitious in trying to cover 10 cities (including the Phnom Penh Capital) across eight provinces, with the available resources. It was adequate to provide a rapid “overview”, but not to dive deeper into the many nuances of housing sector issues across the wide range of cities. Which ranged from the capital Phnom Penh, thriving border municipalities (Krong Poipet and Krong Bavet), and municipalities recovering from the COVID induced economic downturn (Krong Preah Sihanouk, and Krong Siem Reap) and other municipalities (Krong Battambang, Takhmao, Kampong Chhnang, Serey Sisophon, and Svay Rieng). As well as some of the expectations from the study in terms of mapping and quantifying the locations of informal settlements across 10 cities and the housing condition in these informal settlements. As the agreed work programme provided an average of just two days per city (except Phnom Penh) for all activities, namely households surveys (with an average 56 household interviews per city/ province) provincial and municipal

department meetings and interviews, as well as interviews with the diverse other housing sector actors and stakeholders in the cities.

While considerable efforts were made to prepare provincial focal points to brief and enable subnational institutional stakeholder participation in provincial and municipal meetings, including establishing an open telegram application communication group, posting and sharing of comprehensive briefing documents, the questionnaires and discussion guides, data tools developed in Khmer in advance.

When the provincial and municipal meetings were undertaken in February and March, participating institutional representatives expressed limited awareness of the assignment and the request for information and data. While some institutional representatives across the eight provinces and some of cities, were able to provide the requested information if it existed, others could not, even after numerous follow ups, some information was simply unavailable to and for the study.

Challenges were also confronted in attempting to engage with housing stakeholders at national levels including with private sector entities, financial institutions, and government institutions. As repeated requests for meetings went unanswered, were delayed, or were rescheduled, even with a formal letter for cooperation from GDH/MLMUPC. When meetings or communications were undertaken, some persons met with were on occasion unable to respond as they were not relevant or right persons.

Regulatory Environment and the Housing Policy

Cambodia's regulatory environment is built upon the 1993 Constitution of the Kingdom of Cambodia (as amended²) which recognises, respects and guarantees human rights under the United Nations Charter, the Universal Declaration of Human Rights, and associated covenants and conventions related to human rights. By implication the Constitution's recognition (Article 31) of the Universal Declaration of Human Rights, recognises and respects the Declaration's article 25(1) that 'everyone has the right to a standard of adequate living (including housing)' (UN, 1948). With the exercise of such rights and freedom in accordance with and determined by national laws.

Cambodia's housing and related land regulatory environment is founded on and framed by the 2001 Land Law, building on a number of fundamental legal instruction which established property ownership. It was only with the establishment of the Ministry of Land Management Urban Planning and Construction (MLMUPC) in 1999³ and the subsequent adoption of the 2001 Land Law was progress made in terms of recognising property ownership and allowing for the allocation of land for vulnerable groups through social land concessions (Art 49).

A draft Housing Policy was prepared as early as 2003 its finalization and adoption took considerably longer, during the intervening period the Royal Government of Cambodia (RGC) maintained its commitment to adopting the Housing Policy in key national development documents. In 2014, this came to be, with the National Policy on Housing (NHP) adopted in May 2014 and the General Department of Housing was created in September 2014, mandated to lead on 12 housing sector related functions (see section 5.1 of the report for these).

² None of the nine amendments impinge on basic rights and are mainly related to the monarchy, elections and institutional provisions of the constitution, see The Constitutional Council of Cambodia, https://ccc.gov.kh/historyccc_en.php

³ RGC (1999) Law on the Establishment of the Ministry of Land Management, Urban Planning and Construction, NS/RKM/0699/0

Overall, the housing sector regulatory framework is reasonably phrased and elaborated in terms of its intent and principles and effectively considers rights-based requirements for the provision of adequate housing.

However, the policy's objective framework needs further elaboration, clarifications, updating and expansion. For example, the preceding 2010 Circular 03 "on (the) Resolution of Temporary Settlement on Land Which Has Been Illegally Occupied in the Capital, Municipal, and Urban Areas". While the implementation guidance (in terms 'step by step guides'/ or how to manuals) to improve delivery, effectiveness and impact, as many of the eight of the 2014 Policy objectives are and have not been met to date. Additionally, the 2010 Circular currently does not provide adequate and effective guidance for subnational administrations to work through and decide on possible informal settlement resolution options. The inclusivity of the developed policies, particularly regarding gender and disability could also be further enhance rather than bundled under vulnerable groups.

Housing Programmes and Initiatives

To date five private sector housing projects were reported initiated under *the 2017 Policy on the Incentives and Establishment of (a) National Programme for (the) Development of Affordable Housing*, colloquially known as the Affordable Housing Policy (AHP), but only four projects have made progress, reportedly providing 5,285 housing units (3,357 houses and 1,928 studio apartments) to date. The affordable housing project in Poipet by Sokha Residences Ltd, never proceeded, even after the ground break ceremony (in December 2019), with the site apparently sold.

to other developers who when interviewed reported building up-market housing that were not within the affordable housing thresholds (under US\$30,000). However, where housing units were provided many were in mixed developments for example.

- **Arakawa Residence, Phnom Penh**, only the (two types of) studio units (<24m²) fell around the affordability criteria of US\$30,000 at the start (US\$30,500 in 2020) but are now selling above this threshold. The studio units ranging between 22.7m² and 23.9m² could not be considered suitable for families, if the toilets and kitchen areas are excluded (as per the UN adequate housing criteria); the living space is considerably smaller.

While the development of completed many of the units were bought for investment purposes, with no effort to screen buyers to fit AHP beneficiary affordability criteria. The developments 'affordability' was more marketing than to address the needs of lower and middle-income groups. It is unknown what if any financial incentives were obtained for the development, as contacted respondent did not know.

- **B&BM Borey Prek Toten, Kandal**, the planned phased development provides a mix of housing units including shop houses, link houses and villas, originally 2,103 units were planned for the first phase (of a possible total of 10,684 units across multiply phases) the first phase was reduced to 1,958 units of which 1,552 units were reported as sold. At least 700 affordable housing units (~36.72m²) were priced between US\$25,000-US\$30.814. It was reported that a significant percentage of all the housing units in the Borey were bought for investment purposes, with numerous empty properties observed throughout the development. No assistance was provided nor were the AHP beneficiary affordability criteria applied to buyers. Representatives met reported obtain (some) tax incentives but couldn't state what tax category they belonged to but didn't believe "public investment" was made available for the infrastructure under the eligible incentive package components of the AHP.

- **WorldBridge's Serey Mongkul Satellite City, Takmao Kandal**, was the first affordable housing project launched in 2016 with ground-breaking in 2017, a total 2,457 housing units were built and as of February 2024, only 40 units remain. With house prices reportedly ranged from US\$25,000 to US\$38,888. When launched demand exceeded supply with over 4,000 applications received. It was reported that the AHP beneficiary affordability criteria were applied to buyers at the start. Because it was the first affordable project obtaining the incentive package, it took a long time, with the fiscal incentives/tax exemption only coming in 2020. While the public infrastructure incentive was a compromise only coming to the site entrance but obtained. From the site visit it was evident that multiple properties are empty again likely bought for investment purposes.

Overall, affordable housing projects with the government are considered challenging, complex and time consuming with some developers unlikely to repeat the process because of this. While other developers believed that because these types of projects are new and innovative, experience and refinements are needed (which MoEF reported having started an updating process in mid-2024 and likely to be completed within twelve months) to develop and evolve the approaches and methodologies. For provincial developers, while some of these were aware of the affordable housing programme few were interested in it, as they were not well informed about it, and had heard or believed it was complex and complicated.

In terms of public housing, GDH reports the government providing 8,141 (social) houses to veterans' families around the country. While under the government's Social Land Concession (SLC) programme, a total of 1.36 million hectares of land has been provided (including for residential purposes) to 487,457 families through 98 SLC initiatives across the country. With recipient rural families eligible to request land titles after five years occupation (to deter and limited sales in advance), with 10 year waiting periods apparently required in urban areas to request 'hard titles' on provided property.

KEY FINDINGS

The Overview of Low-Income Housing (10 Surveys Cities)

Housing, Habitability⁴ and Durability

A total of 533,734 houses were officially reported in the 10 cities, with 202,652 houses distributed across the nine provincial municipalities (38% of the total number across 10 cities of the study) and 331,082 houses in Phnom Penh Capital (62% of the total) (see table 4) based on the CDB 2022 data for the cities.

Of these reported houses, an average of 5.5% of the housing stock (~27,500 housing units) across the 10 cities were assessed to be inadequate, being 'too small' or made from 'temporary' or non-durable materials to protect households. This compares favourably with the finding of the 2019 National Census, where 4.6% of the national total reported urban housing stock (1,147,402 residential buildings) were considered "semi-permanent" or "temporary"⁵, some 51,663 buildings.

The nature of the study did not allow for a consideration overcrowding or single room occupancy as these are influenced by cultural/ traditional practice (and they are yet undefined in laws and

⁴ One of the seven criteria for Adequate Housing as defined by the United Nations Right to Housing, <https://www.ohchr.org/en/housing>.

⁵ See final paragraph of Page 109 for definition and Table 10.1.2 Percentage & distribution of residential buildings by nature of construction of the Nation Report of the General Population Census of the Kingdom of Cambodia 2019 (October 2020).

regulations). Deficient roofing is higher in provincial municipalities (6%) than in the capital Phnom Penh.

Basic Services (Water Supply, Sanitation (including solid waste collection services) Electricity/Power)

Water Supply

An average of 89% of families across the 10 cities were reported to have access to some form of safely managed water supply. Either piped water connections or other forms of improved water supply) (See Table 5), as per the international recognised 'Drinking Water Supply Ladder' advocated by the WHO/UNICEF Joint Monitoring Programme for Water Supply, Sanitation and Hygiene (JMP)⁶. Which is used for the international Sustainable Development Goals (SDGs) #6 on water and sanitation and the localised Cambodia SDGs Framework and as defined and outlined in the Inception Report.

Of concern would be the reported possibly 34,582 families across the 10 cities who were considered using unimproved or risky water sources or were unreported. Seventeen Thousand (17,000) families in Krong Siem Reap, and 5,285 in Krong Svay Rieng may be at risk, but these are more likely due to reporting deficiencies in the CDB.

Sanitation

In terms of access to sanitation, 95% of the families were reported to have access to improved sanitation across the 10 cities (see table 6). As per on the international recognised "Sanitation Ladder' advocated by the WHO/UNICEF Joint Monitoring Programme for Water Supply, Sanitation and Hygiene (JMP)⁷. Which used for the international Sustainable Development Goals (SDGs) #6 on water and sanitation and the localised Cambodia SDGs Framework and as defined and outlined in the Inception Report.

Of concern, would be the 18,404 families who were reported (CDB 2022) as using, unimproved sanitation (10,419 families), while access for an additional 8,000 families across the 10 cities was unreported and whose situation is unknown.

Lighting and Power (Electricity) and Cooking Fuel Usage

In terms "of access to consistent sources of electricity, reported coverage was reported as near universal with an average of 97% of families having access (Table 7). While reported urban access to "clean fuels and technologies" for cooking in urban areas is 64% (census 2019), with the remaining 36% of households still using wood or charcoal (without improved cook stoves⁸) based on disaggregated national census data 2019 (NIS/MoP, 2020).

Municipal Solid Waste Management Services-MSWM

About 39% of households across nine of the 10 cities were reported to have access to regular MSWM services. This ranged from a 94% of households in Phnom Penh to 15% of households in Krong Kampong Chhnang (Table 8).

Housing/ Property Tenure Security

⁶ <https://washdata.org/>

⁷ *ibid*

⁸ The United Nations Framework Convention on Climate Change (UNFCCC) secretariat acknowledges that "improved cookstove has been mainly disseminated in urban areas like Phnom Penh (and) 40% of urban households are now equipped with one". (UNFCCC, 2023)

This remains more complex to ascertain, as multiple factors may affect the findings, one metric is the number of families living on state land, who may be tenurial insecure or ‘at risk’. As ‘housing occupants may not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats’⁹ if viewed through a rights-based perspective, because they lack recognised tenure and possession:

- At least 4.5% of recognised households (~26,000 households) across the 10 municipalities were reported to be living on state land and may be at risk.
 - 18,546 families (~4%) were in the nine municipalities.
 - While 7,836 recognised families in Phnom Penh were reported to be living on state land.

Another metric is the number of families reported to have statutory issued and approved property titles, commonly called “hard land titles” (see footnote¹⁰ for explanatory link).

- Only 53% of families were reported have ‘hard property titles’ across the 10 cities. However, with significant under reported in some cities, particularly Phnom Penh Capital and Krong Poipet.
 - 70% of families across eight (8) provincial municipalities were reported to have titles with no data for one municipality.
 - Only 36% of families in Phnom Penh were reported to have hard titles in 2023. However, 27 out of 105 Sangkats across the city (~25%) did not reporting any data on possession of hard titles.

There are remaining legacy issues of informally with previously issued land documents colloquially called “soft-titles”, and which remain in semi-formal use even by some local authorities.

Another group of likely marginalized, often unrecognized and unreported are the residents in informal settlements. A total of 396 settlements were reported across eight of the 10 cities including Phnom Penh, with at least (possibly additional) 27,150 families in the 396 settlements.

- House numbers were also reported for the eight of nine provincial municipalities, with at least 11,137 houses reported, scattered across 275 settlements in the provincial municipalities.
- While Phnom Penh reports 121 clusters communities/settlements with 16,986 households.

Synthesis of Adequate Housing and Slums Contexts

While the United Nations continues to report a slum prevalence of 39.7% of the urban population in Cambodia living in slums. A figure long disputed by the Government through MLMUPC as it is not based on any empirical or ground verified information or data.

The study estimates the overall inadequate housing and slum context across all the 10 cities ranges from 6% to 15% of housing (possibly affecting between 32,000-80,000 households) across the 10 cities as being inadequate or slum qualifiable. With this range driven by tenure aspects.

- If tenure is excluded as is commonly done for adequate housing reviews, then lower range is applicable ~6% of households being in slum conditions.

⁹ One of the seven criteria for Adequate Housing as defined by the United Nations Right to Housing, <https://www.ohchr.org/en/housing>

¹⁰ This site endeavours to explain Cambodia’s frequent use terms regard legal land ownership and tenure <https://cambodiacounsel.com/soft-title-ownership/>

- If tenure is included in consideration the figure swings to the upper end of the range 15% being in slum conditions.

So far, lower than the UNs 39.7%! However, there remain pockets of housing deprivation and vulnerability across all studied cities.

Estimation of Housing Supply and Demand to 2030

We based our linear trend model on the Ministry of Planning's population projections of an average annual growth of 1.4% across (all) urban areas and based on the current reported structure of household sizes in the National Census.

Modelling assumption applied were.

1. The study forecast does not consider accommodating migrating populations, as accurate data on this is unavailable for the targeted cities/municipalities.
2. The six-year forecast assumes that the vast majority of the needed housing will be for lower income groups (as targeted by the study). So at least an 75% allocation has been added for lower income groups (with average urban household income under US\$481 in provincial municipalities and under US\$608 in Phnom Penh), who are most challenged in accessing affordable housing and suffer most from deprivation in not being able to access housing. As other income groups can access commercially provided residential housing from the existing market.
3. The issue of inadequate housing is unlikely to be address in one year so is assumed to be incrementally addressed linearly over the 2024-2030 timeframe and has been equally divided across the years.

We forecasted that a total of 138,387 additional houses (assuming average household size stays the same for the six-year period) would be needed to satisfy natural growth and identified deficient housing this is made up of:

- 114,887 additional housing units for natural growth over the six years period so an average
- Remediating the identified 23,436 possibly 'deficient' houses" (or in some publication known as the "qualitative housing deficit" (WBG, 2021)) which are identified as possibly not meeting physical (UN defined) adequate housing criteria, based on the available information, so reducing these on a linear basis by 3,906 housing units per year.

On a geographical basis:

- The majority of the needed housing is in Phnom Penh capital with 91,683 housing units needed in the capital by 2030 equating to at least 15,281 housing units needed per year to 2030.
 - Of this annual need, the study projection allocates 75% of the estimate housing need is provided for lower income groups, so at **least 11,460 housing units per year need to be affordable housing or lower priced houses aimed at lower income groups.**
- 46,704 housing units are needed across the 9 provincial municipalities by 2030, equating to cumulatively average of 7,784 housing units per year.
 - Of which **5,838 additional housing unit per year need to be affordable or lower priced home to meet the real needs of the population.**

Affordable Housing

What is affordable for Low Income Households

As mentioned, the study used the available data from the 2021 CSES and defined low-income household as meaning the lower two quintiles (40%) of the CSES income framework. This allowed the extrapolation of household incomes (red or coloured font) by the following (5 percent) percentiles cover the target 40% of households and beyond.

Box 1 Affordable Housing Investments for Low Income Households (~40% of HH) by Percentile

The table also shows the estimated maximum amount, based on the international practice of 30% of household income allocated to housing that different household levels could possibly afford per month and per year, by locations, for the 40% of households.

- These ranged from US\$45 per month for the lowest five percent of households to US\$144 for the eight percentile the 40th of households for the provincial municipalities.
 - So possibly allocating between US\$536 and US\$1,730 per year to cover housing financing.
- For Phnom Penh, these ranged from US\$78 per month for the lowest five percent of households to US\$181 for the eight percentile the 40th of households in the capital.
 - So, US\$935 to US\$2,173 per year to cover housing financing.

Table 1 Housing Affordability by Percentile (lowest 50%)

Phnom Penh						Other Urban (Provincial Municipalities)				
Percentiles	Per Capita Monthly Income (2021)	Monthly Households Income (~4.4 pers, 2021) KHR	Monthly Per Households Income (~4.4 pers, 2021) US\$ 1=4,050 KHR	Estimated MAXIMUM monthly Household Expenditure on Housing30%	Possible Maximum Expenditure Per Year for Housing	Per Capita Monthly Income (2021)	Monthly Households Income (~4.4 pers, 2021) KHR	Monthly Per Households Income (~4.4 pers, 2021) US\$ 1=4,050 KHR	Estimated MAXIMUM monthly Household Expenditure on Housing30%	Possible Maximum Expenditure Per Year for Housing
					Per year					
P5	239,000	1,051,600	\$260	\$78	\$935	137,000	602,800	\$149	\$45	\$535.82
P10	300,000	1,320,000	\$326	\$98	\$1,173	200,000	880,000	\$217	\$65	\$782.22
P15	339,000	1,491,600	\$368	\$110	\$1,326	245,000	1,078,000	\$266	\$80	\$ 958
P20	378,000	1,663,200	\$411	\$123	\$1,478	290,000	1,276,000	\$315	\$95	\$1,134
P25	417,000	1,834,800	\$453	\$136	\$1,631	335,000	1,474,000	\$364	\$109	\$1,310
P30	463,200	2,038,080	\$503	\$151	\$1,812	370,800	1,631,520	\$403	\$121	\$1,450
P35	509,400	2,241,360	\$553	\$166	\$1,992	406,600	1,789,040	\$442	\$133	\$1,590
P40	555,600	2,444,640	\$604	\$181	\$2,173	442,400	1,946,560	\$481	\$144	\$1,730
P45	601,800	2,647,920	\$654	\$196	\$2,354	478,200	2,104,080	\$520	\$156	\$1,870
P50	648,000	2,851,200	\$704	\$211	\$2,534	514,000	2,261,600	\$558	\$168	\$2,010

The two shaded areas (red and grey) are.

- Those percentiles (>40% <50%) shaded grey, beyond the focus of the study, but provided for information.
- Those households under the National Poverty Line (2021) shaded red based on
 - For Phnom Penh, 10,951 KHR per capita/per day (which when adjusted to household levels per month, equating to under US\$359 per month per household...
 - For the Provincial Municipalities, the poverty line is 9,571 KHR per capita/ per day, which when adjusted equated to under US\$313 per month per household.

It is highly unlikely that a significant percentage of identified poor households (the first two percentiles in Phnom Penh and three percentiles in the provincial municipalities could adequately afford housing. As providing the maximum possible portion (<30%) of their household income to housing is simply too much in terms of 'opportunity costs' without significant sacrifices.

In 2023, 13.4% of all (outstanding) credit (loans) in Cambodia were mortgage loans. This was valued at 28.2 trillion Khmer Riel (equating to some US\$6.88 billion). With households' mortgages making up 59% of all household loans/borrowings (NBC, 2024).

While the overall non-performing loan (NPL) ratio for commercial banks' lending, was reported at 5.1% across all sectors, nearly doubling from the 2.9% reported in 2022! The share of non-performing loans for the mortgage sector was 7.9%, which while high, was considerably lower than the double digit reported NPLs for the retail trade (19.5%) and construction sectors (10.2%) or for the four other sectors with higher than mortgages NPL ratio (NBC, 2024).

The 2017 Policy on the Incentives and Establishment of National Program for Development of Affordable Housing set the upper threshold for affordable at ~122.1 million Riel (~US\$30,000). This now equates to some 150 million Riels (~US\$ 36,700) due to inflation. So, should the cost threshold be updated? Additionally, the current affordability metric is unclear on whether it is solely the construction costs or the financing costs, and this is vitally important for future consideration of affordable housing for low-income groups.

Housing Financing

The 2021 Cambodian Socio-Economic Survey (CSES) reports that 18.9% of households nationwide have indebtedness from the "purchase or improvement of a dwelling". Ranging from 14.2% of households in Phnom Penh, to 26.8% of households in other urban areas, which equated to the provincial municipalities under the study (while the figure for rural areas for comparison is 16.5% of rural household).

Sources of (general) borrowing varied by location, overall, with 45% of urban households borrowed from commercial banks, while 40% borrowed from microfinancing institution (MFIs), with family/relatives account for 7% of borrowing sources, with 'other' sources accounting for the (8%) remainder including from moneylenders (3.5%).

The CSES's indicated that average borrowing for housing for:

- Other urban areas which equate to the study's provincial municipalities (across all quintiles) was 49 million Khmer Riel (~US\$12,200), with 40 million Riel (US\$10,000) being the frequent amount borrowed.
 - With a reported average annual interest rate of 15% per years or 1.3% per months with reported annual rates ranging from 7-36% per years.

- With loan duration periods ranging from one to 20 years, with the average loan duration being five (5) years.
- For Phnom Penh the average amount borrowed 69 million riels (~US\$17,000), with 40 million Riel (US\$10,000) being the frequent amount borrowed.
 - The average annual interest rate charged was 1.8% per month or 21% per year. And ranged from 3.6%-90% per year.
 - With loan duration periods ranging from one to 28 years, with the average loan duration being six (6) years.

Reported Households Income Ranges

The study found the reported households' incomes across the 10 cities ranged from (an unrealistic) US\$15 per month to US\$2,850 per month. For the provincial municipalities it ranged from the US\$15 per month to US\$1,860 per month. For Phnom Penh incomes ranged from US\$200 to US\$2,850.

- Average household incomes in the nine provincial municipalities were US\$499 per month and
- Average household income was US\$901 per month in Phnom Penh.

A commonly used international measure of housing affordability is that it should NOT consume more than 30% of households' incomes; in fact, it should be considerably lower especially for lower income groups, who have less disposal income and greater and increasing demands on their income. Another older metric of housing affordability of three times the annual household income is seen as obsoleted as highlighted by the Lincoln Institute 2018 study of housing affordability across 200 cities (LILP, 2018).

Housing Value Chain

A housing value chain approach was used to further analyse the supply side and demand side for housing.

In terms of **the supply side**, the leading challenges were.

- (i) The availability of affordable land for housing, in many of the cities and municipalities there is a dearth of affordable land, as increasing numbers of land parcels are being reportedly held for investment and speculative purposes, so limiting access to this key housing requirement.

Inflation adjusted land values across the nine municipalities were calculated to range from single figures (US\$1-9) to US\$1,025 per m² with an average pricing of US\$185 m².

For Phnom Penh land value are far more complex, we excluded the four inner high value Khans where land prices can reach over US\$4,000 m² and focused on the out Khans at 12 of 15 subcategories (excluding the higher value areas). Average land value were calculated at \$359 m².

- (ii) The availability and access to affordable financing to build housing. As current reported market rates for commercial financing were at least 7.5-8% per annum upward if accessible.

In fact, a number of housing developers consulted were self-financing housing developments from unknown sources, rather than attempting to access capital from bank or financial institutions generally reported charging in excess of 9% per annum.

- (iii) In terms of other supply side inputs, while spatial master plans exist for at least 6 of the cities/municipalities. They give no consideration or guidance to prioritising or on and for affordable housing, generally bundling it into the amorphous residential land -use category. Also noting that little to no statutory requirements or national guidance for considering delegated 'housing functions in Municipal (socio-economic) Development Plans or (as legitimate /allowable investments) for Municipal Investment Planning purposes meant to direct investments to 'improving the quality of life of their residents' (RGC, 2008), which are separated from the spatial plans.

All construction in municipalities is required to obtain building permits, but this is frequently not adhered to, or done after work has started Small (often self-build) residential construction projects often don't obtain permits as municipal administration don't have adequate staffing or resources to monitor or enforce compliance. As responsibility for issuing building permits is (now) split across different actors, developments under 500m² are overseen by the municipalities, while those above but under 3,000m² reviewed and approved by the Provincial Department of Land Management, and above by the Ministry of Land Management

- (iv) In terms of availability of construction materials for housing and construction contractors and labour. There were no significant barriers reported by developers or building materials suppliers interviewed across the 10 cities though it was noted and reported by developers, construction contractors, and material suppliers that the cost of construction labour has increased due to inflation and growing competition especially for skilled and experience labour.

Construction stakeholders consulted reported an average inclusive construction unit cost for general construction of US\$250 m². With additional or more elaborate construction and decoration added beyond this. This reported average unit cost also included a reported 20-30% profit margin depending on location. However, this high margin is also likely required to cover additional unreported expenditure.

Requested housing from the willingness to consume section of the housing survey saw the majority of housing sizes range from 30m² to 60m² (based on the most commonly requested house side from the survey and excluding statistical outlier and). These were estimated to likely cost in the region (for construction and land):

- US\$15,000-US\$30,000 across the provincial municipalities
- US\$21,000 -US\$42,000 across outer areas of Phnom Penh

Noting that these are the range of housing delivery costs and not the housing financing costs, which are likely to double the costs stated (depending on interest rates and duration of loans).

In terms of **the demand side**, the leading challenge as expected was:

- (i) Access to affordable financing, is the main barrier to both house purchasing and house (self) construction. With many survey and group discussion respondents including civil servants unable to obtaining affordable financing. This exclusion from financing also has a gender dimension as 75% of all generally informal street businesses are owned and operated by women (NIS , 2023)and they generally cannot access sufficient financing for housing from banks or MFI because of their economic informality. As they (the borrowers) are considered either: (i) too risky, due to having unstable ('undocumented') incomes or sources of income; (ii) don't have the current or potential earning to reach desire borrowing thresholds to buy housing; (iii) or are already indebted to the limit imposed by reported incomes; (iv) unable to comply with other financing institutions requirements

Both banks and MFIs acknowledge that they lend conservatively and even more so recently (2023-) with the near doubling of the percentage non-performing loans in their portfolio. Most MFIs reported that housing loans only make up a small percentage of their lending portfolio, (though they do fund home improvement loans). As housing loans generally fall outside the scope of (most of) their lending frameworks (duration, value of loans, interest rates, lending sector) often imposed by their sources of capital and the duration of this capital available to the MFI (frequently less than five years) and to turn around this capital borrowing.

Based on the study's household survey current interest rates being paid ranged from ranging from 7% to 36% per annum (with the latter being a reported one-year duration housing loan). While a rapid review across 20 banks indicating an average housing mortgage rate of 9.2% per annum (if obtained) ranging from 7% to 14.4%

However, for the costed housing options outlined above. It is unlikely to be the cost of the financing, which is likely to cost nearly double the 'construction/delivery' costs at today average mortgage rate (~9.2% per annum) and within a 20-year period for the range of sized housing.

- US\$32,800 to US\$65,800 for provincial municipalities and
- ~US\$44,000 to ~US\$90,000 for the housing Phnom Penh

Making a number of the housing options unaffordable and unreachable for the reported average income in the provincial municipalities. While the smallest size would be affordable for the average income earner in Phnom Penh.

Examples of affordable lower cost housing were observed in Phnom Penh (KCL Development Co.), Battambang (Reakmey Battambang Development Co.) and Poipet (Hok Vannak Realty Co. Ltd). However, without a coherent and reliable database of affordable housing projects, the monitoring of the supply of housing remains unknown.

Further work is needed to refine housing as sub 30m², which runs into possible issue of overcrowding.

Conclusions

According to ADB, 'there is no "silver bullet" to addressing the housing challenges being confronted by most countries. It is also evident that there is a clear need to strive for a obtaining a balance between

- (i) Assisting the poor and vulnerable and those in informal settlements, and
- (ii) Making the housing markets work better for the non-poor lower income groups.

They believe that supporting well-functioning housing ecosystems need to include two essential components:

- (i) A well-targeted subsidy system for the poor and lower-income households, and (an operational and effective system to address the persist challenges of informal settlements and occupied state land, and to counter the establishment of new settlements.
- (ii) A housing finance and housing supply for low (and middle)-income households that is set up with the right prerequisites in place, so they can afford to invest in housing to meet their demands and needs without subsidies.

The ADB believe that these are not an 'either-or' situation; but the two goals can and should be complementary and mutually reinforcing in the complex workings of the country housing sectors

(ADB, 2022). The studies agreed and believed that improving targeting and redress mechanisms and improving and enabling financing market for first time buyers and low-income households would stimulate and enhance the provision of affordable low-income housing.

At present, the majority of Cambodia's urban housing market is not yet responding to the demand of most needed group, in that it is not supplying or prepared to supply sufficient quantities of affordable housing for urban low-income households across the country.

As housing prices have been generally pushed far beyond what is affordable for low-income households earning under an average US\$481 in provincial municipalities and under US\$608 in Phnom Penh for large segments of the urban population.

Additionally, while the expenditure of up to 30% of household income (for all socio-economic group) is a commonly used international benchmark. This should be the maximum amount, and ideally, housing expenditure for low-income households in Cambodia should be priced 5-10 percentage points below this. So, housing investment ranging from 20-25% of low-income household incomes to cater for, and cope with ever-increasing demand on household budgets and the continued economic and fragilities the low-income households face. Which could be achieved by lowering the serving costs of housing financing (possibly using 'financial technologies-fintech') and extending the duration of housing financing repayment periods.

In terms of physical housing, there do appear to be numerous innovative (and successful) private sector housing initiatives in some municipalities. These are delivering adequate and affordable commercial housing (examples include US\$10-15,000 for 32m² one-bedroom houses in Khan Kamboul in Phnom Penh, US\$12-15,000 for 48m² in Battambang, US\$17,500-US\$419,000 for 48m² in Poipet. With some of the developers providing housing financing though this is often coming with higher borrowing costs (an interest rate of 12% per year due to lending and financing risks), but with no borrowing hassles as reported confronted surveyed low income households when attempting to obtain affordable financing from banks and MFIs.

Access to affordable urban land and financing for housing were to be expected the greatest challenges. In that where financing is available, averaged yearly interest rates ranged from 10-36%. This is not a unique phenomenon to Cambodia but has and is an increasing occurrence around the world. As most countries are now being confronting by some form of housing crises. Where segments of the populations (particularly the young < 30 years of age) in most countries cannot access and or afford adequate housing. MFIs mentioned not generally lending to poor (IDPoor) households outside of 'special initiatives' (where they are required (by capital lenders to the MFIs) to lend to 'poor' households mainly for micro enterprises or specific purposes), or for larger sums usually required for housing.

Summarized Recommendations

1. The government to explore the feasibility and consider the establishment or creating a Housing Financing Institution (HFI) or unit in an already established state financing institution offering (a) lower interest rate loans (or capital) for housing and (b) bank guarantees for those borrowers and (c) risk insurance to:
 - a. To first times buyers or eligible vulnerable groups only these should be the primary focus (with the greater portion of capital (>66%) aimed at, depending on the capital available in the initial years), and specifically excluded/ prohibiting housing investment buying.
 - b. Also to consider lending to micro, small and medium (MSM) sized provincial developers ONLY in the initial years (until the financing model works) before considering lending to larger

developers building affordable housing (sub US\$30,000 or as adjusted) units. As lending to MSM developers is more likely to have greater stimulus and benefits to local/ provincial economies, than larger national developers.

The Institution/ Unit could also consider channelling capital for loan products for eligible low-income households and vulnerable group to existing banks/ MFIs if they can service these at little to no additional costs. As the potential HFI should be able to achieve higher efficiency through the use of mobile financial payment technologies such as adapting or innovating on NBC's "Bakong application") and lower overheads in its operation than commercial banks.

2. Development of statutory requirement for all developers to ensure the percentage of all units (>10 percent) in a development are affordable for 1st time or identified and qualified vulnerable group buyers. Basically, the application of the concept of "planning gain".

As current practices observed numerous affordable units in associated schemes bought as investment vehicles and vacant.

3. The Government and possibly interested development partners to conceptualise and undertake feasibility studies on developing (urban) social housing initiatives for consideration by the government. With MLMUPC on coordinating technical insights and MoEF on assessing the costs and benefits, returns on investment and financial requirements in developing and expanding social housing, and the government's willingness to finance or borrow to support such initiatives. As well as how to possibly develop and deliver urban social housing initiatives. As the government is already supporting rural social housing by providing housing to veteran families.
4. Develop a Housing Management and Coordination Information System (HMCIS) to gather appropriate housing data and establish collection methodologies and tools. As GDH lack a system to deliver on their mandated objectives, Initial thoughts are that this should include the data and information:
 - a. Housing being constructed in municipal areas, including:
 - i. Data on all new (urban) housing units planning, under construction or delivered, annually by geographic location (Municipality/ Khan).
 - Data on Affordable Housing (those priced less than US\$30,00 as per the AHP) as a subset of the above
 - Data on housing within specific price ranges (to be decided) to align with National Housing Policy as a subset of (i)
 - If eligible, the number of publicly provided social housing units (in the future)
 - b. Data on informal settlements in terms of the locations (georeferenced and descriptive), size of areas, # of housing units, # of households, composition of households, access to basic services) as what exists is anecdotal.
 - i. Data on the performance of Circular 03 etc.
5. Develop and progressively deliver a comprehensive programme of for upgrading informal settlements. Including regulated procedures and practices:
 - a. For regularizing land tenure and providing basic services in informal settlements.
 - b. Community engagement approaches to involve residents of informal settlements in the planning process.

- c. Subnational administrations (municipal and supported by provincial) to better map out gaps and needs in trunk/main infrastructure needed to support housing and request support from national level to expand and address these.
6. Support the updating and clarification need to enhance and improve the 2017 Affordable Housing Policy. Which MoEF report they have started an updating process to be completed within 12 months
 - a. Clarify whether the current affordable housing cost threshold (under US\$30,000) is construction cost or more importantly the housing financing cost. As the combination of these two factors are some of the barriers to housing for low-income groups.
 - b. Propose lowering eligibility and size thresholds for housing developments, to enable increase private sector take-up and participation by smaller developers around the country.
7. Publish architectural (.dwg etc.), and engineering plans, bills of quantity (BoQs) and technical guidance/instructions for a range of appropriate adequate housing models/ options to support low-income buyers/ builders. Including guidance on and for disability considerations/ need for families with disabled/ elderly members, climate resilience and energy usage and mitigation.
8. Develop appropriate incentives for first time buyers only, through housing subsidises, grants, tax breaks or vouchers aim at different housing stakeholder, including developers, building contractors, financing institutions and low-income housing consumers.
9. Explore the creation of a state "land bank" in municipal areas to enable access and development of affordable housing initiative. Review state private and surplus state land holdings by public sector institutions in municipal areas, consider the consolidation of state private land under one leading institution (MoEF)
10. Encourage the lowering of mortgage interest rates for/on first time home buyers housing financing.
11. In terms of Environmental Sustainability considerations for housing. Develop capacities for Low Carbon Buildings Transition for the urban housing sector to ensure for incorporating.
 - a. Green building practices and sustainable materials in affordable housing
 - b. Explore Passive cooling for housing.
 - c. The Carbon footprint of the housing sector and how to reduce this.
 - d. Developing appropriate energy-efficient housing designs.
 - e. Develop guidelines for improving retrofitting housing to improve energy-efficient housing designs.
12. Revise and update Circular 03 and develop appropriate operational guidance and tools for better use by now responsible municipalities supported by the provincial department and ministry (MLMUPC).
13. Increase the imposition and collection of the Tax on Unused Land in urban areas.
14. Clarify, simplify and decrease the "red tape" for low-income housing developments.
15. Develop and design tools and approaches to improve access for needy persons with disabilities to housing or necessary home improvements.



1. Background

The United Nations' Special Rapporteur for Adequate Housing reporting to the UN's General Assembly in 2023 stated that globally 2.8 billion people find themselves without proper housing and residing in inadequate housing conditions. Lacking (access to) essential services such as water, sanitation etc.... With this number projected to increase to as many as 3 billion people by 2030, (UN-Habitat, 2024).

A 2018 study of 200 cities¹¹ globally found that 90% were unaffordable to live in, with the average home costing more than three times the average income (LILP, 2018). Housing affordability has become a growing concern for ever increasing numbers of national populations and decision makers at local, national and international levels.

Globally urban areas have witnessed sharp increases in housing costs outstripping the incomes of many households. Resulting in millions of people worldwide living in informal or inadequate housing, due to the continued lack of the financial resources or financing solutions to access adequate housing meeting national requirements and standards. This lack of access to affordable housing is the main reason for the growth of informal settlements and increasing homelessness. With rising inflationary pressures turning an already serious problem into a housing affordability crisis of global dimensions.

The Rapporteur makes an urgent 'call to action' to all countries to counteract and prevent the adverse repercussions of escalating housing unaffordability trends. They called on various stakeholders, including national and local governments, public institutions, financial entities and private sector, to ensure housing affordability for all. With special attention being given to individuals and groups that are particularly susceptible to housing exclusion, excessive cost burdens and discriminatory practices (OHCHR, 2023).

The United Nations Human Settlements Programme (UN-Habitat) has estimated that the world needs to build 96,000 new affordable houses every day to house the estimated 3 billion people who will need access to adequate housing by 2030 (UN-Habitat, 2024).

However, what is the current situation in Cambodia, and its emerging urban areas. The United Nations reports (UN-Habitat, 2024) that '39.7% of the urban population continued live in slum conditions'¹² in Cambodia. Deprived of one or more of five basic requirements (durable housing, sufficient living space, access to safe water supply, access adequate sanitation, and secure from evictions) as this report shows. This figure is now considered dated and highly questionable, there is no doubt that pockets of urban deprivation persists and need addressing.

2. Introduction

The General Department of Housing (GDH) of the Ministry of Land Management Urban Planning and Construction (MLMUPC) in collaboration with Habitat for Humanity Cambodia (HFHC) have commissioned representative research on an "Overview of Housing for Low-Income Households in Cambodia" to gain better insights into the (urban) housing across Cambodia. With Makconsult Ltd commissioned to undertake the research.

¹¹ Of a reported 4,321 self-standing cities and metropolitan areas that had populations of 100,000.

¹² Where this is defined as the proportion of urban population living in slums, informal settlements or inadequate housing.

Across Cambodia, the 2019 National Census reported that there were 3.2 million houses accommodating the nation's 15.6 million people of which 1.2 million houses were in urban areas, accommodating 6.1 million people. This equates to ~39.6% of the national population significantly up from the 17% of the population reported in urban areas in the 2008 census.

Of the national urban housing inventory, 95% was categorised as permanent in 2019, 3.8% was semi-permanent and 0.7 percent was temporary in nature. Urban housing numbers have increased by an average of 2.4% per annum since the 2008 national census, equating to roughly 64,000 additional houses per year across all urban areas. It is worth noting that some of this increase is attributable to the re-categorized of areas as urban in the years between the 2008 and 2019 censuses.

In terms of direct housing initiatives, the government reports providing 8,141 houses for veterans in rural areas, as a form of social housing over roughly the last decade. While it has encouraged the private sector to provide 5,285 affordable houses (under US\$30,000) under it across four affordable housing programmes, which provides financial incentives (tax relief) and investment for trunk infrastructure. Outside of the government initiatives, the private sector is providing 'affordable housing' but the numbers of housing being provided through these channels is unknown.

Urban households have an average of 4.4 persons with 60% of households having lower than the average in terms of usual resident members. With another 28.7% of households, have six members of less.

This research spanned 10 client designated Krongs/ municipalities. Mainly the provincial capitals, across eight (8) provinces in Cambodia; including Phnom Penh Capital (PPC), the seven other provinces being Banteay Meanchey (with two municipalities Krong¹³ Serei Sisophon and Krong Poipet), Battambang, Kampong Chhnang, Kandal (only Krong Takhmao of the now three municipalities), Preah Sihanouk (the provincial capital of two municipalities in the province), Siem Reap, Svay Rieng (Krong Bavet and Krong Svay Rieng).

3. Study Aims and Objectives

The stated aim(s) of the study based on the terms of reference (ToRs) was "to assess the general condition of housing for low-income families in (selected urban areas of) Cambodia.

Identifying aspects of the housing sector that needs deeper analysis, map out institutional funders that could support the additional phases of the low-income housing sector analysis and provide recommendations on improving housing-related policies and programmes in Cambodia, including the modality of delivering these projects. With the research initiative to be conducted "in congruence with the United Nation's definition of adequate housing: habitability, affordability, availability of basic services, security of tenure, location, accessibility, cultural adequacy", as well as sustainability.

The desired outputs results/ "products" of the research are to be 'an overview of low-income housing in Cambodia describes the general condition of the low-income housing sector (across the selected urban areas) of the country. Providing contextual conditions on the low-income housing market, and existing housing policies, programmes, and their implementation. These were expanded upon to including:

¹³ The term "Krong" is the Khmer term for designated and approved municipalities/cities which are considered 'urban' in character.

- a) The overview of contextual conditions and the low-income housing market including the following information:
 - A characterization of formal and informal housing options,
 - security of tenure, and
 - access to basic services.
 - an estimation of housing supply and demand (both formal and informal, quantitative and qualitative)
 - With the description of affordability levels; and
 - The key challenges, vulnerabilities, and disruptive events that hinder low-income families living to access adequate housing. Vulnerabilities include a general presentation of gender-related and disability-related challenges related to access to adequate housing.
- b) An analysis of current programs and policies in place, including of the regulatory and legal framework to address the housing need in the country. The analysis should provide a general understanding of the inclusivity of policies.
- c) Stakeholder map with key actors – public, private, communities – in each locale with roles in implementation.

4. Study Approach, Methodology and Limitations

4.1. Study Approach and Methodology

The study used a mixed methods approach including:

- i. **A comprehensive literature and data review** of publicly available sources of information as well as of requested data obtained from national ministries, provincial and municipal administrations and line departments. Information obtained and reviewed included:
 - The disaggregated commune database (2022) (CDB) for use in the 2023 sub-national administration (SNA) development planning cycle.
 - Some municipal updates of the CDB 2023 for the 2024 planning cycle, as some of this data was still being processed and clean.
 - Access to the Identification of the Poor (IDPoor) national database, filtered by the Municipalities.
 - Cambodian Socio-Economic Survey 2021 dataset
 - Cambodia Demographic and Health Survey dataset 2011-22
 - Municipal (Socio-economic) Development Plans
 - (aggregated) Provincial and Municipal profiles in some instances.
- ii. **Meetings/ consultations with national and subnational institutional actors and housing sector actors and stakeholders**, including.

At national level, the Ministry of Land Management Urban Planning and Construction and its General Department of Housing facilitated study coordination. The study also engaged with personnel from

- The Ministry of Planning (MoP)
 - It's National Institute of Statistic (NIS).
- The Ministry of Economy and Finance (MoEF)
 - Its General Department of Taxation
- The Ministry of Social Affairs Veteran and Youth Rehabilitation (MoSAVY)
- The Ministry of Industry Science Technology and Innovation (MISTI)

Who either provided information and data where possible or clarified their institution's role(s) in and for housing related issues.

The eight Province Administrations of targeted provinces and representatives of housing interested line departments, namely:

- Provincial Departments of Land Management Urban Planning and Construction-PDLMUPC,
- Provincial Departments of Planning (PDoP),
- Provincial Departments of Social Affairs Veterans and Youth Rehabilitation-(PDoSAVY),
- Provincial Departments of Finance
 - Provincial Tax Offices in some province

Meetings with the nine Municipal Administrations and representatives of some of responsible offices under the restructured municipal administration, including Municipal offices of.

Table 2 Consulted Municipal Offices and Mandates Summary (Sources SD #182, #183)

Consulted Offices in Municipalities	Mandated (Summarized but not limited to) <i>Source 2019 Sub-decree #182and #183</i>
Land Management, Urban Planning, Construction and Cadastral Office (LMUPCCOs),	To support spatial planning, land administration, construction, and housing in the municipalities and Khans in Phnom Penh.
Planning and Sangkat Support Offices (PSSOs)	To facilitating the development, implementation, and monitoring of the statutory five (5) year (socio economic) development plans and associated three (3) year rolling investment programmes. Supporting, coordinating, monitoring and evaluating Sangkat administrations. Management, guidance on data collection, and processing of Sangkat and municipality data. In addition, training and capacity development of Sangkat councils' personnel.
Economy and Community Development Office (ECDO),	For economic development, public service delivery (water and sanitation etc.) and community development
Social Affairs and Welfare Office (SAWO) and	For social affairs and welfares, and shall be responsible for social works, veterans and youth rehabilitation Women's affairs, Disaster affair. Including supporting the identification and registration of poor, disabled and vulnerable and disaster impacted households for support.

In Phnom Penh Capital, the study met with the representatives of Phnom Penh Capital Administration (PPCA) and of the 14 Khan (district equivalent) administrations making up Phnom Penh Capital.

Consultations with a range of housing sector actors and stakeholders nationally and across different provinces and municipalities including housing developers and contractors, building material suppliers, land speculators, sangkat (urban commune) representatives and village representatives.

- iii. **A statistically representative household survey**, the study's dispersed nature covering 10 municipalities including Phnom Penh Capital across eight provinces limited what could be done with the available resources. Also, the diverse range of information to be collected to adhere to the requirements of the terms of reference proved challenging.

A statistically representative sample of (380) households across all 10 cities was originally proposed at the inception phase. This was to provide an indicative general overview of the housing situation. This sample would allow for a 5 percent margin of error and enable a 95 percent confidence level in the responses obtained from surveyed households.

A purposive field sampling approach was applied¹⁴ to enable targeting on low-income households across targeted urban areas. Household targeting relied upon local knowledge facilitated by municipal LMUPCC officers and sangkat and village representatives. In the end, 420 households across nine of the urban municipalities were consulted about their housing issues challenges, needs and demands.

The original approach was later changed with the separation of Phnom Penh Capital to create a sub sample of the overall one. As the scale, housing complexity and affordability context, situation and conditions in Phnom Penh is different from the rest of the country.

To partly alleviate this, the consultants proposed an expanded sample in Phnom Penh with the available resources. In the end 153 'low-income households' were targeted in outlying Khans of the Capital, as these areas where lower cost housing is available and or being built by the private sector. However, this provided a lower statistical reliability than across the other cities. It increased the margin of error to 7.8% and lowered the confidence levels in the responses, so findings from Phnom Penh would and should be considered indicative in nature but reliable enough to contribute to the overview of housing.

- iv. **Data entry, data cleaning, analysis and report writing**, a bespoke database was created to enable data entry, cleaning and analysis, with this data triangulate with the other datasets, and following analysis a first draft report was generated.
- v. **Validation Workshop**, a one-day validation workshop was held on May 28 in Krong Battambang with representatives from GDH, the eight provinces, the 10 municipalities, as well as (informal settlement) community representatives from Battambang and civil society representatives to give voice to the marginalized. In all 79 participants (16 female) took part.

Findings from the research were presented in the first half of the workshop, in terms of the overall and by city access to adequate housing, to counter the outdated reported figures. As well as initial outputs from the financially affordable of housing models for low-income groups.

¹⁴ Purposive or non-probability sampling involves collecting information from the selected individuals or groups based on the predetermined criteria.

Participants /representatives were provided opportunities to seek clarifications from stakeholders, correct issues in the findings or request additional insights.

The second part of workshop provided an opportunity for group (table) discussions of the presented information/ findings and to seek clarifications and/or suggest further recommendations, in all ~42 suggestions/ recommendations/ clarifications sought were generated (see annex 15)

vi. Finalization and Dissemination

4.2. Study Limitations

1. The growing socio-economic diversity and dynamism across the 10 cities is likely to require more in-depth representative surveys with each city required at least a 380 household sized samples to gain better insights.
2. Because of the scale and complexities of and in Phnom Penh Capital, each khan should also have 380 household sample (to be representative of the housing situation in each khan) giving a total sample for Phnom Penh in the region of 5,320 households.
3. Short term 'snapshot' surveys should be augmented with more qualitative and long-term research to tease out the subtleties of the changing localised housing contexts and markets across many of the cities, as well as the changing demands from different sections of society including, the poor, youth, the disabled and women.
4. While the study provides an overview, it was not possible to borrow down into the specific housing issues in each city. Effort have been made to provide the supporting figure from the analysis for each municipality that can be extracted from the different data sources.
5. The demands from the research were over ambitious and was not clearly expressed in the terms of reference (ToR) and were only explicitly enunciated later during the inception phase,
 - a. This including the (later) decision to focus the overview on selected urban areas and not to be representative of the country context. As this was identified early on after contracting in November 2023, the consultants were able to adjust their approach to endeavour to accommodate the additional request outside of the ToR scope.
 - b. In terms of the desired broad ambitious scope of the research, and to span the 10 geographical dispersed cities, the available resources limited what could be done in each city and the depth of inquiry that could be undertaken by the researchers.
6. The information and data review provided insights, but it was evident that there are data gaps, which limits responsible institutions abilities to monitor, coordinate, respond to and guide the advancement of housing sector for low and middle income and vulnerable groups.
7. This was particularly evident with regards to informal settlements, with only anecdotal information available from many municipalities in terms of the where (some) informal settlements exist but not the scale or populations within the settlements. A number municipal official states that there is guidance or requirement to report on informal settlements, so they do little on these issues until needed or directed by higher official, but they generally lacked the capacities and resources to assess, monitor, follow up or address informal settlements challenges even with the (limited) guidance in the 2010 Circular 03.
8. While the consulted provinces and municipalities committed to cooperating and providing the request information and data where possible. As this was generally not available during

the fieldwork, it was to be forwarded later. In some instances, information was not forthcoming even after multiple follow up communications.

5. Regulatory Environment and the Housing Policy

5.1. The Regulatory Environment

The 1993 Constitution of the Kingdom of Cambodia (as amended) asserts ‘that the state shall give priority to endeavours which improve the welfare and standards of living of citizens’ (article 52). As well as recognising respecting and guaranteeing human rights as stipulated in the United Nations Charter, the Universal Declaration of Human Rights, the associated covenants and conventions related to human rights, with the exercise of such rights and freedom shall be in accordance with (and determined by national) laws (emphasis added). (Article 31).

Cambodia’s housing and related land regulatory environment is founded on and framed by the 2001 Land Law (which is now being updated). This built on the 1989 Instruction No.03SNN on Implementation of Land Use and Management Policy¹⁵, which allowed for the recognition of (then) existing residential and agricultural occupation for transitioning to ownership. The 1992 Land Law¹⁶, which established the government’s ultimate, and eminent domain over land. While recognising property rights and specified that ownership could be acquired through succession, contract or by converting “temporary possession” into full ownership (art 59). It further ended the recognition of pre-1979 property rights and identified the need for increase land management.

The 1993 Constitution¹⁷ established the right to private property, while the 1994 Law on Land Management, Urban Planning and Constructions set out the framework for the organization and elaboration of systems (a) respecting both common and individual private rights, observing laws and regulations, and overseeing on the construction matters. (b) Establishing balanced development systems and processes between the cities/towns and rural areas based on their geography special characteristics, and (c) assuring the quality and value of the natural environment and cultural heritage. Throughout the Kingdom of Cambodia with the purpose of assuring the development of this country.

However limited capacities and resources stifled progress until the formal creation of the Ministry of Land Management Urban Planning and Construction (MLMUPC) in 1999¹⁸ during the Government’s second mandate. The subsequent 2001 Land Law¹⁹ re-established the legal framework for recognizing and protecting land and property rights throughout the country as long as occupants could meet specific criteria like continuous and peaceful (uncontested) possession (for at least 5 years prior to 2001).

It also ended the possible path to land (rights) recognition by occupation after August 2001 and proscribed this. Even though numerous instances of illegal occupations have continued since then in some urban areas which have been a challenge for the national and subnational governments to mitigate and resolved.

¹⁵ SoC (1989) Instruction (Sechkdey Nainom) on Implementation of Land Use and Management Policy

¹⁶ RGC (1992) Land Law, Kret Chhbab 100

¹⁷ <https://pressocm.gov.kh/en/archives/9539>

¹⁸ RGC (1999) Law on the Establishment of the Ministry of Land Management, Urban Planning and Construction, NS/RKM/0699/09

¹⁹ RGC (2001) Land law NS/RKM/0801/14

The 2001 Law also established the right (of competent authorities) to issue social or economic land concessions (chapter five) to individuals and groups of persons to occupy. A social land concession allows beneficiaries to build residences and/or to cultivate lands for their subsistence, while economic concession give right to awarded users for industrial agricultural or other forms of exploitation of the land (Article 49).

A draft National Housing Policy (NHP) was initially prepared as early 2003; its finalization and adoption took considerably longer. Though RGC maintained their commitment to adopting the NHP in rolling National Development Framework documents such as the Rectangular Strategy phases I-III, and the National Strategic Development Plan NSDPs.

A General Department of Housing (GDH) was created under the Ministry of Land Management Urban Planning and Construction in September 2014 is mandated to lead on 12 functions.

- Study the current situation of housing, housing needs, housing supply and land preparation for housing now and in the future.
- Research on low-cost housing technical standards and norms and develop housing development plans.
- Develop strategies, policies and legal standards to ensure people's right to adequate housing.
- Collaborate with relevant institutions to encourage housing investment for low-income, low-income and vulnerable groups.
- Cooperate with the State Land Management Committees in the Capital and Provincial Levels in resolving temporary constructions on illegally occupied state land in the Capital, cities and towns.
- Collaborate with public and private institutions to develop legal standards for fund management and credit management for housing by hierarchy.
- Manage real estate from cooperation between the state, the private sector and philanthropists.
- Disseminate and guide the people about the ways and means of access to housing and organize a forum on housing.
- Advise on projects for construction and development of housing for social purposes.
- Monitor and evaluate the implementation of strategies, policies and legal standards and the implementation of projects related to housing.
- Collaborate with international organizations, civil society development partners, NGOs, local communities, national and international philanthropists to raise funds and / or build housing for low-income middle-income people and vulnerable groups or resettlement peoples.
- Perform other work related to housing work, especially social housing program.

With its mandated later expanded (in 2015) to incorporate support for social land concessions processes. Since its establishment, GDH has endeavoured to perform its duties and to support the expansion and development of the aspects of the housing sector under its mandate.

5.1.1. The National Policy on Housing

The Council of Minister adopted the 'National Housing Policy' (NHP) in May 2014²⁰. Its vision is "to provide people across the country with affordable housing to live in well-being, safety and dignity,

²⁰ The official (Khmer) version of The National Housing Policy is available at <https://elibrary.mlmupc.gov.kh/document/469>

especially for middle-income, low-income and vulnerable people". It explicitly states that "every citizen has the right to adequate housing, which is part of the right to adequate livelihoods, ensuring the privacy of the family and the safety of legal housing".

The policy document goes beyond just vision and policy statements, it also sets out strategies and a seven-point action plan to contribute to achieving the goals and objectives of the Housing Policy namely to:

- Provide people, especially low- and medium-income households and vulnerable groups with access to decent housing or improving a house to ensure the right to adequate housing.
- Provide resolution to households that are living temporarily in a disorganized structure to have access to adequate, safe and comfortable housing and/or livelihoods.
- Promote municipal, urban and rural development, and.
- Encourage collaboration between development partners, civil society, and the private sector to establish short, medium, and long term national and sub-national housing programmes (Beng Hong, 2014)

While the Policy's ambitious, objectives are to

- Formulate and update data of adequate housing demand, especially for low- and medium-income households and vulnerable groups.
- Disseminate and provide (the population) with options to access housing and financial options for construction or improving their homes, especially for low- and medium-income households and vulnerable groups.
- Mitigate the number of inadequate housing households that are living in deficient structures, and/or are settling temporarily on public space.
- Grant land tenure security and take into account the determination of locations and appropriate types of construction by incorporating the national housing programme into the city plans, and urban and rural development plans.
- Collaborate with development partners, civil society, and the private sector by creation of a community development projects, construction social fund projects for housing or land development projects for housing construction, low-cost housing construction projects for low- and medium-income households and vulnerable groups through instalment payments or for rental.
- Establish local and national housing fund structures to provide finance options to the poor and to conduct studies on (the) creation of (a) housing bank to resolve housing needs or to improve housing.
- Encourage the implementation of the Royal Government's 2010 Circular 03 on the resolution of temporary settlements on state land illegally occupied in the capital, municipal and urban areas; and
- Encourage the public and private housing development for rental or sale at low cost through instalment payments.

The strategy of the NHP commitments the government to

- Meeting the basic human rights requirements for adequate housing.
- Considers current housing demand and to reserving land for the future demand for housing units.

- Establishing a housing fund and
- Adopting measures for resolving all kinds of temporary settlements
- Increasing cooperation with development partners, civil society and the private sector.

5.1.2. Policy on the Incentives and Establishment of (a) National Programme for (the) Development of Affordable Housing

The development of what is colloquially known as the Affordable Housing Policy (AHP) was facilitated by the Supreme National Economic Council (SNEC) and was adopted by Government in November 2017. The four chapter and (eight) annexes, initially sets out the background and key concepts of the national programme for the development of affordable housing, before analysing the (then) conditions of affordable housing in Cambodia in terms of housing demands and affordability, housing quality, services and infrastructure, and development in urban areas.

The policy component goes on to set out the objectives and goals of the policy, the stated objectives of the policy are.

‘To provide affordable housing to contribute to improving the welfare and dignity of the Cambodian citizen, particularly low- and middle-income families in the context of stable and decent economic growth. In addition, the policy aims is’ to provide support for industrial development by the (enabling) housing and urban development and infrastructure linked to key industrial parks (e.g. Special Economic Zones), through the promotion of housing security and employment stability, which contributes to promoting stable and harmonized labour markets and labour productivity’, to support Cambodia’s Vision 2030-2050²¹.

To contribute to the goals the AHP sets out four “concrete” objectives.

1. Contributing to low- and middle-income families to gain access to affordably priced housing through the preparation of mechanisms to ensure families living in urban areas (capital and cities) are sufficiently able to afford housing.

Were

- Affordably priced housing refers to housing with acceptable quality, standards to securing comfort, hygiene and liveable size.
 - Affordable price refers to an appropriate pricing and instalment plans in which the purchase or rental of this housing should not seriously affect families' financial conditions, including expenses on children's education, food, healthcare.
2. Promoting security in house occupancy through the implementation of measures to promote the legal occupancy of land and houses and contribute to the gradual reduction of illegal occupation (informal settlements) of public and private lands.
 3. Strengthening housing quality through the provision of support for low and middle- income families to improve the quality of houses or have the ability to move to better standard and more comfortable houses.

²¹ To reach upper middle income country status by 2030 and high-income country status by 2050.

4. Increase access to housing related infrastructure services such as clean water, electricity, public transportation, and social and other necessary services.

The implementation of the Policy will be through two phases.

- Phase I covering immediate and medium-term implementation (for the development of) *"fiscal incentive measures, public investment and regulations"* to attract the private sector to participate in affordable housing development projects.
 - With the RGC intending to use Public Private Partnerships (PPP) mechanisms as the basic incentive approaches for low- and middle-income housing development projects which they envisaged could take three forms:
 - i. Fully implemented and managed by the private sector,
 - ii. Public-Private Partnership, and
 - iii. Public, private and the community (sometimes called 4Ps (public private people partnerships) or with development partners.
- Phase II: (will) study the development of a long-term *"national programme for affordable housing development"*. Which will be a part of the social security system and a policy tool for supporting the implementation of long-term development strategies.
- A framework for *"national programme for affordable housing development"* from the AHP is outlined in Annex 10

5.2. Regulatory Review

The National Housing Policy framework is reasonably phrased elaborated and effectively considers rights-based requirements for the provision of adequate housing. However, it needs operational (guidance) elaboration to advance its implementation and increase its effectiveness.

Its effective implementation likely requires institutional capacity development and additional dedicated staffing at subnational levels (provincial and at municipal/district levels) to enhance the national and now responsible subnational administrations (municipalities) to undertake and perform housing related duties to benchmark and monitor the housing sector (as defined by the NHP) performance, sector related activities and deliver housing support services. Access to technical and financial resources (either from the public sector or through collaborations with the private sector or development partners or a combination of these) will also be needed to advance the housing sector.

The Affordable Housing Policy outlines a comprehensive framework to initiate and support affordable housing. Its application and performance to date has been limited with it reported that only one of a number (now four, down from five) 'affordable housing projects' have been initiated or completed under the AHP and (some have) obtained investment incentive envisaged by the AHP.

Table 3 Reported Affordable Housing Projects (GDH 2024) (Corrected)

Developer	Land size (ha)	Locations	#s Reported Built	Reported # of affordable (<US\$30,000)	Units	% Classified as "Affordable"	Reported Prices Ranges (updated)	
World Bridge Homes Co. Ltd	45	Sangkat R'ka Kpous, Krong Takhmao, (081110) Kandal province,	2,457	2,457	Houses	100%	\$25,000	\$38,888
B&BM Development Co. Ltd.	40.5	Preaek Ta Teaen Commune, Ponhea Lueu District, Kandal province	1,552	700	Houses	45%	\$25,000	\$35,000
Borey Grand Park	5.15	Sangkat Phleung Chheh Roteh, Khan Kamboul, Phnom Penh	534	200	Houses	37%	\$23,100	\$ 29,800
Arakawa	1.36	Sangkat Terk T'la, Khan Sen Sok, Phnom Penh	1,680	1,928	Studios units	61%	\$28,500	\$31,800
			1,484					
	Sub Totals		4,543	3,357	Houses			
			3,164	1,928	Units			
TOTAL			7,707	5,285	69%			

However, it is worth observing that private sector entities (developers, constructions contractors) have been developing, marketing, and providing affordable housing units below and with the AHP pricing thresholds without any support in and around different cities and municipalities across the country.

There is likely a need to review and adapt/ clarify aspects and consider lowering the application/ eligibility thresholds to enable its greater applicable at subnational levels to try to stimulate the construction sector to consider using it to provide affordable housing. As current thresholds may only be of interest to larger developers, and it is evident that some of these larger developers are reluctant to engage in the provision of affordable housing.

As they anecdotally reported 'unclear' requirements and lengthy processes that developers have to follow or comply with, deters their involvement. Developers also mentioned that greater returns on investment were obtainable from higher value housing (units) projects. Some of the developer (operating in Phnom Penh) said the cost of land inputs was important, as they (now) could not find affordable land or were reluctant to allocated land they held for affordable housing that was close to the city as some of their economic situations had changed with the economic downturn caused by the COVID 19 pandemic.

Other (provincial) developers met with commented on what they felt were onerous and time-consuming procedures to access, follow, and utilised the AHP requirements. Therefore, they

generally worked outside of these, resulting in higher cost housing, which should and could be accessible to lower income groups.

6. Macroeconomic Environment

Cambodia's economy has made significant progress over the last two decades. With average economic growth in excess of 7% per annum for over two decades. Resulting in increasing the country's Gross Domestic Product (GDP) from US\$ 3.65 billion in 2000 to US\$29.5 billion in 2022 (WBG, 2024).

This saw the poverty rate fall from 53% of the population living in poverty in 2004 to 20.5% in 2011 (WBG, 2014) and downward after that. With the national poverty rates reported halved between 2009 and 2019.

However, Cambodia's economic fragility was hit by the adverse impacts of the COVID 19 Pandemic, which saw poverty rate spiral to over 20% of households with the (short-term) additions of significant numbers of households adversely affected by the economic downturn. With the adverse impacts of the COVID-19 pandemic reversing some of the poverty, reduction progress previously made (WBG, 2022).

The economy has and is recovering, with the return to growth driven by a robust recovery in regional tourism and solid activity in manufacturing both outside and within the garment footwear and textiles (GFT) sector. ADB reports that the government aims for gradual fiscal consolidation from 2024 onward to rebuild pandemic-diminished reserves. This is evident by the fall in poverty, with current figures of 17.39% of households (674, 656 households) across the country currently (May 2024) registered as being poor²² (downs from 20% in November 2023) with a further 484,234 households currently considered "at risk".

However, ADB recognises the risks and challenges such as potential global economic slowdowns, rising private debt, fluctuating energy prices, and climate vulnerabilities, which could impact recoveries and growth the outlook longer-term. (ADB, 2024).

Cambodia's has initiated preparations to graduate from the UN designation as a least-developed country (LDC) ideally by in 2027 but 2030 is also frequently mentioned. While graduation will improve the country's international standing and investment attractiveness, it will simultaneously pose challenges from reduced access to concessional financing and preferential trade treatments for economy driving growth and employment export sector.

While considerable investments are being made and envisaged in infrastructure, with a 174-projects 'master plan' requiring US\$36.6 billion of investments that would overhaul the national transportation and logistics networks with an ambitious timeframe of just 10 years. In 2023, Cambodia's broad construction sector (including infrastructure) saw a total of 3,207 construction projects, valued at US\$5.4 billion approved. However, how many and how much of this were investments in affordable housing is unknown as most was for investment purposes,

The National Bank of Cambodia (NBC) macroeconomic and banking sector outlook for 2023 and 2024 released in January 2024, predicts that the (residential and a commercial) construction and real estate sectors will remain low in 2024. NBC reported that sales of residential properties (apartments, twins, and single villas) decreased by -49.7% while condominium sales increased by 2% (mainly due to discounting of prices) in the over-supplier condominium market. NBC Residential

²² <https://idpoor.gov.kh/>

Property Price Index (RPPI) decreased by -2.4% overall. While the Phnom Penh components decreased by -3.2%, the provincial components increased by 3.2% (Property, 2024).

NBC's forecast that the construction and real estate sectors will continue to be affected by external influences such as the Chinese property bubble's collapse and other influences for 2024. After which it projects a slowly growth for the sector, which will be driven and offset by the continued supported for integrated public infrastructure development projects. With the gradual recovery of domestic demand focused on affordable housing, rather than on the misaligned supply for luxury residential units primarily for non-residents, which is expected to remain weak for the foreseeable future.

What is evident is that Cambodia's recovery is having positive impacts with national the national poverty rate starting to fall. With this reduction likely being due to increasing employment opportunities in previously COVID impact industries, enable dependent families and households to obtain or return to work, accessing and increasing incomes, taking them out of poverty. However, can these low-income workers and their families be encouraged and 'de-risked' (protected from risks) to progressively invest in affordable housing and more importantly access affordable financing, to improve their quality of life.

7. Housing Programmes and Initiatives

It is fair to say that RGC's has supported public housing components primarily providing land through its social land concession programme and the provision of land and housing to veteran families, with the vast majority of these in rural areas. Only a few social land concession allocations have been undertaken in urban areas (Battambang, Phnom Penh, and Siem Reap). It was reported (UN, 2024) that to date a total 1,356,752 hectares of land has been provided to 487,457 families through various social land concession initiatives across the country, again primarily in rural areas, how much has been allocated in the study targeted urban areas is unknown. In terms of actual housing provision, the same sources report 8,141 (social) houses have been provided under public housing initiatives primarily for veterans' families in rural areas.

Apart for the veteran housing initiative there are limited direct social housing programmes/ project initiatives though one at Run Ta Ek in Siem Reap province comes to mind. GDH and MLMUPC have collaborated with HFHC to support the delivery of housing projects in Battambang and Siem Reap, through outside of these areas; there appear to be few if any housing initiatives.

7.1. Affordable Housing Projects

A number of private sector Affordable Housing projects have been registered with the government by developers for consideration as affordable housing project. It is reported that to date only one has been formally completed and obtained financial incentive / tax relief from the government while other have are still underway. In 2023 it was reported that 8,331 houses were completed with a further 2,960 houses are under construction (Harbor Property, 2023).

Table 4 Affordable Housing Projects Review

#	Developer	Location							
1	Worldbridge Homes	Sangkat Roka Khpos, Krong Takhmao, Kandal Province.	Serei Mongkul Satellite City, 2,547 housing units 4mx7m (28m2) ranging from \$27,500 \$29,888 as of February 2024 only 40 units remaining. (2,457 two-storey units and 90 shophouses)						
2	Arakawa Residence	Sangkat Teuk Thla, Khan Sen Sok, Phnom Penh, (Phsar Teu1k Thla Village)	<p>Total of 2,960 apartment units Phase I was 1,632 units, 4 types in 2 clusters (but how many actually under the Affordable Housing threshold is Unknown?)</p> <table><tr><th>Unit Types</th><th>Reported pricing</th></tr><tr><td><ul style="list-style-type: none">22.7sqm studio unit,23.9sqm corner studio unit,</td><td>priced between \$30,000 to \$40,000. Current reported pricing \$33,600²³</td></tr><tr><td><ul style="list-style-type: none">46.3 sqm 2 bedrooms unit and47.5sqm corner 2 bedrooms unit.</td><td>Priced between \$50,000 to \$60,000. Current reported pricing \$65,920²⁴</td></tr></table>	Unit Types	Reported pricing	<ul style="list-style-type: none">22.7sqm studio unit,23.9sqm corner studio unit,	priced between \$30,000 to \$40,000. Current reported pricing \$33,600 ²³	<ul style="list-style-type: none">46.3 sqm 2 bedrooms unit and47.5sqm corner 2 bedrooms unit.	Priced between \$50,000 to \$60,000. Current reported pricing \$65,920 ²⁴
Unit Types	Reported pricing								
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<ul style="list-style-type: none">46.3 sqm 2 bedrooms unit and47.5sqm corner 2 bedrooms unit.	Priced between \$50,000 to \$60,000. Current reported pricing \$65,920 ²⁴								
3	B&BM Development	Prek Taten commune, Ponhea Leu district, Kandal province,	<p>Borey Sen Monorom Prek Taten project with a total of 2,103 mixed housing units/ types. 782 of the units may be considered affordable, as the reported unit cost to plot sizes ranged between US\$28,888 to US\$37,590²⁵. Other housing units were beyond the affordable housing threshold. However, the exact number of affordable houses is unknown.</p> <p>The developer was reported as offering three different payment options, one of which is a 5-year plan with no interest rate. There are reported discount rates of 7% and 3% depending on the unit types.</p>						
4	Borei Grand Parks	Sangkat Pleung Cheh Roteh, Khan Kamboul, Phnom Penh. (Toul Key village)	<p>Grand Park Phase II project</p> <p>214 houses reported to be below the thresholds</p>						
5	Sohka Residents	Krong Poipet (apparently cancelled)	<p>Sokha Residence Affordable Housing Project, this project was to be a co-owned building with a total of 4,296 units. Ground was broken on the project was in late 2019.</p> <p>However, no progress and apparent site since sold to other developer, not building affordable units</p>						

²³ <https://www.arakawaresidence.com/our-unit/>

²⁴ Ibid

²⁵ <https://www.knightfrank.com.kh/boreys/borey-monorom-prek-ta-ten>

8. Context for Low-Income Housing in Cambodia in Terms of Adequate Housing

8.1. Characterizations of Formal and Informal Housing

Overall, the 10 cities/ municipalities have over 533,734 houses with at least 202,652 houses across the nine provincial municipalities and a reported 331,082 houses in Phnom Penh.

However, the available housing data may not include all houses in the urban areas as villages and sangkats only general reported on “recognised households” i.e. those who are registered with the sangkat or have their family book registered with the sangkat, for example all the condominiums in Phnom Penh and Preah Sihanouk may not be recorded. Nor may households in informal settlements, as local authorities are often reluctant to recognise them or do not see them as permanent residents, so households in informal settlements may remain marginalised.

- 11,968 of the 202,652 houses (~6%) across the nine provincial municipalities were consider deficient being (too small) less than 20m² of roofing or having non-durable “semi-permanent and temporary”²⁶ roofing.
- With another 11,468 of the 331,082 houses in Phnom Penh being deficient, so ~3% of the capitals recognized housing stock.
- So, an average of 5.5% of the ‘recognise’ housing stock may be considered deficient.

The available data (CDB 2022/23) used has a proxy indicator for informal settlements in terms of reporting on the ‘number of families living on state land’ overall 4% of families across the 10 municipalities were reported living on state land,

- With 18,546 families, an average of 5% of families in the nine provincial municipalities (10,710 families) and
- 4% in Phnom Penh some 7,836 families.

Table 5 Land and Housing Data (Source CDB 2019)

Code	Municipality/ City	# of Sangkats	# of Villages	Total Area (Ha)	Residential Areas (Ha)	% Residential	# of Families	Population	# of Houses	Deficient (Inadequate) Housing	% Inadequate	# and % of Families with Official ("Hard") Land Titles	Reported Families on Public Land
0106	Serey Sophom	7	46	24,834	3,654	15%	24,468	95,415	21,146	1,444	7%	17,054	4.5%
0110	Poipet	5	38	27,532	10,600	39%	23,734	112,354	22,185	1,563	7%	-	4.3%
0203	Battambang	10	62	23,884	20,768	87%	32,881	159,227	30,817	1,270	4%	28,951	6.2%
0403	Kampong Chhnang	4	26	4,665	1,674	36%	9,459	40,762	8,205	692	8%	2,221	1.1%
0811	Takhmao	10	59	10,166	3,161	31%	27,994	123,884	25,538	1,008	4%	29,767	9.3%
1710	Siem Reap	12	99	69,311	15,045	22%	58,922	276,258	55,598	4,366	8%	62,396	3.4%
1801	Preah Sihanouk	4	15	8,556	4,684	55%	18,048	81,075	17,671	689	4%	10,060	9.6%
2006	Svay Rieng	7	43	10,367	1,755	17%	11,937	50,761	11,318	259	2%	13,152	0.3%
2008	Bavet	5	35	21,836	6,153	28%	10,863	48,014	10,174	677	7%	7,467	0.2%
	Subtotals						218,306	987,750	202,652	11,968	6%	171,068	5%
12	Phnom Penh	105	953	726,583	653,868	90%	349,711	1,669,867	331,082	11,468	3%	124,209	2.2%
Study Totals							568,017	2,657,617	533,734	23,436	5.5%	295,277	4%

²⁶ Semipermanent roofing is the terminology used by the National Institute for Statistics for censuses, it is defined as “roofs made from bamboo, thatch, grass, plastic, or synthetic sheets were considered to be temporary” (NIS/MoP, 2020)

In terms of physical housing and possible housing typology between the two groups there is little difference. While housing in informal settlements will have (i) a higher prevalence of non-durable materials, (ii) and often of small size (m²). However, for low-income groups the housing construction material used, and sizes are often indistinguishable.

So, what is formal and informal is not effectively captured by the available data. In fact, it is evident that while municipal staff know where informal settlements are located, they do not gather information on them. As ‘they are not instructed/ required too’ or do not have requirements or data tools to collect maintain information on, or report on informal settlements in their municipal areas.

Data obtain for Phnom Penh (November 2023) reported a total of 121 informal community clusters²⁷ across the 14 Khans. These occupied a reported 155 hectares of land and accommodate 16,986 families (64,971 people), whether these families are recorded in the CDB data above is unknown. The Phnom Penh data stated that 102 communities are registered with the others likely under its “registration” processes. NGOs report a total of 191 settlements with 19,539 families in Phnom Penh in 2023 down from 277 settlements with 26,207 families in 2017.

The NGOs report that 59 of the 191 identified settlements (31%) considered themselves ‘under threat of eviction’. While another 58 settlement (30%) were reported as having been “demarcated” or issued with land titles so ending their tenure insecurity, these communities now own the land the previously occupied.

8.2. Security of Tenure

The 2001 Land Law (re) established the legal framework for tenure, allowing residents to claim / request ownership over property. It provided space for families to request ownership if occupying property (was uncontested) for five years prior to law enactment. However, it also prohibited and proscribed any claims of ownership by property occupation thereafter. Therefore, any occupation of property after August 2001 is theoretically illegal. While there have been incidents of eviction in the past none of the municipal reported being forced to evict communities / settlements in recent years.

The available CDB 2022/23 data (see table 4) indicated that 53% of the total reported number of families (568,013) had obtained modern “hard” land titles. This varied from an average of 70% across 10 provincial municipalities to 36% of families in Phnom Penh. It is worth observing that the available data has quite a few missing entries from Sangkats, and no data was reported for Poipet municipality, so the total figures of families with property titles across the 10 cities is likely higher.

Additionally, as mentioned above, an average of 4% of families across the 10 cities are reported occupying state land. But what risk this put these and other families at is unknown. The absence and incompleteness of data may reflect institutional deficiencies in the data collection, entry and clearing of data. Bearing in mind that the village form for the CDB contained some 690 question fields, while the commune / sangkat form has over 260 question fields so response fatigues is likely prevalent in its data collection.

8.3. Access to Basic Services

In the context of access to basic services within the United Nation’s framework definition of adequate housing (OUNHCHR & UNHABITAT, 2014) is the minimum criteria for the “availability of services, materials, facilities and infrastructure” (see annex 8 for the seven (7) criteria definitions). This is

²⁷ It is reported that the Phnom Penh Capital’s documentation of informal communities allows for the clustering of settlement into one community, which may contribute to the difference between its data and some civil society sources.

further elaborated, as “housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, and energy for cooking, heating, lighting, food storage or refuse disposal”. The studies assessment of this is provided below.

8.3.1. Access to Improved Water Supplies

An average of 89% of the families across the 10 cities were reported to have access to improved water supplies, ranging from 71% in Krong Siem Reap to reported ‘universal’ coverage in Krong Kampong Chhnang and Krong Bavet.

As shown below, 34,682 families across the 10 cities reportedly use unimproved and risky water sources or are unreported. With nearly 17,000 families in Krong Siem Reap, and 5,285 in Krong Svay Rieng may be at risk, but these are more likely reporting deficiencies.

Table 6 *Reported Access to Improved Water Supplies in Target Cities (CDB2022/23)*

Code	Province	Municipality/ City	Families with Water from Improved Sources		Families with Water from Unimproved Sources	Families with Unreported Water Supplies
			Numbers	%	Numbers	Numbers
0106	Banteay Mean Chey	Serey Sophorn	21,449	88%	3,019	
0110		Poipet	21,073	89%	2,661	
0203	Battambang	Battambang	30,637	93%	2,244	
0403	Kampong Chhnang	Kampong Chhnang	9,459	100%	0	
0811	Kandal	Takhmao	27,599	99%	395	
12	Phnom Penh Capital		345,604	99%	4,107	
1710	Siem Reap	Siem Reap	41,951	71%	795	16,176
1801	Preah Sihanouk	Preah Sihanouk	8,048	100%		
2006	Svay Rieng	Svay Rieng	6,652	56%		5,285
2008		Bavet	10,863	100%		

It is worth noting, that a number of the cities (Phnom Penh, Battambang) now operate subsidy and deferred payments (“water for the poor”) schemes, to enable poor and low-income households to access water supplies and the recently adopted Water Supply Law (2023) contains provisions to expand on this further. Through institutional responsibilities has now (since 2019) been transferred to the municipalities. Therefore, who will monitor and report on the application, take-up, and impacts of these water for poor schemes in municipal areas and upward to national levels is unclear.

8.3.2. Access to Improved Sanitation

In terms of access to improved (and unshared) sanitation, 95% of families across the 10 cities were reported to have access to improved sanitation. Coverage ranged from 86% coverage in Krong Kampong Chhnang to 99% in Krong Preah Sihanouk.

Up to 18,404 families across the 10 cities either had limited or no access to sanitation. Of these, 10,419 families were reported to use unimproved sanitation. Access to sanitation for just under 8,000 families across the 10 cities appears to be unreported across the cities.

Table 7 Reported Access to Improved Sanitation in Target Cities (CDB2022/23)

Code	Province	Municipality/ City	Families with Improved Sanitation		Families with Unimproved Sanitation	Families with Unreported Sanitation
			Numbers	%	Numbers	Numbers
0106	Banteay Mean Chey	Serey Sophorn	21,997	90%	182	2,289
0110		Poipet	22,496	95%	226	1,012
0203	Battambang	Battambang	32,290	98%	222	369
0403	Kampong Chhnang	Kampong Chhnang	8,138	86%	220	1,101
0811	Kandal	Takhmao	27,515	98%	323	156
12	Phnom Penh Capital		341,312	98%		7,398
1710	Siem Reap	Siem Reap	56,778	96%	878	1,266
1801	Preah Sihanouk	Preah Sihanouk	17,851	99%	197	-
2006	Svay Rieng	Svay Rieng	11,205	94%	254	478
2008		Bavet	10,031	92%	519	313

8.3.3. Access to Power/Lighting

In terms of access to electricity (and acting as a proxy for lighting) average coverage is nearly universal with 97% of households reported as being covered by electrical systems. Coverage ranged from a reported 81% coverage in Krong Kampong Chhnang to universal coverage in Phnom Penh Capital and Krong Battambang

Table 8 Reported Access to Electricity in Target Cities (CDB2022/23)

Code	Province	Municipality/ City	Reported #s and % of Households with Electricity	
			Numbers	%
0106	Banteay Mean Chey	Serey Sophorn	20,797	98%

Code	Province	Municipality/ City	Reported #s and % of Households with Electricity	
0110		Poipet	22,110	100%
0203	Battambang	Battambang	30,801	100%
0403	Kampong Chhnang	Kampong Chhnang	6,634	81%
0811	Kandal	Takhmao	25,219	99%
12	Phnom Penh Capital		331,022	100%
1710	Siem Reap	Siem Reap	54,857	99%
1801	Preah Sihanouk	Preah Sihanouk	17,671	100%
2006	Svay Rieng	Svay Rieng	11,318	100%
2008		Bavet	9,678	95%

8.3.4. Solid Waste Services

The adequate housing criteria makes reference to access to refuse/garbage collection. This generally remains deficient across most of the municipalities apart from Phnom Penh. The average level of access to service across nine out of 10 surveyed was 39%. With only 15% of all households in Krong Kampong Chhnang were reported to have access to solid waste services, while 94% of Phnom Penh residents are reported to have access. The table below shows the reported levels of access to municipal solid waste collection services.

Table 9 *Reported Access to Municipal Solid Waste Collection Services in Target Cities (CDB2022/23)*

Code	Province	Municipality/ City	Reported #s and % of HHs with SWM services	
			Numbers	%
0106	Banteay Mean Chey	Serey Sophorn	5,309	22%
0110		Poipet	6,121	26%
0203	Battambang	Battambang	17,025	52%
0403	Kampong Chhnang	Kampong Chhnang	3,192	34%
0811	Kandal	Takhmao	N/D	0%
12	Phnom Penh Capital		329,817	94%
1710	Siem Reap	Siem Reap	25,229	43%
1801	Preah Sihanouk	Preah Sihanouk	13,322	74%

Code	Province	Municipality/ City	Reported #s and % of HHs with SWM services	
2006	Svay Rieng	Svay Rieng	3,141	26%
2008		Bavet	1,595	15%

Outside of the capital Phnom Penh where three contracted solid waste collection companies now operate servicing the 350,000 households and 149,888 enterprises, municipal waste collection services are frequently contracted out to private entities to usually collect only from the central and paved areas of municipalities leaving large section of the population under served by municipal solid waste management services.

8.4. Synthesis of Adequate Housing and Slums Contexts

The study endeavoured to synthesise the current adequate and slum context across the cities and municipalities covered by the study see the table below. This indicate that the majority of housing across the municipalities and the capital is adequate, but not all.

The UN and development agencies continue to report a slum prevalence of 39.7%, which is considered an over estimation and seriously outdated. The study estimates the overall inadequate housing and slum context across all the 10 cities ranges from 6% to 15% of housing across the cities as being inadequate or slum qualifiable. With this range driven by tenure aspects.

- If tenure is excluded as is commonly done for adequate housing reviews, then lower range is applicable (~6%).
- If tenure is included, it swings to the upper end of the range (15%).

Noting that the available (reported) data on tenure security (guaranteed by land titles) is patchy with significant underreporting in some municipalities particularly Phnom Penh Capital as highlighted above.

Table 10 Aggregated Overall Synthesized of Adequate Housing Coverage and Slum Contexts for the 10 Cities

Slum Housing Criteria	Study Locations	Aggregated Coverage (CDB)	Deficit	Remarks
Lack of Access to Improved Water Sources,	Provincial Municipalities	88%	12%	
	Phnom Penh Capital	97%	3%	
Lack of Access to Improved Sanitation Facilities,	Provincial Municipalities	94%	6%	
	Phnom Penh Capital	97%	3%	Study found a lower percentage
Lack of Sufficient Living Area,	Provincial Municipalities		>5%	Insufficient data to ascertain but based on the criteria below, proxy of roofing
	Phnom Penh Capital			
Lack of Housing Durability And	Provincial Municipalities	94%	6%	
	Phnom Penh Capital	96%	3.4%	
Lack of Security of Tenure.	Provincial Municipalities	70%	30%	Significant under reporting Lots of unreported coverage
	Phnom Penh Capital	40%	60%	

However, there remain pockets of deprivation and vulnerability across all cities, See the data presented on

- IDPoor with an
 - average of 15% (~38,000 families) across the nine provincial Municipalities and
 - 8% in Phnom Penh (23,000 families), and
- The figures on the number of families living state land, with an
 - Average of 4% across the Municipalities (~10,700 families) and
 - 2% (in Phnom Penh (~7,000 families)

8.5. Reported Numbers of Informal Settlements and Households Therein

The numbers of households and families living in informal settlements across the 10 cities/municipalities remains hard to ascertain, some municipalities reported not being required to report or collect data on this. Or lacking the guidance and resources to do so. Many municipalities rely on the knowledge of technical officers. In that, they know where informal settlements are, but often not the size, numbers of households etc...

Data was obtained from various sources for seven of the 10 municipalities while with one reported just households/ families/ persons numbers, but the number of locations. This would also appear to be the number of reported households on state land.

- **Phnom Penh Capital** reported a total of 121 informal community clusters across the 14 Khans, with 16,986 families (64,971 people), (PPCA, October 2023)
- **Krong Siem Reap** reports 146 settlements (but the numbers of settlements by Sangkat add up to 153 settlements?) with 1,678 households (~8527 persons), (KSRMA, 2023) which is down from the 2,962 households reported in slums/informal settlements (in 2016) in (GGGI/Mol/NCSD, 2021)
- **Krong Kampong Chhnang** reported 14 settlements, 641 households, 675 families and 1,774 persons (KKCMA, 2023)
- **Krong Battambang** reported 61 settlements and 3,345 households, 3,859 families and 16,198 persons, (KBMA, 2019). However, this is considerably more (~+21%) than the 2,631 households reported in slums/informal settlements (in 2015) in Krong Battambang (GGGI/Mol/NCSD, 2021).
- **Krong Serei Sisophon** reported 35 settlements, 683 households, 760 families and 3,112 persons (KSSMA, 2023)
- **Krong Preah Sihanouk** is reported to have six settlements across the four sangkat making up the city with a reported 1,070 households (UNHABITAT, 2022). This is up on the 972 households reported in slums/informal settlements (in 2015) in Krong Preah Sihanouk, (GGGI/Mol/NCSD, 2021).
- **Krong Takmao**, reported only reported 'settlements' across eight (8 out of 10) sangkats with 2,649 households, 3,036 families with 11,289 persons.

For the remaining three Krongs (Krong Poipet in Banteay Mean Chey and Krongs Svay Rieng and Bavet in Svay Rieng) no information was available or provided, that is not to say there are no informal settlements. (see Table in annex 16 for consolidated data).

- a) For Krong Bavet an ADB feasibility study 2022 reported just 11 households in informal settlements in Krong Bavet, 'According to Municipality data (2019), only 11 families are settled on public land in Bavet City (0.1% of the population). They are isolated cases, scattered in all sangkats', (para 110) (EGIS/ADB, 2022). This is down from "69 households previously reported in slums/informal settlements" in 2015 in Bavet (GGGI/MoI/NCSD, 2021).
- b) For Krong Poipet the ADB feasibility study 2022 reported 1,060 households in informal settlements in Krong Poipet. "According to the Municipality data 2019, among the 1,060 families living on public land, 814 are located in Sangkat Poipet, with the majority in 3 villages: Kbal Spean 1 (285 HHs), Kbal Koh (287 HHs), and Ou Chrov Village (235 HHs), 201 other landless HHs are located in Sangkat Kandal, (para 102) (EGIS/ADB, 2022).

9. Quantitative and Qualitative Estimation of Housing Supply and Demand to 2030

9.1. Population Growth Model

We based our model on the Ministry of Planning (conservative) population projections of an average annual growth of 1.4% across (all) urban areas and based on the current reported structure of household sizes in the National Census.

9.2. Natural Growth Housing Needed

It is estimated that for the period 2023-2030 that 114,887 additional housing units will be required to address natural growth across the 10 cities/municipalities, this breaks down to

- Roughly 30% or 34,704 additional housing/ accommodation units will be required by the nine target municipalities to meeting natural population growth.
- Roughly 70% for Phnom Penh Capital an additional 80,183 housing/accommodation units will be required to accommodate the projected population growth.

These are conservatively estimated to accommodate all-natural population growth in the target cities. (See Table in annex 17)

9.3. Remediating Inadequate Housing

To this needs to be added remediation/ improvement of inadequate housing so at least an additional 23,436 'deficient' houses across all 10 cities/ municipalities, roughly evenly split across the provincial municipalities 51% (~12,000) and Phnom Penh 49% (~11,500).

The following tables is our simplistic estimation of housing needs to 2030, in that.

- Overall, at least 138,387 housing units will be needed across the 10 cities/ municipalities.
 - With the majority needed in the capital Phnom Penh with 91,683 housing units needed in the capital by 2030 equating to at least 15,281 per year to 2030.
 - Of which **at least 11,460 housing units per year need to be affordable housing or lower priced houses aimed at lower income groups.**
 - A further 46,704 housing units are needed across the 9 provincial municipalities by 2030, equating to cumulatively average of 7,784 housing units per year.
 - Of which **5,838 additional housing unit per year need to be affordable or lower priced home to meet the real needs of the population**

Modelling assumptions please note that.

1. The estimation does not consider accommodating migrating populations, as accurate data on this is unavailable for the municipalities. Therefore, how many additional people move into the cities each year is unknown.
2. The estimation assumes that the vast majority of the needed housing will be for lower income groups (as targeted by the study) so (at least) a 75% weighting has been added as other income groups can access commercially provided residential housing from the existing market. As the current housing market supply is and is likely to remain misaligned unless regulated (not recommended) or consensus agreement on addressing the real housing needs is reached.
3. The issue of inadequate housing is unlikely to be address in one year so is assumed to be incrementally addressed linearly over the 2024-2030 timeframe and has been equally divided across the years.

Table 11 *Estimated Housing Needs to 2030*

#	Housing needs	(NINE) Provincial Municipalities	Phnom Penh Capital
1	Houses needs to accommodate natural growth	34,704	80,183
2	Address existing deficient housing	12,000	11,500
3	Sub-total (total needed housing units)	46,704	91,683
4	Average annual need to 2030	7,784	15,281
3a	Total Housing Needs for Lower Income groups (75% weighting) by 2030	35,028	68,762
4a	Average annual lower income groups housing needs to 2030	5,838	11,460

10. Survey Results: Key Challenges, Vulnerabilities, and Disruptive Events That Hinder Low-Income Families and Vulnerable Groups to Access Adequate Housing

The overview's household survey covered a total of 573 households across all 10-target cities. It was split between 420 households in the nine provincial municipalities targeted by the study and 153 households across targeted areas of Phnom Penh, in the outer Khans where 'new' housing is being delivered.

10.1. Survey Respondent

In terms of the overall household respondents (n=573) an average of 71% of respondents were female and 29% male. The significant prevalent of females was that they were 'housewives' and or operating micro business from their home and were available when the survey was undertaken. By implication, the lower representation of males was that they were generally away working during the (daytime) when the survey was undertaken. In some instances, both female and male respondents were available and responded on and as a 'household'.

Respondents were aged between 19 to 84 years of age, with the mode (the most frequent age) being 43 years of age.

54% of household respondents defined themselves as the 'head of households', 33% as the spouse of the head, while 12% were available adults' family members or were designated to answer the questions by family members. 32% of the defined household heads were women (bearing in mind

Cambodian cultural practice of defining the wife or leading or elder women in a family/households as “head of household”).

10.2. Households with Disabled Persons

Overall, 13% (75) of the 573 households subjectively reported a household member being disabled. This ranged from 9% (14) of the 153 HHs in Phnom Penh to 15% (61) of 420 HHs across the nine other cities.

On probing, most reported disabled persons in surveyed households were not (yet) recognized by responsible or local authorities. With just 2% of the reported disabled person (12/573), nine in the provincial municipalities and three in PPC reported as being recognised by authorities as being disabled).

Not enough is known about the housing challenges that people with disabilities (PwD) face in the target municipalities. While some urban households with PwD met have coped and adapted, many other have not and struggle daily. In some instances, households need advice, guidance, and support (financial or material) to adapt housing to and for PwD. By widening doors, provision of handholds, bigger and accessible toilets to provide PwD more dignity and independence. Some PwD are completely dependent on family members to live so, they have no independence and neither do the family members.

Often it is not the housing that is the challenge, but the environment surrounding the houses. As PwD can become trapped in their home, as they live in unpaved areas or informal areas where getting around on unpaved tracks and pathway pose risks.

Affordability of any housing for some PwD is beyond their reach as their incomes (if any) are low. It is more difficult in urban areas as land cost are often considered prohibitive, and PwD often need to live at ground level for accessibility and mobility.

The Provincial Department of Social Affairs Veteran and Youth Rehabilitation (PDoSAVY) met with are generally not involved in housing. Though some have facilitated initiatives where households of PwD has been provided with housing or housing improvements through charitable donation through or in conjunction with the Cambodia Red Cross-CRC usually in rural areas of the province.

While PwD fall within the purview of the PDoSAVY, they focus on more on mobility challenged, amputees and may not provide sufficient support to intellectually challenged individuals. They are willing to support identifying households with PwD and their families to assess what can be done, to improve housing for PwD but this is beyond the study or something that could be followed up later.

10.3. Household Perception of Vulnerability (including gender)

Over half (51%) of the 573 households subjectively “considered their households” as being vulnerable in some form (being poor, a household member with a disability, widowed with children/single parent households, economically insecure etc...)

- With 58% of the 420 municipal household respondents believing they were vulnerable,
- And 38% of the 153 Phnom Penh surveyed households felt vulnerable.

However, this self-categorization often did not reflect the realities (see later sections).

10.4. Gender

According to the United Nations (UN, 2024) Cambodia, ‘gender inequalities persist across almost every facet of life, including -but not limited to - the economy, education, politics, health, marriage,

and security'. They report that 70% of women are engaged in vulnerable employment often paid less (than men) did or the same work.

The United Nations Development Programme (UNDP) acknowledges that while significant progress has been made to promote gender equality, Cambodian women continue to face gender disparities and structural obstacles that hinder their progress. On average, women

- Receive 1.5 years less of schooling than men.
- Have 36% lower Gross National Income (GNI) per capita than men. (UNDP, 2024)

These persisting gender disparities signify untapped growth potential not only for the marginalized but also for the Cambodian economy and society at large.

The 2022 Cambodian Economic Census found that 69% of all 753,670 businesses in Cambodia were identified as women registered/ owned. With a higher percentage in 'pico' businesses, those employing one or two persons (~72% of the 753,670) with over 88% of these businesses in general remaining unregistered. With this level of informality has; (i) limited owners' ability to access to financing from normal channel (ii) or where available, limits the amount borrowable, and with the significant percentage of women owned businesses this exclusion harms women access to housing.

10.5. Household Occupancy

A total of 3,558 persons were reported living in all 573 surveyed households giving an indicative average household size of 5.9 persons per household regardless of location. **However, this should not be used as will be explained below.** 52% of the household occupants were female, and 48% male. 34% of all household occupants were children (under 18 years of age).

Household sizes ranged from single person occupancy to 19 persons in one household in a provincial municipality, with the maximum reported household occupancy in Phnom Penh being 14 persons. On probing all of the 151 households (2 forms were blank) in the Phnom Penh sub-sample, these had 901 persons living in the households of whom 723 persons were family members (listed in the family books with the 178 additional persons (~20%) also residing in the household. These were frequently household family relatives or neighbours from rural villages, and some were sub-tenants of the homeowners. **If only the reported household family members are considered, the average household occupancy from surveyed households falls to 4.9 persons per household still above the 2019 national census average for urban households of 4.5 persons per household.**

For 420 households in the provincial municipalities, these contained significantly more additional persons in the house. Nearly half (45%, 190HH) of all surveyed households had additional persons living in the house. While a total of 2,457 persons were reported in the 420-household surveyed only 1,904 were registered as living in the households so the additional 554 persons were guests, or tenant of owner, or relatives. It is evident that some households across the nine municipalities are provide significant levels of worker accommodation. For example, of the four households reporting 19 household members (2 households) and 17 household members (2 households) are examined these only report 4-6 family members, with the remainder being renters/tenants. If the majority of the large tenancy households are excluded and only recognised family member are used the average household size drops to 4.5 persons per household.

10.6. Reported Household Economic Situation

62% of the 573 households considered themselves low-income households, 30% felt they were poor, 8% considered themselves middle-income households.

- When disaggregated by general locations 61% of 420 municipal households deemed themselves low income compared with 65% of the 153 PPC surveyed households.
- 34% of the 420 municipal households deemed themselves as being poor, while 21% of the PPC households felt this way.
- 4% of the 420 municipal households felt they were middle income, 21% of the PPC surveyed households believed they were of middle-income level households.

Associate with economic situation and vulnerability, households were asked about possessing Identification of the Poor programme (IDPoor) cards. Overall, 20% of the 573 HHs (116) had IDPoor Cards.

- With 27% of provincial municipal households (113/420 HHs) reported having a card.
- While just 3 of 153 households in Phnom Penh reported having an IDPoor Card.

10.7. Housing Conditions

Across the 573 surveyed households, house size ranged significantly from just 7.5m²- to 380m² for one (19 metres* 20 metres) property in Krong Preah Sihanouk with the largest surveyed house (one) in Phnom Penh capital a reported 180m².

The mean (average) of the house sizes was 40m² in provincial municipal households and 44m² in Phnom Penh, with 30m² and 48m² the most frequently reported (mode) of household sizes.

In terms of house types across the capital and nine municipalities nearly third of all 573 surveyed household resided in 'traditional stilted houses' (29%), with a greater prevalence across the nine provincial municipalities, 34% of the 420 surveyed households than in Phnom Penh where this house type was reported at 14%. Single storey 'bricks and mortar' household was the second most prevalent house typology with 27% of all home being of this type, with 42% of the Phnom Penh (153HH) sample being this type against 22% (420) across the nine municipalities. The third largest house typology were single storey timber constructed houses at 21% of all households with the majority in the provincial municipalities 27%, against just 5% of surveyed households in Phnom Penh.

The remaining 23% of households were equally divided between 'shared houses' at 8% of the overall 573 households but nearly all in Phnom Penh making up 26% of the 153 sub-sample against just 1% of the 420 provincial sample.

In terms of flats or apartments occupancy, these made up just three percent of the overall surveyed households, with all in Phnom Penh and making up 10% of 153 sub-sample.

10.8. Reported Housing Materials

10.8.1. Roofing

Nearly three quarters of all 573 surveyed households were roofed with some form of roofing sheeting (metal' (corrugated iron/zinc) or 'fibro') 74%. With a higher prevalence across the nine provincial municipalities at 80%, against 59% of the Phnom Penh households.

A fifth of all households 22% reported roofs being tiled. With over a third of the 153 Phnom Penh surveyed households (37%) being tiled, against 16% in the provincial municipalities, Overall, these are indicative of the levels of roofing materials durability and permanence.

10.8.2. Walling

The most prevalent reported walling material across all (573) surveyed households was metal sheeting with 37% of all surveyed households using these materials, with the vast majority in the provincial municipalities where 48% of the 420 surveyed households used metal sheeting for walling, in contrast only 8% of the 153 Phnom Penh households reported using metal sheeting for walling.

Bricks and mortar walling was the next most prevalent walling material, with over a quarter of all homes 30% using brick walls. In Phnom Penh, 56% of the 153 households reported brick walls compared to 20% of the 420 households across the nine provincial municipalities.

The third most prevalent walling material were timber based including bamboo, a quarter of all 573 households (25%) used timber walling. There was a slightly higher prevalence of timber walling usage in Phnom Penh with 27% of the 153 surveyed households using timber against 24% of the 420 HHs in the provincial municipalities. While timber may be cost effective from a construction investment perspective, timbers durability and quality are considered questionable.

The remainder of households (~8%) used a variety walling materials including plastic sheeting or some form panels or other mixed materials.

10.8.3. Flooring

40% of all 573 households surveyed reported having concrete or scree flooring, with a higher prevalence in the Phnom Penh (153HH) sample 45% against 39% of the 420 HH surveyed in provincial municipalities. 20% of all households reported tiles floors in their homes, when disaggregated, 38% of the Phnom Penh (153) households reported tiled floors against 14% of the 420 households in the nine provincial municipalities.

15% of all households reported no flooring material apart from compressed earth, with the majority of these households in the provincial municipalities, where 20% of the 420 surveyed households reported soil flooring against just 3% of the 153 Phnom Penh households.

Timber/ wooden floorboards, including bamboo were then next more prevalent flooring reported with 13% of the 573 HHs having wooden flooring, with a higher frequency in the provincial municipalities at 14%, against Phnom Penh households at 10%. While the remainder used a variety of flooring materials 3% or were non-responsive (~10%).

10.9. Household Access to Basic Services

Households were asked about their access to basic services to assess their alignment with the United Nations' (UN) adequate housing requirements/ criteria.

10.9.1. Access to Water Supply

87% of all surveyed households had access to safely managed sources this ranged from piped water connections to 'basic' boreholes.

Break this down, it was reported 57% of all 573 households reported having water supply connections with the majority (52%) reporting direct connections to municipal/city treated piped water supply systems. An additional 5% of households having indirect connections either from neighbouring households or' other (possibly on-selling) water supply systems for example from Borey system in Phnom Penh.

Piped access was higher in Phnom Penh with 73% of 153 households connected. For the nine provincial municipalities, only 48% of the households were connected either to the public or private sector operated system.

30% of all households used or accessed water supplies through boreholes, with this prevalence higher in provincial municipalities with 35% of the 420 households using boreholes as their primary sources, against 14% (of 153 HH) in Phnom Penh. 8% of all households reported using basic ‘protected open wells’ as their primary source.

Of concern would be the remaining 5% of surveyed households reported using unprotected water sources, either from tankers or open sources, these were all from the (nine) provincial municipalities.

In terms of the ‘safely managed water supplies’ framework for the Cambodia Sustainable Development Goals (CSDGs) target 6.1. The 57% of urban households using treated pipe-water supplies would be considered to have access to safely managed access. While the 30% using boreholes have an improved source, but these are considered basic access on the safely managed water supply ladder.

10.9.2. Access to Sanitation Wastewater

93% of all (573) surveyed households reported access to households’ sanitation, either in terms of pour flush or ‘western’ toilets in their homes, with pour flush more prevalent in provincial municipalities (90% of HHs) than Phnom Penh (80%).

With the remaining 7% reported reliant on shared (with other households) sanitation.

In terms of ‘safely managed sanitation’ framework for the Cambodia Sustainable Development Goals (CSDGs) target 6.2. All households with their own sanitation were considered ‘basic’ access. As it was likely that none were reported connected to wastewater treatment systems, but reliant on septic systems often with no soakaways. Though it is worth noting that wastewater treatment systems are present or planned in parts of some surveyed cities²⁸.

10.9.3. Access to Electricity Services

98% of all survey households reported have some form of electricity connection. With 87% reporting having Electricity du Cambodge (EdC) connections. The remainder, 11% having indirect power connections either from private companies, neighbouring households or the Borey they live in (in Phnom Penh).

10.10. Liveable Rooms in Households

42% of all 573 households comprised one liveable room based on the UN adequate housing definition, bearing in mind Cambodia cultural/ traditional housing designs and practices. With a similar percentage 41% occupying two rooms. On disaggregating the data further

- The single liveable room occupancy was higher in provincial municipal data with 46% of the 420 surveyed households across the nine cities.
- While nearly a third (32%) of the 153 households in Phnom Penh occupied single liveable room.

²⁸ Preah Sihanouk, Battambang, Siem Reap Phnom Penh, planned for Poipet, Bavet, Kampong Chhnang, Serei Saophoan.

- The reverse was evident for the two-room occupancy with over half (53%) of the Phnom Penh housing having two liveable rooms,
- While over a third of the housing (37%) in the nine provincial municipalities contained two liveable rooms.
- 10% of all (573) surveyed households regardless of locations reported having three or more liveable rooms.

10.11. Housing Maintenance and Repairs

Surveyed households were also asked about housing maintenance practices and frequency and expenses. A third of all households 33% reported undertaking some maintenance on their homes regardless of location with two thirds of respondents 67% stating they did not.

A fifth of all households (20%) reported undertaking annual maintenance repairs on their homes, with a slightly higher prevalence in Phnom Penh at 22% of the 153 HHs against 19% of HHs the provincial municipalities. Semi-annual (twice per year) maintenance/ repairs undertaken by 7% and quarterly by 4% of household.

Of the roughly one third of households who reported undertaking maintenance/ repair works on their homes. Two thirds of these (200) households (123) reported hiring a contractor/someone to undertake the maintenance work regardless of the location. Roughly a tenth (9%) of these households reported undertaking the maintenance themselves, while 5% household used a relative or family member to undertake the maintenance work on their home.

In terms of the hiring, someone to undertake the maintenance repair work, half of these (67) households reported having difficulties to undertake the work. On probing a third reported, that 'finding an experienced and qualified person to do the work' was expensive (34%), with this response more common in Phnom Penh. This was closely associated with and followed by households 'not having enough money available' to do the repair/maintenance work (30%), which was more prevalent in the provincial municipalities than Phnom Penh. Households also reported that builder often stated 'they were busy' when called and unavailable to do the work (10%) or could not find someone qualified (7%).

In terms of the costs of home maintenance/repairs reported undertaken by surveyed households these ranged from 20,000 Khmer Riels (~US\$5) to 28.3 million Khmer Riels (~US\$7,000) reported in a provincial municipality, the highest reported 'maintenance' expenditure in Phnom Penh was 20.5 million Riels (US\$5,000). Mean maintenance expenditure also differed by location with 793585 (~US\$196) being the mean for the nine provincial municipalities, while for Phnom Penh it was considerably higher at 1.1 million Khmer Riel. (~US\$275). With the mode, most frequently reported expenditure being 202,000 Khmer Riel (~US\$50) for the provincial municipalities and 8.1 million Riel (~US\$2,000) for Phnom Penh Capital. Bearing in mind that only 19% of all 573 households (110HHs) reported a financial figure for home maintenance/ repairs.

10.12. Household Members Employment & Income

Information on household employment earnings/incomes was also collected, the maximum reported household monthly income across all 573 households was 11.54 million Riels (~US\$2,850) while the reported minimum was just 60,750 Riels (or just US\$15) though this is very likely an under-estimation. The mean monthly household income was 2.04 million Riels (~US\$504) while the average was 2.46 million Riel (~US\$608). While the most frequently reported, monthly income (Mode) was 1.22 million Riel (US\$300). When disaggregated.

Table 12 Household Employment and Reported Income

	Overall (n=573)		Provincial Municipalities (n=420)		Phnom Penh Capital (n=153)	
4,070 Khmer Riel=US\$1						
Max	11,599,500 KHR	\$2,850	7,570,200 KHR	\$1,860	11,599,500 KHR	\$2,850
Min	61,050 KHR	\$15	61,050 KHR	\$ 15	814,000 KHR	\$200
Mean	2,050,206 KHR	\$504	1,738,142 KHR	\$427	3,202,079 KHR	\$787
Average	2,473,278 KHR	\$608	2,031,676 KHR	\$499	3,665,314 KHR	\$901
Mode	1,221,000 KHR	\$300	1,221,000 KHR	\$300	4,070,000 KHR	\$1,000

10.13. Reported Housing Status

95% of all 573 households surveyed reported being owner-occupiers, with 3% stating they were renters, with little difference between the provincial municipalities (95%) and Phnom Penh Capital (97%).

Over half of all (573) households reported living in homes they constructed themselves (54%) regardless of location 55% in municipal cities and 54% on Phnom Penh Capital. Over a quarter reported living in home they were provided or inherited (26%) with a higher percentage in provincial municipalities 29% (120 households) than in PPC 18% (28). 8% of all household reported purchasing their home 'from a previous owner' 10% in Phnom Penh and 8% in provincial municipalities.

10% of surveyed households in Phnom Penh were bought from a real estate / Property Company, while no households were reported bought in the provincial municipalities.

10.14. How Households Financed Their Home

Overall, 40% of the 573 households reported financing their home through 'savings, and family and relative support, with 39% of the 420 households in the nine provincial municipalities, and 44% of the Phnom Penh surveyed households reported financing their homes through this channel in Phnom Penh.

24% of all households used financing either through a bank or microfinancing institution (MFI) with 23% of the 420 households in provincial municipalities and 27% of the 153 Phnom Penh surveyed households using this method of financing. With 1% of all surveyed households (six HHs) reporting using a moneylender. However, over a third of households, 34%, would not tell which source of financing was being used to finance their home. With 35% of 420 households in the provincial municipalities and 28% of the 153 households in Phnom Penh reluctant to tell.

In terms of amounts borrowed which was sadly not reported upon by the majority of surveyed households (70%) the remainder (30%) reported

- 15% of all 573 households reporting borrowed less than 20, Million Khmer Riel the equivalent US\$5,000 for their home investment.

- 6% invested 40.5 million Riels (~US\$10,000).
- 4% less than 81 million Riels (~US\$20,000).
- 2% less than 121.5 million Riels (~US\$30,000).
- 1% Less than 162 million (~US\$40,000).
- Only 1% reported spending more than 202.5 million Riels (>US\$50,000).

10.15. Housing Loans/ Financing Repayments

10% of all surveyed households, reported difficulties with repayment of loans or financing, with more surveyed households in provincial municipalities having difficulties (11%/ 46 HHS) compared to Phnom Penh with 8% (12 HHS), reporting difficulties with housing financing repayments.

Frequencies for defaulting ranged from once to monthly with reported delays in repayment ranging from 2- 30 days of payments arears. While two surveyed households reported, no payments made for over a year! In one case and no payment since COVID induced postponements requested by the government!

10.16. Possession of a “Hard” Land Title

Households were asked about their tenure security for the homes in terms of possessing a “hard” title²⁹ for their home. 65% of the 573 surveyed households reported possessing a land title for their homes regardless of location. While 25% of all household reported not having a hard title for their home. Prevalence in the absence in land titles was far greater provincial municipal households than in Phnom Penh. With 33% (137) of the 420 households in the provinces reporting not having a land titles, against just 3% clearly of the 153 households in Phnom Penh capital, stating they do not have a title but a third of household in Phnom Penh were also unsure of what they had.

On probing it was found that of those who stated they did not have a “hard title, 25% of all households reported have paperwork via the commune/sangkat administration for their home, the so called “soft title”. With 27% of provincial municipal households having a soft-title against 20% for the Phnom Penh surveyed households. With 3% of all 573 households having district/ Khan Documents for their homes, with a greater prevalence of these in Phnom Penh with 7% of households having district/ khan documents. This could be that they have Khan Property receipts awaiting the issuance of formal titles in Phnom Penh.

It is reported that banks and MFIs have and do accept soft titles as collateral for loans but what percentage are accepted for the greatest investment a household makes for investment in homes is unknown.

First Finance Co Ltd ‘was the first financial institution (established in 2009) to specialise in affordable housing finance in Cambodia. The company focuses on providing long-term affordable housing finance such as home loans, home improvement loans, and medium-term home equity loans (reportedly) to underserved low and middle-income households who have little-to-no access to formal housing financial service (First Finance , 2024).

They report that ‘soft titles are most commonly used form of land title in Cambodia. They are recognised by the local government (communes, sangkat and (some) districts, municipalities and Khans) as they are often endorsed (witnessed) by the Commune or District Offices but may not be

²⁹ In Cambodia a legal land title is often called a “hard title”, while a land certificate/ receipt is colloquially known as a “soft title” these are ‘quasi legal’ and informally recognized.

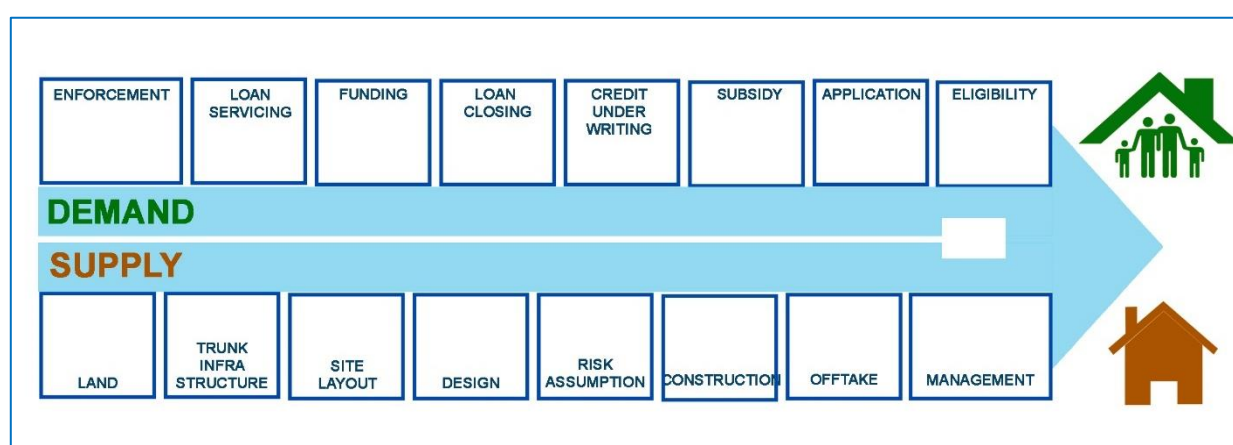
registered at the national level, First Finance state that many real estate transfers are conducted using soft titles to circumvent taxes and fees payable to the state. While larger new development projects have hard titles, as they are the most established land titles in Cambodia (First Finance , 2024).

However, the lack of hard titles is perceived as a barrier to accessing housing finance and housing transfers in urban areas. As their absence often evade taxes and official fees and may not provide adequate legitimacy within the legal cadastral framework to ensure secure tenure.

11. The Housing Value Chain

We have adapted a housing value chain framework for consideration, the follow first interaction (to be improved) shows (some of the possible) step components along the value chain. The value chain endeavours to look at factors and influences affecting the housing supply and demand components for the Cambodia (low-income) housing, which are elaborated below.

Table 13 First Iteration of (Cambodian Low income) Housing Value Chain (adapted from AHL model)



11.1. Supply-Side Analysis

11.1.1. Land Availability

Available data from the commune database indicates that roughly a third (33%) of all provincial municipal areas are built up ranging from 15% in Krong Serei Sisophon to (an adjusted) 58% in Krong Battambang with the built-up portion of Phnom Penh reported at 90%. So overall 39% of the reported area of the studied cities is reported built up.

“Built-up areas” spans multiple land uses and functions including commercial industrial, administrative etc. as well as residential. However, this gives an indication of the possible availability of land for residential purposes. The study used the commune database as this may reflect changes, as other “up to date” data on municipal land uses is unavailable.

As the municipalities lack operational land use planning systems and the resources (human, technical, and financial to establish, operate and maintain said systems) to effectively manage, monitor and direct land use, development and changes in their areas.

Table 14 Built-Up Areas and as % of Total Areas of the 10 Studies Municipalities

Code	Province	Municipality/ City	# of Sangkats	# of Villages	Total Area (Ha)	Built UP Areas (Ha)	% Residential
0106	Banteay Mean Chey	Serey Sophorn	7	46	24,834	3,654	15%
0110		Poipet	5	38	27,532	10,600	39%
0203	Battambang	Battambang	10	62	23,884	20,768	58%
0403	Kampong Chhnang	Kampong Chhnang	4	26	4,665	1,674	36%
0811	Kandal	Takhmao	10	59	10,166	3,161	31%
1710	Siem Reap	Siem Reap	12	99	69,311	15,045	22%
1801	Preah Sihanouk	Preah Sihanouk	4	15	8,556	4,684	55%
2006	Svay Rieng	Svay Rieng	7	43	10,367	1,755	17%
2008		Bavet	5	35	21,836	6,153	28%
					201,151	67,494	
12	Phnom Penh		105	953	726,583	653,868	90%
Average Across Study Cities							39%

Beyond the availability of land are the questions of who owns the available land, as most land in Municipal areas is now under private ownership, with limited but unknown quantities under state ownership.

11.1.1.1. State Land Availability

Land was and is available across all 10-target cities studied but who owns the land and at what price is hard to ascertain. Provincial and municipal authorities were asked about the availability of 'state land' for possible social (public sector) housing initiatives in the future. While they mentioned that 'yes' there was likely state land available within or close to municipal boundaries. It was not held by (allocated) to them for their usage. Rather much of the state land was allocated to central government institutions (ministries) or their provincial departments and/or agencies. Therefore, municipalities and even the provincial administration had very limited say in the use of these state land plots.

There was also considerable variance across the cities, municipalities, as each municipality faced different challenges, and there was mention of significant land speculation in all cities including Phnom Penh, Krong Siem Reap, Krong Preah Sihanouk and Krong Poipet apparently being the most active. Therefore, what size of 'state land reserve' may be available in the targeted municipalities remains unknown and could be an area for central government review and reconsideration and consolidation.

However, since road connectivity, transport, communication and information communication technologies (ICT) infrastructures have improved; there is likely a decreasing need to have (larger) physical presences in all municipalities and districts.

Therefore, it is likely that some of the allocated state land plots could be objectively reviewed by central government and possibly consolidated into a state land bank/ reserve. Some of which (likely only a small portion of which) could be used to support housing initiative including social housing and public private partnership initiatives in municipal areas. To deliver on aims and objectives of the National Policy on Housing and the government evolving poverty reduction and social inclusion objectives as set out in the first phase of the Pentagon Strategy.

11.1.1.2. Private Land Availability

Apart from state land availability, there are large quantities and, in some instances, large parcels of land in private hands available in the target municipalities. This is available at land market prices and in some instance way beyond these values.

Attempts to gain insights into land values being applied in and across the 10 municipalities were and is difficult as speculative and often unrealistic valuations were seen for parcels of land across the 10 cities.

The methodology applied by the studies examined the land valuation categories per square meter applied by the Government's General Department of Tax for land tax purposes in urban areas which was last updated in 2019 (likely using 2018 data) (RGC Prakas 343shv 2019). It was pointed out by consulted finance and tax officials that this was/ is outdated by now and is due for renewal likely in 2024.

The study used the 2019 land valuations categories and annually adjusted the values by the annual inflation rate (CPI) to provide an indicative adjusted land valuation rate for different categories of land in each municipality.

- The lowest land valuations per square meter were usually applied to remote, often inaccessible (land locked) parcels of land, to the
- The highest land valuations, these are usually for prime sites near central market and in the cores of the cities or near value adding features such as casino in Poipet's etc... or along section of particular main roads.

It is worth observing that:

1. There are clearly **examples of parcels of land in each municipal where values are higher and, in some cases, significantly higher than the adjusted rates generated** whether these "wished for" values are realistic or obtainable is unknown.
2. It is highly unlikely that one would find any parcels land now at the adjusted lowest rates quoted and generated.

The following tables summarizes the estimated ranges and inflation adjusted values per square meter of possible land values in each of the municipalities and Phnom Penh. (The disaggregated tables are located in Annexes 12, 13, 14.

Table 15 Target Municipalities Land and Inflation Adjusted Land Valuations (to 2023), based on (2019) Land Tax Value Categories (Source MoEF Prakas 343shv)

#	Municipality/ City	Number of Land Valuation Categories and Values Applied 2019			Inflation Adjusted Land Valuation Categories and (rounded) Values to 2023	
		Number of Land Valuation Categories Applied	Lowest valuation (m ²)	Highest valuation (m ²)	Adjusted Lowest Valuation (m ²)	Adjust Highest Valuation (m ²)
0106	Serei Sisophoan	12	\$1.0	\$1,000	\$1	\$1,168
0110	Paoy Paet	12	\$1	\$1,500	\$2	\$1,752
0203	Battambang	13	\$1	\$ 200	\$2	\$ 759
0403	Kampong Chhnang	7	\$3.0	\$ 350	\$4	\$ 409
0811	Ta Khmau	10	\$50	\$1,200	\$58	\$1,402
1710	Siem Reap	12	\$1.0	\$1,500	\$2	\$1,752
1801	Preah Sihanouk	9	\$1.0	\$1,200	\$1	\$1,402
2006	Svay Rieng	6	\$1.0	\$ 300	\$2	\$ 350
2008	Bavet	9	\$1.0	\$ 200	\$2	\$ 234
12	Phnom Penh	14				
		Inner (4 Khans)	\$1,000	\$4,500	\$1,168	\$5,526
		Outer (8 Khans ³⁰)	\$45	\$1,500	\$ 51	\$1,752

Stakeholder consulted in many municipalities highlighted the challenges in acquiring affordable land for affordable housing for low-income groups. Though it is possible, as property is available for purchase for housing at different prices brackets usually decreasing in value by distance from the centre of the municipality or closeness to major all-weather road. Stakeholders mentioned that speculative land hoarding is limiting land available for housing, whereby wealthier individuals or group have and are acquired growing quantities of lower valued land and are simply sitting on it to obtain higher returns in the future.

One land developer interviewed highlighted their experience whereby they had subdivided a one-hectare parcel land about three -four kilometres from the centre of one of the municipalities, into one hundred sq.m (100m²) plots. These were all sold at US\$10,000 per plot by 2019, with the developer reportedly financing the sales themselves with all payments to be made in five years. They highlighted that only 10 to 15 (10-15%) of the sold plots were being developed for housing with the remainder laying vacant generally being obtained for investment purposes.

³⁰ Only 12 Khan mentioned in 2019 Prakas as two new Khans since created.

They developer went on to highlight, that the majority of purchasers (80%) were stilling having difficulties in making payments (March 2024) with the developer permitting deferments and payment holidays.

11.1.2. Municipal/Urban Spatial Planning (including Land Use Planning)

Two of the eight objective of the 2011 Spatial Planning Policy (RGC, 2011) were to ‘to enhance better living standards and reduce, disparities between regions of the country’. And ‘ensure that land use, development and management are accomplished in accordance with the spatial planning and land use planning with equity, gender responsiveness, as well the protection and support of living conditions of vulnerable groups and indigenous peoples. To this end, the Policy states that

- In determining central places, settlement priorities, development poles and development axes, that ‘spatial planning measures shall take into account aspects for a socially fairness and affordable provision of shelters with decent housing by balancing the needs of poor and low-income households as well as the economic requirements of the public and private sector.
- Planning and housing development shall be linked with other economic development areas, especially industrial zones; so that the balance of people’s distribution is assured along, and equitable sharing of economic growths is achieved. (Section 4.2)

The 2016 adopted (but non-statutory) guidance for Municipal Spatial Planning is contained in the “District & Municipal Land Use Master Plan and Land Use Plan Handbook” one of a series of three manuals previously production by MLMUPC with German support. This outlines a nine-stage/ step land use spatial planning process, and it does assess some provisions for considering housing under Stage two ‘Data Collection and Data Management’ three of nine sets of secondary data to be collected include (a) data on settlement and building structures and (b) housing and sanitation and (c) land use and Land tenure.

Stage three ‘Situation Analysis and Envisioning the Future’, task 3.1.7 Existing land and housing tenure, the analysis for this task should consider the housing situation (including tenure status, number of illegal dwellings, number of homeless etc. this is followed by developing a demographic profile (task 3.1.8) which including calculating population and housing densities. In the scenario analysis (task 3.6), this should consider and project the need for housing and public facilities requirements. This should result in figures for the estimation of the land that will be needed in the future for housing-related land use categories (residential zones, residential with agriculture zones, mixed-use zones, commercial zones) (3.6.2).

The manual mention that it envisaged “that the major share (90%) of the new demanded units will be in detached (single-family) houses (based on the pilot in Battambang) it suggests allocating for planning purposes.

- An indicative and inclusive average of 600 m² of land is taken into account (plot size including proportional area needed for roads and infrastructure) for detached housing units and
- 300 m² for each apartment-housing unit.

With these figures based on a survey of existing average plot sizes and land shares for infrastructure in the (Battambang) municipality, and it may be different in other cities. This is intended to generate a land demand projection for housing. And of this total land demand, a 150 ha is deducted for building potentials because of existing vacant/underutilized plots in existing housing areas. Finally,

a ‘development buffer’ of 20% of required land is added, due to the percentage of land that will not be available when needed for development.

Box 2 *Obsolescence of Current Land Use Planning Guidance for Housing/ Residential Land Use*

The housing land use figures referenced above (based on Krong Battambang), are now considered unrealistic, overly optimistic and limiting in terms of just proposing two possible housing land use options:

- (i) Large (requiring 600m²) plot consideration for detached house units estimated at 90% of the projected demand, and
- (ii) Undefined “apartment/houses” requiring 300m² plot considerations, making up 10% of the projected demand to 2020.

The manual appears based on (at the time of its preparation) outdated figures from 2006 (even though national census data for 2008 and inter-censal survey figures from 2014 were likely available). Additionally, the parameters used for housing land use projection in the manual are now considered excessive in terms of

- (iii) An “average household size (5.4 persons/household)” compared to 4.5 persons and falling in urban areas (NIS 2019).
- (iv) High population growth scenarios ranging from 2-3%, compared to an average of 1.4% outside of the Phnom Penh Capital as used by the Ministry of Planning.

The manual only seems to envision “families living in detached houses” on unrealistic large plots and in apartments/flats with higher density and smaller plot sizes which is questioned. As these two limited options, do not reflect historical and contemporary urban residential land use. Where, in built up central urban areas around markets, plots were generally 4m*18-20m so 72-80m² occupied by 2-4 floor (including ground floor) shophouses, and generally lived in by more affluent households with lower income households acquiring small housing units or renting. The larger housing plot sizes mentioned in the manual are more indicative and evident of rural areas where land values are lower than any of the urban areas studied.

That is why the land use planning manual’s guidance on residential land use is considered outdated and obsolete and does NOT give effective consideration for the demands and needs for housing for lower (or middle) income groups. The study is aware that the Ministry is in the process of updating the manual in 2024, and hope it gives greater consideration for housing and residential needs for lower income groups.

Stage 4 involves ‘Drafting the Land Use Master Plan by Defining Integrated Spatial Development Strategies’ where the future demand for housing areas is matched with the estimated housing land supply needed as developed in Stage 3 and these are integrated into the Land Use Master Plan. It recognises the challenge of limited data availability on the existing housing numbers and areas and concedes that only a rough estimation can be made (task 4.4). The manual in section 4.2.4 highlights the need to consider building controls, in terms of Building Coverage Ratio (BCR). So that specific building types (villas, detached houses, semi-detached houses, apartment buildings etc.) or coverage types (attached, semi-detached, detached) can be imposed (promoted or prohibited), to maintain or guarantee the specific character of an area and avoid unsuitable/inadequate buildings and constructions. This is regulated by the provisions of the 2015 Sub-decree #42 on Urbanization of the Capital, Municipalities and Urban Areas. In addition to the guidance in the handbook/ manual annex #3 of the manual list of set out possible land use regulations for Municipal Land Use Plan implementation.

The 2016 published spatial planning process handbook is guidance, it somewhat dated as it no longer reflects the evolved statutory framework where the spatial planning responsibilities have been transferred municipalities (by the 2019 Sub-decree 182).

However, municipalities highlighted being limited in assuming their spatial and housing responsibilities of the four sub-sectors (the other two are limited construction approvals (<500m²) and oversight, and land registrations and transfers) transferred from MLMUPC. As they do not have the human resources, technical guidance or technical capacities to oversee manage and deliver on spatial plans. With similar responses for housing in that, no guidance on what the municipalities can effectively do from a number of the municipalities. However, some municipalities (Siem Reap, Battambang, Preah Sihanouk) are more active in housing due to ongoing or previous development project in those municipalities.

Seven (or possibly eight) of the 10 cities/ municipalities reportedly have Municipal Land Used Master Plans, (See annex #7). However, they do not have operational land used plans or systems to assist with municipal coordination and management of issues and services with spatial planning considerations including for housing targeting different socioeconomic groups. It was mentioning that the other municipalities have draft master plans, which are reported awaiting approval from national level. What is publicly available usually attached to the statutory decision is a graphic plan (in A4) and limited descriptive text of the master plans aspirations with limited information on housing demand and needs or on informal settlements.

The master plans are considered aspirational in nature, as development management and control activities by Municipal administration since 2019 is negligible. As they lack the skilled personnel to undertake the related function as outlined in Sub-decree 182 (article 22) and the Land Management and Administration function and activities transferred in terms of “develop land used master plan at municipal level, urban land used master plan, (and undertake) urban land used planning, and detailed urbanization planning in any areas within Municipality’. It is only with the direct support of the provincial department of Land Management, or the Ministry do spatial planning related activities get undertaken.

Table 16 Target Municipalities with Municipal Land Used Master Plans

Municipality	Year Adopted	Timeframe	Title of approval documents
Serei Sophorn			DRAFT (un-published) reportedly prepared
Poipet	24 12 2019	2030	Decision No. 97 on the introduction of master plan on land usage for Poipet municipality, Banteay Meanchey province
Battambang	15 12 2015	2030	Battambang Municipal Land Use Master Plan
Kampong Chhnang			DRAFT (un-published) reportedly prepared
Takhmao	5 07 2018	2030	Decision #02 Takhmao Land Use Master Plans
Siem Reap	5 09 2018	2035	Decision #04 Siem Reap Land Use Master Plan -Vision 2035
Preah Sihanouk	2 09 2021	2038	Decision Sihanoukville Land Use Master Plan- Vision 2038

Municipality	Year Adopted	Timeframe	Title of approval documents
Svay Rieng			DRAFT (un-published) reportedly prepared
Bavet	2020?		Spatial plan for the horizon 2030 prepared by the Ministry of Urban Planning and Construction (MLMUPC)
Phnom Penh Capital	23 12 2015	2030	Sub-decree #181 Phnom Penh Master Plan

11.1.3. Municipal Capacities and Human Resources for Housing and Planning

In terms of the transferred housing functions, limited activities are undertaken by the municipal land management offices now under the municipal administration without provincial department support. There are two sets of activities under the transferred housing functions (under SD #182), these are.

- (a) Reviewing and provide comments for local social land concession plans and
- (b) Prevent temporary construction on state's land illegally occupied within municipality".

However, many municipalities report little being done with regards to these, as there is a lack of guidance and data collection tools (to fill in) on what to do. They did say that they are responsive that if some issue(s) arise they react and undertaken activities. However, no preventative or predictive activities are normally undertaken, as often none are asked for.

As can be seen in the following table the numbers of staff available to the Municipal Land Management Urban Planning Construction and Cadastral Offices. To undertake, deliver on the four very broad transferred functions (from SD #182) for (i) spatial planning, (ii) cadastral (land registration and transfers) services, (iii) construction (under 500m² and under four stories) and (iv) housing is limited, may hindering the municipalities abilities to deliver on these functions.

Table 17 *Reported Number of Staff Assigned to the Municipal Land Management Urban Planning Construction and Cadastral Office for target cities.*

Municipality	Female	Male	Total
Serei Sophorn	2	5	7
Poipet	0	7	7
Kampong Chhnang	2	6	8
Takhmao	3	10	13
Siem Reap	3	16	19
Preah Sihanouk	n/d	n/d	n/d
Svay Rieng	0	8	8
Bavet	1	8	9
Phnom Penh	n/d	n/d	n/d
Source: from Municipal Staffing Data provided			

n/d= No data provided

The lack of sufficient technical and support personnel is compounded by the lack of functional guidelines and process tools, to at least gather record and document local data related to each function to better inform municipal decision makers.

Consulted municipal officials mentioned that they generally only focus on two functions, construction approvals (and oversight) and cadastral activities. As these are seen as generating revenues for their municipalities, with very limited activities related to the other two function as (to them) it is unclear what do, “if there was guidelines and templates for completion we could maybe do that, but in their absence we do little”.

11.1.4. Infrastructure and Services

As highlighted in previous sections the availability and access to basic services is considerable in terms of access to water and basic sanitation, power etc. Through there remain gaps and areas of deprivation in all the cities/municipalities, as the land areas of the cities/ municipalities varies considerably.

Efforts have and are being made by Government (in Phnom Penh, Krong Battambang, Krong Siem Reap, Krong Takhmao, Krong Svay Rieng, Krong Kampong Chhnang, Krong Preah Sihanouk) and the private sector in some cities (Krong Poipet, Krong Bavet, Krong Serei Sisophon) to expand or elevate public/ basic services to safely managed water and sanitation services. However, solid waste management services remain a challenge. Efforts will be needed to better plan, invest in and monitor coverage and identify and address poor or deficient served areas in the cities/ municipalities.

Because of the significant costs of expanding quality basic services, some municipalities may lag behind others. As there is limited development financing (generally used by the government) or affordable commercial financing used by the private sector to expand the systems.

In addition, there does not appear to be a lot of (local) services expansion planning and projections into or for areas/locations where affordable housing could be provided³¹, as the municipalities generally lack the technical capacities, resources and systems to lead on and undertake this type of pf planning.

Public sector services expansion is usually project driven and used to expand existing populated areas to move them up the safely managed (water and sanitation) service ladders. Though what drives private sector services expansion is more difficult to qualify in some instances it is a requirement of the concession agreements they hold, in others instance it is commercially driven whereby a larger developer will sponsor service networks expansion to open up and add value to land parcels they hold.

11.1.5. Access to Finance for Developers (Project Finance)

The 2017 Affordable Housing Policy sets out the framework to incentivize affordable housing for developers but the take-up by developers is still limited with only four examples to date. Some developers met with felt it was overly cumbersome and a disincentive to effectively apply it, while other housing developer said the AHP thresholds were beyond their means to applied it, requiring significant investment and additional risk in mobilising the level of resources require to trigger the AHP schemes.

Many of the developers met with, particularly smaller operators struggle with access affordable financing (in general). Some developers reported paying 7-8% per annum to obtain capital in the

³¹ Outside of Phnom Penh, Krong Siem Reap and Possibly Kring Battambang

past, but more now, and they were not borrowing but using their own capital. Where they were providing affordable housing, they often had to pass on their financing costs and risks to homebuyers resulting in high interest rates (~12% per annum).

One developer reported that because he had a reputation for successful delivering housing projects a number of commercial financing institutions (mainly banks) had approached him to buy his mortgages, if agreed to by the homebuyer he generally agreed as he saw as a 'win-win' for everyone involved. As he was able to recoup his investment quicker, the house buyers usually got a lower interest rate (reportedly down to 10% per annum), and the banks got the mortgages from him. Though he did add that he also guarantees the financing institutions in that if any homebuyer defaulted on bought loans that he would buy them back from the banks.

11.1.6. Construction (Costs, Availability and Quality of Labor, Materials, and Construction Technologies)

11.1.6.1. Construction Materials and Suppliers

Nationwide over 8,979 entities are identified as selling construction materials employing over 36,789 people (28% of the workers female) (RGC, 2023). Across the 10 target cities and municipalities a total of 2,479 construction-supplying businesses were reported, with 1,136 in the nine provincial municipalities and 1,343 reported in Phnom Penh capital.

Between them these construction materials suppliers employ at least 10,516 workers, 28% of whom are female. The following tables shows the provincial and target municipal breakdown for Construction material supplier and their workforce.

Table 18 Construction Material Suppliers (labour force) by Province and Target Municipalities

Province	Provincial Construction Material Suppliers	Workers in suppliers	Code	Municipality/ City	Municipal Construction Material Suppliers	Total Workers	Female Workers
Banteay Mean Chey	387	1,645	0106	Serei Sisophoan	55	280	75
			0110	Paoy Paet	72	457	130
Battambang	503	2,408	0203	Battambang	86	553	160
Kampong Chhnang	3,223	1,318	0403	Kampong Chhnang	27	166	53
Kandal	818	3,466	0811	Ta Khmau	109	439	120
Siem Reap	621	2,708	1710	Siem Reap	195	1,017	312
Preah Sihanouk	223	1,113	1801	Preah Sihanouk	525	525	124
Svay Rieng	367	1,335	2006	Svay Rieng	41	162	42
			2008	Bavet	26	71	22

Province	Provincial Construction Material Suppliers	Workers in suppliers	Code	Municipality/ City	Municipal Construction Material Suppliers	Total Workers	Female Workers
Total	6,142	13,993		Total	1,136	3,670	1,038
							28.3%
Phnom Penh	1,343	6,848	12	Phnom Penh	1,343	6,846	1,906
					Average		27.8%

Construction suppliers in provincial municipalities noted the downturn in the volume of business after the COVID 19 pandemic, with many reducing the ranges and quantities of construction materials held and supplied.

Pricing was not seen as a significant issue, as (inflationary) increases were normal. They (suppliers) felt that housing builders either individual household home builders or smaller housing developers were simply not in a position to invest in housing, and many were (economically) “hurting” from the COVID 19 economic downturn, and (were now) not in a position to invest in housing.

Supplier confirmed that that all kind and types of construction materials necessary for average house building were readily available or easily obtainable. The influencing factors were the quality of materials and the cost ranges of said materials.

Estimated average construction cost per square meter (m2) for residential housing ranged between US\$200-US\$300.

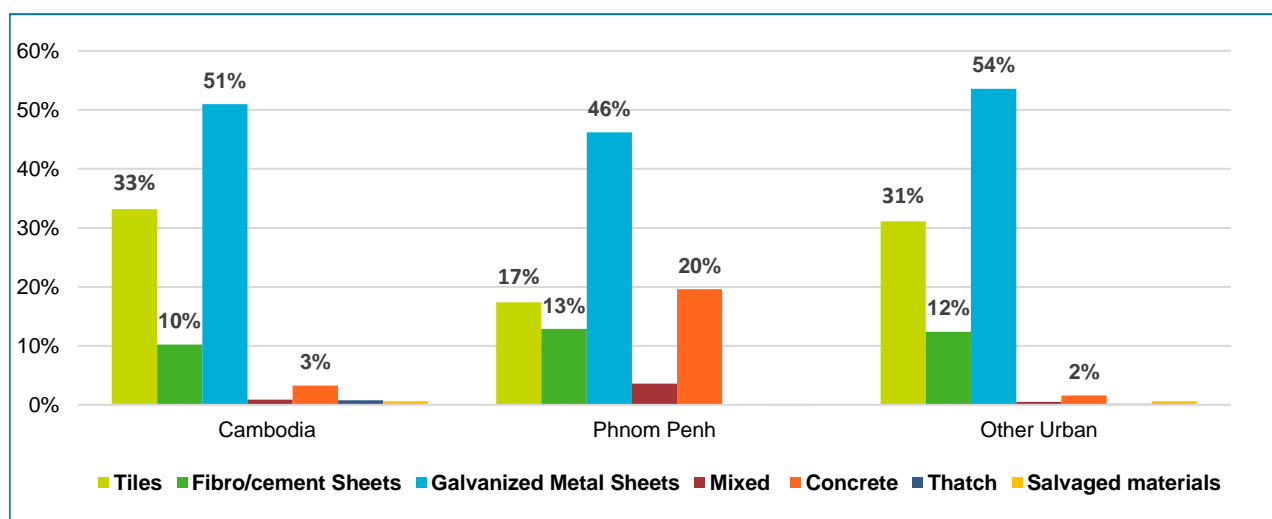
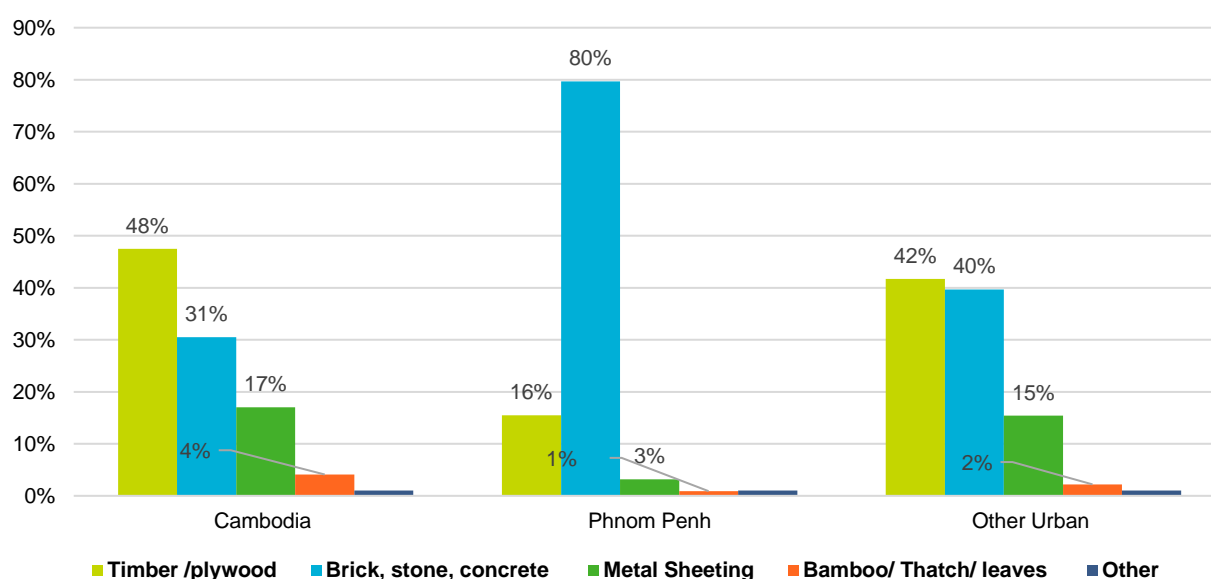
However, one could easily spend a lot more of selecting expensive, imported, or ‘high quality’ construction materials, (with some housing constructors spending a lot on decorative aspects of housing (plastering, tiling, lighting, paint etc...)

In terms of construction materials used the broader Cambodian Socio-Economic Survey 2021 identified a range of ‘standard’ construction materials being used. The study was interested in difference between Phnom Penh, and the nine provincial municipalities targeted by the study.

Roofing Materials,

For provincial municipal/ urban centres, the most commonly used construction materials for roofing were galvanized metal sheeting with 54% of houses reporting with galvanized sheet for roofing, 31% of houses were reported with tiles and 12% were reported with fibro sheets.

For Phnom Penh, metalized roofing sheeting was again the most prevalent roofing material (46%) followed by concrete roof (20%), tiled roofing (17%) and fibro sheet roofing (13%).

Figure 2 Overview of General Roofing Materials (Source CSES 2021)**Figure 3** Overview of General Walling Materials (Source CSES 2021)

Timber including plywood was the most reported walling materials in the provincial municipalities, with 42% of households reported as having timber walling for their home closely followed by brick/stone/concrete blocks at 40% and metal sheeting.

Walling in Phnom Penh in comparison was dominated by brick/stone/concrete blocks at 80% following by timber walling at 16%.

11.1.6.2. Construction Labour in Target Cities

It is reported that Cambodia has (at least) 250,000 construction workers scattered across the country (PPP, 2024) with a significant concentration in the capital Phnom Penh and other economic growth poles. It is reported that sector engaged unskilled workers earning 30-40,000 Riels (US\$7.50 to \$10)

daily, skilled workers earning 40,000-80,000 (US\$10-20+) or more daily, while other professionals are paid monthly, earning between 1.6 million to 10 million Riels monthly (~\$400-2,500), depending on the specialization, years of experiences and reputation.

The data analysis for the study has (indicatively and conservatively) identified 52,732 workers reported labouring in the construction sector across the 10 cities/ municipal studies. With (only a significant underestimation) 17,630 in Phnom Penh and 35,102 reported across the nine provincial municipalities. With 31% of the identified construction labour force being female.

Table 19 Estimated Construction Labour Available in Target Municipalities
(based on CDB 2022/23 data)

Code	Municipality/ City	Reported Available Construction Labour	Reported % Female
0106	Serei Sisophoan	7,503	37%
0110	Paoy Paet	10,784	32%
0203	Battambang	4,399	35%
0403	Kampong Chhnang	999	21%
0811	Ta Khmau	1,168	20%
1710	Siem Reap	4,848	35%
1801	Preah Sihanouk	3,233	32%
2006	Svay Rieng	1,094	24%
2008	Bavet	1,074	31%
		35,102	30%
12	Phnom Penh	17,630	27%
	Totals	52,732	31%

These figures are only considered 'indicative' due to the nature of the construction sector often employing day-labourers and 'temporary/seasonal' migrants. Also due to the size and location of studied municipalities, which often draw in under employed labour usually, post agriculture harvesting into the construction sector due to the ease of obtaining employment, who then often go unreported. Therefore, these are likely significantly more workers involved in the construction sector than is reported.

Other housing sector stakeholders consulted mentioned that labour costs were being seen as a one driver of increasing housing costs. As obtaining workers (particularly skilled construction workers) for reported day rates was seen as difficult in some locations.

11.1.6.3. Labour Skills Construction

In terms of construction labour skills, there remain the difficulty of skills recognition, as technical education vocation and training (TVET) skilled including for the construction skills, this is still

embryonic. Training for the construction sector is one of four priority sectors recognized by the Government (2018). A sector skills council has also been established to guide needed sector interventions. The government wishes to enhance, expand and upgrading of skills for the construction (and other) sectors. By upgrading facilities to initially 'transform five selected technical training institutes (TTIs) into leading technical and vocational education and training (TVET) institutes³² around the country, and the development and upgrading of construction courses curriculums as part of a US\$80 million ADB/AFD financed TVET project the "Cambodia : Skills for Competitiveness Project".

This aims to "to enhance the skills and competitiveness of Cambodia's industrial sector labour force. by developing human resources to work as skilled workforces in four priority sectors, namely manufacturing, construction, electricity, and electronics with the aim of producing increasing numbers of higher quality technicians for the priority sectors and to respond to changing technology and industry needs.

All of the proposed upgraded TVET institutions are in cities/ municipalities covered by this research.

11.1.7. Management and Maintenance of Housing (see survey section 2.11)

11.2. Demand-Side Analysis

As with the supply side inputs, the dominating factor(s) were access to affordable financing. To contextualise this, we will first look at our analysis what the was being done in terms of housing financing based on the 2021 Cambodia Socioeconomic Survey (CSES) data.

11.2.1. What is Affordable for Low Income Households

As mentioned, the study used the available data from the 2021 CSES and defined low-income household as meaning the lower two quintiles (40%) of the CSES income framework. This allowed the extrapolation of household incomes (red or coloured font) by the following (5 percent) percentiles cover the target 40% of households and beyond.

The table also shows the estimated maximum amount, based on the international practice of 30% of household income allocated to housing that different household levels could possibly afford per month and per year, by locations, for the 40% of households.

- These ranged from US\$45 per month for the lowest five percent of households to US\$144 for the eight percentile the 40th of households for the provincial municipalities.
 - So possibly allocating between US\$536 and US\$1,730 per year to cover housing financing.
- For Phnom Penh, these ranged from US\$78 per month for the lowest five percent of households to US\$181 for the eight percentile the 40th of households in the capital.
 - So, US\$935 to US\$2,173 per year to cover housing financing.

The two shaded areas (red and grey) are.

- Those percentiles (>40% <50%) shaded grey, beyond the focus of the study, but provided for information.

³² These are (i) National Technical Training Institute (NTTI) for TVET Park, in Phnom Penh, (ii) the Regional Polytechnic Institute Techo Svay Rieng (RPITSSR), (iii) the Battambang Institute of Technology (BIT), (iv) the National Polytechnic Institute of Angkor (NPIA), in Siem Reap and (v) Institute of Technology of Cambodia (ITC) Sen, Phnom Penh.

- Those households under the National Poverty Line (2021) shaded red based on
 - For Phnom Penh, 10,951 KHR per capita/per day (which when adjusted to household levels per month, equating to under US\$359 per month per household...
 - For the Provincial Municipalities, the poverty line is 9,571 KHR per capita/ per day, which when adjusted equated to under US\$313 per month per household.

It is highly unlikely that a significant percentage of identified poor households (the first two percentiles in Phnom Penh and three percentiles in the provincial municipalities could adequately afford housing. As providing the maximum possible portion (<30%) of their household income to housing is simply too much in terms of 'opportunity costs' without significant sacrifices.

11.2.2. Longer Term Affordability for Housing

In terms of possible levels of housing financing that different percentiles can afford, with all things be similar (which is unrealistic as incomes will increase) the following table project income for five, 10, 15 and 20 years.

Table 20 *Housing Investment Affordability based on the MAXIMUM 30% principle for Housing for Low Income Households (~40%) by Percentile*

Percentiles	Per Capita Monthly Income (2021)	Monthly Households Income (~4.4 pers, 2021) KHR	Monthly Per Households Income (~4.4 pers, 2021) US\$ 1=4,050 KHR	Estimated <u>MAXIMUM</u> monthly Household Expenditure on Housing	Possible Maximum Expenditure Per Year for Housing	Estimated (Simplistic, Linear and All Things the Same) Maximum Financing Expenditure for Housing for Different Timeframes			
Phnom Penh	KHR	KHR	USD	USD	per year	5 Yrs	10 Yrs	15 Yrs	20 Yrs
P5	239,000	1,051,600	\$260	\$78	935	4,674	9,348	14,021	18,695
P10	300,000	1,320,000	\$326	\$98	1,173	5,867	11,733	17,600	23,467
P15	339,000	1,491,600	\$368	\$110	1,326	6,629	13,259	19,888	26,517
P20	378,000	1,663,200	\$411	\$123	1,478	7,392	14,784	22,176	29,568
P25	417,000	1,834,800	\$453	\$136	1,631	8,155	16,309	24,464	32,619
P30	463,200	2,038,080	\$503	\$151	1,812	9,058	18,116	27,174	36,233
P35	509,400	2,241,360	\$553	\$166	1,992	9,962	19,923	29,885	39,846
P40	555,600	2,444,640	\$604	\$181	2,173	10,865	21,730	32,595	43,460
P45	601,800	2,647,920	\$654	\$196	2,354	11,769	23,537	35,306	47,074
P50	648,000	2,851,200	\$704	\$211	2,534	12,672	25,344	38,016	50,688
P75	931,000	4,096,400	\$1,011	\$303	3,641	18,206	36,412	54,619	72,825
P90	1,297,000	5,706,800	\$1,409	\$423	5,073	25,364	50,727	76,091	101,454
P95	1,684,000	7,409,600	\$1,830	\$549	6,586	32,932	65,863	98,795	131,726
Other Urban (Provincial Municipalities)									
P5	137,000	602,800	\$149	\$45	535.82	2,679	5,358	8,037	10,716
P10	200,000	880,000	\$217	\$65	782.22	3,911	7,822	11,733	15,644
P15	245,000	1,078,000	\$266	\$80	958	4,791	9,582	14,373	19,164
P20	290,000	1,276,000	\$315	\$95	1,134	5,671	11,342	17,013	22,684
P25	335,000	1,474,000	\$364	\$109	1,310	6,551	13,102	19,653	26,204
P30	370,800	1,631,520	\$403	\$121	1,450	7,251	14,502	21,754	29,005
P35	406,600	1,789,040	\$442	\$133	1,590	7,951	15,903	23,854	31,805
P40	442,400	1,946,560	\$481	\$144	1,730	8,651	17,303	25,954	34,606

Percentiles	Per Capita Monthly Income (2021)	Monthly Households Income (~4.4 pers, 2021) KHR	Monthly Per Households Income (~4.4 pers, 2021) US\$ 1=4,050 KHR	Estimated <i>MAXIMUM</i> monthly Household Expenditure on Housing	Possible Maximum Expenditure Per Year for Housing	Estimated (Simplistic, Linear and All Things the Same) Maximum Financing Expenditure for Housing for Different Timeframes			
P45	478,200	2,104,080	\$ 520	\$ 156	1,870	9,351	18,703	28,054	37,406
P50	514,000	2,261,600	\$ 558	\$ 168	2,010	10,052	20,103	30,155	40,206
P75	761,000	3,348,400	\$ 827	\$ 248	2,976	14,882	29,764	44,645	59,527
P90	1,043,000	4,589,200	\$ 1,133	\$ 340	4,079	20,396	40,793	61,189	81,586
P95	1,291,000	5,680,400	\$ 1,403	\$ 421	5,049	25,246	50,492	75,739	100,985

11.2.3. Access to Housing Finance for Households in General and for Low-Income Groups in Particular

The 2021 CSES collected data on household liabilities and indebtedness, and what were the primary purposes of loans taken by households. For the Phnom Penh and other urban areas cohort of 2,596 records, 12% (315) reported borrowing to purchase/improvement of dwellings as the primary purposes. While no responses were recorded in the CSES for the remaining 88% of the 'urban' subset of records.

Amounts reported borrowed for other urban equating to the research's provincial municipalities ranged.

- From 2 million Riels (US\$ 491) -likely only for housing improvements
- To 720 million Riels (US\$176,904), Noting that responses came from all five quintiles including high-income households.
- The average borrowed amount reported was 49 million Riel (~US\$12,163) with
- 40 million Riel (~US\$10,000) being the most frequent amount reported borrowed for dwelling purchases or improvements.

For Phnom Penh households, amounts reported borrowed ranged.

- From 2 million Riels (US\$491) to
- 1 billion Riel (~US\$245,000), likely a response from a higher income quintile than the focus of the research.
- With 69 million Riel (~US\$17,000) being the average amount borrowed,
- 40 million Riel (~US\$10,000) being the Mode/ most frequent amount borrowed.

11.2.4. Reported Interest Rates Charged on Housing Loans

For the other urban location where interest was charged on loans, as a small number reported no interest-all family relative loans, these ranged.

- From 0.58% per month, giving an aggregate annual interest rate of 7% per year,
- To 3% per month, resulting in an annual rate of 36% year.

- The average reported interest rate on housing purchases and improvements being 1.3% per month 15% per year.

For Phnom Penh reported interest rates charged.

- From 0.3% per month to 7.5% per month, equating to 3.6%-90% per year.
- The average interest rate charged was 1.8% per month or 21% per year,
- With 1.5% per month (18% per year) being the most frequent interest rate charged.

11.2.5. Reported Loan Periods

For the other urban areas

- The reported duration of loans ranged from one year to 20 years,
- With five (5) years being average and most frequent reported time period.

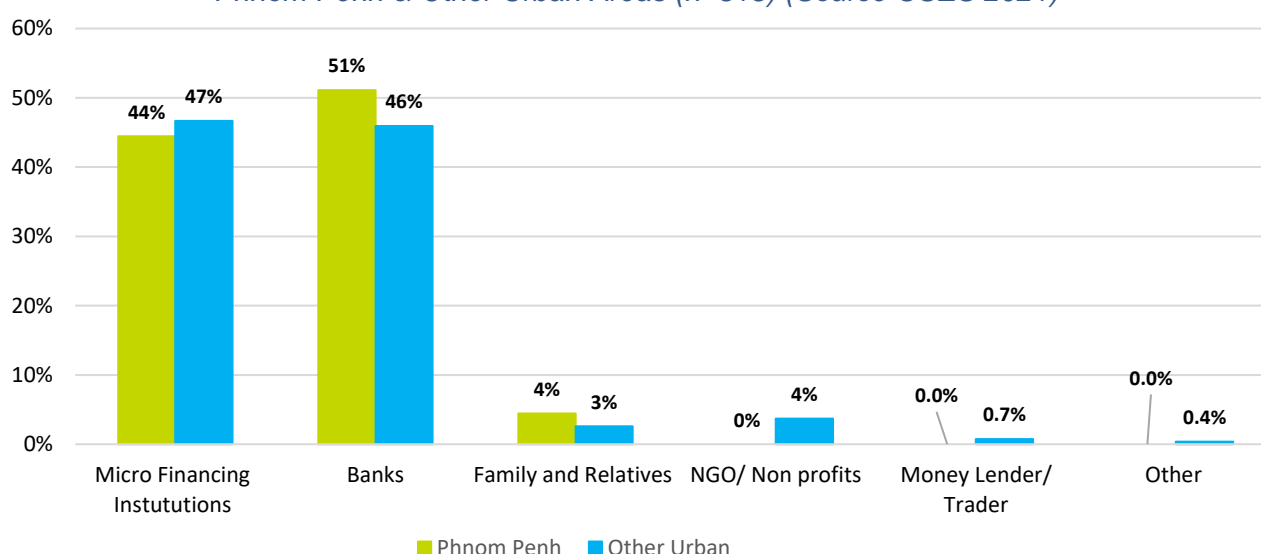
For Phnom Penh loan duration ranged from

- One (1) year to 28 years,
- With six (6) years being the average across the reported PP housing loans
- Four (4) years being the most frequently reported loan repayment period.

The majority of households for the CSES 2021 reported sourcing their home purchase or improvements loans either from micro-financing institutions (MFI) or Banks with a very slight difference between the Provincial Municipalities and Phnom Penh with micro-financing institution (MFI) leading in the provinces and banks in Phnom Penh.

Overall, these account for 90+% of reported loans, other sources identified included family/ relatives (4%) non-profits/NGOs (2%) and other informal moneylenders 1%.

**Figure 4 Household Sources of Housing Loans,
Phnom Penh & Other Urban Areas (n=315) (Source CSES 2021)**



11.2.6. Demand-Side Subsidies to Access Housing

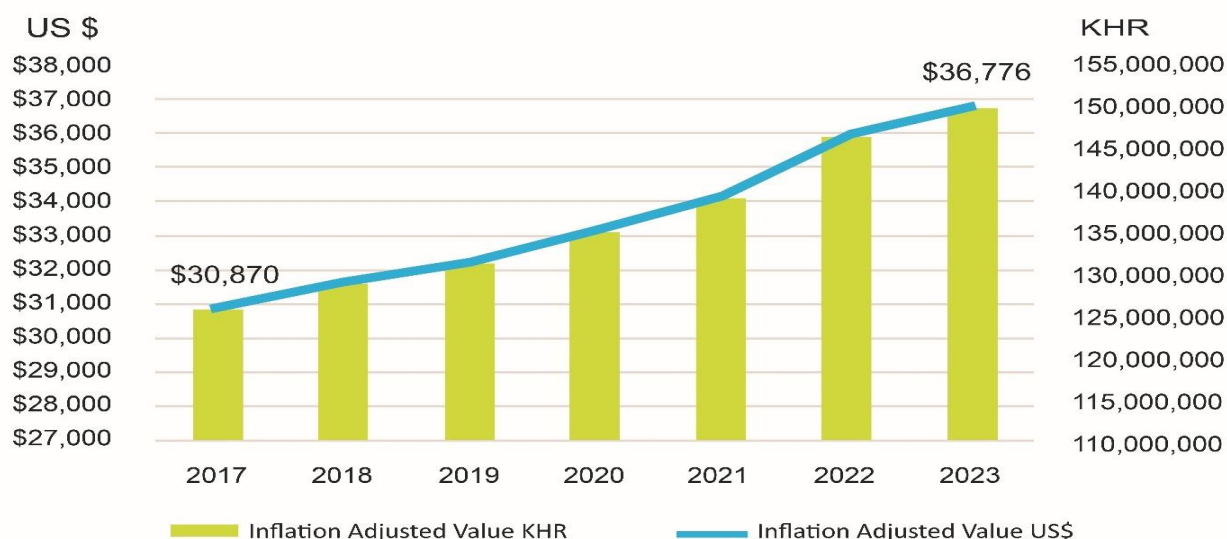
In terms of direct subsidies for housing for 1st time (new family) buyers the simple answer is there are none to date, though this may change in the future.

In terms of indirect subsidies for the demand, government measures through social land concession programme are evidence of indirect subsidized while the contribution from Affordable Housing Projects to date need further research.

11.3. Affordability Analysis

Affordable housing is and should be available in the majority of municipalities. The 2017 Policy on the Incentives and Establishment of National Program for Development of Affordable Housing set the upper threshold at ~122.1 million Riel (~US\$30,000). This due to inflation now equates to some 150 million Riel (~US\$36,700).

Figure 5 Prices Adjusted Affordable Housing Value, rising from US\$30,000 to US\$36,776
Inflation Adjusted Value of Government Affordable Housing Threshold (~US\$30,000)



11.3.1. Indicative Housing Costs (including land Investment)

Based on the findings from the research and our modelling of possible housing costs in the provincial municipalities and Phnom Penh. That through engagement and consultations with construction actors around the country we found that indicative adequate housing construction costs are about 1,017,500 KHR (~US\$250) per m² for new construction. With this unit costing including a 20-30% profit margin. For the provincial municipalities the averaged land costs across the nine municipalities were US\$189m². We did include the connect costs to services/ infrastructure but not the actual costs of infrastructure provision. As well as a token, amount to for other costs.

When combined with the average price adjusted (inflation) values of land across the 9 municipalities. For the provincial municipalities indicative costs of houses range from 61 million to 121 million Riels (~US\$15,000-30,000) for a range of sized housing options going for 30m² to 60m², as these were some of the desired ranges of housing size from the survey.

For Phnom Penh the same approach was taken, but only lands in area B (outer Khans) considered, from type 3 (~US\$1000m²). This should enable the provision of housing ranging in costs from 85.5 million Riels to 171 million Riels US\$21,000 to US\$42,000.

Table 21 Research Estimated Affordable Housing Cost (excluding mains infrastructure-Cost)

Affordable Housing Cost						
Provincial Municipality						
Size (m2)	30	35	40	45	50	60
Construction Cost (KHR)	30,525,000	35,612,500	40,700,000	45,787,500	50,875,000	61,050,000
Construction Costs in US\$ (=4070 KHR)	\$ 7,500	\$ 8,750	\$ 10,000	\$ 11,250	\$ 12,500	\$ 15,000
Average Land Cost Max (US\$185)	\$ 5,550	\$ 6,475	\$ 7,400	\$ 8,325	\$ 9,250	\$ 11,100
Infrastructure (~10%)	\$ 1,305.00	\$ 1,522.50	\$ 1,740.00	\$ 1,957.50	\$ 2,175.00	\$ 2,610.00
Other cost (5%)	\$ 652.50	\$ 761.25	\$ 870.00	\$ 978.75	\$ 1,087.50	\$ 1,305.00
Estimates	\$ 15,008	\$ 17,509	\$ 20,010	\$ 22,511	\$ 25,013	\$ 30,015
Phnom Penh						
Size (m2)	30	35	40	45	50	60
Construction Cost (KHR)	30,525,000	35,612,500	40,700,000	45,787,500	50,875,000	61,050,000
Construction Costs in US\$ (=4070 KHR)	\$ 7,500	\$ 8,750	\$ 10,000	\$ 11,250	\$ 12,500	\$ 15,000
Average Adjusted Land Costs (types 3-type15) US\$359	\$ 10,770	\$ 12,565	\$ 14,360	\$ 16,155	\$ 17,950	\$ 21,540
Infrastructure (~10%)	\$ 1,827.00	\$ 2,131.50	\$ 2,436.00	\$ 2,740.50	\$ 3,045.00	\$ 3,654.00
Other cost (5%)	\$ 913.50	\$ 1,065.75	\$ 1,218.00	\$ 1,370.25	\$ 1,522.50	\$ 1,827.00
Estimates	\$ 21,011	\$ 24,512	\$ 28,014	\$ 31,516	\$ 35,018	\$ 42,021

11.3.2. Affordability Modelling -Model 1 (CSES data)

We present a simplified model; the first simulation is based on the CSES 2021 this shows that estimated household incomes for the different quintiles. With our interest in quintiles 1 and 2, the lower 40% of households.

We used the CSES 2021 reported percentage of household expenditure on housing for Phnom Penh and Other urban areas, and the theoretical maximum amount of household expenditure (30%). This generates an estimated maximum amount of households' monthly expenditure available for housing.

This is then used to calculate possible repayment plans (the number of monthly and annual payments) for different total investment/ financing options rising from US\$10,000 to US\$30,000 based on a maximum of 20 years of repayments,

For Phnom Penh and based on our cost calculation for housing the lowest incomes quintile equating to some 20% of capital's population would NOT be able afford any of the housing options even the smallest at 30m2. The second incomes quintile could possibly afford up to US\$30,000. Noting that this suggests a housing cost in the region of US\$15,000 as the other \$15,000 would be consumed this would indicate a possibility of affordable housing expenditure for quintile 1 of up to US\$15,000 by associated interest payments.

For other urban areas, the reported average households' expenditure is lower than Phnom Penh, over 20 years but without interest.

Table 22 Affordable Housing Options by Quintile (CSES 2021)

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11.3.3. Affordability Modelling -Model 2 (Survey data)

The second model use the findings from the household survey in terms of the reported average, mean and mode incomes for Phnom Penh and the provincial municipalities. It shows possible maximum total affordability.

Table 23 Affordable Housing Options by Quintile Survey Data

Part 1

	HH Income (US\$)	CSES 2021 Average Month Expenditure on Housing (H+W+P+S+SWIM)	Maximum Allowable Household Expenditure	\$ 10,000				\$ 15,000				\$ 20,000				\$ 25,000			
				# of Months of Payment		# of years of Payments		# of Months of Payment		# of years of Payments		# of Months of Payment		# of years of Payments		# of Months of Payment		# of years of Payments	
		A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Phnom Penh		37%	30%																
Average Income	\$ 901	\$ 331	\$270	30	37	2.5	3.1	45	55	3.8	4.6	60	74	5.0	6.2	76	92.5	6.3	7.7
Mean Income	\$ 787	\$ 289	\$236	35	42	2.9	3.5	52	64	4.3	5.3	69	85	5.8	7.1	87	106	7.2	8.8
Mode	\$1,000	\$ 367	\$300	27	33	2.3	2.8	41	50	3.4	4.2	54	67	4.5	5.6	68	83	5.7	6.9
Other Urban		24%	30%																
Average Income	\$ 499	\$ 120	\$150	83	67	6.9	5.6	125	100	10.4	8.4	166	134	13.9	11.1	208	167	17.3	13.9
Mean Income	\$ 427	\$ 103	\$128	97	78	8.1	6.5	146	117	12.1	9.8	194	156	16.2	13.0	243	195	20.2	16.3
Mode	\$ 300	\$ 72	\$ 90	138	111	11.5	9.3	207	167	17.3	13.9	277	222	23.1	18.5	346	278	28.8	23.1

Part 2

\$ 30,000				\$ 35,000				\$ 40,000				\$ 45,000				\$ 50,000			
# of Months of Payment		# of years of Payments		# of Months of Payment		# of years of Payments		# of Months of Payment		# of years of Payments		# of Months of Payment		# of years of Payments		# of Months of Payment		# of years of Payments	
A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Phnom Penh																			
91	111	7.6	9.2	106	129	9	11	121	148	10.1	12.3	136	166	11.3	13.9	151	185	12.6	15.4
104	127	8.7	10.6	121	148	10.1	12.4	138	169	11.5	14.1	156	191	13.0	15.9	173	212	14.4	17.6
82	100	6.8	8.3	95	117	7.9	9.7	109	133	9.1	11.1	123	150	10.2	12.5	136	167	11.4	13.9
Other Urban																			
249	200	20.8	16.7	291	234	24.3	19.5	333	267	27.7	22.3	374	301	31.2	25.1	416	334	34.6	27.8
292	234	24.3	19.5	340	273	28.3	22.8	389	312	32.4	26.0	437	351	36.4	29.3	486	390	40.5	32.5
415	333	34.6	27.8	484	389	40.3	32.4	553	444	46.1	37.0	622	500	51.9	41.7	692	556	57.6	46.3

12. Institutional Supporter and their Housing Initiatives (Also Funding Donors)

A rapid review of available multilateral and bilateral development partner (DP) financing does indicate opportunities for housing sector support. As this may be eligible under different financing channels available to the Government, with this being dependent on what financing is requested for,

the purposes, outcomes outputs and impacts. However, many of the development have not prioritized housing or it lies on the periphery of their country or regional development framework.

Most available financing would likely be made available through concessional loan, currently 1-1.5% per annum or more depending on the financing institutions. Alternatively, blended financing arrangements involving grants and loan components. The percentage of each depends on where clear poverty reducing, vulnerable group targeting and impacts, SDG and climate impacts can be clearly shown by what is proposed.

Some institutional development support may be available to increasing and enhance institutional capacities for the better management delivery and monitoring and reporting of housing services provision and its impacts and contributions to development targets.

Efforts to mobilize potential financial resources due to the likely nature of it being predominantly loans requires the significant agreement and support from the Ministry of Economy and Finance. As it has to manage and balance (other), sectoral financing demands which are increasing and the implications these have on the nation's debt situation and balance of payments requirements.

Additionally, Cambodia is starting to transition from less developed country status, which is likely to be achieved in the coming future, reportedly by 2027³³ to which will likely result in lower concessional loan terms i.e. having to borrow at higher interest rates for many sources of development and state financing.

Separate limited grant funding may be available through bilateral development partners. But will depend on institutional (MLMUPC) and development partner relations, project/ programme proposal aims, outputs and impacts, and align with DP country engagement strategies and development priorities. It is worth highlighting that many if not most development partners are reducing development assistance or redirecting it to other priorities. This may limit the space and opportunity to source and obtain development assistance for the housing sector.

13. Summary of Analysis and Recommendations

13.1.1. Supply-Side Challenges

Therefore, what are the significant issues affecting the supply side of affordable housing identified by the research. These can be (unsurprisingly) identified as (i) access to affordable land and (ii) access to affordable housing development financing (as mentioned above).

As highlighted above affordable land availability across all surveyed municipalities significantly limits investment in affordable housing with most developers aiming to maximise the returns from their development land. So, most developers build more expensive housing on their land regardless of the demand for these more expensive housing units. It was recognised that Cambodia's housing/ property market was ballooning in the years before COVID 19, with an expectation that foreign investors would continue to invest in higher value property purchases in Cambodia. The need for affordable housing in and for national market was side-tracked. While the Government adopted its national housing policy (2014) and later the affordable housing policy (2017) it left the market to (try to) provide housing for all segments of society including affordable housing, which the market failed.

³³ Once the request to graduate is received and accepted by UN General Assembly a number of threshold criteria have to be maintained for two consecutive triennial (3 year) review period, after which the country is considered to have graduated. Addition the review periods also allow for state negotiation graduation and post-graduation and international business relations transition (UN-OHRLLS, 2024)

It was also observed that large tracts of land are being held across all studied cities/ municipalities for investment purposes with an expectation of serving the hoped for return to the high value demand, limiting or restricting the availability of land for affordable housing, driving home buyers/ builders to more distance locations. This holding of land stifles all housing developments but particularly low costs/ affordable housing.

The more significant supply side challenges identified were.

The availability of land for low-income housing, as this is seen by actors and stakeholders as a significant barrier to housing for lower income groups. As this contributes to determining, what households can afford to expend on housing both for owner-builders building their own housing and for construction developers building housing units to supply the market.

The availability of affordable financing for housing. Developers met with said that the 'higher costs of financing (with reported figures ranging from 7.5-8.5) when sought. This was deterring them from borrowing to meet their desired amounts to investing and or undertaking project.

13.1.2. Demand-Side Challenges

Two well-recognised demand side challenges were readily identified and found to be the greatest constraint to accessing affordable housing by lower income groups. Other challenges were often specific to certain studies cities or situations and were often resolvable. With consulted households and stakeholder suggesting remedies and solutions to these, other 'minor' challenges.

The greatest challenges remain.

- a. **The lack of access to affordable land in municipal areas.** In many surveyed cities, urban land is now often held by wealthy individual or groups for speculative purposes, with limited land within easy reach of the cities or available for home construction purchases. Often causing families to live in, rent "poor quality", or "overcrowded" housing.
- b. **The lack of access to affordable housing financing,** with many responses reporting often being unable to access financing from commercial banks or microfinancing institutions (MFIs). The reason for inaccessibility was often reported as (i) not being able to meet the requirements imposed by Banks and MFIs, (ii) not being able to borrow sufficient funds for housing purchases, or (iii) that households were already indebted to other institutions.

13.1.2.1. Suggested Interventions and Proposals

1. It is evident that there is a lack of qualifiable and quantifiable data and a monitoring system to support this for all segments of the housing market to enable government entities at national and subnational levels to coordinate, manage and guide the housing sector and fulfil the objectives of the National Policy on Housing.
 - 1.1. It is suggested that GDH establish an innovative "Housing Coordination and Management Information System-HCMIS", tools and procedures, to regularly gather data and information on housing, based on 'smart cities concepts' and mobile technologies'.
 - 1.1.1. To collect data on segments of the housing market covered by the NHP in terms of housing for low and medium income and vulnerable groups including (but not limited to) (a) current total number of housing units in the administrative areas, (b) those falling into different segments of the housing market (i) housing for the poor; (ii) housing for other (identified) vulnerable groups-including the disabled, (iii) housing for low income groups, (iv) housing for middle income groups, (v) Other socio-economic groups
 - 1.1.2. The system, procedures, and tools required should also regularly collect information on informal settlements on the; (a) number of settlements in administrative areas), (b)

size of settlements (m2 or ha), (c) numbers of housing/ structures, (d) number of families in settlements ; (numbers of houses, families, size of settlement), locations, situation (informal settlements

13.2. Areas Requiring Further Research and Analysis (Recommendations for Future Studies)

There is inadequate, fragmented, and poorly timed data and information on housing and what is available from the commune database (CDB), NIS's CSES and the Census is not fully utilized by now responsible (SD #182) subnational administration. As they lack adequate guidance instructions and monitoring tools to better manage and coordinating "housing" and informal settlements in the cities.

For further research consideration

1. Develop/ adapt and apply an informal settlement location process to better generally locate (GPS), quantify and qualify their numbers, sizes (# of Households, # of people, # of houses), and histories.
2. Improve the nature and accuracy of housing information collected (types of houses, materials, occupancy/vacancy) through the commune database process, by improve guidance available to responsible Municipal office, commune/sangkats administration and village chief and assistance.

13.3. Potential Development Assistance for Possible Leverage

As highlighted above limited country or sector specific resources for housing are available and it is unrealistic to assume that the study can state that that a potential funding/ financing sources will commit resources to funding housing in Cambodia. Donors and funder/financer contacted were uncommitted about support housing and referred the study to either their country's development strategies or current country programme documentation. As there is, usually some form of discussions between the Cambodia government (and or line Ministries) and development partners for support. As yet, no formal requests of support have been apparently requested from most development partners (see next paragraph).

The World Bank is current undertaking a diagnostic study to see where support can be provided/ funded or financed for housing. While the International Finance Corporation (IFC) developed a preliminary proposal/ concept for an affordable housing project in 2023 through Public Private Partnership mechanism, but it is unknow what progress has been made. While the Asian Development Bank have just started an internal review of the Affordable Housing Policy to assess future opportunities or technical assistance inputs, to possibly support their portfolio of projects.

The follow table starts with some insights into the larger multilateral financing institutions but goes on to provide an inventory of other financing/ funding sources as per the ToR is provided are of those that have reported funding or financing housing initiatives or SDG11 inputs. So only, those listing the following search parameter 1. Global support for housing 2. Active in Cambodia on housing 3. Active in South-East Asia on housing are listed as there are numerous impact funds (reporting Housing) but operating in specific geographical countries or regions.

Table 24 *List of Institutional Development Partners (Reported Engaged in Housing)*

Institution	Initiatives	Description
ASIAN DEVELOPMENT BANK		
	ADB lending operations	<p>ADB had generally ‘disengaged from the housing sector from the mid-2000, as did the broader donor community’. Since then, much of ADB’s housing-related engagements were not strategic but rather by sporadic interventions in response to demands from governments (ADB, 2022).</p> <p>However, in developing its long term “Strategy 2030 published in 2018 to achieve a prosperous, inclusive, resilient, and sustainable Asia and the Pacific”. ADB recognised a need to re-engage in housing mainly under one of the strategy’s seven priorities, namely in “making cities more Livable”. As well as enabling ‘access to affordable housing, insurance, and savings” through supporting greater financial inclusion and expanding private sector operations.</p> <p>The Strategy 2030 (ADB, 2018), ADB has committed to responding effectively to the needs of developing member countries to achieve a, inclusive, resilient, prosperous, and sustainable Asia and the Pacific.</p> <p>Among its operational priorities, Operational Priority 4: Making Cities More Livable (OP4) focuses on, among other issues, affordable housing as a key area to support.</p> <p>This commits ADB to support its members on project financing, knowledge generation, and capacity development in and for their housing sectors.</p> <p>Reviewing two decades (2000-2020) of funding (ADB, 2022) an ADB study identified 23 (16 sovereign and seven non-sovereign) lending operations of ADB’s 28 lending operation through its urban and finance teams are housing related. These dispersed US\$2.9 billion worth of financing for housing and spanned three clusters/ categories (i) Mortgage and housing finance (57% of funding provided); (ii) Integrated infrastructure, slum upgrading, and microfinance (28%); and (iii) Housing policy, housing supply, and construction finance (15%).</p> <p>Therefore, there are opportunities for advancing the housing sector and making progress on upgrading informal settlements, through ADB, but any initiative will need the co-operation and agreement of both MoEF and ADB to make an application.</p>
	Cities Development Initiative for Asia-CDIA	<p>This is an additional initiative under ADB and is intended to assist secondary cities across the Asia and the Pacific region in preparing sustainable and bankable infrastructure projects; linking them with funding sources; and strengthening their capacities to develop and implement high priority investments.</p> <p>It uses a demand-driven approach to support infrastructure projects emphasizing poverty reduction, environmental improvement, climate change mitigation or adaptation, and good governance.</p> <p>It funds a range of international and domestic expertise that can support project preparation studies such as, but not limited to, pre-feasibility studies, feasibility studies, due diligence reports, project preparation technical assistance, etc.</p> <p>Secondary cities from ADB member countries are eligible to apply for CDIA support.</p> <p>It has been used by countries and ADB to fund housing development initiatives in: Mongolia to leverage downstream financial resources,</p>

		<p>Bhutan, to build responsible institutional knowledge and capacities of the government to deliver green, resilient, and affordable housing in cities.</p> <p>Kyrgyzstan for the Integrated Development of Residential Areas in Bishkek.</p> <p>Lao PDR for the development of a Liveable Cities Programme.</p> <p>So, there are opportunities for second cities to assisted to develop housing related activities (sector monitoring, slum improvements, inclusive housing etc.) to better address the growing need</p>
	<p>ASEAN Australia Smart Cities Trust Fund (ASCTF)</p> <p>ADB's ASEAN Smart City Initiative (ASCI)</p>	<p>The program aligned to support the ASEAN Sustainable Urbanisation Strategy (ASUS) and its six ASUS priority sub-areas, one of which is “Housing & Homes”. The programme aims to help overcome key barriers to sustainable urbanisation. The fund’s focus is on building Livable cities that are green, competitive, inclusive, and resilient, consistent with ADB’s Strategy 2030 and the ASEAN’s Sustainable Urbanization Strategy, which aims to promote high quality of life, competitive economies, and sustainable environments. The fund supports activities that will enable cities to facilitate adaptation and adoption of digital solutions, systems and governance systems in the participating cities.</p> <p>Under liveable cities ADB intends to increase focus on new subsectors including slum development, informal settlements, and affordable housing for social inclusion, (ADB, 2023)</p> <p>It supports both project preparation and implementation, financing and associated capacity development in the following output areas:</p> <ul style="list-style-type: none">• Planning systems. The fund supports cities to enhance their planning process for collecting, storing, analysing and utilizing data on a geospatial platform. Activities may include, among others, (i) data interpretation using satellite imagery for analysing spatial and temporal land use patterns vis-à-vis urban sprawl, building climate change resilience, water flow patterns, etc.; (ii) use of wireless communication, connected sensors, and Internet of Thing (IoT) as tools for location intelligence; and (iii) crowd sourcing of data using a variety of applications and techniques.• Service delivery. The fund aids the promotion and use of integrated and smart network management systems to strengthen operational systems and to improve quality and efficiency of service delivery. Activities may include, among others, the use of information and communication technologies for real time operational management of assets, the use of algorithm-based and cloud-based hydraulic models, leak detection methods for better water resources management, wireless meter reading and the reduction of non-revenue water through the installation of sensors and pressure gauges that transmit real-time information.• Financial management. The fund recognizes the need for an integrated financial management information system to improve institutional credit worthiness and fiscal standing. This system provides a seamless integration of the entire budget cycle from planning, budgeting, implementation, and reporting to ensure limited financing is utilized in the most efficient manner and promotes better transparency and accountability. <p>Developing member countries across Southeast Asia are eligible.</p> <p>It is worth observing that up to 2023 only about 6% of the ASEAN Smart Cities Network Projects have been on one of the six priorities Health & Well-Being, under which housing and homes is categories so there is clearly a gap and an opportunity to develop and increasing housing sector capacities and sector related activities.</p>
	Catalytic Green Finance Facilities (CGFF)	ADB has access to a number of CGFF, which aim to support countries’ transitions to low-emission, green pathways. The objective of the facility is to accelerate the development of green infrastructure by better utilizing public funds to create

		<p>bankable projects and catalyse private capital, technologies, and management efficiencies. It is managed by ADB's Southeast Asia Green Finance Hub.</p> <p>As housing is in itself is seen as a major contributor to the climate crisis: Due to the way we build, heat, cool and seal land with housing and infrastructure contributes to 37 percent of carbon dioxide emission alone (UNOHCHR, 2023)</p> <p><u>Technical housing projects could be designed to specifically target the carbon footprints of housing and propose measure to lower this footprint</u></p>
	Urban Financing Partnership Facility-UFPF	<p>The facility is designed to prioritize investments in climate change mitigation and adaptation of urban infrastructure projects by local governments and cities that benefit the poor.</p> <p>So, a tailored housing project could be developed for this.</p>
	Urban Resilience Trust Fund-UTRF	<p>This is a relatively new trust fund that is intended to support initiatives across eight thematic areas. (i) Integrated urban policy, regulations, strategic planning, and assessment; (ii) nature-positive solutions; (iii) air quality management; (iv) integrated water, sanitation, and solid waste management; (v) disaster resilience; (vi) greenhouse gas reduction, energy efficiency, and adaptation measures; (vii) urban mobility and social services improvement; and (viii) community empowerment.</p> <p>It aims to support reduce risks from climate change and natural disasters cities in Asia and the Pacific through technical assistance and demonstrative innovative investments in specified thematic areas. UTRF interventions will support integrated resilience planning, enhanced and effective investments in resilient infrastructure, and greater opportunities to exchange knowledge on mitigating and addressing climate and disaster risks. The focus will be on adaptation and resilience, nature-positive solutions and mobilization of climate finance.</p> <p>Project proposals should contribute to one of more of the trust fund's eight thematic areas. As UTRF will finance technical assistance and grant components of projects that, contribute to one or more of the trust fund's eight thematic areas.</p>

World Bank Group WBG

		<p>The WBG is made up of five institutions (i)International Bank for Reconstruction and Development (IBRD) (ii) International Development Association (IDA), (iii) International Finance Corporation (IFC) (iv)Multilateral Investment Guarantee Agency (MIGA) and (v) International Centre for Settlement of Investment Disputes (ICSID). Briefly Four of which have and do play roles in housing. IDA grants and lend financial to lower income countries (including Cambodia) at concession rates. While IBRD generally lends to other countries, IFC is principally a private sector enabling lending mechanism, and MIGA offer guarantees and insurance against risks for sector including housing in some country, while the final institution as it is a dispute arbitrating and resolution institution.</p> <p>The WBG's consideration of housing is generally under its urban development portfolio, which aims to contributing to the SDG 11 and the 11, to the implementation of the New Urban Agenda, as well as to the World Bank's goals to end extreme poverty and boost shared prosperity. The Bank invests an average of \$5 billion in planning and implementing projects on sustainable cities annually to help cities meet the critical demands of urbanization. The active portfolio stands at 231 projects amounting to over \$33.9 billion (2023). Delivered through a combination of instruments, including investment project financing, policy development loans, and Program-for-Results funding. The Bank's integrated approach aims to transform the fundamental systems of cities, focusing on five priorities:</p> <ul style="list-style-type: none"> • Enhance Planning System and Local Capacity for cities.
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		<ul style="list-style-type: none"> • Strengthen Fiscal and Financing Systems • Promote Territorial and Spatial Development • Build Climate Smart and Urban Resilience • Invest In Low-Income, Marginalized Urban Communities <p>Within these the Bank pursues an integrated approach to the housing sector, operating along the entire value chain, including planning and building regulations, access to land, infrastructure, subsidies and financing, to build safe and inclusive cities. It also supports Capacity building and technical assistance to promote and implement participatory and community-focused development approaches for addressing acute poverty, inequality and exclusions in cities while also contributing to the process of democratization and empowerment. The Bank has also mainstreamed and deepened gender inclusion in its urban operations and has promoted disability inclusion in line with leaving no one behind and building accessible cities for all.</p> <p>The World Bank's technical assistance and lending operations 'assist client countries in developing and deepening resilient and affordable housing finance markets that are accessible to the lower & informal income and middle-income households'. The Banks Global Housing Finance team works closely the Urban, Resilience, Territorial and Land and other Global practice teams in the WBG. The Bank' Core housing interventions include:</p> <ul style="list-style-type: none"> • Developing Resilient Housing Finance Markets • Designing and Implementing Long-Term Funding Solutions • Expanding Access to Lower-Income and Informal Markets • Addressing Obstacles to Affordable Housing • Climate change agenda in housing finance <p>As mentioned above the World Bank are currently undertake a housing diagnostic study with MPMUPC to be completed in 2024 which will guide it engagement in and for the housing sector.</p> <p>Therefore, World Bank interest may indicate potential financial support in the future. Nevertheless, actors and stakeholder need to be clear on what they need and require, and to begin to prepare what is needed to meet World Bank requirements.</p>
	International Finance Corporation	<p>The IFC is the largest global development institution focused on the private sector in developing countries. By encouraging economic and social growth, IFC advances economic development, creates jobs and improves the lives of people.</p> <p>IFC helps expand access to finance for millions of individuals and MSMEs and mobilizes investments for critical sectors of the economy through its integrated investment, advisory, and upstream offerings. It partners with commercial banks, non-banking financial institutions, digital finance providers, and capital markets vehicles.</p> <p>Within WBG's mission to work across the housing value chain to enable and deepen the market. IFC has supported the expansion of residential mortgage lending and affordable housing in emerging markets.</p> <p>IFC:</p> <ul style="list-style-type: none"> • Invests in financial institutions and mobilizes capital across the globe, serving as a reliable source of long-term funding. • Works with funds to support construction of green residential buildings. • Provides upstream and advisory to strengthen financial institutions' capacity in housing finance. • Works with regulatory agencies to improve the enabling environment

As of May 2024, IFC has invested \$4.2 billion across 92 active housing projects. With which \$662 million is committed 10 projects in Southeast Asia.

The following tables is a list of primarily private sector (financing)

Impact Funds (FIF) and state operated Development Financing institutions (DFI) providing financing on a commercial basis for a range of sectors including housing. Those listed specifically mention or reported investments in housing or inclusive financing for housing, who are operational in Southeast Asia, globally or provided funding in Cambodia.

Table 25 *Housing Impact Funds & Development Financing Institutions (listing housing investments)*

Impact Fund Name of Institution
I gravity Impact Investment Index
Acumen Capital Markets
Fonditalia Ethical Investment
Insitor Poverty Alleviation Fund
Insitor Seed Fund Sca
National Homelessness Property Fund
Oasis Fund
Pg Impact Investments I, L.P.
Impax Specialists Strategy
Nikko Am World Bank Green Fund
Parvest Climate Impact
Capria Fund, Llc
Armstrong Southeast Asia Clean Energy Fund
Iix Growth Fund
Lotus Impact
Tau Transformation Fund, L.P.
Triple P Sea Financial Inclusion Fund
Development Finance Institution
Proparco
Multilateral Investment Guarantee Agency
British International Investment
Belgian Investment Company for Developing Countries Bio (Belgium)
Cassa Depositi E Prestiti (Cdp) Development Finance
Swedfund – The Swedish Development Finance Institution
Compañía Española De Financiación Del Desarrollo, COFIDES, S.A., S.M.E.
Swiss Investment Fund for Emerging Markets-SIFEM
Development Bank of Austria Oeeb
Norwegian Development Finance Institution Norfund
Danish Development Finance Institution IFU
Deutsche Investitions- Und Entwicklungsgesellschaft MbH Deg, (Part of KfW
British International Investment
Islamic Development Bank
U.S. International Development Finance Corporation (Dfc)
Japan International Cooperation Agency
FMO-Dutch Entrepreneurial Development Bank

Islamic Corporation for The Development of The Private Sector (ICD)
Federal Ministry for Economic Cooperation and Development

As this likely requires a combination or amalgamation of (i) institutional support with development partners and their country offices, programme managers, sector leaders etc. with development partner interested in housing related activities in Cambodia. (ii) The nature and scale of the country's request for assistance and the nature of this assistance.

14. Conclusions

The desire of the study was to try to gain an overview of housing for low-income households, in terms of 'congruence with the UN's definition and criteria (7) of adequate housing'. Yet who and what are the housing characteristics of low-income households are, was never defined. A starting point was the United Nation's reporting that 39.7% of the (urban) population live in slum (conditions) in Cambodia (UN-Habitat, 2024). Which is believed to be obsolete and outdated, being generated on information over a decade old.

The ambitious study spanned eight provinces including the capital Phnom Penh, which was later refined to 10 cities/ municipalities across the eight provinces, including the capital Phnom Penh, seven provincial capitals and two border municipalities. A mixed method approach was used relying extensively on National Census (2019), Cambodian Socio-Economic Survey (CSES 2021) and Commune Database (CDB) 2022/23 data obtained.

These was augmented with (i) inputs and insights from provincial and municipal administrations, provincial line departments of ministries, and housing sector stakeholders including housing developer contractors, (building) material suppliers, financial institutions representatives. As functional responsibilities for housing have been transferred (since 2019) to municipal and equivalent administrative levels. With a series of four clustered orientation workshops were organised by GDH and held in late January and early February to brief and inform provincial and municipal administrations and designated study focal points for each province. (ii) A statistically representative household survey covering a total of 573 households. This was divided along provincial municipalities and selected outer khans of the Capital Phnom Penh. With 420 households across the nine provincial municipalities, and 153 households across five outer khans of Phnom Penh. With associated fieldwork, provincial, municipal, stakeholder consultation undertaken across the country between February 26 and March 30, 2024. A validation workshop was held on May 28th, 2024, in Battambang province, where the findings were presented to representatives of each province and the 10 municipalities as well as other stakeholders including 'community representatives. The findings and insight from the various streams of information have been synthesised into this report.

Findings

Regulatory Framework

The current housing regulatory framework of the 2014 National Housing Policy and the 2017 Affordable Housing Policy and the earlier (2010) Ministerial Circular 03 on resolving the issue (related to) Temporary Settlements on State Land in the Capital, Cities and Towns", are considered adequate in intent and principle but not in implementation and effective to date.

The framework does need further elaboration, clarifications, updating and expansion (for Circular 03) and implementation guidance (in terms 'step by step guides'/ or how to manuals) to improve their delivery, effectiveness and impact.

For the Affordable Housing Policy (AHP) consideration need to be given to adjusting the eligibility requirements as the current scale (>100 housing units) likely limits its' take up. Evident by the reported (only) five applicant projects to date, with only four of these projects making any progress. Combined the four project are reported to have delivered 5,285 affordable (<US\$30,000) housing units (houses or studio apartment), and only one project is reported completing the whole process. In addition, there appears to be request from housing stakeholders who feel the AHP process is overly complicated and onerous and is a deterring for them to engage on this.

Adequate Housing Requirements

In terms of adequate housing, contrary to what the UN stated in terms of slum conditions. Between 6-15% (32,000-80,000 households) of at least 533,734 households across the 10 studied cities and municipalities may be affected by deficiencies in adequate housing requirements.

This is primarily to do with tenure status and the possession of "hard property titles" as the lower figure exclude tenure issues while the upper figure considers it. The spread is partly due to deficiencies in reporting the number of urban households across the 10 cities with property titles, but also the still limited coverage in some cities particularly Phnom Penh.

Housing Durability/ Liveability

Overall, 5.5% of the housing stock (~27,500 housing units) across the 10 cities was assessed to be inadequate, being 'too small' or made from non-durable materials to protect households. However, not considering overcrowding or single room occupancy as this was considered a cultural/ traditional practice.

Access to Basic Services

At least 89% of families across the 10 cities were reported to have access to improved water supplies. While 34,682 families reportedly use unimproved and risky water sources (~12,000 families) or are unreported (22,285 families)?

95% of families across the 10 cities used improved and unshared sanitation, still leaving 18,404 families with limited access either using unimproved or shared sanitation having no sanitation. Access to power was near universal at 97% of households having across the 10 cities. The basic service, which was most deficient, was in terms of access to solid waste management services with an average of 39% of families in having access to municipal services ranging from 15% in Krong Kampong Chhnang to a reported 94% of families in Phnom Penh Capital

Security of Tenure

4.5% of recognised households across the 10 municipalities (~26,000 (18,546 across the nine provincial municipalities and 7,836 households in Phnom Penh)) were reported to be living on state land and may be at risk?

A further 24,771 (often unregistered and unrecognised) households (with 27,150 families) may reside in 396 informal settlements scatter across nine of the 10 cities. With 13,634 households/16,986 families in 121 clustered communities in Phnom Penh, and 11,137

households/10,164 families³⁴ in 275 informal settlements in eight of nine provincial municipalities³⁵. The issue with informal settlements is unlike those reported 'living on state land' above, is that they are often unrecognised and unincorporated into municipal figures and report so go unreported and possibly marginalised.

Synthesis of Adequate Housing

As mentioned, it was assessed that between 6-15% (32,000-80,000 households) across the 10 cities may have inadequate housing. As it is likely that identified households suffer from more than one deprivation. The issue(s) of concern remains the unrecognised and marginalised households in the 10 cities. As pockets of deprivation and marginalisation, persist across all the surveyed cities.

Urban Poverty

12.5% of all households (~61,000) across the 10 municipalities are currently recognised by the government as being poor (April 2024) and registered on the government Identification of the Poor Programme (IDPoor) with ~38,000 dispersed across the nine provincial municipalities resulting in an average poverty rate of 15% and ~23,000 families registered in Phnom Penh (8%).

Estimation of Housing Supply and Demand to 2030

The study estimated that a total of 138,387 additional housing units will be required to meet demands by 2030. This is made up of 114,000 housing units to meet natural growth needs and ~23,500 units to remediate deficient housing across the 10 cities.

Distribution is likely to be significantly skewed toward Phnom Penh Capital based on its size and growth and based on the study's modelling and weighting (75+%) toward the underserved lower income groups. Of the total housing needs identified

- 91,683 housing units will be needed in the capital by 2030 equating to at least 15,281 per year to 2030.
 - Of which **at least 11,460 housing units per year need to be affordable housing or lower priced homes aimed at lower income groups.**
- A further 46,704 housing units are needed across the 9 provincial municipalities by 2030, equating to cumulatively average of 7,784 housing units per year.
 - Of which **5,838 additional housing unit per year need to be affordable or lower priced home to meet the real needs of the population**

The remaining housing needs are expected to be met by the existing market supply, which overly favours higher end housing.

Housing Affordability

Reported household incomes across the 10 cities ranged from (an unrealistic) US\$15 per month to US\$2,850 per month. For the provincial municipalities it ranged from the US\$15 per month to US\$1,860 per month. For Phnom Penh incomes ranged from US\$200 to US\$2,850.

- Average household incomes in the nine provincial municipalities were US\$499 per month and

³⁴ The data available for two Municipalities (Krong Serei Sisophon and Krong Poipet) only stated the number of households in informal settlements not families.

³⁵ The available data just stated the number of households in Krong Bavet not the number of locations.

- Average household income was US\$901 per month in Phnom Penh.

A commonly used international measure of housing affordability is that it should NOT consume more than 30% of a households' income, in fact, it should be considerably lower especially for lower income groups, who have less disposal income and greater and increasing demands on their income. Another older metric of housing affordability of three times the annual household income is seen as obsoleted as highlighted by the Lincoln Institute 2018 study of housing affordability across 200 cities (LILP, 2018).

Housing Value Chain

A housing value chain approach was used to further analyse the supply side and demand side for housing.

In terms of **the supply side**, the leading challenges were.

- (v) The availability of affordable land for housing, in many of the cities and municipalities there is a dearth of affordable land, as increasing parcels of land are being held for investment and speculative purposes.

Inflation adjusted land values across the nine municipalities was estimated to range from single figures to US\$1,025 per m² with an average pricing of US\$185 m².

For Phnom Penh land value are far more complex, we excluded the four inner high value Khans where land prices can reach over US\$4,000 m² and focused on the out Khans at 12 of 15 subcategories (excluding the higher value areas). Average land value were estimated at \$359 m².

- (vi) The availability and access to affordable financing to build housing. As current reported market rates for commercial financing were at least 7.5-8% per annum upward if accessible.

In fact, a number of housing developers consulted were self-financing housing developments from unknown sources, rather than attempting to access capital from bank or financial institutions generally reported charging in excess of 9% per annum.

- (vii) In terms of other supply side inputs, while spatial master plans exist for at least 6 of the cities/municipalities. They give little to no consideration or guidance on and for affordable housing, generally bundling it into the amorphous residential land use.

All construction in municipalities is required to obtain building permits with responsibilities for issues these split across different responsible actors. With developments under 500m² overseen by the municipalities, while those above but under 3,000m² reviewed and approved by the provincial department of land Management, and above by the Ministry of Land Management

While the Municipal (socio-economic) Development Plans do not require a specific consideration for housing or for affordable housing, as there is no mandatory requirement or guidance for this. They are meant to direct investments to improving the quality of life of their residents.

In terms of availability of construction materials for housing and construction contractor and labour. There were reported to be no significant barriers though it was noted that the cost construction labour was increased due to growing competition especially for skilled and experience labour.

Averaged construction costs identified across the study for general construction were US\$250 per metre squared, with additional or more elaborate construction and decoration added beyond this. This average cost figure also included a 20-30% profit margin depending on location.

A range of housing options were suggested ranging from 30m² to 60m² (based on the most commonly requested house size from the survey). These are likely to cost in the region (for construction and land):

- US\$15,000-US\$30,000 across the provincial municipalities
- US\$21,000 -US\$42,000 across outer areas of Phnom Penh

In terms of **the demand side**, the leading challenge as expected.

- (ii) Was access to affordable financing, reported current interest rates being paid ranged from ranging from 7% to 36%, While a rapid review across 20 banks indicating an average housing mortgage rate of 9.2% per annum (if obtained) ranging from 7% to 14.4%.

However, for the housing cost options outlined above for the purchase of the housing. It is unlikely to be the cost of the financing, which is likely to cost at today average mortgage rate (~9.2% per annum) and within a 20-year period for the range of housing options.

- US\$32,800 to US\$65,800 for provincial municipalities and
- ~US\$44,000 to ~US\$90,000 for the housing Phnom Penh

Making a number of the housing option affordable and reachable for the reported average income in the provincial municipalities

While the smallest size would be affordable for the average income earner in Phnom Penh

Further work is needed to refine housing as sub 30m² runs into possible issues of overcrowding.

The Cambodian urban housing market is not yet responding to the demands of the most needed groups. In that, it is not supplying or prepared to supply sufficient quantities of affordable housing for urban low-income households across the country and by implication for large parts of the population, as housing prices have been pushed beyond what is affordable for low-income households for large segments of the population.

This is being compounded by the lack of affordable financing for housing, in that where financing is available averaged yearly interest rates ranged from 10-36%. This is not a unique phenomenon to Cambodia but has and is an increasing occurrence around the world, as most countries are now being confronting by some form of housing crises. Where segments of the populations (particularly the young < 30 years of age) in most countries can access and or affordable adequate housing

15. Recommendations Table

The following (initial) recommendations (not in any order of significance) are made following fieldwork and ongoing analysis of the obtained data.

For the suggested timeframes.

- Short terms mean within 24 months (2 years),
- Medium term 25-48 months (two-four years) and
- Long term is 48+ months (over four years)

Recommendations	Rationale. / Brief	Suggested Timeframe	Enabling Stakeholder(s)	Potential Support
Publish architectural (.dwg etc.), and engineering plans, bills of quantity (BoQs) and technical guidance/instructions for a range of appropriate adequate housing models/ options to support low-income buyers/ builders. Including guidance on and for disability, considerations/ need for families with disabled/ elderly members, climate resilience and energy usage and mitigation (also see Environmental Sustainability for Housing).	Limited technical drawings and bill of quantities of what has and is working and what is feasible. The aim to enable consumer to find cost effective and affordable housing design to fit their needs and pockets	Short to medium terms	GDH, MLMUPC, HFHC, Boards of Architects and Engineers, and Professional Associations	These could be supported by private philanthropic donors or NGOs
Support the amendment, updating and clarify of the 2017 Affordable Housing Policy to lower threshold for housing developments, to enable increase take-up and participation by smaller developers around the country.	Clarify the nature scale, scope and processing requirements and timeframe of and for public sector incentives, and.....		GDH, MLMUPC, MOEF, RGC	Government led with support from Multilateral financial Institution (WBG/IFC, IMF, ADB AIIB)
In cooperation with the Ministry of Economy and Finance and the National Bank of Cambodia assess the needs and requirements to establish a state housing financing institutions ('housing bank'), or unit in an existing institution to offering lower (than commercial rates) but competitive housing loans and guarantees to <ul style="list-style-type: none"> i. first time buyers for affordable housing and also ii. Micro and small-scale construction contractors to enable them to provide (only) affordable housing units in development. 			MoEF, NCB, MLMUPC	Government led with support from Multilateral financial Institution (WBG/IFC, IMF, ADB AIIB)

The Institution/ Unit could also consider channelling capital for loan products for eligible low-income households and vulnerable group to existing banks/ MFIs if they can service these at little to no additional costs. As the potential HFI should be able to achieve higher efficiency through the use of mobile financial payment technologies such as adapting or innovating on NBC's "Bakong application") and lower overheads in its operation than commercial banks.				
Clarify, simplify and decrease the "red tape" for low-income housing developments			GDH/MLMUPC	RGC
Conceptualise and undertake feasibility studies on developing (urban) social housing initiatives for consideration by the government with MLMUPC on coordinating technical insights and MoEF on assessing the costs and benefits, returns on investment and financial requirements in developing and expanding social housing, and the government's willingness to finance or borrow to support such initiatives. As well as how to possibly develop and deliver urban social housing initiatives. As the government is already supporting rural social housing by providing housing to veteran families.	While the need for social housing initiative is evident, what are the barrier and challenges to initiating a social housing programme, possibly consider the use of a Political, Economic, Sociocultural, Technological, Environmental, and Legal factors (PESTLE framework) to identify and being address possible barrier and challenges to social housing programme establishment	Short to medium terms	GDH/MLMUPC, MoEF	Government led with support from Multilateral financial Institution (WBG/IFC, IMF, ADB, AIIB) or bilateral support
Consider undertaking some long-term participatory research with high-school students and youth on housing issues, to gauge levels of understanding, perception		Short to medium term	Habitat for Humanity and GDH	These could be supported by private philanthropic donors or NGOs

of housing challenges and issues, and to work with these groups for a number of years				
Development statutory requirement for all developers to ensure the percentage of all units (>10 percent) in a development are affordable for 1st Time buyers only, not for investment purposes. Basically, the application of the concept of planning gain.	There are risks that low-income households will be pushed to the periphery or beyond municipal areas, significantly increasing the transportation cost. In the absence of significant efforts by developers to enable affordable housing, particularly areas and to avoid ghettoization.	Medium Term	MLMUPC	Government led with support from Multilateral financial Institution bilateral support or responsible UN agency (UNHabitat)
Develop appropriate incentives for first time buyers only, through subsidises, grants, tax breaks.	There is a need for targeted incentives to stimulate and enable low-income households' predominantly first-time buyers to get onto and/or move the housing ladder; It should specifically exclude speculative housing investments. So will require eligibility filtering.	Medium term	MoEF, GDH, MLMUPC, RGC, SNEC	Government led with support from Multilateral financial Institution (WBG/IFC, IMF, ADB AIIB) or bilateral support
Explore the creation of a state "land bank" in municipal areas to enable access and development of affordable housing initiative	Following the review of the availability need and prioritisation of and for (under used) state land in municipal area, MoEF in consultation with other ministries should consider creating a state land bank to ensure the availability of land for social housing purposes in urban areas		MoEF, MLMUPC	Government led, possible support from Development Partners
Increase the imposition and collection of the Tax on Unused Land in urban areas. This was first introduced by the 1995 Law on Financial Management Reach Kram No. 11/NSI94. (Article 27). This tax is (currently) charged at 2% of the assessed market value of the land (m ²) With its imposition determined by the Unused Land Appraisal Committee	<p>Significant quantities of underused land are being held in some municipalities, which is contributing to stifling access to land for housing in some cities, and municipalities.</p> <p>It is worth noting that the Prime Minister at the 19th government-private sector forum held November 2023 has stated that amendments in the application of the Unused Tax Law will be brought in by 2025 on land >5 ha.</p> <p>While this (5ha) threshold will only impact a very small percentage of landowners. The need to stimulate and open up the</p>	Medium terms	MoEF, RGC	RGC, with possible support from Multilateral financial Institution IFC, IMF and development Partner

	urban land is need, so the application and imposition and criteria for under used land (in urban) areas may be needed			
Review state private and surplus state land holdings by public sector institutions in municipal areas, consider the consolidation of state private land under one leading institution (MoEF)	(Publicly) unknown quantities of 'state land' are being held in municipal areas, which could be better used. As need the actual need for allocated state land needs in municipalities is diminishing	Medium to Long term	RGC, MoEF, MLMUPC	RGC, with possible support from Multilateral financial Institution IFC, IMF and development Partner
Encourage the lowering of mortgage interest rates for/on first time home buyers housing financing	Commercial interest rates were throttling first time buys ability and interest to invest in (buying or upgrading) housing. Limited financial literacy		RGC, MoEF, NBC	RGC, with possible support from Multilateral financial Institution IFC, IMF and development Partner
Revise and update Circular 03 and develop appropriate operational guidance and tools to delivering on the NHP and Circular 03 by having a comprehensive set of strategies for ether regularizing land tenure in informal settlement or provide long lease to	<p>RGC and MLMUPC to considered developing and delivering on a comprehensive set of strategies for either.</p> <ul style="list-style-type: none"> regularizing land tenure in informal settlement and for people on state land in urban areas and Fill the gaps for the provision of basic services in informal settlements and the upgrading informal settlements. <p>Develop guidance for Community engagement approaches to involve residents and integrate informal settlement communities in the sangkat and municipal spatial and socio-economic planning processes.</p> <p>Consider supporting the development of a comprehensive informal settlement-upgrading program, including land regularization, infrastructure improvements, sites and services and community involvement.</p>			MLMUPC and GDH possible support from Development Partners, the UN and RGC, Multilateral financial Institution

<p>Develop and progressively deliver a comprehensive programme of for upgrading informal settlements. Including regulated procedures and practices</p> <ul style="list-style-type: none"> For regularizing land tenure and providing basic services in informal settlements. Community engagement approaches to involve residents of informal settlements in the planning process. 		Short to medium term		MLMUPC/ GDH led with possible support from Multilateral financial Institution (WBG/IFC, IMF, and ADB AIIB) or bilateral support.
<p>Develop a Housing Management and Coordination Information System (HMCIS) to gather appropriate housing data and establish collection methodologies and tools. This includes the data and information.</p> <ul style="list-style-type: none"> Housing being constructed in municipal areas, including (a) Data all housing (b) Data Affordable Housing (c) Data on housing with specific price ranges to align with National Housing Policy. (d) Social Housing (in the future) Data on informal settlements in terms of the locations (georeferenced and descriptive), size of areas, # of housing, # of households, composition of households, access to basic services) as what exists in anecdotal. Data on the performance of Circular 03 etc. 	<p>RGC/MLMUPC/ GDH and municipal administrations guidance and responses to housing needs and improving the welfare and quality of life of residents in municipal areas are limited by their lack of current and up-to-date housing information and data.</p> <p>While RGC's Cambodian Sustainable Development Goals Framework has not prioritised SDG 10.1, the Government commitments to adequate housing persists, while reported coverage of many for the adequate housing criteria indicators (for urban areas)</p>	Short term	GDH/MLMUPC and MoP	MLMUPC/ GDH led with possible support from Multilateral financial Institution (WBG/IFC, IMF, and ADB AIIB) or bilateral support.
In terms of Environmental Sustainability considerations for housing	MLMUPC and its GDH (housing)) and GDC (construction) to explore			MLMUPC/ GDH led with possible support from Multilateral

<p>Develop capacities for Low Carbon Buildings Transition for the urban housing sector to ensure for incorporating.</p> <ul style="list-style-type: none"> • Green building practices and sustainable materials in affordable housing • Explore Passive cooling for housing. • The Carbon footprint of the housing sector and how to reduce this. • Developing appropriate energy-efficient housing designs. <p>Develop guidelines for improving retrofitting housing to improve energy-efficient housing designs.</p>	<p>strategies acting on the recently launch Low Carbon Buildings Transition programme.</p>			<p>financial Institution (WBG/IFC, IMF, and ADB AIIB) or bilateral support.</p>
<p>Develop and design tools and approaches to improve access for needy persons with disabilities to housing or necessary home improvements</p>				<p>Government led, possible support from Development Partners</p>

16. Annexes

Annex 1 Terms of Reference (Abridged)

Abridged

Terms of Reference for Assessments, Evaluations, and Research

Habitat for Humanity Cambodia

Project Title	Overview of Housing for Low Income Households in Cambodia! (A Joint Engagement Between Habitat Cambodia and the General Department of Housing)
Type of Study 1	Research
Type of Study 2	External HFH
Country and Location	Siem Reap, Battambang, Banteay Meanchey, Phnom Penh, Preah Sihanouk, Svay Rieng, Kandal, and Kampong Chhnang.

I. Background

The Overview of Housing for Low Income Households in Cambodia is a joint initiative of Habitat for Humanity and the General Department of Housing in the Ministry of Land Management, Urban Planning, and Construction to assess the general condition of housing for low income families in Cambodia, identify aspects of the housing sector that needs deeper analysis, map out institutional funders that could support the next phases of the low-income housing sector analysis, and provide recommendations on improving housing related policies and programs in Cambodia, including the modality of delivering these projects. The assessment will cover eight provinces in Cambodia namely: Siem Reap, Battambang, Banteay Meanchey, Phnom Penh, Preah Sihanouk, Svay Rieng, Kandal, and Kampong Chhang.

This initiative should be conducted in congruence with the United Nation's definition of adequate housing: habitability, affordability, availability of basic services, and security of tenure, location, accessibility, cultural adequacy, and sustainability.

II. Design of the Study

The primary products of this engagement are.

- A. A written report in both English and Khmer, and
- B. visual deck of the summary of the report that contains the following expected results:
 1. The overview of low-income housing in Cambodia describing the general condition of the low-income housing sector in the country:
 - 1.1. contextual conditions,
 - 1.2. the low-income housing market, and
 - 1.3. housing policies, programs, and implementation:
 2. The overview of contextual conditions and the low-income housing market including the following information:
 - 2.1. Characterization of formal and informal housing options,

- 2.2. Security of tenure, and
- 2.3. Access to basic services.
- 2.4. An estimation of housing supply and demand (both formal and informal, quantitative and qualitative) with
- 2.5. The description of affordability levels; and
- 2.6. The key challenges, vulnerabilities, and
- 2.7. Disruptive events that hinder low-income families living to access adequate housing.
- 2.8. Vulnerabilities include a general presentation of gender-related and disability-related challenges related to access to adequate housing.
3. Analysis of current programs and policies in place, including regulatory and legal framework to address the housing need in the country. The analysis should provide a general understanding of the inclusivity of policies.
4. Stakeholder map with key actors – public, private, communities – in each locale with roles in implementation.
5. A set of recommendations on which specific areas of the housing sector for low-income families need a deeper assessment, recommendations on which policies and programs including modalities should be prioritized to respond to emerging needs, and
 - 5.1. an inventory of funding options that the Royal Government of Cambodia could explore to support the improvement of housing for low-income families.

III. Workplan and Deliverables

#	Outputs	Timeframe	Responsibilities
1	Inception report: detailed work plan, framework, research methodology, literature review, research instruments, data analysis, and report outline: <i>Note: Consultant needs to organize enumerator training, tool, and field piloting/testing, and tool revision before starting field data collection. The final instrument must submit to Habitat Cambodia.</i>		Consultant
2	Orientation workshop: conduct and facilitate an orientation workshop with key stakeholders of the research		HFHC GDH
3	The first drafted report: A first draft of the report for review by Habitat Cambodia, DGH, and AP <i>Note: Consultants need to prepare a slide for presenting the initial findings with the Habitat Cambodia team. All raw and analysed data/records of respondents are required to submit with the 1st draft report</i>		Consultant
4	Validation workshop: Present the initial result and validate the output of the research to key stakeholders;		HFHC, GDH
5	Final report: The consultant will share a revised report and finalize the final report (with proof of English reading and edition). The consultant will submit the final report both English and Khmer versions. <i>Note: The design layout for publication is required and aligned with communication guidelines for the final report submitted to HFHC. Infographic design, graphs, table and related annexes illustrating data analysis and finding need to be included.</i>		Consultant

6	Final PowerPoint presentation and a two-page brief of the research: The consultant will produce a PowerPoint presentation (from the final report) and a two-page brief of the research finding. The two-page brief should be designed as an infographic to demonstrate data and findings		Consultant
7	Dissemination workshop: Present the research finding to relevant and key stakeholders		HFHC, GDH
Note: All deliverables are to be submitted in English and comply with the communication guide of Habitat Cambodia. The design layout and infographic for publication are required for the final report submitted to Habitat Cambodia.			

IV. Reporting Requirements

Outline specific report requirements for required drafts and final study reports, including additional reporting materials, i.e., infographics, report briefs, and presentations. Examples of requirements include the number of pages, mandatory report sections, and languages.

Not Including:

V. Payment Schedule

VI. Consultant Profile

Field Work Programme-Detailed (previous annex 2 removed at the request of client)

Annex 2 References

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Annex 3 Developed Survey and Consultation Tools (reformatted for report)

Household Questionnaire HFHC Question

(may not be final number, position of formatting)

Form #			Date	
			Time Start	
			Time Finish	

Brief & Consent

We are undertaking a household survey on behalf of Habitat for Humanity Cambodia and General Department of Housing of the Ministry of Land Management Urban Planning and Construction and to gain insight into housing issues and challenges with regard to affordable and adequate housing would you be able to spend some time in consent to answering our question on you household situation and investments in housing.

We will give you a copy of the questionnaires so you can see the types and nature of information being sought.

All information obtained will be kept confidential unattributable to you and only used for the study.

I give consent to be interviewed		I do Not give consent to be interviewed. Please thank and leave	
----------------------------------	--	--	--

Locator

A1. Village

A2 Sangkat

A3 Municipality or Khan

A4 Province

A6 Living location/area: How is this area considered.

Recognised community /Housing	Informal Settlement/Housing	Other (list.....)

Identifier

B1 Name of respondent:

B2 Sex (Male / Female / prefers not to say)

B3 Age

B4 Position in household (ideally seek to interview the head of household or their spouse)

B6 Is anyone in the household registered/ recognised as being disabled.

B6a If yes how many people? what type of disabilities?

B6b Recognised by whom.

B7 Does the household consider itself vulnerability? YES NO

If yes nature of vulnerability?

Perceived Economic Status

How do you consider your household's socio-economic status? (if needed prompt by reading the list)

- Wealthy
- Upper middle Income
- Middle Income
- Low Income
- Poor
- Not sure

If Household considers itself Upper middle income or wealthy thank the respondent and move to another Household

If Poor?

- Have you a current IDPOOR Card? YES/ NO, don't know.
- IF NO? Why NOT? and why do you consider your household as being poor?

Housing Status

What is your housing status? Are you the?

- Owner of property/house
- Renter of property/house
- Occupier of property (Permitted by Owner)
- Informal Occupier
- Other (please describe)?
- Don't know.

If Owner, do you?

- Own the property outright.
- Own with a mortgage/loan.
- Other list?.....
- Don't know.

How did you acquire the house?

- Always had it or inherited.
- Given by authorities in the past.
- Purchased from previous owner.
- Purchased from family relatives.
- Purchased from property developer/ construction company.
- Self-build
- Other (List.....)
- Don't know.

How did you finance your home?

- Savings and family members/ relatives' support
- Borrowed from financing institution bank/ micro financing institution (MFI)
- Borrowed from money lender.
- Tong Ting (saving groups)
- Other source(s) of financing (please explain)?

If own with mortgage

What is the value of the household Loan/ Mortgage?

What are the terms of the Mortgage/ loan?

Interest rate (per Month/ or Year)

What is the duration of the Loan, how many months/ repayment/ years is it?

What is the average percentage of your household's total monthly income spent on mortgage payment per month?

Not Sure

<10%

10-19%

20-29%

30-34%

35-39%

40-49%

>50%

Have you had any difficulties in paying your mortgage or loan?

- NO
- Yes, If YES please describe
 - Late payment(s)
 - How many times
 - How many days or month late
 - How did you resolve this?
 - Other issue (describe)

Do you have a 'hard' land title for the land/ property Yes/No

If No, what type of title do you have

- Soft title
- Documents from Commune
- Documents from village leader
- Other documents (please describe)
- Don't know.

Housing Condition and Services (observed and listed by respondent)

How big is your house (m2)? _____ / Don't know.

If don't know? observe and estimated size m2?

How many rooms does it have? _____ / Don't know

Type of House

- Stilted/ Raised Traditional House
- Concrete house on the ground
- Timber house on the ground.
- Shared house
- Apartment/ flat

How many stories are visible.

- Single
- Two
- Three or more
- Apartment building

What is the roof made of?

- Zinc, metal, or other sheeting
- Tiles
- Concrete roof
- Plastic
- Scavenged materials
- Thatch
- Other, list?
- Don't know.

What are the walls made up?

- Timber
- Bamboo
- Bricks included plaster brick.
- Concrete blocks included plaster blocks.
- Zinc, metal, sheeting
- Other type of sheet
- Other materials (lists)

What is the ground floor(s) made of

- Concrete
- Dirt
- Other material describe.

Access to Services

What is the household's main source of water supply?

Water Connection to Water Utility	Connection to another HHs	Connection to another systems	Buy from Tanker/ Tonn Sann	Borehole with handpump	Walled Open well	Open source (pond, lake, rivers...)	Other source (list)	Don't Know

What is the household's sanitation situation?

Household flush	Pour	Household Western	Pour Shared Flush	Other Shared toilet	No Toilet	Open defecation	Other List.....	Don't know

Household lighting/ electricity

EDC connection	Connection to other electricity system	Battery power	Generator	Kerosene Other fuel	Other

How many people adults (>17 years) and children (< 17 years) live in the house?

Adult Females (>17 years)	Adult Males (>17 years)		Female children (< 17 years)	Male children (< 17 years)	Total persons in Household	Don't know

How many families (with family books) live in the house?

Are they all related? Yes/No, don't know?

If NO? How do they come to live in the households?

Household Members Employment & Income (if known) overall data will come from CSES data.

How many of the household members work? _____ What do they do?

Household member	Person 1	Person 2	Person 3	Person 4		
Sex						
Work for Other people company, Waged/ Salaried						
Self-employed Sell stuff or provide services						
Civil servant/ police/ armed forces etc..						
Farmer/ Agriculture						
Other						

Please try and answer the following questions or say you don't want to or don't know.

Do you know what the combined monthly income of all working members of the households is? YES
NO

If YES, what is the combined monthly income of all working members of the household?

Does this cover all sources of income the households obtain? YES/ NO

If NO what other income?

What is the average Incomes per person per months for working household members (insert the value in the closest column of averaged incomes)

PROMPTING MAY BE NEEDED

	Quintile 1 (lowest) 118,000 KHR	Quintile 2 289,000 KHR	Quintile 3 434,000 KHR	Quintile 4, 622,000 KHR	Quintile 5 (wealthiest) 1,236,000 KHR
P1					
P2					
P3					
P4					
P5					

Future Housing

Describe your ideal family home?

How big should the house be (m2)		
How big should the land be (m2)		
How many rooms		
What type of roof		
What type of wall		
What utilities should it have		
What else should it have		

How much would you be willing to spend on buying a home for your family?

- Could you afford this? YES/ NO

How would you finance or intend to finance a house purchase?

- Seek housing loan from Bank.
- Seek housing loan from a Microfinance Institute
- Borrow from moneylender.
- Borrow from family/ relative.
- Other

What are the Housing Strengths, Weaknesses, Opportunities and Challenges for your current and future housing situation?

Elements	Feedback
Strengths	
Weaknesses	
Opportunities	
Challenges	

Draft Key Informant Interview Guides

Data to be Obtained from Field Work

#		Discussion Points for
1	Provincial Department of Land Management Urban Planning and Construction	<ul style="list-style-type: none"> • An overview of the housing situation in the province and the municipalities with a particular regard to low-income housing, including insights into • Number of personnel working on housing sector in the province • Housing demand and supply in the province and by districts 2020-2023, and projected demand to 2030 <ul style="list-style-type: none"> ▪ Total numbers of housing units built or projected. ▪ What % could be considered affordable (<US\$30,000) • Number of housing construction companies active and registered by category in the province • Affordable Housing (<US\$30,000) initiatives in the province what percentage of the housing market do these make up. • Any data on (by district and commune/sangkat) on the levels of <ul style="list-style-type: none"> ○ Inadequate housing (number of houses, number of Household/families affected) ○ Landlessness and homelessness (numbers of households and persons affected) ○ Informal settlements (numbers of locations in urban and rural areas, # of households/ persons affected) ○ Incidents of eviction between 2018-2023 and numbers of affected families) ○ Social Land Concessions (numbers of locations, # of households involved/targeted) • Challenges and constraints faced by the Department in support the housing sector. <ul style="list-style-type: none"> ○ Suggestions for recommendations and support needed to advance the housing sector. • Barriers and challenge to advance low-income housing in the province. • Suggestions and Recommendations
2	Provincial Department of Planning	<ul style="list-style-type: none"> • Information on socio-economic context <ul style="list-style-type: none"> ○ What is the socio-economic context of the province and municipalities. ○ Projected growth <ul style="list-style-type: none"> ▪ Population and ▪ Housing ▪ Can it also include projected growth in informal settlements; projected allocation of SLCs (unsure if this belongs with Planning or MLMUPC) • Information on poverty <ul style="list-style-type: none"> ○ Levels of urban and rural poverty ○ Areas of concentration of the poor • Available census and socio-economic census data for the province • Barriers and challenge to advance low-income housing in the province. • Suggestions and Recommendations

3	Provincial Department of Social Affairs and Veterans and Youth Rehabilitation	<ul style="list-style-type: none"> • Available poverty, and vulnerable groups context and data available, • Distribution of Disabled persons and households (please see if the elderly can be included – as this also contributes to our housing at risk group category) • Housing issues and context • Barriers and challenge to advance low income and vulnerable group housing in the province. Related to this, what are the social security and or social assistance measures currently implemented and for which groups that contributes directly or indirectly to access to shelter? • Suggestions and Recommendations.
4	Municipal Administration	<ul style="list-style-type: none"> • Housing situation and demands. <ul style="list-style-type: none"> ◦ Changes in the housing sector numbers of additional houses build per year 2018-2023. • Informal settlements and number of families • Incidences of evictions and number of Families/ people affected per year 2018-2023. • Housing construction contractor active in the municipalities • Consideration for housing issues in municipal development and investment plans • Barriers and challenge to advance low-income housing in the Municipality. • Suggestions and Recommendations
4a	District Administration	<ul style="list-style-type: none"> • Housing situation and demands. • Landless and homeless families • Housing development and annual changes 2018-2023 • Housing construction contractor active in the municipalities • Consideration for housing issues in municipal development and investment plans • Barriers and challenge to advance low-income housing in the district. • Suggestions and Recommendations
5	Private Sector	<p>Perception on Affordable Housing for Low Income groups What should be provided.</p> <p>Current Activities and Housing Provision Construction in the province.</p> <p>Barriers and challenge to advance low-income housing in the province.</p> <p>Suggestions and Recommendations</p>
	MFIs/Banks	<p>the following are some of the discussion points (for national level)</p> <p>Average and range of Housing Loans and their values</p> <p>General Terms of the housing loans (interest rates/ duration etc)</p> <p>Percentage of loan portfolio in Housing and their total value</p> <p>Percentage of these housing loan in difficulties or “non-performing loan”</p> <p>Institutions barrier and challenges related to housing financing.</p> <p>Suggestions and Recommendations</p>
	International development partners	Funding sources? Seed fund? Funding trend? Funding channel?
	Housing NGO	What are the discussion points?

Annex 5 Formal Consultation Participants at Provincial and Municipal Levels by Province (from attendee lists)

Kandal Province

Date 26/2/2024.

Location Kandal Provincial Hall

No.	Name	Sex	Position	Tel.	Signature
1	ស្រីង លីមហ្គា	ប	នាយករង	012 612 747	
2	សម្បត្តិ មុនីឧត្តម	ប	ប្រ.ការិយាល័យ	092 223 458	
3	ឡាយ ដាលីន	ស	នាយករងទីបាត់ការដែនដី	077 959 858	
4	ហេង វិសាល	ប	អនុ.ការិយាល័យ	069 669 586	
5	គង់ សុភា	ប	ជំនួយការអគ្គនាយក	061 303 222	
6	ដូរ មួយតា	ស	នាយករង ប/ច ផ/វិ	011 873 846	
7	ពៅ សៀងហោ	ប	ប្រធានកម្មវិធីការពារសង្គម (HFHC)	079 900 007	
8	វង្ស ចំណាន	ប	អនុប្រធានមន្ទីរសង្គមកិច្ច	099 939 697	
9	កែវ រាសីកណ្តិកា	ស	សម្របសម្រួលគោលនយោបាយដីធ្លី Habitat	077 292 006	
10	ហុង ស៊ុនតិច	ប	អនុប្រធានមន្ទីរសេដ្ឋកិច្ច	016 200 885	
11	ស្នង រ៉ាត់	ប	អនុប្រធានការិយាល័យខេត្ត	016 234 234	
12	ចន សុជាតា	ស	អនុប្រធានការិយាល័យខេត្ត	069 353 238	
13	កែវ សារីន	ប	ប្រធានការិយាល័យលំនៅឋាន	012 728 371	
14	ហែម សុផិរាជ	ប	មន្ត្រីក្រសួងដែនដី ល.ន.ប	098 533 336	
15	សុផាត សុផារាជ	ប	មន្ត្រីអនុវិស័យខេត្ត	096 886 6137	
16	អន ហួច	ប	អនុ.ការិយាល័យលំនៅឋាន	092 705 525	
17	ចាន់ តារា	ស	អនុប្រធានមន្ទីរផែនការ	077 311 797	
18	ខេង ម៉េងហ៊ាង	ប	មន្ត្រីកិច្ចសន្យា	088 689 859	
19	ទេព ម៉ាក់កាធី	ប	MAK CONSULT	012 911 099	
20	ហេង វិទូ	ប	មន្ត្រីការិយាល័យសាលាខេត្ត	078 288 916	

Meeting with the Provincial Department of Planning, 26/2/2024

21	មីន ឈុន	ប	ប្រធានមន្ទីរផែនការ	012 309 314	
22	ចាន់ តារា	ប	អនុប្រធានមន្ទីរផែនការ	077 311 797	
23	Makathy Tep	ប	MAK CONSULT	012 911 099	
24	MACH TOLA	ប	MAK CONSULT	012 282 462	
25	ហួត ការមៀ	ប	អនុ.ការិយាល័យ	070 767 171	
26	Declan O'Leary		MAK CONSULT		

Meeting with (Kandal) provincial line Departments

1	ហុង ស៊ុនគិច	ប	អនុប្រធានមន្ទីរសេដ្ឋកិច្ច	016 260 88	
2	វង្ស ចំណាន	ប	អនុប្រធានមន្ទីរសង្គមកិច្ច	099 939 677	
3	កែវ រាសីកណ៌ិកា	ស	សម្របសម្រួលគោលនយោបាយដីធ្លី Habitat	077 292 006	
4	បូ ពង្សរក្សា	ស	ប្រធានការិយាល័យ	012 999 125	
5	ហួត ភារម្យ	ប	អនុ.ការិយាល័យ	070 767 171	
6	សុផាត សុផារាជ	ប	មន្ត្រីអន្តរវិស័យខេត្ត	096 886 6137	
7	ស្នង វ៉ាត់	ប	អនុ.ការិ.ពន្ធដារខេត្ត	016 234 234	
8	ចន សុផាត្តា	ស	អនុ.ការិ.ពន្ធដារខេត្ត	069 353 238	
9	Declan O'Leary	M	MAK CONSULT	012 950 267	
10	MACH TOLA	ប	MAK CONSULT	012 282 462	

Meeting with Takhmao Municipal Administration and line offices.

No.	Name	Sex	Position	Tel.	Signature
1	MACH TOLA	M	MAK CONSULT	012 282 462	
2	កែវ សារីន	ប	ប្រធានការិយាល័យលំនៅឋាន	012 728 371	
3	កៀង កុស្យរៈ	ប	អនុប្រធានមន្ទីរដែនដី	012 586 898	
4	ឡាយ សំរិទ្ធ	ប	អភិបាលរងក្រុងតាខ្មៅ	070 722 998	
5	អន ហួច	ប	អនុ.ការិ.លំនៅឋាន	092 705 525	
6	ហ៊ាង រួចស្រី	ស	ប្រធានការិ.សង្គមកិច្ចក្រុងតាខ្មៅ	012 570 882	
7	ហែម សំអាង	ប	ប្រធានការិ.សាធារណការបរិស្ថាន	012 792 186	
8	ស៊ុយ ភក្តី	ប	អនុ.ការិ. ដ.ន.ស.ក ក្រុង	012 355 078	
9	ឡុង សំអាត	ប	ប្រធានការិ.សេដ្ឋកិច្ច	093 888 668	
10	ឆេង ប៊ុនហាក់	ប	មន្ត្រីផែនការគាំទ្រសង្គ្រោះ	086 507 140	
11	ឈុន វិរៈ	ប	ការិ.គ្រប់គ្រងធនធានមនុស្ស	098 337 767	
12	សាន សុឿន	ប	នាយករងរដ្ឋបាលក្រុង	092 917 827	
13	សោម សេន្យា	ប	អនុ.សំណង់	012 663 520	
14	នូ សិដ្ឋា	ប	ប្រធានការិ. ដ.ន.ស.	085 773 456	
15	Declan O'Leary	M	MAK CONSULT	012 950 267	

Kampong Chhnang

Location Provincial Hall, Date 01/03/2024, 08:30,

No.	Name	Sex	Position	Tel.	Signature
1	សុខ សំអុន	ប	អគ្គនាយករង នៃអគ្គនាយកដ្ឋានលំនៅឋាន	017 542 333	
2	វង្ស ឌីណា	ប	ប្រធានសាខាពន្ធដារខេត្ត	012 691 055	
3	គង់ សុភា	ប	ជំនួយការអគ្គនាយក	061 303 222	
4	ហេង វិសាល	ប	អនុ. ការិយាល័យ	069 669 586	
5	សោម សុភក្ត្រា	ប	អនុប្រធានមន្ទីរ	012 876 889	
6	អ៊ុក សត្តា	ប	នាយករងរដ្ឋបាលសាលាខេត្ត	077 236 236	

7	អេង ណារិន្ទ	ប	ប្រធានការិយាល័យ	012 957 351	
8	ឆុក នីស្ស័យ	ប	អនុប្រធានមន្ទីរ	092 931 933	
9	សឹង ស៊ីថាវិន្ទ	ប	ប្រធានការិយាល័យ(មន្ទីរសេដ្ឋកិច្ច)	012 794 735	
10	ឈន សារិន	ប	អនុប្រធានមន្ទីរ	093 267 247	
11	ទិព្វ សារ៉ាន់	ប	ប្រធានសាខាមូលនិធិជំនួយសង្គម	093 932 515	
12	កែវ រាសីកណ៌កា	ស	សម្របសម្រួលគោលនយោបាយដីធ្លី Habitat	077 292 006	
13	ពៅ សៀងហោ	ប	ប្រធានកម្មវិធីការពារសង្គម	078 900 007	
14	ក្រួច ម៉ារ៉ា	ប	អភិបាលរងក្រុង	095 444 049	

Meeting with Kampong Chhnang Line Departments 10:30-12

No.	Name	Sex	Position	Tel.	Signature
1	ឆុក នីស្ស័យ	ប	អនុប្រធានមន្ទីរ	092 931 933	
2	ពៅ សៀងហោ	ប	ប្រធានកម្មវិធីការពារសង្គម	018 900 007	
3	មាន ចាន់សុខហេង	ប	ប្រធានការិ. ស្ថិតិ	017 861 5504	
4	ស្រីន សំណាង	ប	អនុប្រធានការិ. MDE	098 567 886	
5	សំ សុភាព	ប	ប្រធានការិ. MDE	086 868 329	
6	ឆាយ ប៊ុណ្ណារិន្ទ	ប	ប្រធានការិ.	099 638 181	
7	ហេង រដ្ឋា	ប	អនុ. ការិ. ផែនការ	077 843 846	

Meeting with Line Departments 14:00

No.	Name	Sex	Position	Tel.	Signature
1	ឈន សារិន	ប	អនុប្រធានមន្ទីរ	093 267 247	
2	ទិព្វ សារ៉ាន់	ប	ប្រធានសាខាមូលនិធិជំនួយសង្គម	093 932 515	
3	សឹង ស៊ីថាវិន្ទ	ប	ប្រធានការិយាល័យ (មន្ទីរសេដ្ឋកិច្ច)	012 794 735	
4	កែវ រាសីកណ៌កា	ស	សម្របសម្រួលគោលនយោបាយដីធ្លី Habitat	077 292 006	

Meeting with Kampong Chhnang Municipal Administration, Sangkats and line offices

No.	Name	Sex	Position	Tel.	Signature
1	ក្រួច ម៉ារ៉ា	ប	អភិបាលរង	095 444 049	
2	ពេជ្រ យន	ស	អភិបាលរង	077 955 616	
3	ឆុន ភារ៉ុ	ប	ប្រធានការិ. ស.ក.ង ក្រុង	017 590 188	
4	លាស់ ព្រៃង	ប	ក្រុមប្រឹក្សាសង្កាត់ខ្សាម	071 955 6421	
5	សូ ចាន់លក្ខិណា	ស	ជំ/ការិយាល័យសង្កាត់ខ្សាម	088 921 7274	
6	ឡាច តារា	ប	ប្រ.ការិ. សេដ្ឋកិច្ចនិងអភិវឌ្ឍន៍	012 560 430	
7	សោម មុកសារ៉ុម	ប	ប្រធានការិ. គាំទ្រ	012 648 053	
8	ចាន់ មករា	ស	អនុ. ការិ.សង្គមកិច្ច	092 282 096	

9	សួន សុផិកា	ស	អនុ. ការិ. ដ.ន.ស.	093 379 191	
10	កែវ រាសីកណ្តិកា	ស	សម្របសម្រួលគោលនយោបាយដីធ្លី Habitat	077 202 006	

Banteay Mean Chey Province

Meeting with Provincial Administration and Line Departments at the provincial hall

Date /3/ 2024, 0830.

No.	Name	Sex	Position	Tel.	Signature
1	ហ៊ឺន វីរៈ	ប	អភិបាលរងក្រុងដោយប៉ែត	088 289 8168	
2	យ៉ក សុផាត	ប	នាយករង	077 708 080	
3	ម៉ក់ រតនា	ប	អនុ. ការិ. ដ.ន.ស.ក ក្រុង	011 688 177	
4	សុខ គឹមលី	ប	អនុ.ការិ.ផែនការក្រុង ប៉.ប៉	096 995 5603	
5	ផល សុម៉ាលី	ស	អនុ.ការិ.សង្គមកិច្ចក្រុង	061 702 704	
6	ប៊ុន សុវុទ្ធា	ប	ចៅសង្កាត់រងទី១	092 556 420	
7	អុង ហេងឡុង	ប	មន្ត្រីការិ. ដ.ន.ស.	077 778 897	
8	ភួង សិទ្ធិ	ប	មន្ត្រីការិ.សេដ្ឋកិច្ច	092 140 0622	
9	យ៉ក ស៊ីយ៉ុន	ប	អនុការិ.សាធារណការ	012 786 196	
10	Declan O'Leary	ប	MAK CONSULT	012 950 267	
11	Mach Tola	ប	MAK CONSULT	012 282 462	

Meeting with Serei Sisophon Municipal Administration, Sangkats and line offices

No.	Name	Sex	Position	Tel.	Signature
1	មួក ឡាយ	ប	នាយករងរដ្ឋបាល	017 538 802	
2	ខែម តារាស្មី	បប	ប្រធានការិ.សេដ្ឋកិច្ច	093 840 969	
3	លឿង ស៊ីម	ប	ប្រធានការិ.ផែនការ&គាំទ្រ	012 701 601	
4	គិន គីណា	ប	ប្រធានការិ.សាធារណការក្រុង	089 994 9959	
5	សរ គឹមសួរ	ស	ប្រធានការិ.គ្រប់គ្រងធនធានមនុស្ស	077 541 771	
6	តៃ គឹមហ៊ាប	ប	ប្រធានការិ.គ្រប់គ្រងសង្គមកិច្ច	012 4810 119	
7	មួន ចំរើន	ប	មន្ត្រីភូមិបាលក្រុង	012 201 301	
8	កែវ រាសីកណ្តិកា	ស	បុគ្គលិកអង្គការ Habitat	077 292 006	
9	Declan O'Leary	ប	MAK CONSULT	012 950 267	
10	Mach Tola	ប	MAK CONSULT	012 282 462	

Meeting with Poipet Municipality and line offices

No.	Name	Sex	Position	Tel.	Signature
1	ជា សេងអាន	ប	នាយករងរដ្ឋបាល	012 913 923	
2	សុខ សំអុន	ប	អគ្គនាយករង នៃអគ្គនាយកដ្ឋានលំនៅឋាន	017 542 333	
3	គង់ សុភា	ប	ជំនួយការអគ្គនាយក	061 303 222	
4	សម្បត្តិ មុនីឧត្តម	ប	ប្រធានការិល័យ	092 234 582	

5	ហែម សុផិរាជ	ប	មន្ត្រី	098 533 336	
6	ហ៊ឺន វីរៈ	ប	អភិបាលរងក្រុងប៉ោយប៉ែត	088 289 8168	
7	អ៊ុំ វិណារ៉ា	ប	អភិបាលរងក្រុងសិរីសោភ័ណ	060 444 435	
8	អ៊ុំម អេណេ	ប	អនុមន្ត្រី ស.ហ.វ	012 540 007	
9	ឡាន សុភ័ណ្ឌ	ប	អនុប្រធានមន្ទីរផែនការ	012 696 032	
10	ហេង ស្រីលក្ខណ៍	ស	អនុប្រធានមន្ទីរ ស.អ.យ.ន	099 775 707	
11	កែវ រាសីកណ្តិកា	ស	សម្របសម្រួលគោលនយោបាយដីធ្លី Habitat	077 292 006	
12	Declan O'Leary	ប	Team Leader MAK CONSULT	012 950 267	
13	ស្វាត់ ចាន់សី	ប	អនុ.ការិយាល័យនៅឋាន	012 453 210	

Battambang Province

No.	Name	Sex	Position	Tel.	Signature
1	សុខ សំអុន	ប	អគ្គនាយករង នៃអគ្គនាយកដ្ឋានលំនៅឋាន	017 542 333	
2	គេង គឹមស៊ាន	ប	នាយករងរដ្ឋបាលសាលាខេត្ត	012 864 861	
3	សម្បត្តិ មុនីឧត្តម	ប	ប្រធានការិយាល័យ	092 234 582	
4	គង់ សុភា	ប	ជំនួយការអគ្គនាយក	061 303 222	
5	ហែម សុផិរាជ	ប	មន្ត្រីការិយាល័យ	098 533 336	
6	សួន ចាន់ត្រា	ប	បុគ្គលិកអង្គការលំនៅឋាន	093 913 122	
7	កែវ រាសីកណ្តិកា	ស	បុគ្គលិកអង្គការលំនៅឋាន	077 292 006	
8	រង រដ្ឋា	ប	អនុប្រធានមន្ទីរសង្គមកិច្ច	012 994 122	
9	សែ សារ៉ាន់	ប	ប្រធានការិយមន្ទីរ ស.ហ.វ	072 899 161	
10	យុគ សុខវិទ្យា	ប	ប្រធានការិយមន្ទីរផែនការ	070 424 214	
11	អ៊ុំ នាយណន	ប	មន្ត្រី.ការិយាល័យ	017 664 321	
12	ជឹម វ៉ាន់ដឿន	ប	ប្រធានការិយមន្ទីរសង្គមកិច្ចសាលាខេត្ត	076 559 6611	
13	ញ៉ាន សុខារ៉ា	ប	ប្រធានការិយមន្ទីរគ្រប់គ្រងការអភិវឌ្ឍន៍	012 369 314	
14	សាន ទិត្យវិរៈ	ប	នាយកទីបាត់ការអន្តរវិស័យ	012 777 069	
15	សេក ចន្ទ្រា	ប	អភិបាលរងក្រុង	017 728 866	
16	សុង ស៊ីង	ប	ប្រធានការិយមន្ទីរសាធារណការក្រុង	012 975 250	
17	ហួត សុចិត្ត	ប	ប្រធានការិយមន្ទីរ ល.ន.ប	089 741 212	
18	រង ជីវ័ន្ត	ស	ប្រធានការិយាល័យ (ពន្ធដារ)	015 322 595/ 092 467 443	

Meeting with selected provincial line departments Battambang

No.	Name	Sex	Position	Tel.	Signature
1	ចេន មាលា	ប	មន្ត្រីពន្ធដារ	012 717 125	
2	សែ សារ៉ាន់	ប	គណៈមន្ទីរសេដ្ឋកិច្ច	012 899 161	

3	វង់ រដ្ឋា	ប	តំណាងមន្ទីរសង្គមកិច្ច	012 994 122	

Meeting with Battambang Municipal Administration

No.	Name	Sex	Position	Tel.	Signature
1	សាយ ស៊ីណា	ស	ប្រធានការិយាល័យសេដ្ឋកិច្ច	017 548 809	
2	សុខ ច័ន្ទស៊ីន្ទន	ស	ប្រធានការិយាល័យផែនការ	012 900 757	
3	វ៉ន ហែមសុផាតា	ស	ប្រធានការិយាល័យសង្គមកិច្ច	015 264 773	
4	សុខ គីនណា	ស	ប្រធានការិយាល័យ ដ.ន.ស.	012 479 030	
5	ឈឹក សារី	ប	ប្រធានការិយាល័យគ្រប់គ្រងធនធានមនុស្ស	092 288 740	
6	Declan O'Leary	ប	MAK CONSULT	012 950 267	
7	Mach Tola	ប	MAK CONSULT	012 282 462	

Siem Reap Province**Meeting with Provincial and Municipal Administration**

No.	Name	Sex	Position	Tel.	Signature
1	សុខ សំអុន	ប	អគ្គនាយករង នៃអគ្គនាយកដ្ឋានលំនៅឋាន	017 542 333	
2	ហេង ហឿនី	ប	មន្ត្រីសាលាខេត្ត	012 914 089	
3	អាង វ៉ាស៊ី	ប	ប្រធានការិយាល័យ	012 953 437	
4	បឹង ពេជ្រ	ប	ប្រធានការិយាល័យមន្ទីរសង្គមកិច្ចខេត្ត	012 680 208	
5	ខឿន រដ្ឋានា	ប	ក្រុមប្រឹក្សាសង្កាត់	010 995 996	
6	រ៉ែម សារ៉េត	ប	ក្រុមប្រឹក្សាសង្កាត់	092 918 007	
7	សាម ឡាន	ប	ចៅសង្កាត់ សាលាកំរើក	092 906 343	
8	ខឹម ផល្លា	ស	ចៅសង្កាត់រងទី១	012 397 504	
9	រៀង រុដ្ឋី	ប	ប្រធានការិយាល័យឧស្សាហកម្ម	012 941 859	
10	លឹម ផល្លិកា	ស	អភិបាលរង	012 652 629	
11	ភូ សាផា	ប	ប្រធានការិយាល័យលំនៅឋាន	012 857 151	
12	ប៉ុន សុវណ្ណា	ប	អនុប្រធានការិយាល័យក្រុម	011 768 212	
13	ហែម សុផិរាជ	ប	មន្ត្រី	098 933 336	
14	កែវ រាសីកណ៌ិកា	ស	សម្របសម្រួលគោលនយោបាយដីធ្លី Habitat	077 292 006	
15	គង់ សុភា	ប	ជំនួយការអគ្គនាយក	061 303 222	
16	ហេង វិសាល	ប	អនុ.ការិយាល័យ	069 669 586	
17	សម្បត្តិ មុនីឧត្តម	ប	ប្រធានការិយាល័យ	092 234 582	
18	លាក់ ធារ៉ា	ស	អនុប្រធានការិយាល័យផែនការ	012 229 562	
19	គង់ សារី	ប	អនុ.ការិយាល័យ ដ.ន.ស.	085 656 168	

Meeting with Provincial Line Department

No.	Name	Sex	Position	Tel.	Signature
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1	ឌុម គឹមសារ៉េន	ប	ប្រធានការិយាល័យគាំទ្រសង្កាត់ ក្រុង សាលា	012 827 235	
2	ម៉ៃ ឧម៉ា	ប	ប្រធានការិយាល័យសាធារណភាព	012 949 154	
3	មាស ម៉ន	ប	អនុ.ការិយាល័យសង្គមកិច្ច	092 594 550	
4	វិន្ទ វេនា	ស	អនុ.ការិយាល័យធនធានមនុស្ស	012 273 238	
5	ប៉ុន សុវណ្ណា	ប	អនុ.ការិយាល័យសង្គមកិច្ច	011 768 212	
6	ម៉ាច គុណា	ប	MAK CONSULT	012 282 462	
7	Declan O'Leary	ប	MAK CONSULT	012 950 267	
8	គង់ សារី	ប	អនុ.ការិ. ធនសក	085 656 168	
9	កែវ រាសីកណ្តិកា	ស	បុគ្គលិក Habitat	077 292 006	

Svay Rieng Province

No.	Name	Sex	Position	Tel.	Signature
1	សុខ សំអុន	ប	អគ្គនាយករង នៃអគ្គនាយកដ្ឋានលំនៅឋាន	017 542 333	
2	សម្បត្តិ មុនីឧត្តម	ប	ប្រធានការិយាល័យ	092 234 582	
3	គង់ សុភា	ប	ជំនួយការអគ្គនាយក	061 303 222	
4	ពៅ សៀងហោ	ប	ប្រធានកម្មវិធីការពារសង្គម	078 900 007	
5	ហែម សុផិរាជ	ប	មន្ត្រី	098 933 336	
6	លុប ចំរើន	ប	អភិបាលក្រុងស្វាយរៀង	097 350 6666	
7	មាស សេដ្ឋា	ប	នាយកទីបាត់ការហិរញ្ញវត្ថុ	088 993 2348	
8	ឈាន សុផាតិ	ប	ប្រធានការិយាល័យសាលាខេត្ត	071 266 6677	
9	រស់ វាសនា	ប	អភិបាលរងក្រុងស្វាយរៀង	097 253 7763	
10	ទុំ សារ៉េត	ប	នាយករងទីបាត់ការផែនការនិងវិនិយោគ	011 444 006	
11	ឥន្ទ ទឹម	ប	ប្រធានសាខាពន្ធដារខេត្ត	012 315 233	
12	កែវ សាខន	ប	ចៅសង្កាត់ស្វាយតឿ	097 304 7968	
13	ហ៊ុន សារ៉ាន	ប	ចៅសង្កាត់ព្រៃឆ្នាក់	097 768 5711	
14	ស្រី អមរា	ស	ចៅសង្កាត់ស្វាយរៀង	011 810 974	
15	មាម ខែម	ប	ចៅសង្កាត់រងពោធិ៍តាហោ	097 881 9733	
16	សុក ណន	ស	ចៅសង្កាត់សង្ឃ័រ	088 529 9293	
17	ឃួន សោភ័ណ្ឌ	ស	ចៅសង្កាត់ចេក	071 897 8555	
18	ប្រាក់ ធន	ប	ចៅសង្កាត់គយក្របែក	031 586 8444	
19	បាន សវណ្ណតារា	ប	ប្រធានការិ.	096 444 4508	
20	ឡុង សេរីឡាន	ប	អនុ.ការិ.	093 227 385	
21	បាន ច័ន្ទសក្កដា	ប	មន្ត្រីស្ម័គ្រចិត្ត	010 342 261	
22	ម៉ែន សម្បត្តិសុផាតា	ស	ជំនួយការ	071 470 0836	

23	វណ្ណ សុមុន្នី	ប	អភិបាលក្រុងបាវិត	088 585 8008	
24	សរ សុដានី	ប	អភិបាលរងខេត្ត		
25	កេ គង់	ប	នាយករងរដ្ឋបាល	070 329 599	
No.	Name	Sex	Position	Tel.	Signature
1	រង មុន្នី	ប	អនុប្រធានមន្ទីរផែនការ	015 303 344	
2	កែន ប៊ុនធី	ប	ប្រធានការិយាល័យ	097 253 6163	
3	លី ចាន់ណារិត	ប	អនុប្រធានការិយាល័យ	017 955 755	
4	ពៅ សៀងហោ	ប	ប្រធានកម្មវិធី	078 900 007	
5	សុខ សំអុន	ប	អគ្គនាយករង នៃអគ្គនាយកដ្ឋានលំនៅឋាន	017 542 333	
6	សម្បត្តិ មុនីឧត្តម	ប	ប្រធានការិយាល័យ	092 234 582	
7	ហែម សុផិរាជ	ប	មន្ត្រី	098 933 336	
8	ម៉ាច គុណ	ប	MAK CONSULT	012 282 462	
No.	Name	Sex	Position	Tel.	Signature
1	មាស កញ្ញា	ស	អនុប្រធានមន្ទីរសុខាភិបាល	012 855 069	
2	តៃ វណ្ណា	ស	អនុប្រធានមន្ទីរសង្គម	069 704 450	
3	គឹម សាមិត្ត	ប	អនុប្រធានមន្ទីរហិរញ្ញវត្ថុ	088 527 3273	
4	កេ គង់	ប	នាយករងរដ្ឋបាល	070 329 599	
Svay Municipality					
No.	Name	Sex	Position	Tel.	Signature
1	រស់ វាសនា	ប	នាយករដ្ឋបាលក្រុងស្វាយរៀង	097 253 7763	
2	ឈុន ផល្លីម	ស	ប្រធានការិយាល័យសង្គមកិច្ច	097 931 1595	
3	ជុន ពោធិ	ប	ប្រធានការិយាល័យស.ជ.អ.ន.ស	015 599 920	
4	ពោធិ សាបន	ប	អនុ.កូមិបាលក្រុង	096 979 800	
5	គង់ គឹមដារ៉ា	ប	ប្រធានការិយាល័យសេដ្ឋកិច្ច	097 782 2047	
6	សាន សិក្សា	ប	ប្រធានការិយាល័យផែនការ/គាំទ្រសង្គម	097 766 6052	
7	នាយ វណ្ណី	ប	ប្រធានការិយាល័យគ្រួសារ/ផ្ទៃក្នុង	010 424 981	
8	ទេព ម៉ាក់កាធី	ប	MAK CONSULT	012 911 099	
9	ម៉ាច គុណ	ប	MAK CONSULT	012 282 462	
Bavet					
No.	Name	Sex	Position	Tel.	Signature
1	ខាំ វិទ្យា	ប	នាយករដ្ឋបាលស្តីទី	097 481 1802	

2	ពុក ស៊ា	ប	ប្រធានការិយាល័យគ្រប់គ្រងធនធានមនុស្ស	088 673 6767	
3	ឯក សារ៉ាត់	ប	ចៅសង្កាត់បាទី	097 465 7576	
4	កៅ សារ៉ាន់	ប	ចៅសង្កាត់រងទី១	071 885 9966	
5	ព្រំ វិដា	ប	ប្រធានការិយាល័យសង្គមកិច្ច	097 986 9696	
6	កែវ សារ៉ង	ប	ប្រធានការិយាល័យផែនការកម្រៃ	088 644 0544	
7	វត្ត សំអាត	ប	មន្ត្រីការិយាល័យសាធារណការ	097 868 7611	
8	គឹម សាញ់	ប	អនុ.ការិយាល័យ.អ.ស	088 781 5781	
9	មុំ ចិន្តា	ប	ប្រធានការិយាល័យ.ន.ស.	097 721 4847	
10	កឿង ល្វាវ	ប	មន្ត្រី ស.អ.ស ក្រុង	097 322 2866	
11	ប៉ែន រណ្ណៈ	ប	ប្រធានការិយាល័យក្រុង	088 900 1777	
12	ម៉ាច គុណ	ប	MAK CONSULT	012 282 462	
13	នាង ស្រីណែត	ស	MAK CONSULT	085 603 618	

Preah Sihanouk Province

No.	Name	Sex	Position	Tel.	Signature
1	ទុក ជិនហេង	ប	អនុប្រធានរាយការណ៍. ប.អ.លំ	011 485 573	
2	លឹក រតនៈ	ប	នាយករងរដ្ឋបាល	081 444 412	
3	អៀម សារិន	ប	អភិបាលស្តីទីក្រុងព្រះសីហនុ	016 884 588	
4	ទ្រី នាយហុក	ប	អនុប្រធានមន្ទីរ.ន.ស.ស	012 864 686	
5	ម៉ី សិនបុណ្ណុឌ្ឍ	ប	អនុ.ការិយាល័យនៅឋាន	016 409 718	
6	រង្ស សាមិត្ត	ប	នាយករងទីបាត់ការអន្តរវិស័យ	016 941 960	
7	អ៊ុក ស្រស់	ប	អនុប្រធានមន្ទីរផែនការ	016 244 186	
8	ឡើង វិបុល	ប	អនុប្រធានមន្ទីរសេដ្ឋកិច្ចហិរ.	012 947 883	
9	លី ចិត្តនិយម	ប	ប្រ.ការិយាល័យអន្តរវិស័យ	092 787 007	
10	កង សារឹម	ប	អនុប្រធានមន្ទីរសង្គមកិច្ច	016 515 644	
11	សួន ចាន់ត្រា	ប	បុគ្គលិកអង្គការលំនៅឋាន	093 913 122	
12	កេរ រាសីកណ្តិកា	ស	បុគ្គលិកអង្គការលំនៅឋាន	077 292 006	
13	គល់ សុផាតា	ស	នាយិកាក្រុមហ៊ុនម៉ាកខនសល់	099 911 099	
14	នាង ស្រីណែត	ស	MAK CONSULT	016 558 863	
15	ឡើង យឹងយ៉	ស	MAK CONSULT	093 767 953	
16	ម៉ាច គុណ	ប	MAK CONSULT	012 282 462	
17	Declan O'Leary	ប	MAK CONSULT	012 950 267	
No.	Name	Sex	Position	Tel.	Signature
1	ទុក ជិនហេង	ប	អនុប្រធាននាយកដ្ឋាន ប.អ.ស	011 485 573	
2	សម្បត្តិ មុនីឧត្តម	ប	ប្រ.ការិយាល័យនាយកដ្ឋាន ប.អ.ស	012 234 582	
3	ហេង វិសាល	ប	អនុ.ការិយាល័យ	069 669 586	

4	ហែម សុផាវាជ	ប	មន្ត្រី	098 533 336	
No.	Name	Sex	Position	Tel.	Signature
1	អៀម សារិន	ប	អភិបាលរងក្រុងព្រះសីហនុ		
2	គឹម ថៃសរី	ប	ប្រធានការិ.ដ.ស.ន.ក ក្រុងព្រះសីហនុ	016 863 227	
3	ហេង លីទ្រី	ប	ប្រធានការិ.សង្គមកិច្ច	010 770 888	
4	សិ យន	ប	ប្រធានការិ.សេដ្ឋកិច្ច	081 201 212	
5	ញ៉ឹប ឈៀង	ប	អនុប្រធានការិ.សាធារណការក្រុង	012 465 466	
6	ទូក ថាសី	ប	ប្រធានការិ.គាំទ្រសង្គ្រោះ	016 211 471	

Phnom Penh Capital

Location: Municipal

Agency: Phnom Penh

Time: 2:00

Date 25.03.24.

No.	Name	Sex	Position	Tel.	Signature
1	ជួន នូនីម៉ា	ស	ប្រធានការិ.ផែនការនិងហិរញ្ញ.	012 826 001	
2	គល់ សុផាតា	ស	MAK CONSULT	099 911 099	
3	កែវ រាសីកណ៌កា	ស	បុគ្គលិក Habitat	077 292 006	
4	ហេង សុវណ្ណ	ប	អនុប្រធាន ដ.ន.ស.ក ព្រែកព្នៅ	090 222 722	
5	ស៊ី វណ្ណដេក	ប	មន្ត្រីការិ.ដ.ស.ន.ក ព្រែកព្នៅ	089 363 336	
6	ឬទ្ធី ឬទ្ធីយ៉ា	ប	មន្ត្រីការិ.ដ.ស.ន.ក ព្រែកព្នៅ	077 778 384	
7	ទេព ម៉ាកាធី	ប	MAK CONSULT	012 911 099	
8	Declan O'Leary	ប	MAK CONSULT	012 950 267	
9	ម៉ាច គុណ	ប	MAK CONSULT	012 282 462	
10	សុខ សំអុន	ប	អគ្គនាយករង នៃអគ្គនាយកដ្ឋានលំនៅឋាន	017 542 333	
11	ហែម សុផាវាជ	ប	មន្ត្រី	098 533 336	
12	សម្បត្តិ មុន្នីឧត្តម	ប	ប្រ.ការិយាល័យ	092 234 582	
13	ហេង វិសាល	ប	អនុ.ការិយាល័យ	069 669 586	
14	គង់ សុភា	ប	ជំនួយការអគ្គនាយក	061 303 222	
15	ឡាយ ស្វីរិន	ប	អភិបាលរងខណ្ឌច្បារអំពៅ	012 558 777	
16	ឆាយ វាសនា	ប	អភិបាលរងខណ្ឌសែនសុខ	012 336 567	
17	លាង ដារីក	ប	នាយករងខណ្ឌពោធិ៍សែនជ័យ	077 799 090	
18	នូ កែតសុគុណ	ប	ប្រធានការិ.សាធារណការខណ្ឌពោធិ៍សែនជ័យ	016 323 078	
19	ឡេង វ៉ាវង្ស	ប	អភិបាលរងខណ្ឌដង្កោ	088 888 3868	
20	ពេញ ហូ	ប	អនុប្រធានការិ.ដ.ន.ស.	012 363 656	
21	អ៊ុក សុថា	ប	ប្រធានការិ.លំនៅឋានមន្ទីរ ដ.ន.ស.ស ភាព	012 833 611	

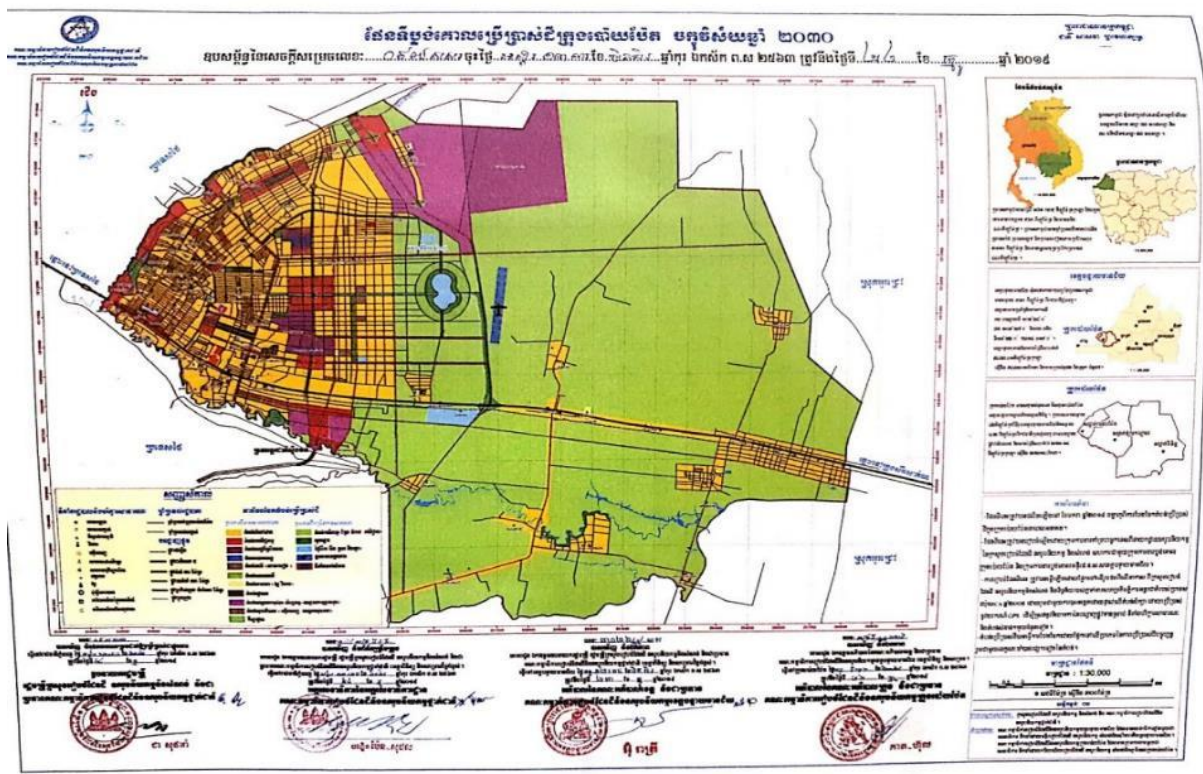
22	ឈុន យាង	ប	អនុប្រធានការិយាល័យផែនការ ហិរញ្ញវត្ថុ	012 318 776	
23	សំ ញ៉ាវ	ប	ប្រធានការិយាល័យសាធារណការដង្កោ	012 509 400	
24	ពេជ សាខុច	ស	ប្រធានការិយាល័យសេដ្ឋកិច្ចដង្កោ	089 959 843	
25	គឹម ឈីរតាង	ស	អនុការិយាល័យភូមិបាលដង្កោ	077 263 678	
26	អ៊ុក សុភា	ប	ខណ្ឌសែនសុខ	012 697 636	
27	សិ ធា	ប	ខណ្ឌពោធិ៍សែនជ័យ	012 753 038	
28	យឹម សុភារម្យ	ប	ខណ្ឌពោធិ៍សែនជ័យ	017 222 702	
29	នាង ទូច	ស	ខណ្ឌច្បារអំពៅ	012 509 719	
30	មាន សុផាឌី	ប	ប្រធានការិយាល័យសង្គមកិច្ចខណ្ឌស.ស	012 628 968	
31	ធាម ច័ន្ទសរិយុដ្ឋ	ប	ប្រធានការិយាល័យសង្គមកិច្ចខណ្ឌស.ស	087 311 616	
32	រស់ ពុទ្ធី	ប	ការិយាល័យសេដ្ឋកិច្ច ច្បារអំពៅ	012 761 007	
33	ម៉ែ សារីន	ប	ប្រធានការិយាល័យសង្គមកិច្ចខណ្ឌព្រែកព្នៅ	089 710 307	
34	ម៉ម សុធាវិទូ	ប	អនុប្រធានការិយាល័យសាធារណច្បារអំពៅ	078 696 117	
35	ប៊ិក ប្រស	ប	អនុប្រធានការិយាល័យសេដ្ឋកិច្ចច្បារអំពៅ	012 883 943	
36	ខន សក្យា	ស	ប្រធានការិយាល័យផែនការខណ្ឌច្បារអំពៅ	012 313 636	
37	គឹម សុរិយា	ស	ប្រធានការិយាល័យផែនការ&ហិរញ្ញវត្ថុស្តីទី	096 928 8896	
38	ថង ម៉ាវ៉ាឌី	ស	អនុការិយាល័យផែនការសែនសុខ	092 787 707	
39	ថន រណ្តាវ៉ា	ប	អនុការិយាល័យសេដ្ឋកិច្ចខណ្ឌសែនសុខ	078 875 123	
40	ចាន់ ចេស្ដា	ប	អនុការិយាល័យទីបាត់ការរៀបចំក្រុង	092 864 668	
41	ញ៉ែម ចាន់ដារី	ស	អនុការិយាល័យស.គ.ក្រីក្រ	016 356 470	
42	ច័ន្ទ ពេជ្រម៉ូនីកា	ស	មន្ត្រីការិយាល័យភូមិភាពសាធារណៈ	099 845 000	

Annex 6 List of Stakeholders that could Potentially Partner in Funding Deeper Research (see text)

Annex 7 Municipal Land Use (Spatial) Master Plans for the Five (5/10) Target Municipalities

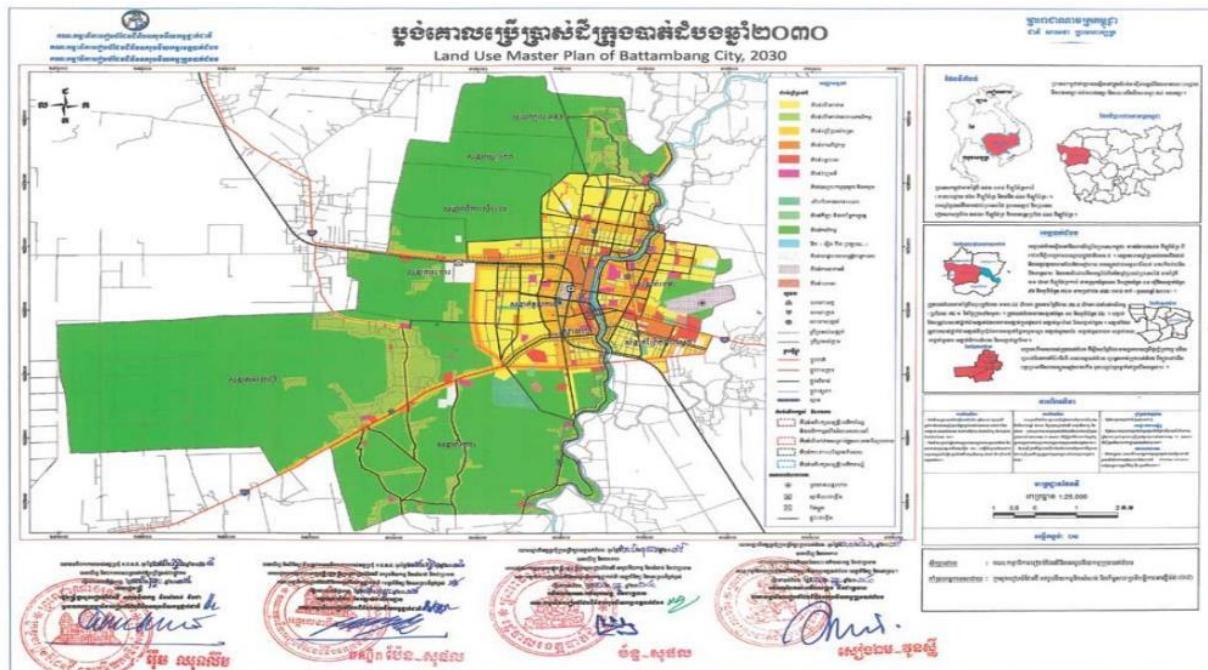
Krong Poipet Land Use Master Plan 2030

The orange/yellow colours are areas identified for residential or mixed-use usage.



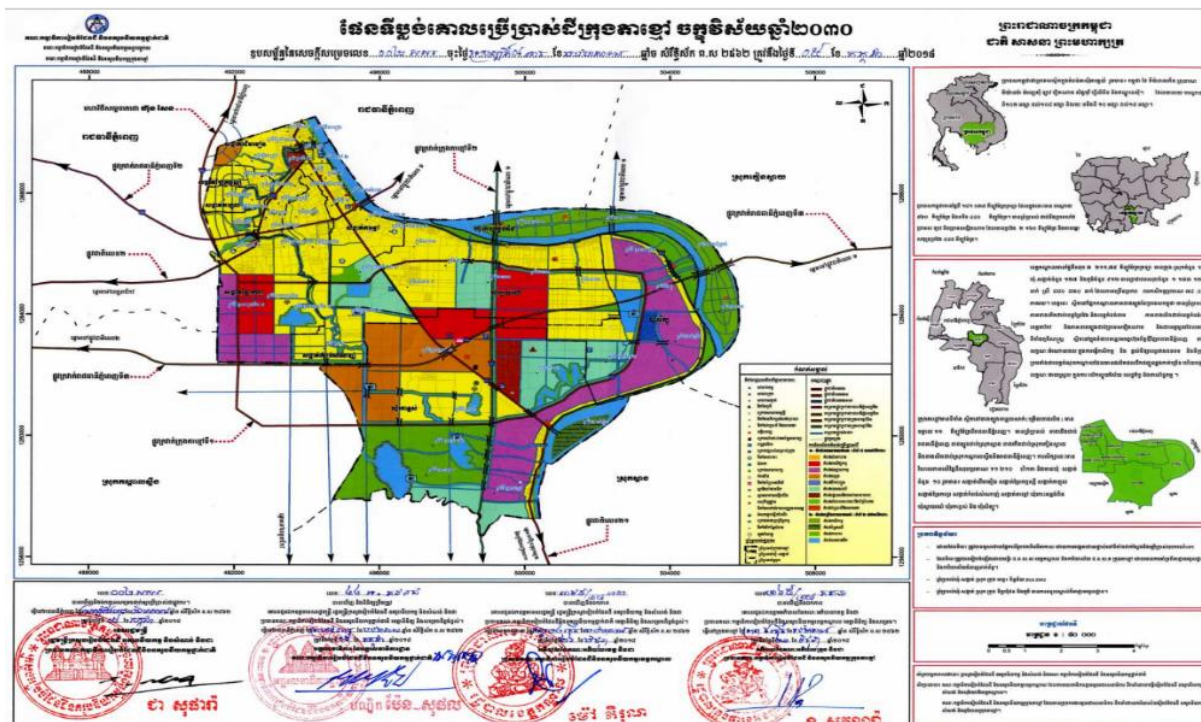
Krong Battambang Land Use Master Plan 2015-2030

(yellow colour is used to indicate land zoned for residential purposes and the orange is mixed use, the darker the denser)



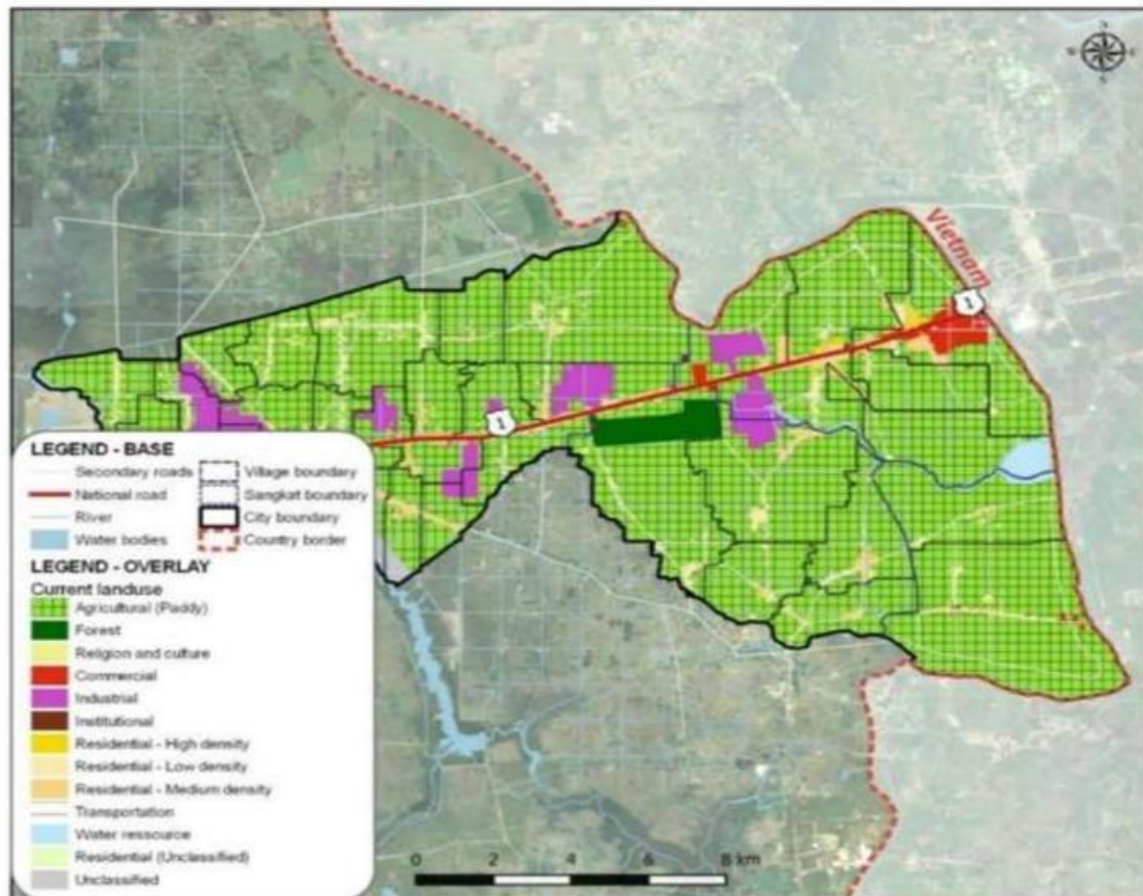
Kandal-Krong Takhmao Land Use Master Plan

Yellow colour indicative of desired residential usage

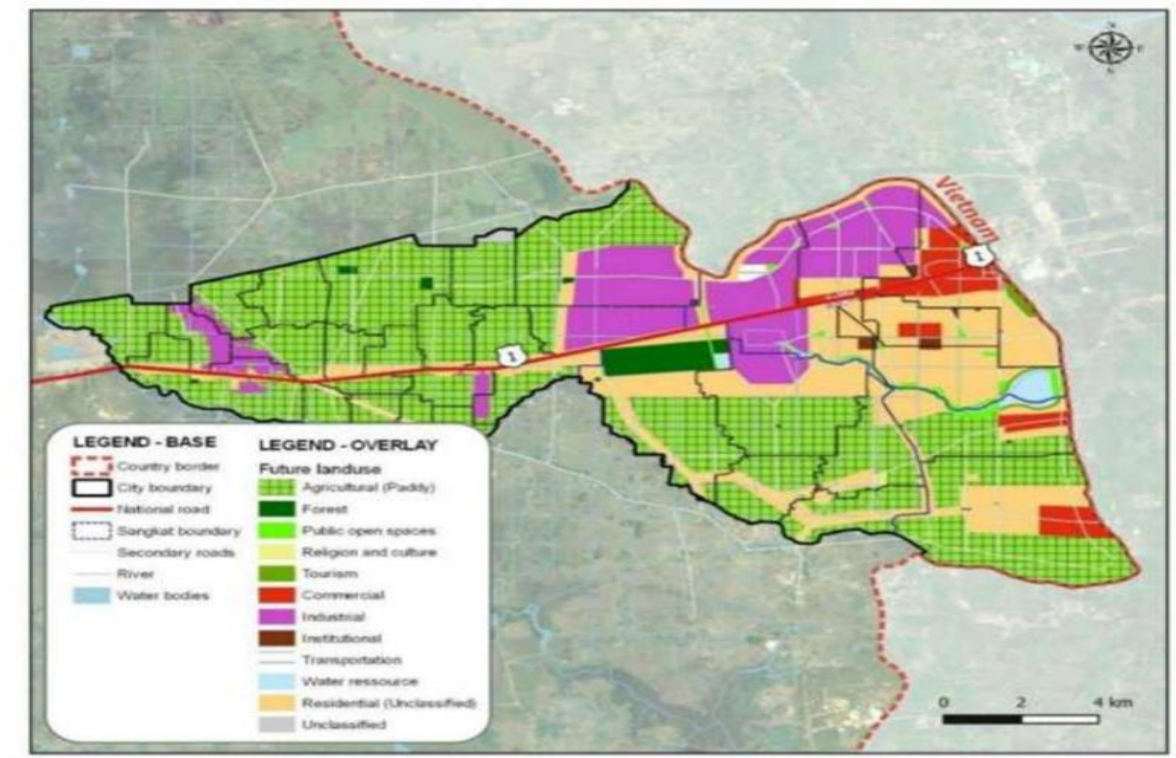


Krong Bavet (draft?) Land Use Master Plans

Existing Situation 2017 (showing primarily ribbon residential development (yellow) and a small commercial core near the border)

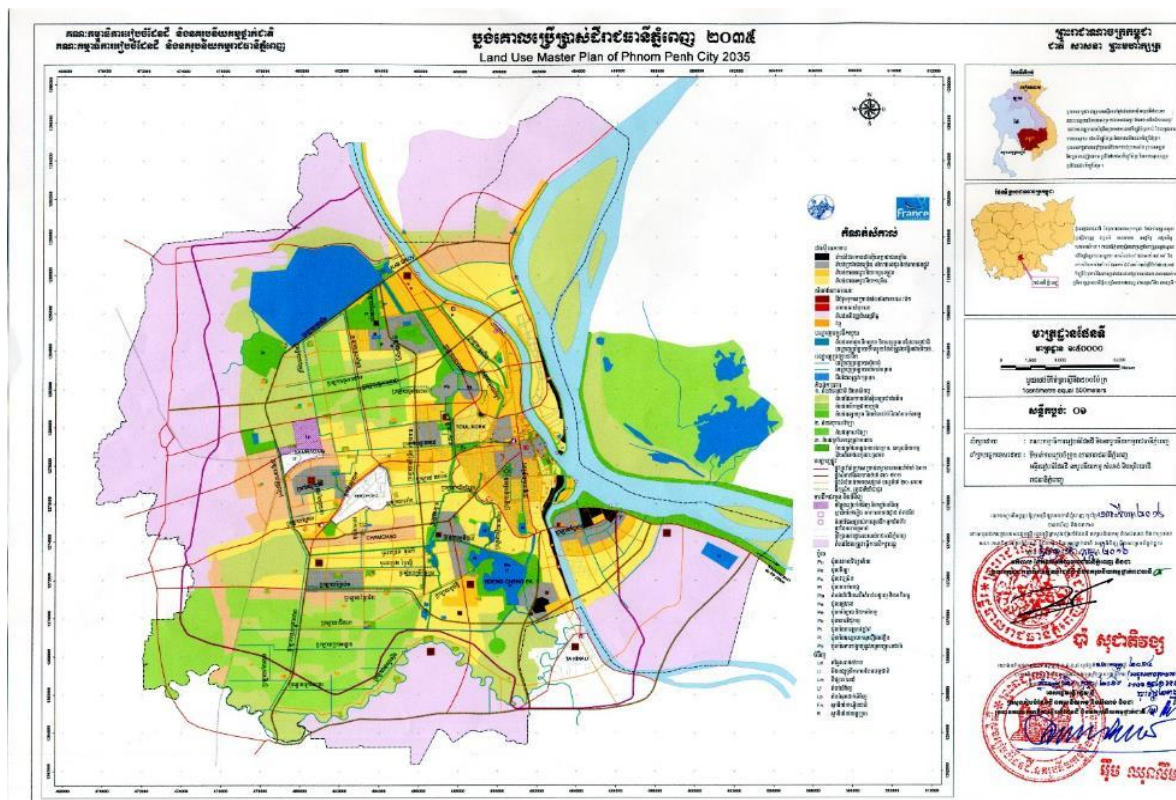


Projected development situation by 2030 (showing an imaginary concentrated urban residential development)



Phnom Land Used Master Plan 2025

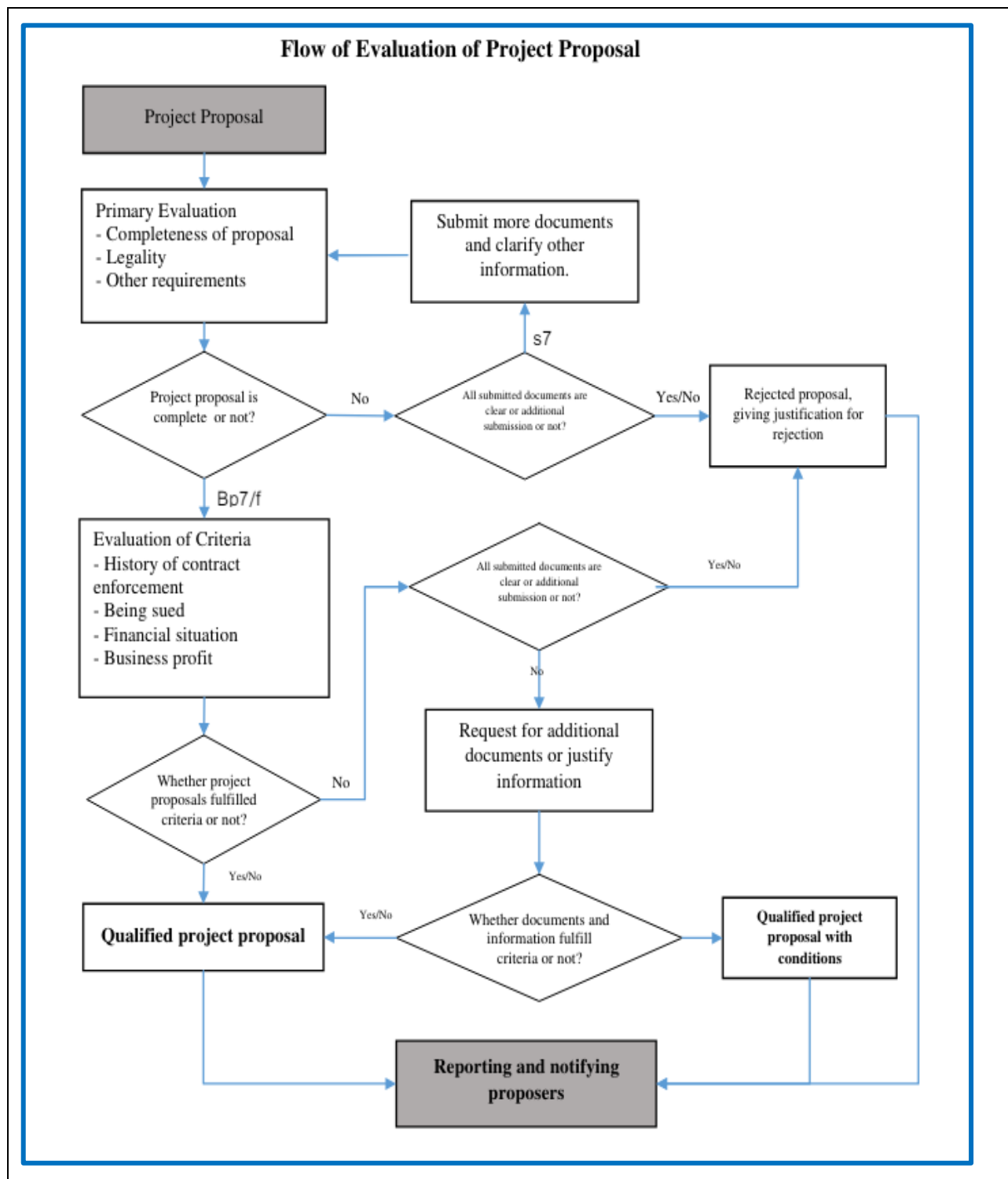
With yellow indicating desired residential usage and orange for mixed use.



Annex 8 The UN Adequate Housing Criteria Framework

Criteria	
Affordability:	housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
Availability of services, materials, facilities & infrastructure:	housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
Habitability:	housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
Accessibility:	housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account. □
Location:	housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas. □
Cultural adequacy:	housing is not adequate if it does not respect and take into account the expression of cultural identity.
Security of tenure:	housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.

Annex 9 Affordable Housing Project Proposal Evaluation (Source AHP 2017)



Annex 10 Eligible Incentive Packages (Source AHP 2017)

The provision of eligible incentive packages will be considered and provided on a case-by-case basis and will depend on the nature of the project and if it's for all (housing units are) affordable housing or partial affordable house (units) project. As well as the project's necessity, and the capacity of the government. Assessment and consideration is under the authority of the inter-ministerial committee.

To receive the incentives, developers must register tax for the project separately from their normal business, a range of package are available, and developer can either pick from one or request a blend of the package.

a) Public Investment Package, including but not limited to:

- Construction of road, water supply, drainage or sewage system (connecting to the main network)
- Electricity network (connecting to main grid)
- School and hospital
- Other infrastructure networks (connecting to main network)

b) Fiscal, taxes and other fees Package, including but not limited to:

- Withholding tax (to interest of non-residents receiving credit)
- Profit tax (on 50% of total profit from affordable housing projects)
- Property tax (on the property investing in the affordable housing projects from the construction stage to sold out)
- Value added tax (non-taxable supply)
- Waiving or deducting fees of legal procedures

c) Legal Procedures Package, including but not limited to:

- Facilitating the procedures in obtaining construction permit
- Facilitating the procedures in obtaining business license
- Facilitating the procedures in starting construction and closing the project
- Other legal procedures related to construction.
- Support

Annex 11 Affordable Housing Policy Project Implementation Approval and Implementation Process Framework

The AHP envisages housing programmes and projects following a three-step process summarized as follow.

Description of Affordable Housing Project Approval and Implementation Process	
Steps	
1. Proposal of affordable housing development projects,	
	<p>Proposals can be proposed by the private sector alone, the private sector with international partners, communities, NGOs for humanitarian purpose, official development partners as well as financial institutions.</p> <p>The proposal can be divided into two steps.</p> <ol style="list-style-type: none"> The proposed project concept note, briefly providing project information, about the scale, location, intent etc.... With qualifiable projects proposed to <ol style="list-style-type: none"> Focus exclusively on the development of affordable housing, or Mixed housing projects including commercial residence and affordable housing. <p>The minimum requirements for affordable housing project are</p> <ol style="list-style-type: none"> Consist of at least 100 affordable housing units, located within 20 km of capital/cities and housing price per unit without exceeding 15,000 US dollar? Have linkages with and the participation from financial institutions with housing credit programmes with low reasonable interest rates, Use a maximum of 70% of the total project areas for housing buildings, Provided community buildings and green spaces, and (6) Provided a preliminary environment and social impact assessment <p>After approval of the concept note:</p> <ol style="list-style-type: none"> Detailed project proposal, which should include: <ul style="list-style-type: none"> Construction (material) samples; Detailed designs Cost estimate breakdowns Requested taxes and other duties subject to exemption; Construction and business plans, which include <ul style="list-style-type: none"> Financing plans; Sale plans, include criteria and procedure for selecting target groups, Sample of sale/tenure contract and Conflict resolution mechanism, etc
2. Project Evaluation,	
	<p>All affordable housing development projects are assessed by an Inter-Ministerial Committee, chaired by the Ministry of Economy and Finance (MoEF) and participated in by Ministry of Land Management, Urban Planning and Construction (MLMUPC) before being proposed for approval by the head of the government. The government may delegate approval of some projects to a responsible committee depending on the size and actual necessity of the project.</p> <p>In terms of institutional responsibilities for affordable housing projects:</p> <p>Ministry of Economy and Finance (MoEF)</p> <ul style="list-style-type: none"> Reviews and provides comments on taxes and duties reduction or exemptions; Decides on public infrastructure investments including electricity connection, clean water and sewage systems; Provides comments on business plans and the overall financial aspects of the project; and Proposals to determine the target groups, who have the right to buy the housed from the project with the cooperation with relevant institutions. <p>Ministry of Land Management Urban Planning and Construction (MLMUPC)</p> <ul style="list-style-type: none"> Reviews and monitors technical aspects of project planning, Compliance with guidelines, Company's qualifications, and Approvals on procedures of construction facilitation with the participation from relevant institutions including MoEF. <p>The AHP envisages an approval process of nine to 12 months. with the</p>

Description of Affordable Housing Project Approval and Implementation Process	
	<ul style="list-style-type: none"> Proposal for affordable housing development projects made within 03 months and Detailed project proposal approved within 6 months after receiving the proposal application form. <p>With the assessment of proposals having four 4 levels, "Completely rejected", "Rejected with an explanation", "Accepted with conditions", and "Project approved".</p> <p>All approved projects are still subject to necessary change, implementation progress, and other acts outside of human control, such as a natural disaster.</p>
3. Monitoring project implementation, including construction, sale/rent, completion or clearance and monitoring after the completion.	
	<p>The AHP envisages three process monitoring channels namely</p> <ul style="list-style-type: none"> Construction Monitoring After the approval of an affordable housing development project a joint working group MoEF, MLMUPC, and other institutions representatives from the Inter-ministerial Committee monitor project progress. The working group must facilitate the administrative procedures to get the project to start within 06 months after project approval. While teams from both ministries play roles in monitoring the progress and compliance with approval conditions and incentive criteria. The working group also coordinate with relevant stakeholders to accelerate the required project process approval and construction work. The joint working group also provide regular progress and monitoring reports of progress against agreed plans. Housing Sales or Rent Monitoring, and Once construction has start, arrangements for sale or rental (pre-sale) can started. The re-sale project housing can only be done after five (5) years of receiving the official right. The working groups are also meant to monitor housing purchasing or rental by qualified target groups Project Completion and Post Completion Monitoring After the completion of all construction and sales, project need to close to end government obligations for the project.

Annex 12 Provincial Municipalities Land (Tax) Valuation (as per SD#343 2019)

Land Categories	Svay Rieng		Banteay		Siem Reap		Kampong Chhnang		Serey Sophon		Poipet		Preah Sihanouk		Battambang		Takeo									
Reference	343 shv		343 shv		343 shv		343 shv		343 shv		343 shv		343 shv		343 shv		343 shv									
	from	to	from	to	from	to	from	to	from	to	from	to	from	to	from	to	from	to								
Type 1	\$ 300	land around main roads and markets	\$ 200	land around main roads, casino and a number of borey	\$ 500	\$ 1,500	land around market and main roads	\$ 350	land around market and parking spaces	\$ 500	\$ 1,000	land around main roads, markets and parking spaces	\$ 1,500	land around casino	\$ 1,200	land around main roads	\$ 650	\$ 650	land around market	\$ 1,200	land around markets and a number of boreys					
Type 2	\$ 30	\$ 100	land around main roads	\$ 150	land around main roads, market and residential area	\$ 350	\$ 1,000	land around market and main roads	\$ 300	land around main roads and a number of borey	\$ 200	\$ 800	land around main roads and market	\$ 500	\$ 1,000	land around main roads	\$ 500	\$ 500	land around market and main roads	\$ 800	land around market and main roads					
Type 3	\$ 20	\$ 50	farming/ residential land around main roads	\$ 100	land around main roads	\$ 350	\$ 800	land around market and main roads	\$ 250	land around main roads	\$ 500	land around 'U' block, area around it and national road			\$ 400	\$ 800	land around main roads	\$ 400	\$ 400	land around main roads	\$ 400	land around main roads				
Type 4	\$ 10	\$ 30	farming/ residential land around main roads	\$ 30	\$ 75	framing land / residential land around main roads and market	\$ 200	\$ 500	land around borey and main roads	\$ 150	land around main roads	\$ 200	\$ 300	land around min roads	\$ 500	\$ 1,000	land around national road \$ and casino	\$ 200	\$ 600	land around borey and main roads	\$ 350	\$ 350	land around main roads			
Type 5	\$ 10	\$ 20	farming/ residential land around main roads	\$ 20	\$ 50	farming/ residential land around main roads	\$ 150	\$ 350	land around borey market and main roads	\$ 100	land around main roads	\$ 100	\$ 250	parking spaces and main roads	\$ 300	\$ 800	land around market and main roads	\$ 100	\$ 400	land around main roads	\$ 150	\$ 300	land around main roads and a number of borey			
Type 6	\$ 1	\$ 10	other types of land	\$ 10	\$ 20	farming/ residential land around main roads	\$ 125	\$ 350	land around market and main roads	\$ 70	land around main roads	\$ 70	\$ 150	main roads	\$ 100	\$ 400	land around main roads	\$ 100	\$ 200	land around main roads	\$ 100	\$ 250	land around main roads and borey			
Type 7			\$ 8	\$ 20	farming/ residential land around main roads	\$ 250	\$ 100	land around borey and main roads	\$ 3	\$ 50	other types of land	\$ 30	\$ 100	main roads	\$ 200	land around market and main roads	\$ 75	\$ 150	land around main roads	\$ 100	\$ 200	land around main roads	\$ 200	land around main roads		
Type 8			\$ 3	\$ 10	farming/ residential land around main roads	\$ 40	\$ 150	land around borey and main roads				\$ 20	\$ 60	main roads	\$ 150	land around market and main roads	\$ 50	\$ 100	land around main roads	\$ 150	\$ 150	land around main roads and borey	\$ 150	land around main roads		
Type 9			\$ 1	\$ 15	other types of land	\$ 40	\$ 100	land around market and main roads				\$ 10	\$ 50	farming / residential area near main roads	\$ 50	\$ 130	farming/ residential area around main roads	\$ 1	\$ 75	other types of land	\$ 100	\$ 100	land around main roads and market	\$ 200	land around main roads	
Type 10						\$ 25	\$ 75	land around main road				\$ 6	\$ 30	farming / residential area near main roads	\$ 10	\$ 60	farming/ residential area around main roads				\$ 40	\$ 80	land around main roads	\$ 50	\$ 75	other types of land
Type 11						\$ 15	\$ 50	land around borey and main road				\$ 3	\$ 20	farming / residential area near main roads	\$ 4	\$ 30	farming/ residential area around main roads				\$ 50	\$ 50	land around main roads			
Type 12						\$ 1	\$ 75	other types of land				\$ 1	\$ 40	other type of land	\$ 1	\$ 100	other types of land				\$ 30	\$ 30	land around main roads			
Type 13																					\$ 1	\$ 150	other types of land			

Annex 13 Adjusted Provincial Municipalities Land (Tax) 2023 (based on annual CPI/inflation rate)

2023	145,217	#REF!	estimated CPI															
Land Categories	Svay Rieng		Bavet		Siem Reap		Kompong Chhnang		Serey Sophon		Poipet		Preah Sihanouk		Battambang		Takhmao	
Type 1	\$ -	\$ 350	\$ -	\$ 234	\$ 584	\$ 1,752	\$ -	\$ 409	\$ 584	\$ 1,168	\$ 1,752	\$ -	\$ -	\$ 1,402	\$ 759	\$ 759	\$ -	\$ 1,402
Type 2	\$ 35	\$ 117	\$ -	\$ 175	\$ 409	\$ 1,168	\$ -	\$ 350	\$ 234	\$ 934	\$ 584	\$ 1,518	\$ 701	\$ 1,168	\$ 584	\$ 584	\$ -	\$ 934
Type 3	\$ 23	\$ 58	\$ -	\$ 117	\$ 409	\$ 934	\$ -	\$ 292	\$ 584	\$ -	\$ -	\$ -	\$ 467	\$ 934	\$ 467	\$ 467	\$ -	\$ 467
Type 4	\$ 12	\$ 35	\$ 35	\$ 88	\$ 234	\$ 584	\$ -	\$ 175	\$ 234	\$ 350	\$ 584	\$ 1,168	\$ 234	\$ 701	\$ 409	\$ 409	\$ -	\$ 409
Type 5	\$ 12	\$ 23	\$ 23	\$ 58	\$ 175	\$ 409	\$ -	\$ 117	\$ 117	\$ 292	\$ 350	\$ 934	\$ 117	\$ 467	\$ 175	\$ 350	\$ -	\$ 350
Type 6	\$ 1	\$ 12	\$ 12	\$ 23	\$ 146	\$ 409	\$ -	\$ 82	\$ 82	\$ 175	\$ 117	\$ 467	\$ 117	\$ 234	\$ 117	\$ 292	\$ -	\$ 292
Type 7	\$ -	\$ -	\$ 9	\$ 23	\$ 292	\$ 117	\$ 4	\$ 58	\$ 35	\$ 117	\$ 234	\$ -	\$ 88	\$ 175	\$ 117	\$ 234	\$ -	\$ 234
Type 8	\$ -	\$ -	\$ 4	\$ 12	\$ 47	\$ 175	\$ -	\$ -	\$ 23	\$ 70	\$ 175	\$ -	\$ 58	\$ 117	\$ 175	\$ 175	\$ -	\$ 175
Type 9	\$ -	\$ -	\$ 1	\$ 18	\$ 47	\$ 117	\$ -	\$ -	\$ 12	\$ 58	\$ 58	\$ 152	\$ 1	\$ 88	\$ 117	\$ 117	\$ -	\$ 117
Type 10	\$ -	\$ -	\$ -	\$ -	\$ 29	\$ 88	\$ -	\$ -	\$ 7	\$ 35	\$ 12	\$ 70	\$ -	\$ -	\$ 47	\$ 93	\$ 58	\$ 88
Type 11	\$ -	\$ -	\$ -	\$ -	\$ 18	\$ 58	\$ -	\$ -	\$ 4	\$ 23	\$ 5	\$ 35	\$ -	\$ -	\$ 58	\$ 58	\$ -	\$ -
Type 12	\$ -	\$ -	\$ -	\$ -	\$ 1	\$ 88	\$ -	\$ -	\$ 1	\$ 47	\$ 1	\$ 117	\$ -	\$ -	\$ 35	\$ 35	\$ -	\$ -
Type 13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1	\$ 175	\$ -	\$ -

Annex 14 Phnom Penh Land (Tax) Values 2019 (As per SD 343, 2019) and 2023 CPI Adjusted Values

Categories		Area 1		Area 2		2019		2020		2021		2022		2023	
Category	Descriptions	Daun Penh, Prampi Makara, Chamkar Mon, Toul Kork	Description	Mean Chey, Chbar Ampov, Russey Keo, Dangkor, Por Sen Chey, Sen Sok, Prek Phnov.		Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
Type 1	land along main roads	\$ 4,500	land along list main roads	\$ 1,500		\$4,586	\$1,529	\$4,718	\$1,573	\$4,855	\$1,618	\$5,113	\$1,704	\$5,256	\$1,752
Type 2	land near markets and main roads	\$ 4,000	land near listed markets and listed main roads	\$ 1,000		\$4,076	\$1,019	\$4,194	\$1,049	\$4,316	\$1,079	\$4,545	\$1,136	\$4,672	\$1,168
Type 3	land on main roads	\$ 3,500	land along listed main roads and development areas	\$ 750		\$3,567	\$ 764	\$3,670	\$ 786	\$3,776	\$ 809	\$3,977	\$ 852	\$4,088	\$ 876
Type 4	land on main roads	\$ 3,000	land along listed main roads, in particular Boreys and in a number of listed development areas	\$ 650		\$3,057	\$ 662	\$3,146	\$ 682	\$3,237	\$ 701	\$3,408	\$ 738	\$3,504	\$ 759
Type 5	land on main roads, near markets and a number of developing areas	\$ 2,500	land near listed markets, along listed roads and a number of listed boreys	\$ 550		\$2,548	\$ 560	\$2,621	\$ 577	\$2,697	\$ 593	\$2,840	\$ 625	\$2,920	\$ 642
Type 6	land on main roads and near developing areas	\$ 2,000	land on listed main roads , in particular Boreys and a number of listed developing area.	\$ 450		\$2,038	\$ 459	\$2,097	\$ 472	\$2,158	\$ 486	\$2,272	\$ 511	\$2,336	\$ 526
Type 7	land near markets and main roads	\$ 1,500	land along listed main roads	\$ 350		\$1,529	\$ 357	\$1,573	\$ 367	\$1,618	\$ 378	\$1,704	\$ 398	\$1,752	\$ 409
Type 8	land on main roads	\$ 1,000	Land along listed main roads in particular boreys and the number of plots	\$ 300		\$1,019	\$ 306	\$1,049	\$ 315	\$1,079	\$ 324	\$1,136	\$ 341	\$1,168	\$ 350
Type 9			Land on listed main roads in particular boreys	\$ 250		\$ -	\$ 255		\$ 262		\$ 270	\$ -	\$ 284	\$ -	\$ 292
Type 10			Land on main roads in boreys and the number of plots	\$ 200		\$ -	\$ 204		\$ 210		\$ 216	\$ -	\$ 227	\$ -	\$ 234
Type 11				\$ 150		\$ -	\$ 153		\$ 157		\$ 162	\$ -	\$ 170	\$ -	\$ 175
Type 12			land on both sides of listed main roads along listed streets	\$ 125		\$ -	\$ 127		\$ 131		\$ 135	\$ -	\$ 142	\$ -	\$ 146
Type 13			land on both sides of main roads in boreys and the number of plots in Borey	\$ 100		\$ -	\$ 102		\$ 105		\$ 108		\$ 111	\$ -	\$ 114
Type 14			land on both sides of listed main roads and along listed streets	\$ 75		\$ -	\$ 76		\$ 79		\$ 81		\$ 83	\$ -	\$ 86
Type 15			land on both sides of main roads along listed streets	\$ 45		\$ -	\$ 46		\$ 47		\$ 49		\$ 50	\$ -	\$ 51

Annex 15 List of 42 Suggestions/ Recommendations/ Clarifications Generated by the Study Validation Workshop (May 27, 2024)

Kampong Chhnang Province Group

1. Government should prepare an awareness raising programme on
 - Household financial management (financial literacy) and
 - Adequate housing criteria and requirements.
2. Create work opportunities in the new/near development zones and provide adequate public services and facilities.
3. Provincial, Capital, city, district, commune/sangkat must have funds/financial support for housing work and programmes (add the next one)
 - Financial support from government or related ministries
4. Informal settlements must be organized as communities, so it is easier to manage, raise awareness and especial working on housing and livelihood inputs.
5. Please provide the definition of low-income households. / Define type/range of the low- and middle-income households.
6. Develop technical plans/drawing of affordable housing for persons with disabilities.
7. Show/provide the certain gap of housing policy and incentive policy.

Phnom Penh and Svay Reang Provincial Groups

8. Affordable housing projects for low-income households should be built in urban areas where they can get access to public facilities like schools, hospitals, markets, pagodas and other adequate infrastructure and services.
9. Ensure only for real low-income families can buy that project houses, for living.
 - Ensure conditions/requirements for minimum (time for) living before they can sell it.
10. Request government to provide tax remission for the importation of construction materials for affordable housing projects and other services.
 - Ease the need for permits.
11. Request government and financing companies to reduce the interest rate for low-income groups. (especially when the economic crisis, loss of jobs).

Communities Group

12. Accelerate solving the informal settlement in order they have land titles to push their financial status to be better.
13. Implement circular 03 properly, provide land title and social land concession and other law and regulation in order to help communities increase incomes enable access the affordable house.

Request

14. To government and local authority prepare the dedicated plans to solving the land issue in informal settlements/ communities.
15. To revise the circular 03, reducing the period for the provision of land title for urban social land concessions from 10 years to 5 years (to align with rural SLCs)
16. Invite community representative to join the next workshop which will held in Phnom Penh.
17. Advocate for longer term payments periods for housing loan (25 year or more)
18. For recommendation 1, please include/consider children in designs (standards design practice do consider children, the issues are that PwD may need special requirements to adapt housing).
19. Please provide information on the gap mention in recommendation 12
20. Promote/ raise awareness of the people to understand about the housing options that they can access and the terms and conditions to be applied (linked to financial literacy above)
21. Define the type of construction material that are suitable for apply in affordable housing project.
22. Define the definition of vulnerable groups certainly and
23. Information on the housing type/price that low income /middle income households can afford to buy or can afford.
24. Provide the details the meaning of the housing incentive policy (Circular 07)
25. Explain land bank concept (there was a mention MoEYS in the comment, but this is/ was an error as it MoEF).
26. Government should collaborate with private sector entities/organizations to build more the affordable housing.

Kandal Province

27. Support and apply no fees for building/construction permit for construction company/developer (for affordable housing units) with limit validation.
28. Incentivize (affordable housing) development lower taxation on developing partner/ investment parties and beneficiaries delivering affordable housing.
29. Government should create a foundation (or other entity) for housing financing.
30. Housing Information sharing to people effectively and on time.
31. Ensure the housing build/house project for low-income people must be sell to low-income groups and have certain procedure to check and monitor.
32. Government should contribute land for construct house for the poor/ low-income group.
33. Collaborate with investors or developers in the housing sector ⁹
34. Government should include housing component in the social support programme.
35. The low-income households have to strengthen the ability to increase their income and skills.
36. Please provide various options to access affordable housing
37. Please give clear definition or meaning for all key work/technical work

38. Give certain recommendations for who will access affordable housing.
39. Please add any challenges that low-income households have in accessing (or not) to affordable housing.
40. Accelerate solving of informal settlements in cities and urban areas.
41. Should consider preparing the affordable housing for vulnerable groups who live in informal settlements.
42. Low-income family should apply 2 phases.
 - Phase 1
 - The urban area should build building for rent in low fare and have limit of time to rent.
 - So, families that live in urban area have potential to save money and still can work to generate income.
 - Phase 2
 - Build the rural/suburban borey (“Borey Chunabot”/rural boreys) in suburban areas.
 - Have ability to provide affordable installment/pay schemes for payments.
 - provide skill training and job opportunities near housing.
 - Call for good investor/developers to invest in affordable housing.

Build quality necessary infrastructure.

Annex 16 Summary of Rapid Review of Bank Sector (24 Banks) Housing Financing Products

The following table present a summary of what banks publish or not on their websites in terms of

Institutions	Portion	Max Duration (years)	Average per year	Other (reported) conditions
ACLEDA Bank Ltd.	70%	15	10.0%	< 60 years
		6	9.8%	< 60
CIMB Bank				1% processing fee, Insurance, Valuation & Legal Fees borne by borrower
Phillip's Bank		25	9.5%	
ABA				
J Trust Royal Bank	80%	20	8.9%	<65, 1% of Loan (approval fee), minimum US\$21,000, early repayment fee 3% for lump sum payment within lock-in period, property Valuation fee (US\$150-250), legal fees (US\$200), Mandatory house insurance (fire)
Prince Bank	80%	25	8.7%	
Canadia Bank PLC		Avg 20 can be 25 (MRTA)	8.5%	>US\$20,000
	98%	25	8.0%	24 month grace period
Foreign Trade Bank	80%	20	9.1%	Elsewhere? >40,000,000 (~10K US)
PPC Bank	70%	25	11.3%	70%
Bank of China	70%	20		4.99% year 1, >US\$30,000
BIDC Bank	70%	20		
BRED Bank		20	7.8%	
Woori Bank		10	14.4%	
Vattanc Bank		15		term loan, 8% special Rate (2017)
Chip Mong Bank	80%	20		

The following table present a summary of what banks publish or not on their websites in terms of their housing financing products.

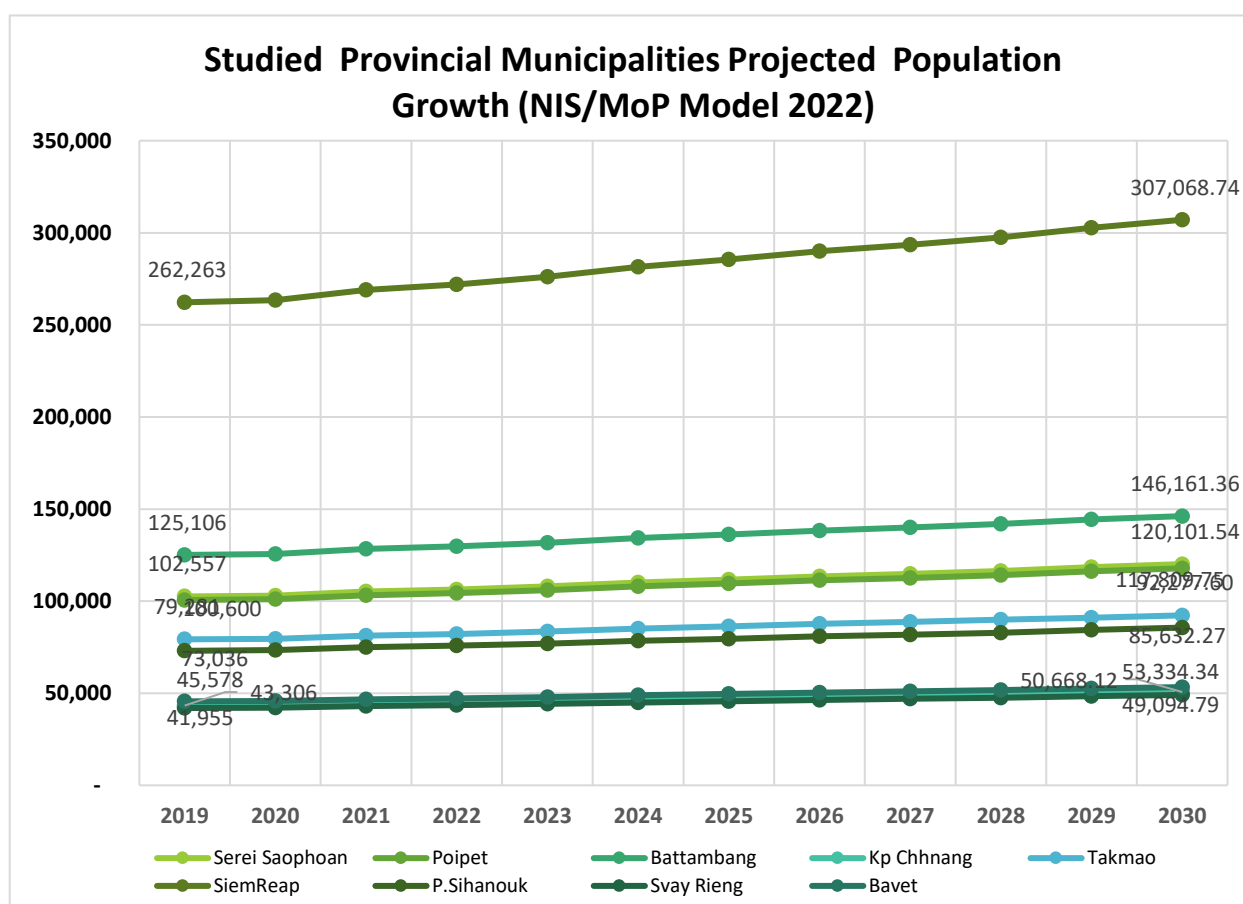
Institutions	Portion	Max Duration (years)	Average per year	Other (reported) conditions
Chief Bank	70%	15		
Cambodia Public Bank Campubank	95%	25	8.3%	
Cambodia Post Bank	80%	25	7.0%	
Shinhan Bank	80%	25	8.2%	
May Bank	70%	25	9.3%	Individual (Cambodian nationality only) Joint applicants (Cambodian or foreigner whose spouse is Cambodian, maximum up to 6 applicants is allowed) Earn a stable income of USD1,000/month or more. Borrower age must between 18 to 65 during loan period. Purchase property(ies) for owner occupied or investment. Property construction for residential or owner occupied. Refinancing existing housing loans. Re-mortgage existing property(ies) for property investment.
RHB Bank	90%	25		
Sathapana	80%	20	7.0%	
Sacambank		10	12%	
SBI LY HOUR Bank Plc.	95%	20	8.0%	
Averages	80%	20	9.2%	

Annex 17 Report Numbers of Informal Settlements, Households and Population Obtained by Surveyed Cities.

City/ Municipality	Report # of Settlements	Reported # of Families	Reported # of Houses	Reported year of source (see text)	% of Total Settlement Hhs	% of Total (reported) persons in settlements
Phnom Penh	121	16,986	13,634	2023	63%	55%
Siem Reap	146	1,834	1,678	2023	7%	7%
Kampong Chhnang	14	675	641	2023	2%	3%
Battambang	61	3,859	3,345	2019	14%	14%
Serei Sisophon	35	760	683	2023	3%	3%
Preah Sihanouk	6	n/d	1,070	2022	0%	4%
Takhmao	8	3,036	2,649		11%	11%
Incomplete / Secondary Sources						
Poipet	5	n/d	1,060	2022	0%	4%
Bavet	n/d		11	2022	0%	0%
Svay Rieng	n/d	n/d	n/d			
TOTALS	396	27,150	24,771			
Notes						
n/d=not data						

Annex 18 Housing Needs Projections by City 2024-2030

1. Projected Population Growth 2019-2024 (based on NIS/MoP) for selected provincial Municipalities.



2. Projected Annual Housing Need by Municipality 2023-2030

Code	Municipality	2023	2024	2025	2026	2027	2028	2029	2030	Subtotal of Additional Housing Units Needed (Natural Growth)
0106	Serei Sisophon	486	621	475	530	406	458	608	493	4,078
0110	Paoy Paet	477	609	466	520	399	449	596	483	4,000
0203	Battambang	592	756	579	646	494	557	739	600	4,962
0403	Kampong Chhnang	205	262	201	224	171	193	256	208	1,720
0811	Ta Khmau	374	477	365	408	312	352	467	378	3,133
1710	Siem Reap	1,243	1,588	1,216	1,356	1,039	1,171	1,553	1,259	10,425
1801	Preah Sihanouk	347	443	339	378	290	326	433	351	2,907
2006	Svay Rieng	200	254	194	217	166	193	248	201	1,674
2008	Bavet	215	275	210	235	180	203	269	218	1,805
	Sub Total Provincial Municipalities	4,139	5,285	4,046	4,514	3,457	3,902	5,169	4,192	34,704
12	Phnom Penh Capital	10,516	10,377	10,233	10,103	9,980	9,846	9,664	9,462	80,183
	Annual Total of Additional Housing Units for Study Cities	14,656	15,663	14,279	14,617	13,438	13,748	14,834	13,653	114,887

1. Combined Projected Additional Houses Provincial Municipalities (nine) and The Capital by Year to 2030.

