**INDONESIA**

**Housing Policy Roadmap**

**Consultants** For Phase 1 of the Land, Housing and Urban Settlements Program

March - October 2014

**Summary of Positions:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Position** | **Team** | **Status** |
| 1. | Bappenas Analyst: Building Blocks | Building Blocks | To find locally. Bappenas + Kemenpera nomination. |
| 2. | Senior Expert: Building Blocks | Building Blocks | To find locally. Bappenas + Kemenpera nomination. |
| 3. | Technical Lead: Building Blocks | Building Blocks | World Bank identifying a relevant international expert. |
| 4. | Bappenas Analyst: Urban Land Policy | Land | To find locally. Bappenas + Kemenpera nomination. |
| 5. | Senior Expert in Urban Land Policy | Land | To find locally. Bappenas + Kemenpera nomination. |
| 6. | Technical Lead:  Urban Land Policy | Land | Exploring availability of Keith Bell(World Bank) and/or Mark Napier (external consultant) to fill this role. |
| 7. | Kemenpera Analyst: Incremental | Supply: Incremental | To find locally. Bappenas + Kemenpera nomination |
| 9. | Kemenpera Analyst: Rental Housing | Supply: Rental | To find locally. Bappenas + Kemenpera nomination |
| 10. | Senior Expert:  Rental Housing | Supply: Rental | Claude Taffin(external consultant) recommended. |
| 11 | Senior Expert in Housing Policy Innovations | Supply: Innovations | Josie McVitty(World Bank) can provide technical support (on international examples etc.). |
| 12 | Technical Lead:  Housing Supply Policy | Supply | Bernadette Baird-Zars (external consultant) recommended. |
| 13 | Kemenpera Analyst: Housing Finance | HMF  Mortgage | To find locally. Bappenas + Kemenpera nomination |
| 14 | Senior Expert: Housing Finance | HMF  Mortgage | To find locally. Bappenas + Kemenpera nomination |
| 15. | Technical Lead:  Housing Microfinance | HMF | AndreyMilyutin (World Bank) recommended. |
| 16. | Technical Lead:  Mortgage Markets | MM | Alfonso Mora Garcia (World Bank) recommended. |

# Terms of Reference: Bappenas Analyst, Building Blocks

**Position:** Analyst in Housing Sector Governance

**Summary:** A research analyst with knowledge of policy, governance and institutional roles and responsibilities in the housing sector. Provides analytic, research or other professional support to senior technical lead to carry out assessment of current institutional setting and provide recommendations for the Housing Policy Roadmap. Based with Bappenas’ Directorate of Housing and Settlements.

**Dates**: April, 2014 – October, 2014

**Days:** 40 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

Most low-income housing in Indonesia is built by small contractors through informal processes, leaving a large number of urban poor in inadequate shelters with insecure tenure rights, poor access to basic services and vulnerability to disaster risks. Demand pressures for affordable and serviced land and housing are increased in the context of rapid urbanization.

Addressing the challenge of affordable housing through a blend of comprehensive policy reform of the housing supply and financing systems will be a key factor in determining the extent and pace by which Indonesia’s urbanization and strong economic growth will be benefit the urban poor.

In the context of the medium-term plan, the RPJMN, Bappenas has developed the dual policy goals of alleviating poor conditions in existing slums, and preventing the formation of new slums through effective housing policy. This Program, led by Bappenas and Kemenpera, with the support of the World Bank, will aim to address five key pillars (building blocks, urban land policy, public housing policy, housing microfinance and mortgage markets) to improve access to affordable housing for low-income Indonesians.

1. **Objectives**

The broader objective of this Program is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government that comes in place in October.

The specific objective of the building blocks pillar is to review the role of the public sector and improve the coordination and capacity of public institutions to execute policies that support the delivery of affordable housing, as well as to assess role of a National Housing Board and the role and strategic mission of PT Perumnas.

1. **Scope of Work**

The consultant will work closely with Bappenas’ Directorate of Housing and Settlements, the World Bank and other primary stakeholders to carry out this work, particularly Kemenpera, PT Perumnas, MoHA and MPW.

This assignment will involve the following tasks:

* Map stakeholders relevant to the Building Blocks pillar.
* Coordinate meetings and collation of information from relevant stakeholders.
* Respond to requests from the Building Blocks Technical Lead.
* Provide inputs and analysis for the institutional mapping, including current roles, responsibilities (de facto and de jure), coordination, gaps and overlaps, inefficiencies etc.
* Under direction of Technical Lead and senior expert, collate information on National Housing Board design.
* Under direction of Technical Lead and senior expert, collate information on PT Perumnas role and potential in housing delivery.
* Research on relevant policy options, including:
  + a) public-sector role, including international experiences of opportunities for short and long-term coordination across entities, scales and private sector and;
  + b) national housing board analysis, complemented by relevant technical experiences from other national housing developers, potential lessons from Housing SOEs that have been revitalized.
* Synthesize findings and recommendations for Indonesia on institutional strengthening and sector governance as Inputs into the Roadmap.
* Attend and help to coordinate Pokja PKP meetings and Core Team meetings.

1. **Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Input into the Mapping and Rapid Assessment of Institutions | Diagram and Brief Report. | Mid-May |
| 2. Input into the preliminary assessment of PT Perumnas. | Summary Document (<10pg.) | Mid-May |
| 3. Draft Presentation on Target Areas for Policy Intervention | Presentation circulated and given at Pokja PKP Meeting | End-May |
| 4. Input into Matrix of Policy Alternatives | Policy Brief | August |
| 5. Inputs on Institutional Strengthening and Governance for the Housing Policy Roadmap | Template to be provided | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (urban planning, public policy, economics etc.) or a Bachelor’s degree and 2 or more years’ relevant experience.
* Ability to conduct research and analysis on difficult, but well defined tasks, articulate issues and recommend solutions.
* Ability to draft components of major reports, working papers, etc.
* Ability to effectively communicate and coordinate with many stakeholders and provide technical support to senior professionals.
* Speaks Bahasa and English.

1. **Reporting and Coordination**

The consultant will report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Bappenas’ Directorate of Housing and Settlements, and collaborate with the senior expert and Technical Lead on outputs.

# Terms of Reference: Senior Expert in Housing Sector Governance

**Position:** Senior Expert in Housing Sector Governance

**Summary:** A senior professional with comprehensive and in-depth expertise in policy, governance and institutional roles and responsibilities in the housing sector. Recognized as an advisory resource, with specific knowledge of real estate development and the Indonesia context. Develops and applies best practices and can contribute to strategy, analysis and policy formulation on institutional setting and sector governance in Indonesia. May have external contacts with senior counterparts in national governments and/or other organizations.

**Dates**: April, 2014 – October, 2014

**Days:** 20 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

Most low-income housing in Indonesia is built by small contractors through informal processes, leaving a large number of urban poor in inadequate shelters with insecure tenure rights, poor access to basic services and vulnerability to disaster risks. Demand pressures for affordable and serviced land and housing are increased in the context of rapid urbanization.

Addressing the challenge of affordable housing through a blend of comprehensive policy reform of the housing supply and financing systems will be a key factor in determining the extent and pace by which Indonesia’s urbanization and strong economic growth will be benefit the urban poor.

In the context of the medium-term plan, the RPJMN, Bappenas has developed the dual policy goals of alleviating poor conditions in existing slums, and preventing the formation of new slums through effective housing policy. This Program, led by Bappenas and Kemenpera, with the support of the World Bank, will aim to address five key pillars (building blocks, urban land policy, public housing policy, housing microfinance and mortgage markets) to improve access to affordable housing for low-income Indonesians.

1. **Objectives**

The broader objective is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government that comes in place in October.

The specific objective of the building blocks pillar is to review the role of the public sector and improve the coordination and capacity of public institutions to execute policies that support the delivery of affordable housing, as well as to assess role of a National Housing Board and the role and strategic mission of PT Perumnas.

1. **Scope of Work**

The consultant will provide guidance to the junior analyst and act as senior advisor toBappenas’ Directorate of Housing and Settlements, working with the World Bank and other primary stakeholders to carry out this work, particularly Kemenpera, PT Perumnas, MoHA and MPW.

This assignment will involve the following tasks:

* Map stakeholders relevant to the Building Blocks pillar.
* Attend meetings and collect of information from relevant stakeholders.
* Respond to requests from the Building Blocks Technical Lead, and provide guidance to junior analyst.
* Directs and has input into the institutional mapping, including current roles, responsibilities (de facto and de jure), coordination, gaps and overlaps, inefficiencies etc.
* In coordination with Technical Lead, assess role of National Housing Board.
* In coordination with Technical Lead, assess role and potential of PT Perumnas.
* Research on relevant policy options, including:
  + a) public-sector role, including international experiences of opportunities for short and long-term coordination across entities, scales and private sector and;
  + b) national housing board analysis, complemented by relevant technical experiences from other national housing developers, potential lessons from Housing SOEs that have been revitalized.
* Synthesize findings and recommendations for Indonesia on institutional strengthening and sector governance into Inputs into the Roadmap.
* Attend and presents at Pokja PKP meetings and Core Team meetings.

1. **Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Finalizes Mapping and Rapid Assessment of Institutions | Diagram and Brief Report. | Mid-May |
| 2. Preliminary Assessment of PT Perumnas. | Summary Document (<10pg.) | Mid-May |
| 3. Finalizes Presentation on Target Areas for Policy Intervention | Presentation circulated and given at Pokja PKP Meeting. | End-May |
| 4. Input into Matrix of Policy Alternatives | Policy Brief. | August |
| 5. Finalizes inputs on Institutional Strengthening and Governance for the Housing Policy Roadmap | Template to be provided. | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (urban planning, public policy, economics etc.) and a minimum of 8 years’ relevant experience or equivalent combination of years and experience.
* Substantial and diverse experience in all facets of the job.
* Proven ability to conceptualize, design and implement major projects and to produce major/complex reports or studies.
* Demonstrated professional leadership and ability to lead a team in execution of complex strategic tasks.
* Ability to coach/mentor more junior staff.

1. **Reporting and Coordination**

The consultant will report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Bappenas’ Directorate of Housing and Settlements, and collaborate with the analyst and Technical Lead on outputs.

# Terms of Reference: Analyst, Urban Land Policy

**Position:** Analyst in Urban Land Policy

**Summary:** A research analyst with knowledge of the urban land policy and management context in Indonesia. Provides analytic, research or other professional support to Technical Team to carry out assessment of current knowledge and bottlenecks on urban land policy, chart target areas and policy options for Indonesia.Based with Bappenas Directorate of Land and Spatial Planning.

**Dates**: April, 2014 – October, 2014

**Days:** 40 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

Most low-income housing in Indonesia is built by small contractors through informal processes, leaving a large number of urban poor in inadequate shelters with insecure tenure rights, poor access to basic services and vulnerability to disaster risks. Demand pressures for affordable and serviced land and housing are increased in the context of rapid urbanization.

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1. **Objectives**

The broader objective is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government that comes in place in October.

The specific objective of the Urban Land Policy pillar is to improve the availability and access to affordable urban land for housing and settlements, through identifying the key blockages and assessing land policy instruments and potential for implementation in Indonesia, such as land banking and related tools. This work will culminate in inputs into Indonesia’s Housing Policy Roadmap.

1. **Scope of Work**

The consultant will be based withBappenas’ Directorate of Land and Spatial Planning, and work closely with the Urban Land Policy Technical Team, World Bank and other primary stakeholders to carry out this work, particularly other Bappenas Directorates, BPN, Kemenpera, PT Perumnas, MoHA and MPW.

This assignment will involve the following tasks:

* Map stakeholders relevant to the Urban Land Policy pillar.
* Coordinate meetings and collation of information from relevant stakeholders.
* Respond to requests from the Urban Land Policy Technical Lead and Senior Expert.
* Summarize existing research, current knowledge and key bottlenecks in selected focal areas in urban land policy: (i) Public-led action to assemble and provide land for housing in urban areas, particularlyland banking / land readjustment tools; (ii) Zoning for uses, density, coordination with infrastructure delivery (land value capture etc.) (iii) Foundations of urban land policy (cadaster, registration, transaction, land information systems) (iv) Urban Land Governance (institutional responsibilities, management, taxation, enforcement etc).
* Under direction of Technical Lead and senior expert, collate any additional necessary information on urban land policy in Indonesia.
* Inputs to consolidate the target areas for reform in urban land policy (primary spaces of policy intervention, and tools rated by relevance and impact)
* Support on the research and development of policy options for urban land policy, including assistance to collate international case studies, and ensure alignment with Bappenas.
* Synthesize findings and recommendations for Indonesia on urban land policy into Inputs into the Roadmap.
* Attend and help to coordinate Pokja PKP meetings.

1. **Key Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Inputs into matrix summarizing current knowledge on urban land policy | ±5 pg. (with references) | Mid-May |
| 2. Inputs into key Target Areas | <10 pg. Brief Report | Mid-May |
| 3.Draft Presentation on Target Areas and Potential for Policy Intervention | Presentation to Pokja PKP Meeting | End-May |
| 4. Inputs into Detailed Policy Options | Policy Brief | August |
| 5. Inputs on Urban Land Policy for the Housing Policy Roadmap | Template to be provided | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (urban planning, public policy, economics etc.) or a Bachelor’s degree and 2 or more years’ relevant experience.
* Ability to conduct research and analysis on difficult, but well-defined tasks, articulate issues and recommend solutions.
* Ability to draft components of major reports, working papers, etc.
* Ability to effectively communicate and coordinate with many stakeholders and provide technical support to senior professionals.
* Speaks Bahasa and English.

1. **Reporting and Coordination**

The consultantwill report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Bappenas’ Directorate of Land and Spatial Planning, and collaborate on outputs under the guidance of the senior expert and Technical Lead.

# Terms of Reference: Senior Expert in Urban Land Policy

**Position:** Senior Expert in Urban Land Policy

**Summary:** A senior professional with comprehensive and in-depth expertise in urban land policy and management in Indonesia. Recognized as an advisory resource, with specific knowledge of Indonesia context. Develops and applies best practices and can contribute to strategy, analysis and policy formulation on urban land policy and development of land banking and related tools in Indonesia. May have external contacts with senior counterparts in national governments and/or other organizations.Acts as local technical expert.

**Dates**: April, 2014 – October, 2014

**Days:** 20 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

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1. **Objectives**

The broader objective is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government that comes in place in October.

The specific objective of the Urban Land Policy pillar is to improve the availability and access to affordable urban land for housing and settlements, through identifying the key blockages and assessing land policy instruments and potential for implementation in Indonesia, such as land banking and related tools. This work will culminate in inputs into Indonesia’s Housing Policy Roadmap.

1. **Scope of Work**

The consultant will provide guidance to the junior analyst and act as senior advisor toBappenas’ Directorate of Land and Spatial Planning, and work closely with the Urban Land Policy Technical Team,World Bank and other primary stakeholders to carry out this work, particularly other Bappenas Directorates, BPN, Kemenpera, PT Perumnas, MoHA and MPW.

This assignment will involve the following tasks:

* Map stakeholders relevant to the Urban Land Policy pillar.
* Attend meetings and collation of information from relevant stakeholders.
* Respond to requests from the Urban Land Policy Technical Lead.
* Summarize current knowledge and key bottlenecks in selected focal areas in urban land policy: (i) Public-led action to assemble and provide land for housing in urban areas, particularlyland banking / land readjustment tools; (ii) Zoning for uses, density, coordination with infrastructure delivery (land value capture etc.) (iii) Foundations of urban land policy (cadaster, registration, transaction, land information systems) (iv) Urban Land Governance (institutional responsibilities, management, taxation, enforcement etc).
* In coordination with Technical Lead, collate any additional necessary information.
* Support to charting the target areas of urban land policy (primary spaces of policy intervention, and tools rated by relevance and impact)
* Expert input into the research and development of policy options for urban land policy, including assistance to collate international case studies. .
* Synthesize findings and recommendations for Indonesia on urban land policy into Inputs into the Roadmap.
* Attend and present at Pokja PKP meetings and Core Team meetings.

1. **Key Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Finalize matrix summarizing current knowledge on urban land policy | ±5 pg. (with references) | Mid-May |
| 2. Inputs into key Target Areas | <10 pg. Brief Report | Mid-May |
| 3. Finalize Presentation on Target Areas and Potential for Policy Intervention | Presentation to Pokja PKP Meeting | End-May |
| 4. Finalize Detailed Policy Options | Policy Brief | August |
| 5. Finalize Inputs on Urban Land Policy for the Housing Policy Roadmap | Template to be provided | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (urban planning, public policy, economics etc.) and a minimum of 8 years’ relevant experience or equivalent combination of years and experience.
* Substantial and diverse experience in all facets of the job.
* Proven ability to conceptualize, design and implement major projects and to produce major/complex reports or studies.
* Demonstrated professional leadership and ability to lead a team in execution of complex strategic tasks, and ability to coach/mentor more junior staff.

1. **Reporting and Coordination**

The consultant will report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Bappenas’ Directorate of Land and Spatial Planning, and collaborate on outputs withthe Technical Lead and Analyst.

# Terms of Reference: Analyst, Incremental Housing Policy

**Position:** Analyst in Incremental Housing Policy

**Summary:** A research analyst with analytical skills and knowledge of self-built housing solutions and low-income subsidy systems in Indonesia. Provides analytic, research or other professional support to Technical Team to carry out review and evaluation of incremental housing subsidy and recommendations for improvement, including a detailed assessment of program targeting. Based with Kemenpera’sSwadaya Division

**Dates**: April, 2014 – October, 2014

**Days:** 40 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

Most low-income housing in Indonesia is built by small contractors through informal processes, leaving a large number of urban poor in inadequate shelters with insecure tenure rights, poor access to basic services and vulnerability to disaster risks. Demand pressures for affordable and serviced land and housing are increased in the context of rapid urbanization.

Addressing the challenge of affordable housing through a blend of comprehensive policy reform of the housing supply and financing systems will be a key factor in determining the extent and pace by which Indonesia’s urbanization and strong economic growth will be benefit the urban poor.

In the context of the medium-term plan, the RPJMN, Bappenas has developed the dual policy goals of alleviating poor conditions in existing slums, and preventing the formation of new slums through effective housing policy. This Program, led by Bappenas and Kemenpera, with the support of the World Bank, will aim to address five key pillars (building blocks, urban land policy, public housing policy, housing microfinance and mortgage markets) to improve access to affordable housing for low-income Indonesians.

1. **Objectives**

The broader objective is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government that comes in place in October.

The specific objective of the Public Housing Policy pillar is to increase the supply of the quality housing accessible to low-income households, which will be carried out in three components: (i) review and identify ways to improve the incremental housing subsidy program, (ii) review and identify ways to improve the existing rental housing program (iii) explore new programs and policies to lower the barriers to increase affordable housing supply. This work will culminate in inputs into Indonesia’s Housing Policy Roadmap.

1. **Scope of Work**

The consultant will be based withKemenpera’sSwadaya Division, and work closely with the Public Housing Policy Technical Team,Bappenas, World Bank and other primary stakeholders to carry out this work, particularly other agencies that provide social support, to coordinate targeting.

This assignment will involve the following tasks:

* Provide inputs on stakeholders relevant to the Public Housing Policy pillar.
* Coordinate meetings and collation of information from relevant stakeholders and potential site visits.
* Rapid compilation and summarize available resources on the incremental housing subsidy at Kemenpera, under guidance of Technical Lead.
* Under direction of Technical Lead, collate any additional necessary information on incremental housing subsidy in Indonesia.
* Inputs into identification of key bottlenecks related to design, effectiveness and operational performance of the MP3KI program, with focus on beneficiary eligibility & targeting, support services etc.
* Support for research and development of options to improve program, particularly targeting systems used by other social assistance programs in Indonesia, and international case studies.
* Draft findings and recommendations for Indonesia on support to incremental housing to be used as Inputs into the Roadmap.
* Attend and help to coordinate Pokja PKP meetings and Core Team meetings.

1. **Key Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Summary of Current Knowledge | ±5 pg brief (with references) | Mid-May |
| 2. Summary of Target Area/Results of Rapid Assessment. | Summary Report | End-May |
| 3. Presentation on Target Areas for Policy Intervention | Presentation to Pokja PKP Meeting | End-May |
| 4. Detailed Policy Options (with international case studies) | Policy Brief | August |
| 5. Inputs on Incremental Housing Program for the Housing Policy Roadmap | Template to be provided. | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (urban planning, public subsidy systems, economics etc.) or a Bachelor’s degree and 2 or more years’ relevant experience.
* Ability to conduct research and analysis on difficult, but well-defined tasks, articulate issues and recommend solutions.
* Ability to draft components of major reports, working papers, etc.
* Ability to effectively communicate and coordinate with many stakeholders and provide technical support to senior professionals.
* Speaks Bahasa and English.

1. **Reporting and Coordination**

The consultantwill report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Kemenpera’sSwadaya Division, Bappenas’Directorate of Housing and Settlements and the World Bank, and will effectively collaborate on outputs with for Public Housing Policy Technical Team, under the guidance of the Technical Lead.

# Terms of Reference: Analyst, Rental Housing Policy

**Position:** Analyst in Rental Housing Policy

**Summary:** A research analyst with interestin rental housing policy in Indonesia. Provides analytic, research or other professional support to Technical Team to carry out review and evaluation of public rental housing program, including asset management and delivery.Based with Kemenpera’sRusunawa Division.

**Dates**: April, 2014 – October, 2014

**Days:** 40 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

Most low-income housing in Indonesia is built by small contractors through informal processes, leaving a large number of urban poor in inadequate shelters with insecure tenure rights, poor access to basic services and vulnerability to disaster risks. Demand pressures for affordable and serviced land and housing are increased in the context of rapid urbanization.

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1. **Objectives**

The broader objective is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government that comes in place in October.

The specific objective of the Public Housing Policy pillar is to increase the supply of the quality housing accessible to low-income households, which will be carried out in three components: (i) review and identify ways to improve the incremental housing subsidy program, (ii) review and identify ways to improve the existing rental housing program (iii) explore new programs and policies to lower the barriers to increase affordable housing supply. This work will culminate in inputs into Indonesia’s Housing Policy Roadmap.

1. **Scope of Work**

The consultant will be based withKemenpera’sRusunawa Division, and work closely with the Public Housing Policy Technical Team,Bappenas, World Bank and other primary stakeholders to carry out this work, particularly other agencies that provide social support, to coordinate targeting.

This assignment will involve the following tasks:

* Provide inputs on the mapping of stakeholders relevant to the Public Housing Policy pillar.
* Coordinate meetings and collation of information from relevant stakeholders and potential site visits.
* Rapid compilation and assessment of available resources on the public rental housing programs in Indonesia, including Kemenpera and MPW, under guidance of Senior Expert.
* Under direction of Technical Lead, collate any additional necessary information on rental housing in Indonesia.
* Summarize current knowledge and key bottlenecks related to operational performance, delivery systems and asset management of the public rental program.
* Support the research and development of options to improve program, including measures to improve current properties, and program structure and strategy for expanding access to affordable rental, considering factors such as location, servicing and management.
* Draft findings and recommendations for Indonesia on support to affordable rental housing into Inputs into the Roadmap.
* Attend and help to coordinate Pokja PKP meetings and Core Team meetings.

1. **Key Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Summary of Current Knowledge | ±5 pg brief (with references) | Mid-May |
| 2. Summary of Target Area/Results of Rapid Assessment. | Summary Report | End-May |
| 3. Presentation on Target Areas for Policy Intervention | Presentation to Pokja PKP Meeting | End-May |
| 4. Finalize Policy Alternatives (with international case studies) | Policy Brief | August |
| 5. Inputs on Rental Housing Program for the Housing Policy Roadmap | Template to be provided. | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (urban planning, public policy, economics etc.) or a Bachelor’s degree and 2 or more years’ relevant experience.
* Ability to conduct research and analysis on difficult, but well-defined tasks, articulate issues and recommend solutions.
* Ability to draft components of major reports, working papers, etc.
* Ability to effectively communicate and coordinate with many stakeholders and provide technical support to senior professionals.
* Speaks Bahasa and English.

1. **Reporting and Coordination**

The consultantwill report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Kemenpera’sRusunawa Division, Bappenas’Directorate of Housing and Settlements and the World Bank, and will effectively collaborate on outputs with for Public Housing Policy Technical Team, under the guidance of the Senior Expert in Rental Housing and Technical Lead.

# Terms of Reference: Analyst, Housing Finance

**Position:** Analyst in Housing Finance

**Summary:** A research analyst with knowledge of housing finance and context in Indonesia. Provides analytic, research or other professional support to the Housing Microfinance and Mortgage Markets Technical Team to collect information and access housing microfinance and mortgage subsidy systems in Indonesia. Based with Kemenpera’s Housing Finance division.

**Dates**: April, 2014 – October, 2014

**Days:** 40 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

Most low-income housing in Indonesia is built by small contractors through informal processes, leaving a large number of urban poor in inadequate shelters with insecure tenure rights, poor access to basic services and vulnerability to disaster risks. Demand pressures for affordable and serviced land and housing are increased in the context of rapid urbanization.

Addressing the challenge of affordable housing through a blend of comprehensive policy reform of the housing supply and financing systems will be a key factor in determining the extent and pace by which Indonesia’s urbanization and strong economic growth will be benefit the urban poor.

In the context of the medium-term plan, the RPJMN, Bappenas has developed the dual policy goals of alleviating poor conditions in existing slums, and preventing the formation of new slums through effective housing policy. This Program, led by Bappenas and Kemenpera, with the support of the World Bank, will aim to address five key pillars (building blocks, urban land policy, public housing policy, housing microfinance and mortgage markets) to improve access to affordable housing for low-income Indonesians.

1. **Objectives**

The broader objective is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government that comes in place in October.

The specific objective of the Housing Finance pillars is to improve the availability of housing finance and access to low-income Indonesians, through development of the housing microfinance sector and effective use of the mortgage subsidies to improve access to mortgage markets. This work will culminate in inputs into Indonesia’s Housing Policy Roadmap.

1. **Scope of Work**

The consultant will be based withKemenpera’s Housing Finance division, and work closely with the HMF and Mortgage Markets Technical Team, World Bank and other primary stakeholders to carry out this work, particularly Bappenas, OJK, MoF, Bank Indonesia, financial institutions.

This assignment will involve the following tasks:

* Map stakeholders relevant to the Housing Microfinance and MM pillars.
* Coordinate meetings and collation of information from relevant stakeholders.
* Respond to requests from the HMF and MM Technical Lead and Senior Experts.
* Collate data and available resources, as directed by technical leads, in order to compile and map current knowledge on HMF sector and mortgage subsidies.
* Provide input into the assessment of the current HMF opportunities, the constraints, existing HMF products, characteristics of demand, regulatory setting, prospective government role.
* Under direction of HMF and MM Technical Lead and senior expert, collate any additional necessary information on housing finance in Indonesia.
* Provide input on identifying the target areas in HMF strategy, and preliminary recommendations for the GoI strategy.
* Provide support on the research and development of strategy for HMF sector development, including assistance to collate international case studies. .
* Synthesize findings and recommendations for Indonesia on housing finance and mortgage subsidy policy into Inputs for the Roadmap.
* Attend and help to coordinate Pokja PKP meetings and Core Team meetings.

1. **Key Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Inputs into matrix summarizing current knowledge in HMF and MM. | Brief Report (with references) | Mid-May |
| 2. Inputs into Draft of HMF Sector Priorities | Summary Document | End-May |
| 3. Inputs into Presentation on Target Areas for Policy Intervention | Presentation to Pokja PKP Meeting | End-May |
| 4. Assist production ofHMF Sector Development Strategyand MM subsidy policy | Policy Brief | August |
| 5. Inputs on HMF Sectorand Mortgage Finance subsidy for the Housing Policy Roadmap | Template to be provided. | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (finance, public policy, economics etc.) or a Bachelor’s degree and 2 or more years’ relevant experience.
* Ability to conduct research and analysis on difficult, but well-defined tasks, articulate issues and recommend solutions.
* Ability to draft components of major reports, working papers, etc.
* Ability to effectively communicate and coordinate with many stakeholders and provide technical support to senior professionals.
* Speaks Bahasa and English.

1. **Reporting and Coordination**

The consultantwill report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Kemenpera’s Housing Finance division, Bappenas’Directorate of Housing and Settlements, and will effectively collaborate on outputs on HMF and Mortgage Markets, under the guidance of the Technical Leads and the Senior Housing Finance Expert.

# Terms of Reference: Senior Expert in Housing Finance

**Position:** Senior Expert in Housing Finance

**Summary:** A senior professional with comprehensive and in-depth expertise in housing finance environment in Indonesia. Recognized as an advisory resource, with specific knowledge of Indonesia context. Develops and applies best practices and can contribute to strategy, analysis and policy formulation on housing microfinance and mortgage subsidy and related tools in Indonesia. May have external contacts with senior counterparts in national governments and/or other organizations.Acts as senior technical expert.

**Dates**: April, 2014 – October, 2014

**Days:** 30 days

1. **Background and Context**

Poverty reduction and economic development is being stunted in Indonesia by an immense housing crisis. There is an estimated housing backlog of 16 million units, and formal production only responds to a quarter of the annual demand of 800,000 units each year.

Most low-income housing in Indonesia is built by small contractors through informal processes, leaving a large number of urban poor in inadequate shelters with insecure tenure rights, poor access to basic services and vulnerability to disaster risks. Demand pressures for affordable and serviced land and housing are increased in the context of rapid urbanization.

Addressing the challenge of affordable housing through a blend of comprehensive policy reform of the housing supply and financing systems will be a key factor in determining the extent and pace by which Indonesia’s urbanization and strong economic growth will benefit the urban poor.

In the context of the medium-term plan, the RPJMN, Bappenas has developed the dual policy goals of alleviating poor conditions in existing slums, and preventing the formation of new slums through effective housing policy. This Program, led by Bappenas and Kemenpera, with the support of the World Bank, will aim to address five key pillars (building blocks, urban land policy, public housing policy, housing microfinance and mortgage markets) to improve access to affordable housing for low-income Indonesians.

1. **Objectives**

The broader objective is to develop a comprehensive roadmap of activities for housing policy reform in the short, medium and long-term to be carried forward by the new government.

The specific objective of the Housing Finance pillars is to improve the availability of housing finance and access to low-income Indonesians, through development of the housing microfinance sector and effective use of the mortgage subsidies to improve access to mortgage markets. This work will culminate in inputs into Indonesia’s Housing Policy Roadmap.

1. **Scope of Work**

The consultant will provide guidance to the junior analyst and act as senior advisor toBappenas and Kemenpera’s Housing Finance division, and work closely with the HMF and Mortgage Markets Technical Team, World Bank and other primary stakeholders to carry out this work, particularly Bappenas, OJK, MoF, Bank Indonesia, financial institutions.

This assignment will involve the following tasks:

* Map stakeholders relevant to the Housing Microfinance and MM pillars.
* Attend meetings and collation of information from relevant stakeholders.
* Respond to requests from the HMF and MM Technical Lead and guide the junior analyst.
* Assess data and available resources, as directed by technical leads, in order to compile and map current knowledge on HMF sector and system of mortgage subsidies.
* Inputs on the current HMF opportunities, and the assessment of the current mortgage subsidy policy (profile of resources, objectives, targeting, institutions, programs and instruments).
* In coordination with HMF and MM Technical Lead and senior expert, collate any additional necessary information on housing finance in Indonesia.
* Provide input to Technical Leads on the target areas in HMF strategy, preliminary recommendations, as well as policy options for new mortgage subsidy policy.
* Provide support on the research and development of policy and strategy for HMF sector development, and recommendations to strengthen GoI’s mortgage subsidy policy, including collation of international case studies.
* Synthesize findings and recommendations for Indonesia on housing finance and mortgage subsidy policy into Inputs for the Roadmap.
* Attend and present at Pokja PKP meetings and Core Team meetings.

1. **Key Deliverables**

|  |  |  |
| --- | --- | --- |
| **Deliverable** | **Format** | **Date** |
| 1. Finalize matrix summarizing current knowledge in HMF and MM. | ±5 pgBrief (with references) | Mid-May |
| 2. Finalize target areas for HMF and MM. | Summary Document | End-May |
| 3. Inputs into Presentation on HMF Strategy and Profile of Mortgage Market | Presentation to Pokja PKP Meeting | End-May |
| 4. Draft Detailed Policy Options for HMF and MM subsidy policy. | Policy Brief | August |
| 5. Inputs on HMF and MM for the Housing Policy Roadmap | Template to be provided. | October |

1. **Qualifications**

Required skillset includes:

* Masters degree in related field (finance, public policy, economics etc.) and a minimum of 8 years’ relevant experience or equivalent combination of years and experience.
* Substantial and diverse experience in all facets of the job.
* Proven ability to conceptualize, design and implement major projects and to produce major/complex reports or studies.
* Demonstrated professional leadership and ability to lead a team in execution of complex strategic tasks, and ability to coach/mentor more junior staff.

1. **Reporting and Coordination**

The consultantwill report to the World Bank’s Task Team Leader for the Land, Housing and Urban Settlements Program, and will work closely with Kemenpera’s Housing Finance division, Bappenas’Directorate of Housing and Settlements, and will effectively collaborate on outputs on HMF and Mortgage Markets, under the guidance of the Technical Leads and directing the junior analyst.