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CHAPTER 5

A Discussion on Adequate and Affordable Housing in Phnom Penh

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Abstract

The urbanization of Phnom Penh, Cambodia's capital city, has seen its population rise rapidly as people migrate towards the city in search of employment and education opportunities. But slow development of adequate and affordable housing, by both the government and the market, has led to a significant mismatch in housing supply and demand, driving people towards substandard housing in the face of no alternative.

Through analysing current initiatives in Phnom Penh that aim to encourage the development of adequate and affordable housing, this paper will investigate how efficient the Royal Government's intervention on taxes and regulations to private construction firms have been for the motivating the provision of adequate and affordable housing to low and middle income families in Phnom Penh. Comparative case studies focusing on initiatives implemented around the world provide discussion on possible solutions to this mismatch, after which policy solutions are put forth in an attempt to facilitate the development of adequate and affordable housing for Phnom Penh's growing population.

Key words: adequate housing, public private partnerships, policy on incentivization of adequate housing, housing delivery models.

Introduction

Overview

Shelter is a socioeconomic development imperative and precondition for human survival (European Commission, 2011). In the urban respect, adequate shelter takes on the form of housing (UN Habitat, 2014). It has been proven to: aid in poverty alleviation; increase overall population health; contribute to economic development and; build social cohesion (John Doling, 2013).

While ensuring adequate housing is a global task, housing the current and future urban populations will become a development imperative; 55% of the world's population is now living in urban areas, a figure forecast to increase to 68% by 2050 (UN-Department of Economic and Social Affairs, 2018). People migrate from rural to urban areas to upgrade their socioeconomic status through employment and educational opportunities, and as such, ensuring sufficient adequate and affordable housing has become one of the most daunting challenges for urbanization. This is particularly true in less developed countries where there exists extensive low- and middle-income groups (UN-Habitat, 2018).

Cambodia has experienced massive rural-urban migration since the 2000s, with a particular focus on the Kingdom's capital, Phnom Penh City. According to the National Institute of Statistics (2012), Phnom Penh shared approximately 50% of total Cambodian migration. However, lack of affordable housing has led to an assumed 277 vulnerable urban poor communities[1] throughout Phnom Penh, who struggle with poor infrastructure, lacking access to clean water and sanitation, and low land tenure security (STT, 2019).

To ensure current and future Phnom Penh citizens are adequately housed, an additional one million affordable homes must be constructed by 2030 (National

[1] Based on a survey conducted by Sahmakum Teang Tnaut in 2019, that surveyed a total 340 Phnom Penh communities.

Housing Forum, 2017). As a lower-middle income country that is pursuing development across many major sectors (health care, education, energy, and so on), Government funds cannot cover the full cost of these required projects. While little can be done in the short-term to overcome this, correctly structured incentives for involvement of the private sector can be achieved, and thus targets stand a greater chance of being met.

The General Department of Housing of the Ministry of Land Management, Urban Planning and Construction (MLMUPC) established the Policy on Incentivization of Adequate Housing in 2018 - which intervenes on public infrastructure, financial components, and legal procedures - to motivate the private sector to increase participation in the construction of adequate and affordable homes available to lower and middle income groups. WorldBridge Home, B&BM Development and Arakawa Residence are three such projects and will be discussed in the following sections. These three projects share approximately 10,598 affordable homes in due to be complete by 2021 in Phnom Penh, leaving a significant gap in the required one million total to be constructed by 2030.

Research question

In light of acknowledging this issue, the succeeding research aims to answer the following question:

> "How effective is current policy at incentivizing the construction of adequate and affordable housing, primarily by the private sector, for low- and middle-income groups in Phnom Penh, and how can policy be adjusted to ensure supply meets the current and future demand?".

Methodology

A desk review serves as the primary tool for gathering information on current policies, as well as contextual and supporting data, and a comparative case study is undertaken to analyze alternative methods of adequate housing delivery strategies across the globe. Two semi-structured interviews with key informants

from the international organisation UN-Habitat, and Cambodia's General Department of Housing were also undertaken to give some additional insight. Field visits to existing affordable housing projects (namely WorldBridge Home, B&BM Development and Arakawa Residences), were also conducted to collect data on the provision and adequacy of basic services and social amenities. Google Maps was utilised to measure the distance from affordable housing projects to nearby social amenities.

The structure of this paper is divided into seven sections. Following this introductory section, section 2 focuses on the demand of adequate housing in Phnom Penh. Section 3 goes on to explore the existing general literature on adequate housing, after which Section 4 will cover specific existing adequate housing projects in Phnom Penh. Deeper analysis and discussion of these projects are discussed in section 5, and section 6 covers the comparative case study analyses in section 6 on adequate housing delivery strategies of Nigeria, Australia and Canada. This paper concludes with section 7: conclusions and policy options.

Demand is Outpacing Supply

Historical Background

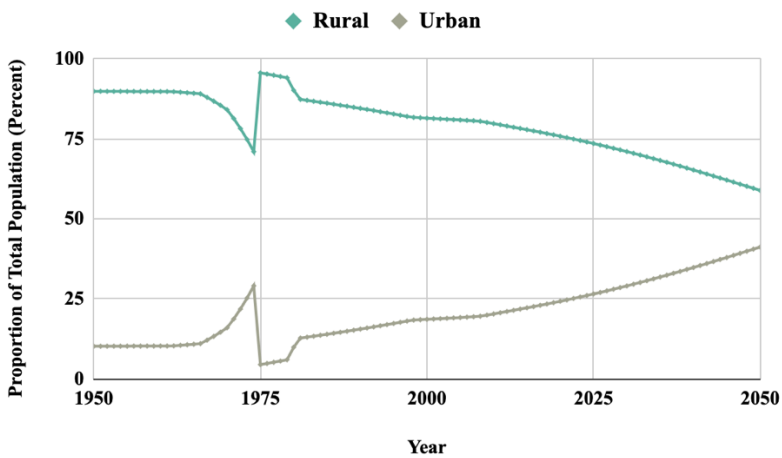
During the Khmer Rouge Regime (1975-1979) Cambodian citizens, including many Phnom Penh citizens, were relocated to the countryside. The war severely damaged physical infrastructure and structures, and land and home ownership documents were destroyed. After the liberation on the 7th January 1979, addressing the issues of land and housing ownership became a top priority of the Cambodian Government (General Department of Housing, 2018). With no existing land titles and mass relocation, proving land ownership became a complicated social and political issue. In efforts to address this issue, the Cambodian Government introduced a new Land Law in 2001, allowing citizens who had resided

on given land for a minimum of five years to gain official documentation of ownership for that land, irregardless of ownership prior to document destruction.

Rural-Urban Migration and Increasing Demand for Adequate Housing in Phnom Penh

Post-Win-Win Policy in 1998 (which ended the war and armed conflicts in the Kingdom), Cambodia has experienced relative peace and displayed economic potential, attracting investment from national and international sources. Urban areas, namely Phnom Penh, have become the economic, cultural, and political hubs of the country, and as such have been absorbing am increasing amount of Cambodia's total population (figure 1) as people (primarily younger generations) migrate in search of greater educational and employment opportunities (NIS, 2019).

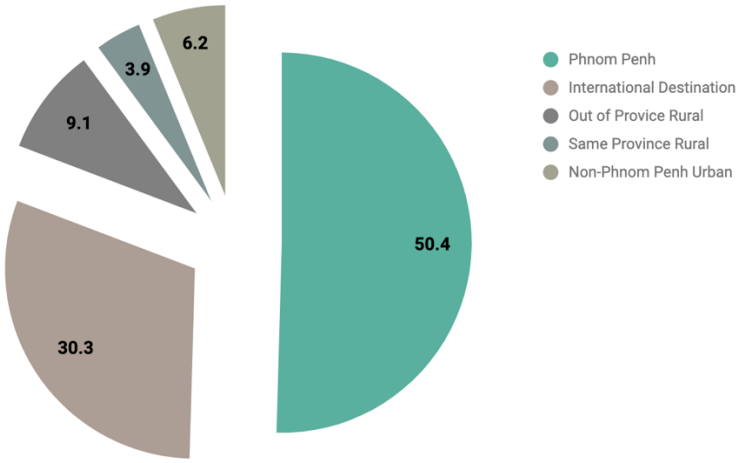
Figure 1 Percentage of Urban and Rural Population (and projection to 2050)



Source UN Population Division, (2018)

In 2019, Phnom Penh shared 13.9% of the nations' total population, with approximately 2,129,317 people, according to the General Population Census of the Kingdom of Cambodia 2019. It is predicted that by 2050, 41.2% of the Cambodian population will reside in urban areas (UN Population Division, 2018).

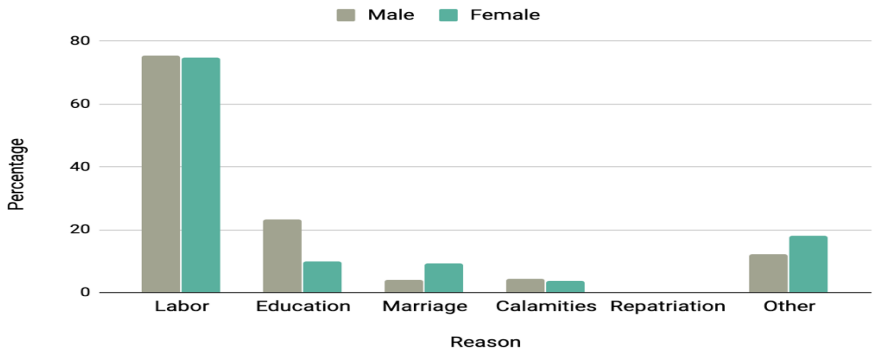
Figure 2 Destination of rural migrants[2]



Source Ministry of Planning, National Institute of Statistics 2012

Rural-urban migration is being driven by the growth in the urban economy (Ministry of Planning, 2012), where greater economic opportunities are drawing more and more people from rural areas. Figure 3 depicts the key drivers of Cambodia's rural-urban migration, sub-divided by gender.

Figure 3 Reason for Migration (CRUMP data)[3]



Source Ministry of Planning, National Institute of Statistics 2012

[2] It has been noted that a rounding error totalling 0.1% seems to have occurred in the original report.

[3] CRUMP allowed multiple answers,therefore percentages do not add to 100.

As depicted, employment is the primary driver behind Cambodia's rural-urban migration. More specifically, employment opportunities in garment factories, the construction industry, and the service sector have the largest pull for many migrants (National Institute of Statistics, 2019). As the majority of these opportunities are situated in and around Phnom Penh, it is unsurprising that over half of all rural-urban migration flows into this capital city. Additionally, given employment opportunities is the major driver, it is also unsurprising that rural-urban migration in Phnom Penh is most prevalent with the productive labour force, aged between 20 to 54 year olds (National Institute of Statistics, 2017).

Recent Housing Development in Phnom Penh

Since the 2000s, the construction sector has become one of Cambodia's main economic pillars. Investment in construction increased from over 70 million USD in 2000 to 5 billion USD in 2018 (General Department of Construction, 2019).

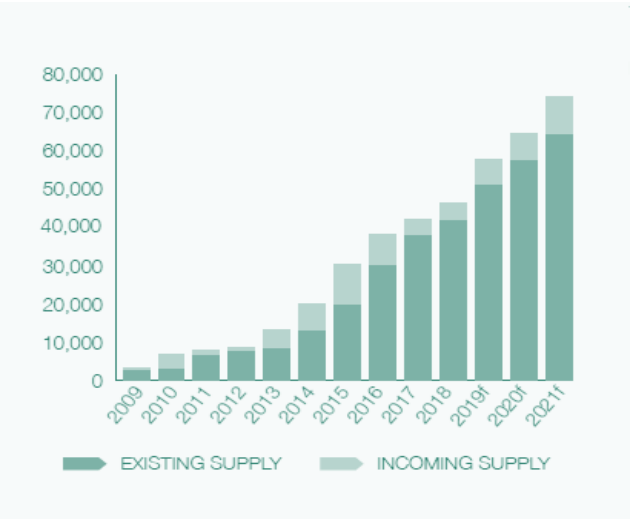
Figure 4 the evolution of national construction 2000-2019(3Q)

Source General Department of Construction, 2019

Similarly, the housing sector in Phnom Penh has increased in line with the expanding Phnom Penh population, which is now approaching three million people

(General Population Census of the Kingdom of Cambodia 2019). Land cleared for housing developments in Borey's increased 11 percent by the 3rd quarter of 2019 compared to the same period in 2018. Additionally, 131 new housing projects, with an approximate total of 51,278 units, were started in the second quarter of 2019 (Knight Frank, 2019).

Figure 5 Increase of housing Units in Phnom Penh



Source Knight Frank, 2019

These housing developments can be classified into three tiers: affordable-tier (below USD 801 per square meter), mid-tier (USD 801 to 1,700 per square meter) and high-end (upwards of USD 1,700) (Knight Frank, 2019). Knight Frank (2019) found that new housing developments in 2019 will supply 59% to mid-tier, 33% to affordable-tire and 8% to high-end. Despite being labelled "affordable" houses in the affordable tier remain inaccessible for households earning less than USD 1,000 per month.

As noted by Charles Villar, general manager of Khmer Real Estate, stated that "in order for developers to make a profit from their affordable housing development, they need to develop land purchased at a price that would be feasible to develop housed for the affordable housing market". Charles Villar continued that "big plots

of land purchased at USD 300 to 500 per square meter would not make sense for affordable housing development". Charles Villar added that "developers would need to buy plots of land price at USD 20 to 30 per square meter – a price only available about 25 kilometres or more outside of Phnom Penh" (Spiess, 2019).

Adequate Housing

The importance of adequate housing

The availability of adequate housing is crucial to any nation. People living in adequate homes generally have better health and greater opportunities to participate in their personal and professional development, and an adequately housed population can facilitate stronger economic development, employment generation, service provision, and overall poverty reduction (UN, UN Goal 11: Sustainable Cities: Why They Matter, 2018).

On average, for every one job created in the house-building sector, an additional 1.5 to 2 jobs are created in the construction materials and other input industries (UN-Habitat, 2018). The contributions of housing to urban prosperity are also evident - The UN-Habitat City Prosperity Initiative reveals that people residing in inadequate housing in urban areas experience poorer equity and inclusion, reduced urban safety and livelihood opportunities, and have neglected connectivity and provision of public space (UN-Habitat, 2018) compared to their counterparts residing in adequate homes.

Defining Adequate Housing, and the right to it in Cambodia

The International Covenant on Economic, Social and Cultural Rights (1967) used seven criteria to determine housing as adequate or inadequate (table 1). These seven criteria are used as the primary reference for analysing current housing policy in Cambodia (OHCHR, 2009).

Table 1 Seven Criteria of Adequate Housing

Criteria	Description and Importance
Security of tenure	Security of tenure guarantees against unlawful eviction and arbitrary destruction and demolition of one's home. Rolnik (2011) argues that a lack of security of tenure inhibits social and economic development, while Amado (2016) proposes that unlawful eviction can lead to a deterioration in social order (e.g. public demonstration and impact to decent household).
Habitability	The habitability of a housing structure is defined by its internal environment, for example, guaranteed structural safety and a hygienic interior. A poor internal housing environment affects the health of its members which it impacted to household consumption expenditure (Thiele, 2002), and can cause high rates of disease (Braubach, Jacobs, & Ormandy, 2015).
Availability of services, materials, facilities and infrastructure	Clean water, adequate sanitation, food storage, refuse disposal, and energy for cooking, heating, and lighting are all crucial elements of adequate housing (OHCHR, 2009; Ibem & Amole 2013; Mohit & Adel Mahfoud , 2015). The level of availability of services and social amenities is significantly associated to household wellbeing.
Cultural adequacy	Cultural adequacy includes the right to access to adequate housing that reflects the local culture, religion and identity (OHCHR, 2009; Kabir, 2002).
Accessibility	The accessibility of a housing structure defines the ability to reach and enter the housing structure. This is particularly important for physically disadvantaged including elderly people and persons with disabilities (OHCHR, 2009; Kabir, 2002; Thiele, 2002).
Location	Location determines the suitability of the distance from the house to employment opportunities, schools, hospitals and other social amenities. Without adequate access to such opportunities and amenities, limitations are imposed on the personal wellbeing and socioeconomic opportunities of household members (OHCHR, 2009).
Affordability	Affordability defines housing which is deemed affordable to those with a median household income or below. In order to be deemed affordable, no more than 30 percent of total household income should be spent on mortgage payments (OHCHR, 2009).

The Right to Adequate Housing in Cambodia

The Universal Declaration of Human Rights, developed and adopted by the UN General Assembly in 1948 (United Nations General Assembly, 1948), was the first relevant document to address the right to adequate housing, where Article 25 states:

> *"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including … housing"*

Cambodia ratified the Universal Declaration of Human Rights in 1993, and the Constitutional Council followed this by approving an amendment to Cambodia's Constitutional Law in 2007 (OHCHR, 2008). Article 31 states:

> *"The Kingdom of Cambodia recognizes and respects human rights as enshrined in the United Nations Charter, the Universal Declaration of Human Rights and all the treaties and conventions related to human rights, women's rights and children's rights".*

Then, the International Covenant on Economic, Social and Cultural Rights (adopted by the United Nations General Assembly in 1966) was ratified by Cambodia in 1992 (OHCHR, 2008). It was the most important instrument at the UN level to enshrine the right to housing, where Article 11 (the most comprehensive provision in this context (OHCHR, 1966)) states:

> *"The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international cooperation based on free consent."*

The Evolution of Adequate Housing Delivery Strategies

During the 1960s and 1970s, the government was dominant in both housing and infrastructure provision (RICS, 2019), and was the most important actor in upgrading slum settlements during the 1980s and 1990s (Whitehead, 2017). Then, following the United Nations Development Goals 2000-2015, government sought to increase the provision of housing through mobilizing a range of stakeholders, including: public sector, private sector, international organisations, NGOs and other donors, to assist in the provision of adequate shelter for all (UN-Habitat, 2008).

Increasing land prices in the 1970's and 1980's lead to a reduced ability for the Government to deliver shelter for all, causing housing delivery to be dominated by private developers (Andersen, 1990), and consequently housing prices began to increase (Whitehead, 2017). Alternative methods for obtaining home ownership started to arise as a result of the increase in housing prices. The government implemented the Enabling Shelter Strategy (now more commonly referred to as Public Private Partnerships (RICS, 2019)), in efforts to increase the supply of affordable housing.

Public-Private Partnerships require political will, institutional reform, legal and regulatory frameworks, and good government mechanisms for ensuring efficiency and effectiveness of outcome (UN-Habitat, 2008). Yet, the government and assisting IOs and NGOs, as well as commercial developers, held differing expectations in the partnerships of provision affordable housing; for example, the private sector sought to gain a higher financial return from the partnership project, while the government and not-for-profit organizations wished for better value for money outcome (Connie Susilawati & Lynne Armitage, 2005).

Recent Affordable Housing Projects in Phnom Penh

During 2001 and 2002, the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) provided the MLMUPC with technical assistance in the area of low-income housing. This was later translated into a National Housing Strategy Paper (OHCHR, 2006), and resulted in an agreement between the United Nations Development Programme (UNDP), UN-Habitat, ESCAP and the MLMUPC to formulate the National Policy on Housing. This policy was approved by the MLMUPC in 2014.

The aim of the National Policy on Housing is to ensure all Cambodians can gain access to adequate housing, particularly in urban areas (MLMUPC, 2014). Lacking incentives for investment from private firms, however, has resulted in slow delivery, and so in response, the Royal Government of Cambodia released a Policy on Incentivization of Adequate Housing in 2018, which included tax and regulation incentives to private construction firms on low cost housing investment (no more than 20km outside of Phnom Penh), in an effort to increase supply (General Department of Housing, 2018). This motivated the construction of three PPP projects for affordable and adequate homes in Phnom Penh: WorldBridge Home, B&BM Development, and Arakawa Residence.

Overview of Recent Adequate Housing Projects in Phnom Penh

1. WorldBridge Home: Serey Mongkol Satellite City	
Overview	
Total investment (USD): 60 million **Plot size (ha):** 24 **Total units constructed:** 2,297	**Price per unit:** 25,000-38,888 **Location:** Rokar Kpus district, Kandal province

	Distance from Phnom Penh City Centre: 19.7km

Discussion

With a vision of leading in affordable housing delivery in Cambodia, WorldBridge Home (a WorldBridge Group project) gained construction license for the abovementioned affordable housing units from the MLMUPC in December 2017, with construction beginning on July, 2018. Potential buyers of these units can access home mortgages with WorldBridge Home with a 0 percent interest rate for the first two years, and a monthly mortgage between USD 200 to 500. Serey Mongkol Satellite City has 3 models of houses, Housing A, Housing B and Housing C. Each house is built using brick, cement, and galvanized iron for heat and sound reduction.

Table 2 Serey Mongkul Satellite City's Housing Models

Housing Models	Land Scale (meter)	Housing Size (meter)	Inside Features
Housing A	4 x 10.5	4 x 7	2 bedrooms, 1 kitchen, 1 dining room, 1 living room, 1 restroom, 1 shower room
Housing B	5 x 10.5	4 x 7	2 bedrooms, 1 kitchen, 1 dining room, 1 living room, 1 restroom, 1 shower room
Housing C	8 x 10.5	8 x 7	2 bedrooms, 1 kitchen, 1 dining room, 1 living room, 1 restroom, 1 shower room

In terms of Public-Private Partnerships, WorldBridge Home has proposed to General Department of Housing of the MLMUPC for facilitating on clean water, electricity connecting which now they are in the process.

Three common gardens and one community market are included in Serey Mongkul Satellite City, which serve for the whole community, and there are two primary schools within 2 kilometers. Secondary education and a public hospital are located 9 kilometers away.

2. B&BM Development: Borey Monorom Prek Taten	
Overview	
Total investment (USD): 88 million **Plot size (ha):** 82 **Total units constructed:** 5,340	**Price per unit:** 27,000-30,000 **Location:** Ponhea leu district, Kandal province **Distance from Phnom Penh City Centre:** 22km
Discussion	

B&BM Development (a BunChes Group project) gained construction license for the development of affordable housing along National Road No. 5 in 2017.

B&BM Development has developed mixed residence on 200 hectares of land, catering to high, middle, and low income families. On the development site, Borey Monorom Prek Taten includes a community market, a common garden and lake, and public bus stop within the Borey..

B&BM Development allocates 5,340 affordable housing units with two housing models: Link House A is a Cambodian model and Link House B is a western style model. These two housing models are price from USD 27,000 to 30,000. Customers can access home mortgages with Borey Monorom Prek Taten for 5 years without interest and a 30 percent deposit, paying USD 450 to 500 monthly. Alternatively, they can access a 15 year mortgage with an annual interest rate of 12 percent, and 30 percent deposit.

Table 3 Borey Monorom Prek Taten's Housing Models

Housing Models	Land Scale (meter)	Housing Size (meter)	Inside Features

Link House A	5.1 x 13.7	5.1 x 7.2	Ground Floor: 1 living room, 1 kitchen, 1 dining room, and 1 bathroom First Floor: 2 bedrooms, and 1 bathroom and 1 balcony
Link House B	5.1 x 13.7	5.1 x 7.2	Ground Floor: 1 living room, 1 kitchen, 1 dining room, and 1 bathroom First Floor: 2 bedrooms, and 1 bathroom and 1balcony

All units are constructed using brick, cement, and galvanized iron for heat and sound reduction. They are close to Prek Taten High School and is in front of Prek Taten Primary School. The closest market and hospital are 9.5 kilometers away.

3. Arakawa Residence	
Overview	
Total investment (USD): 70 million **Plot size (ha):** 1.4 **Total units constructed:** 2,961	**Price per unit:** 28,000-61,200 **Location:** Sen Sok district, Phnom Penh **Distance from Phnom Penh City Centre:** 6km
Discussion	

Arakawa Residence is a USD 70 million cooperation project (between local company Ieng Group and Alex Yasutomo, a Japanese businessman) obtaining construction license in 2017.

The building has been designed in a “H” model, with two common elevators in the middle and two stairs. The two bedroom apartments are located in section A, B, and C, and are priced between USD 56,000 to 61,200; while the studio

apartments are located in section D and E and are priced between USD 28,000 to 31,300.

Table 4 Arakawa Residence's affordable apartment models

Apartment Models	Size (m^2)	Price ($USD)	Inside Features
Two Bedroom			
Corner Units	47.5	57,400-61,200	1 bathroom, 1 kitchen, 1 living room, 1 dining room, 2 bedrooms, and 1 balcony.
Middle Units	46.3	56,000-59,800	1 bathroom, 1 kitchen, 1 living room, 1 dining room, 2 bedrooms, and 1 balcony.
Studio			
Corner Units	23.9	29,400-31,300	1 bathroom, 1 kitchen, 1 living room, 1 dining room, 1 bedroom, and 1 balcony.
Middle Units	22.7	28,000-29,900	1 bathroom, 1 kitchen, 1 living room, 1 dining room, 1 bedroom, and 1 balcony.

Customers must deposit 35 percent, and then access home mortgage with banks. If customers cannot deposit 35 percent, customers can access 35 percent of housing price with Arakawa Residence with a 0 percent interest rate for the first 3 years. Monthly payments of USD 272 to 304 for studio units, and USD 544 to 595 for two-bedroom units are required. Residents must also pay an administration fee of between USD 15 to 50 for waste collection, elevator maintenance, parking, and security.

Arakawa Residence mentions that the building is designed for absorbing wind and light withstand heat during electricity cut off. Furthermore, each unit has fire alarm, smoke detector and its doors can withstand fire for up to two hours.

This project is located within 300-500 metre distance to factories (employment), public schools, private schools, private clinics and hospitals, public hospitals, and markets. Within the building itself, on the ground floor, there is a market, shopping mall, gym, meeting room, a meditation room, café shop and others.

Yet despite these efforts and the increase in supply, there continues to be a lack of affordable, adequate housing in Phnom Penh.

Challenges of Existing Affordable Housing Projects

Location

The main challenges in adequate and affordable housing delivery in Phnom Penh is land price. At almost USD 4,000 per square meter in Phnom Penh city centre (Key Real Estate, 2018), it is not financially possible (without significant government subsidies) to construct affordable housing (priced between USD 15,000 to 30,000 per unit) in central Phnom Penh.

As noted by Charles Villar, general manager of Khmer Real Estate, "in order for developers to make a profit from their affordable housing development, they need to develop land purchased at a price that would be feasible to develop housed for the affordable housing market". He continues, claiming that "developers would need to buy plots of land price at USD 20 to 30 per square meter – a price only available about 25 kilometers or more outside of Phnom Penh" (Spiess, 2019).

Rapelang, Nel, and Stewart, (2017) noted that, where households were located near areas of employment and livelihood opportunities, their prospects for economic success were significantly enhanced. However, when places of work were separated from places of residence by a long distance, or by an inefficient transportation system, households may spend a disproportionate amount of time and money on travel, and poverty levels will be exacerbated. Where current infrastructure is unable to cope with consistently increasing commuter traffic, this distance can become problematic, with regards to personal time wasted, lost productivity, and increased pollution (Sahmakum Teang Tnaut, 2017). JICA's 2001 and 2012 surveys on traffic conditions in Phnom Penh stated that travel speeds

along major boulevards in Phnom Penh decreased from an average of 22.9 km/hour to an average of 14.6 km/hour (JICA, 2014).

Project Approval Procedure

Prior to the approval of affordable housing projects, and in order to obtain tax exemptions, private developers must first submit a detailed proposal and project concept note to the MLMUPC and the MoEF. This should include an investment capital statement, architectural models, and an estimate on cost breakdown along with proposed taxes and other duties subject to exemption to inter-ministries committee. This process, that is not required by purely private housing projects, takes approximately nine months - a costly time delay which discourages other private firms from investing in affordable housing projects (General Department of Housing, 2018).

Even though WorldBridge Home, B&BM Development and Arakawa Residences are approved affordable housing projects, only WorldBridge Home continues to request financial benefits offered by the RGC and MLMUPC for affordable housing developments, according to General Department of Housing[4]. In line with this, during an informal discussion, one private developer raised the concern with the affordable housing project approval procedure, stating that: "master plan of housing development project cannot delay or expand schedule because it will impact to estimate cost in case of inflation on construction materials and labour cost. Why is incentive pocket of affordable housing not approved at the same time? When private developer already summits comprehensive master plan". Cambodia is ranked 138th out of 190th on ease of doing business report 2019[5] (World Bank, 2019).

[4] This information was obtained during an interview with the General Department of Housing

[5] Ten indicators are assessed as the measurement on ease of doing business report; namely, starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts, and resolving insolvency.

Access to Mortgages

Low income families struggle to gain mortgages (even on affordable housing units) as they are deemed too risky by banks and other financial institutions to lend to. For instance, Pros Puok, Mobile Mortgage Manager at Hong Leong Bank of Cambodia, claimed that the Bank requires a household to generate at least USD 800 per month due to prevent risk in housing price USD 50,000, but many low-income urban families fall below this minimum. Microfinance institutions are more likely to offer mortgages, to low-income families, but the interest rate will be higher (Khmer Foundation Appraisal, 2017).

To overcome this, WorldBridge Home, B&BM Development and Arakawa Residence offer mortgage home options to general clients without interest rates for two to three years. But these mortgage options cannot reach the necessary beneficiary groups as outlined in the Policy on Incentivization of Adequate Housing. Beneficiary groups of the Policy on Incentivization of Adequate Housing 2018 claim they cannot access these mortgage options if their monthly income is below USD 1,000 while the Khmer Foundation Appraisal (2017) said that the subprime group are vulnerable when accessing mortgages with project developers as they are at higher risk of foreclosure.

Comparative Case Study

The following comparative case study is used to discover alternative solutions to the provision of adequate housing developments that Cambodia may be able to learn from. Nigeria is selected due to its similarities in economic statue and urbanization, and Australia and Canada as their models for provision of adequate

housing have helped them rank 2nd and 4th place of OECD Better Life Index[6] respectively.

Case Studies

Nigeria's Public-Private Partnerships
As a low-middle income country in West Africa, Nigeria has faced similar challenges to Phnom Penh, such as substandard living in urban areas driven by mass rural-urban migration (World Bank, 2019). World Bank (2018) stated that almost 50% of the Nigerian population lives in cities and about 80% of this urban population lives in substandard conditions. Meanwhile, cities in Nigeria have continued to play a central role in the national economic growth, sharing approximately 75% of the total volume of national trade (Federal Ministry of Power, Works and Housing, 2016) and motivating rural-urban migration. It is estimated that a minimum of 700,000 homes must be built each year to respond to population growth in urban areas (World Bank, 2016). Consequently, public-private partnerships in low-cost housing delivery was implemented. After National Independence in 1960, the Federal Government of Nigeria established a Federal Housing Authority, Federal Mortgage Bank of Nigeria, and Federal Ministry of Works and Housing in 1973 for enhancing shelters delivery (Ibem, 2010). Public-Private Partnerships in housing provision has become an enabling tool for adequate and affordable housing delivery since the establishment of the UN's Millennium Development Goals (Gbadegesin, 2018). To motivate private sector participation, the Federal Government of Nigeria provides 80% of the land cost, while the remaining 20% is covered by the

[6] Which measures the suitability of housing, income, jobs, community, education, environment, civic engagement, health, life satisfaction, safety and working life balance

developer. Additionally, the private sector can request the government provide public infrastructure connectivity (electricity, clean water, roads, schools, hospitals) (Ibem, 2010).

Yet a study conducted on 517 households in Ogun State of Nigeria found 51.1% of households did not meet adequacy standards (Ibem and Alagbe, 2015). Similar to the experience of Phnom Penh, Omolabi and Adebayo (2017) found that public housing units were inadequate in both quality and quantity due to bad location (as a result of high costs of building materials), lack of effective implementation of strategies, poor infrastructure and low services provision.

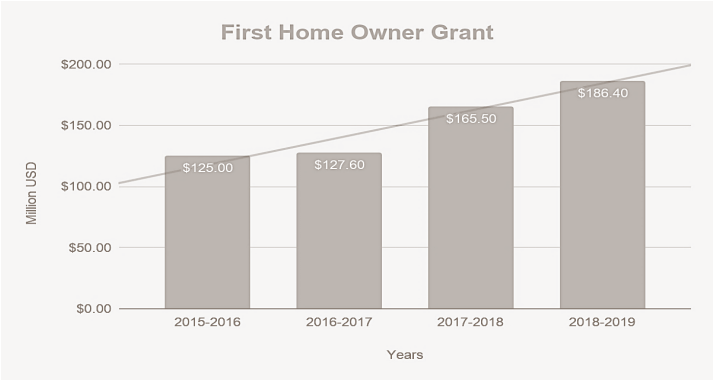
Moreover, Muhammad and Johar (2018) wrote that lack of transparency in the procurement process; inappropriate risk allocation; poor administration machinery; corruption; and incompetent private sector caused to inadequate public housing project.

Australia's First Home Ownership Grant Scheme

In 1964, Prime Minister Menzies introduced the Home Savings Grant Scheme, which gave an additional $1 for every $3 saved by young married persons who saved up to a maximum of $2,000 in three years for buying or building a house (Chris Martin, Hal Pawson and Ryan van den Nouwelant, 2016). In 1983, the Home Savings Grant Scheme changed its name to First Home Owner Grant by the Hawke Government. The First Home Owner Grant is a welfare state model for enhancing the right to adequate housing, and is now widely implemented in Australia with a unique strategy of each of its six states. In 1989, almost one third of a million applicants gained a combined benefit grant totaling $1,269 billion towards their first homes. This scheme was abolished in 1990, before being re-established in 2009.

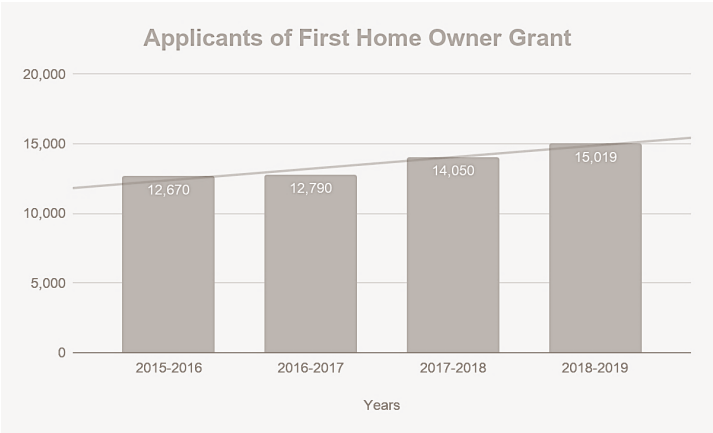
In addition The government of Victoria (one of six states in Australia) also provide concession or exemption on stamp duty of purchasing, increasing housing affordability. Between 2018 and 2019, Victoria collected $19.1 billion in revenue, $186 million of which was then distributed for the First Home Owner Grants, a $20 million increase on the previous year (figure 6). Similarly, the number of applicants benefiting from the First Home Owner Grant in the State has increased from 12,760 in 2015-2016 to 15,019 in 2018-2019 (figure 7).

Figure 6 First Home Owner Grant in Victoria



Source State Revenue Office of Victoria, 2019

Figure 7 Applicant of First Home Owner in Victoria



Source State Revenue Office of Victoria, 2019

Canada's Income Mix Program

The Federal Government of Canada is realized as one of the best nations in adequate housing delivery, placing fourth in the OECD Better Life Index (2017).

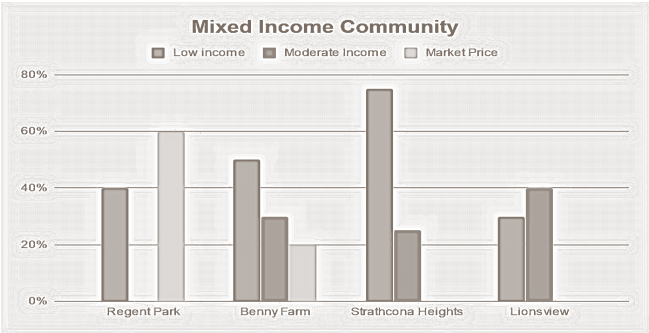
To ensure all Canadians have a home by 2030, the Federal Government of Canada reserved $40 billion of federal budget for initiatives on adequate housing delivery (Place to call home, 2018). The PPP between Canada Mortgage and Housing Corporation and individual states focuses on financial planning for social housing programs, affordable housing programs, inclusionary zoning, and redevelopment of social housing programs (Place to call home, 2018). One key program targeted towards low income families is the Income Mix Program, implemented for encouraging low income, middle income and high income families to live together in one community (Canada Mortgage and Housing Corporation, 2016).

To encourage the provision of adequate housing, the Canada Mortgage and Housing Corporation (CMHC) offers grants and low interest long-term loans for private developers offering the mixed-income model of housing development; for example, the National Housing Co-Investment Fund will contribute $4.7 billion in housing co-operation projects and $11.2 billion for low interest loans for the period 2019-2030, specifically to subsidize the demand side for senior people, women-led families, people with disabilities, and vulnerable groups to increase housing affordability (Place to call home, 2018).

For instance, Regent Park; a dated social housing community requiring redevelopment saw the Canada Mortgage and Housing Corporation (CMHC) and Toronto Community Housing Corporation (TCHC) cooperated with private sector and not-profit organizations to redevelop the area (CMHC, 2016). TCHC intervened on 69 acres of Regent Park's land to create more mixed tenure communities (August, 2016). The redevelopment saw in increase from 418 units to 900 units, dedicating 42% to low income and 58% at market price. Similarly,

the Benny Farm redevelopment project built a ratio 50:30:20 for low income: moderate income: market price. Strathcona Heights project reserved 75% of their total units for low income families and 25% for moderate income families, and Lionsview held 30% of all units for low income, 40% for moderate income and 30% for market price (Canada Mortgage and Housing Corporation, 2016).

Figure 9 Mixed Income Community



Source CMHC, 2016

Mixed income communities can increase interaction amongst between different social and economic households. In sharing access to social services and amenities such as public spaces within the community, relations can be built and the social divide between high income and low income families can be reduced.

Lesson learnt from case study

The key take away from these three case studies is PPP's have the potential to succeed if the incentives are correctly structured by the Public Sector. Mixed tenure community and first home owner grants in Canada and Australia succeed as a result of considered intervention on the supply side and demand side respectively, helping to ensure affordable housing access to low and middle income households. Otherwise, in the absence of a considered incentive structure, as well as the presence of reduced transparency, public-private partnerships do not work, as identified in the case of Nigeria.

Cambodia's policy on incentivization of adequate housing mainly focus on private construction firms (supply side) in which the government provides tax incentives to motivate private developers in the provision of adequate and affordable housing to low and middle income households; consequently, public private partnerships cannot enhance accessibility to affordable housing because of lacking supervisory from the government to subprime group (demand side). In this regard, mixed tenure community and first home owner grants could enhance the quantity of adequate and affordable housing.

Conclusion and Policy Recommendations

In response to massive rural-urban migration, the Royal Government of Cambodia established the Policy on Incentivization of Adequate Housing, managed by the MLMUPC and MoEF. Consequently, the Policy on Incentivization of Adequate Housing intervenes on public infrastructure, fiscal and other fees and regulations to motivate private construction firms to invest in adequate and affordable housing. As a result, WorldBridge Home, B&BM Development and Arakawa Residence have taken advantage of these incentives and provide adequate and affordable housing to low and middle income group in Phnom Penh. Yet, the study finds that existing adequate housing projects do not meet the required demand. To address this gap, three policy options are proposed; a quota of mixed tenure bylaw, anti-speculation tax policy and adequate housing metrics for Cambodia context.

Quota of Mixed Tenure Bylaw

Currently, the Royal Government (RGC), through the MLMUPC and MoEF provide incentives on public investment, fiscal and other fees, and regulations to private sector to provide adequate housing in Phnom Penh. However, constructed units continue to fall short of demand. To ensure adequate and affordable housing delivery to low and middle income groups, The RGC should set mixed tenure

quotas to new developments, as a means of increasing supply to the low and middle-income groups. This bylaw should be included in the Housing Act.

Taking Canada as a template, Richard Drdla Associates (2010) stated that mixed tenure community can be implemented in flexible or fixed approach which the government can negotiate with private developers for ensuring quantity of affordable housing units or fixed bylaw from 10% up to 20%. In this regard, Cambodia could implement a fixed quota of 20% for ensuring equality among private developers. In line with this, the housing projects which start from 50 units should be addressed in this bylaw. In addition to spearheading adequate and affordable housing for low and moderate income groups, a mixed tenure quota will enhance community relations and social cohesion.

For ensuring interest of private developers, the intervention of Royal Government in Policy on Incentivization of Adequate Housing should be taken into account (Table7). The private developers should attach a comprehensive construction cost plan, allocating 20% of all units to affordable housing, alongside the construction master plan, to the MoEF and MLMUPC.

Table 7 The Intervention of Royal Government in Policy on Incentivization of Adequate Housing

RGC's Incentives	Description
Public investment	▪ Construction of roads, schools, hospitals, water supply network, drainage and sewage systems, electricity connection and other infrastructures connecting from the project site to the main network.

Fiscal and other fees	▪ Withholding tax (except for interest payable to non-resident for credit received). ▪ Income tax (50% of total revenue from affordable housing investment projects). ▪ Property tax (property tax is subject to exempted for affordable housing project from the construction stage until selling out). ▪ Value added tax (non-taxable supplies). ▪ Deduction or waiving fees of the regulatory services.
legal procedure	▪ Facilitating the procedures in receiving construction license. ▪ Facilitating the procedures in receiving business license. ▪ Facilitating the procedure in starting up the construction site and closing the construction sites. ▪ Other regulatory procedure related to construction works.

Source General Department of Housing, 2018

Anti-Speculation Tax Policy

The speculation on land prices has resulted in increasing property prices in Phnom Penh, where speculators have bought properties during the initial construction period to resale upon completion at a large mark-up. Chantha Keo; the Property Evaluation at Prince Bank Plc., stated that speculators generally added a 10%-30% mark-up for resale in Phnom Penh. Mark-up prices of between 30%-50% were noted in Sihanoukville, Poit Pet and Bavet. Experimentally, Zhenyu, Michael and Wei (2019) claimed that housing speculation increased housing price; but they also found it also supported economic growth during construction boom because it

created jobs and increased revenue. However, this led to an overhang of housing in the market as compared to domestic demand.

In this regard, General Department of Taxation of the MoEF should restrict speculation on lands and residences with high expanding tax on those who own multiple properties for the purpose of resale. In line with this, the General Department of Taxation should implement speculation tax on property tax. The MoEF and MLMUPC, should implement 20% of speculation tax on both Cambodian citizens and foreigners who own multiple properties in less than 5 years. Furthermore, private developers on houses should regularly update their sales with customers information to aforementioned ministries for enhancing tax collection.

A Cambodian-Centric Metric for Adequate Housing

Detailed adequate and affordable housing metrics are important in the development of such properties. But what defined adequacy cannot be applied as a “one size fits all” approach. Therefore, each nation, and even city, may benefit from developing their own metric, taking account of local preferences, cultural and societal habits, and historical context.

In this regard, the General Department of Housing of MLMUPC should hold a National Housing Adequacy and Affordability Forum to create a suitable adequate and affordable housing metric for Cambodia. The General Department of Housing should lead in National Housing Forum, inviting local private firms, international organisations, and non-government organisations to participate (for example, UN-Habitat, Habitat for Humanity, Sahmakum Teang Tnaut (STT), UNDP, World Bank, ADB, Cambodian Valuers and Estate Agents Association, Housing Development Association of Cambodia, National Institute of Statistics and Ministry of Economy and Finance) to learn the challenges and opportunities of creating an adequate and affordable housing metric, and to develop one for Cambodia.

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