



Final Evaluation of the UN-Habitat Jordan Affordable Housing Programme, Phase 1

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Final Evaluation Report, 23 November 2016



This is an independent evaluation held at the end of Phase 1 of the Jordan Affordable Housing Programme. It has been carried out by UN-Habitat in close consultation with the Swiss Agency for Development and Cooperation (SDC) following the evaluation norms and standards of the United Nations System. The UN-Habitat Jordan and the Regional Office for Arab States (ROAS) as well as the HQ based Evaluation Unit have substantively supported the evaluation.

UN-Habitat, through a competitive process, selected the following non-for-profit firm to implement the evaluation:

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Abbreviations

CAB	Cairo Amman Bank
CBA	Commercial Bankers Association
DLS	Department of land and Surveys
EA	Expected accomplishment
HB	Housing Bank
HH	Household
HUDC	Housing and Urban Development Corporation
GoJ	Government of Jordan
HO	Head of Office (Jordan UN-Habitat)
JAHP	Jordan Affordable Housing Programme
JEA	Jordan Engineers Association
JDIB	Jordan Dubai Islamic Bank
JCCA	Jordan Construction Contractors Association
JOIB	Jordan Islamic Bank
JRP	Jordan Response Plan (2015)
MoMA	Ministry for Municipal Affairs
MoI	Ministry of Interior
MoPIC	Ministry of Planning and International Cooperation
MoPWH	Ministry of Public Works and Housing
NRC	Norwegian Refugee Council
NRP	National Resilience Plan (2014-2016)
ROAS	Regional Office for the Arab States, UN-Habitat
SDC	Swiss Agency for Development and Corporation
SDGs	Sustainable Development Goals
SEM	State Secretariat for Migration (Swiss)
UMOJA	Not an acronym but the name given to the new financial management system and software deployed by UN-Habitat during 2015-16
UN-Habitat	United Nations Programme for Human Settlements
UNAF	United Nations Assistance Framework Hashemite Kingdom of Jordan (2015 – 2017) - The UN Development, Resilience and Refugee plan for Jordan
UNDAF	United Nations Development Assistance Framework
UNHCR	United Nations High Commissioner for Refugees

Currency Exchange Rates

According to XE Currency converter, 7 November 2016:
1 Jordanian Dinar (JOD) = 1.41 United States Dollar (USD)

Area Conversions

1 Dunum = 1000 square meters

Executive Summary

Context

Jordan hosts 1.26 million Syrian refugees, of whom 655,217 are registered with UNHCR as of June 2016. Approximately 85% of Syrian refugees are living in non-camp settings, primarily in the northern governorates. Jordan requires new housing solutions with a pressing shortage of affordable housing estimated to be over 90,000 housing units.

Overview of the Jordan Affordable Housing Programme

The purpose of the Jordan Affordable Housing Programme (JAH Programme) evaluation is to provide UN-Habitat, its partners and donors a forward-looking assessment of UN-Habitat's operational capacity, experience, achievements and challenges in the implementation of the programme. Focus was on assessing relevance, efficiency, effectiveness, impact outlook and sustainability as well as integrating of crosscutting issues of environment, gender, youth and human rights, draw lessons learned and make recommendations for a second phase.

The JAH Programme is an innovative housing programme funded by the Swiss State Secretariat of Migration (SEM), the Royal Danish Ministry of Foreign Affairs and UNHCR and implemented by UN-Habitat, with the Programme overall goal of providing 30,000 housing units over 3 years through market mechanisms.

Phase 1 of the programme started in November 2014 and ended in September 2016 - a 23-month duration (this includes an extension beyond the planned 18 months) with an overall budget of 1,317,438.11 USD.

The Expected Accomplishments (EA) of the JAH Programme, Phase I are: (1) EA 1: Government, municipalities, financial institutions, housing actors have better information and analysis of the affordable housing demand and supply in Jordan; (2) EA 2: Framework, rules, procedures and capacity to implement affordable housing programme developed and agreed; and (3) EA 3: Vulnerable refugees and Jordanian families have increased access to affordable housing.

The programme concept and design introduces several innovative aspects including combining humanitarian with development activities, identifying better housing solutions for refugees and reducing the costs of housing units through smaller sizes of plots/dwellings constructed incrementally without subsidies - therefore sustainable and scalable. UN-Habitat's enabling role created the needed linkages to finance and deliver smaller-sized affordable incremental housing units. The role of the private sector was enhanced to address housing needs of lower income groups and refugees – it is a market driven programme.

Approach and Methodology

The evaluation approach assessed the programme elements against the Logical Frame based on the criteria of relevance, efficiency, effectiveness, impact and sustainability in line with standards and norms of evaluation in the United Nations system. The methodology included desk reviews, interviews with key informants and field visits. The evaluation team (one international and two nationals) was unable to interview a few institutions as the only available week for the mission of the international consultant came after the summer break and before the Eid religious holidays and the elections thus some people were on leave or not available for interviews. The national team members were able to interview some of them after the mission.

Main findings

The programme is **relevant** to an acute need for housing and has been included in all major development documents at the national level as well as in the UN Jordan and UN-Habitat's framework documents.

The **effectiveness** of the programme is measured against the amended logic framework (based on requests from the Ministry of Public Works and Housing (MoPWH)). The programme effectively achieved the modified expected accomplishments and more importantly achieved the required paradigm shift by successfully proving the concept of its innovative approach. The programme has strong potential for scaling up and making an impact. Stakeholders were involved both at the national and local levels throughout the various phases of the programme cycle from design to implementation and monitoring. As a result, the Programme is owned by the majority of the stakeholders except the MoPWH that remains sceptical about the programme. Crosscutting issues such as environment, youth, gender and human rights have been taken into consideration.

Efficiency has been noted in the design of the programme and the brokering capacity of UN-Habitat to bring about change in attitudes of the national and local stakeholders to innovate and prove the concept that the private sector and the market can produce low-cost housing thus addressing a new income group that would otherwise not own or be able to provide rental units to refugees and lower income groups. However, efficiency faced challenges as the Programme has been affected by many diversions from the programme document requested by MoPWH. This necessitated reprogramming some outputs to the second phase with the approval of the donor. Also given that the JAH Programme is donor funded, UN implemented, stakeholders and beneficiaries had preconceived ideas about subsidies or free housing being linked to such programmes. This necessitated additional efforts to clarify the new unsubsidized concept, build confidence and 'sell the idea' to the various stakeholders. Some internal issues among the implementing team also affected efficiency; action was taken to address these. Furthermore, UN-Habitat switched over to a new financial management system, UMOJA, mid-way. Several start-up issues caused some delays in operations – these issues have since been resolved.

Given that the proof of concept has been successfully achieved, the potential for scaling up is very strong thus the **impact potential** on the intended beneficiaries is high. Even without a second phase the developer of the pilot project, the contractor and banks have indicated their intentions to replicate it. A second phase will enhance the chances of faster and more effective replication and scaling up building on the growing momentum built during Phase 1.

The Programme is **sustainable** given that it addresses an acute housing shortage without additional subsidies by the government and its reliance on the private sector that is capable of producing low-cost housing at high quality. The programme is based on the strong participation of the stakeholders and is also included in the national priority framework and programme documents for the next few years thus ensuring its continued relevance. The ownership by many actors is evident from the types of contributions that they have provided to the proof of concept. A second phase will consolidate all these elements, negotiate for further facilitations, incentives and assurances to institutionalize and ensure the sustainability of the programme.

Conclusions

Relevance is rated as highly satisfactory: the JAH Programme addresses an acute need for affordable housing in Jordan. The Programme has been included in the Government, UN and UN-Habitat humanitarian and development frameworks.

Effectiveness is rated as satisfactory: Despite mid-stream alterations imposed on the outputs, the programme achieved the proof of concept - a paradigm shift in delivery of housing through the market driven system. Phase two would ensure access of women and refugees to housing.

Efficiency is rated as partially satisfactory: Additional requests from MoPWH, some internal management issues and the change of the financial management system and software of UN-Habitat all caused some delays in implementation and payments. However, appropriate managerial actions were taken to address these issues.

Impact Outlook is rated as satisfactory: The proof of concept has been achieved during Phase 1, with the highest impact being the buy in and willingness of stakeholders to embrace the concept and run with it regardless if there is a follow-up phase or not. Phase 2 will be needed to scale up.

Sustainability is rated as satisfactory: The Programme succeeded within Phase 1 to raise the interest and commitment of a large number of stakeholders who see the concept as feasible and would go ahead with replication even without a second phase. To achieve impact at scale however, Phase 2 is needed to consolidate findings and negotiate further incentives for all.

Overall all the JAH Programme is rated as Satisfactory: The programme performed satisfactorily given the challenges that it had to deal with during implementation.

Lessons learnt

Lessons learnt include the need to acknowledge that innovative ideas require more flexibility to address the scepticism and reluctance of some stakeholders to deviate from traditional approaches. Imposed changes need to be vetted and addressed through tripartite meetings to minimise delays. Clarity in leadership of the programme is important vis-a-vis the stakeholders to ensure smooth implementation. Effecting change in a complex development area such as the housing delivery chain necessitates interventions at all levels and with all stakeholders so as to remove barriers, change attitudes and open new opportunities the innovative partnerships.

Recommendations

The evaluators recommend that a second phase be implemented. This could be either as planned in the initial concept note or, if there are some remaining doubts, then in two stages: an 8-12-month stage 1 to address the reprogrammed elements particularly the establishment of an entity; and If successful, this will be followed by a stage 2 to complete the full-fledged range of proposed activities. Phase 2 will capitalize on the momentum achieved in phase 1 as well as the leadership of the proposed Programme Entity. It will aim at streamlining approval and administrative processes for JAH Programme interventions and add incentives for investment in rental units such as subsidized solar energy additions and construction cost reductions through new innovative partnerships, procurement at sale and other facilitations. Finally, enhance performance of the Programme by the introduction of new innovations particularly banking concepts and some of UN-Habitat's specialized products including the Global Housing Strategy 'putting housing at the centre' the 'city extensions' and 'water and energy management' approaches.

1. Introduction

1.1 Background of the Jordan Affordable Housing Programme

Jordan hosts 1.26 million Syrian refugees, of whom 655,217 are registered with UNHCR as of June 2016. Approximately 85% of Syrian refugees are living in non-camp settings, primarily in the northern governorates. Over 60 % of refugees have settled in Amman and Irbid governorates with another 16 % in Mafrq and 14 % in Zarqa according to the latest national census in 2015. The influx of Syrian refugee crisis is severely straining the absorption capacity of the Jordanian housing market affecting low-middle income Jordanian families. In light of the aforementioned it is widely acknowledged that Jordan requires new housing solutions with a pressing shortage of affordable housing estimated to be over 90,000 housing units¹. The Jordanian housing sector, meanwhile, has produced an annual average of 28,600 units during the period 2004-11, against an annual demand of 32,000 units.²

Furthermore, the supply before the crisis did not address the demand; there was an oversupply of units for the middle and upper income groups. The price range of new housing units has been between JD 30,000 and JD 60,000 – with a median price of JD 45,000 – making them unaffordable to low- and lower-middle income groups.³ Consequently, rental has been the main source of affordable housing for low-income and vulnerable families in Jordan.

Initially, to accommodate refugees, the response has included: sub-division of existing units, conversion of accessory buildings into rental accommodation, and some limited construction by individuals. In addition the new demand and pressure for housing by the refugees resulted in increasing rental rates (from JD 50 per month to JD 100-200 per month) that resulted in the depletion of saving of the vulnerable refugees and Jordanian families with increased evictions as landlords go in search of higher rents. Competition for housing units and jobs has resulted in tensions between the host communities and the refugees. There has been no scale response to this new demand either from the private sector or the Government.⁴

In response, UN-Habitat, through the Jordan Affordable Housing Programme (JAH Programme), proposed a predominantly Private-Sector funded solution that combines the strength of Jordanian developers, local commercial banks and the credit capacity of Jordanian families in the host community interested to make an incremental investment in property. The JAH Programme has the potential to diffuse tensions between refugees and Jordanians by allowing ordinary Jordanian citizens a property investment opportunity while also providing affordable rental housing for vulnerable Jordanians and refugees. This programme also bridges the humanitarian and development divide.

1.2 Purpose, objectives and scope of the evaluation

The purpose of the JAH Programme evaluation is to provide UN-Habitat, its partners and donors a forward-looking assessment of UN-Habitat's operational capacity, experience, achievements and challenges in the implementation of the programme⁵.

¹ Depending on an estimated household size of 7.12, ACTED 2013

² UN-Habitat (2012) Partnership for Jordan Housing Sector Reform, 31 December 2012.

³ UN-Habitat (2012) *ibid*, p. 6.

⁴ UN-Habitat (2013) Jordan Rapid Housing Market Assessment, November 2013.

⁵ Evaluation of the UN-Habitat Jordan Affordable Housing Programme, Phase 1 (Annex 1 of this report)

The evaluation has assessed which results have been achieved and to what extent the overall support and technical assistance of UN-Habitat has been relevant, effective and efficient. The key objectives of the evaluation, according to the Terms of Reference⁶ are to:

- ❑ Provide evidence of results to meet accountability requirements;
- ❑ Evaluate results achieved so far; and,
- ❑ Promote learning, feedback, and knowledge sharing through results and lessons learned of operational relevance for future Programme formulation and implementation.

Focus is on assessing relevance, efficiency, effectiveness, coordination, impact, integration of crosscutting issues of gender and human rights, sustainability, opportunities, lessons learned and actionable recommendations for a second phase of the programme. See Annex 1 “Terms of Reference” for more detailed background.

The evaluation report follows the UN-Habitat evaluation report format⁷; it is structured as follows: (1) Introduction, (2) Overview of the Jordan Affordable Housing Programme, (3) Evaluation approach and methodology, (4) Main findings of the evaluation, (5) Evaluation conclusion, (6) Lessons learnt, (7) Recommendation, and Annexes.

2. Overview of the JAH Programme

2.1 Main characteristics of JAH Programme

To respond to the aforementioned challenges, UN-Habitat conceptualised the JAH Programme as an innovative approach to provide affordable housing to Jordanians severely affected by the Syrian refugee crisis and to Syrian refugees. The JAH Programme is funded by the Swiss State Secretariat of Migration (SEM), the Royal Danish Ministry of Foreign Affairs and UNHCR with the Programme overall goal of providing 30,000 housing units over three years through market mechanisms.

The JAH Programme concept includes several innovative aspects that were recognised by the majority of stakeholders interviewed. These include: combining humanitarian assistance with development; better housing solutions for refugees; a reduction of costs of housing units through smaller sizes of plots and smaller dwellings constructed incrementally; and no or minimum subsidies in the programme, making it sustainable and scalable.

The Expected Accomplishments of the JAH Programme, Phase 1 are:

- ❑ **Expected Accomplishment 1:** Government, municipalities, financial institutions, housing actors have better information and analysis of the affordable housing demand and supply in Jordan;
- ❑ **Expected Accomplishment 2:** Framework, rules, procedures and capacity to implement affordable housing programme developed and agreed; and,
- ❑ **Expected Accomplishment 3:** Vulnerable refugees and Jordanian families have increased access to affordable housing.

Phase 1 of the programme started in November 2014 and ended in September 2016 – a duration of 23 months, including an extension beyond the planned 18 months) with an overall budget of USD 1,317,438.

⁶ Ibid

⁷ Format of UN-Habitat Evaluation Reports 2015

2.2 Main challenges facing the implementation of the Programme

The most important challenge to the implementation of the JAH Programme was from its main counterpart: The Ministry of Public Works and Housing (MoPWH). The Government of Jordan had accepted the JAH Programme and included it in its major planning documents. Although the MoPWH and HUDC were considered to be the natural partners for the Programme and had accepted the concept, however, they were sceptical about the ability of the Programme to achieve its goals. Their concerns were that the Programme was not offering anything new. These concerns were repeated to the evaluation mission on September 5, 2016. It is worthwhile noting that these issues follow the theory of change and challenge the main elements of the housing delivery chain. The following are the main points of contention that were raised and the way in which each was addressed through the programme and the pilot project requested by the Minister:

- ❑ **Availability of sufficient infill land within city boundaries** would be limited and so the project cannot be scaled up. The Ministry requested that the JAH Programme produce maps demonstrating the availability of reasonably priced parcels within the city boundaries. Four such reports were produced and demonstrated that there are sufficient undeveloped affordable plots within the city boundaries. As well as immediately on the perimeters with easily accessible infrastructure;
- ❑ **Banks would not be producing anything new.** This concern is true in that the banks did not reduce interest rates or introduce any subsidies in line with the no-subsidies principle of the programme. However to attract homebuyers to the programme, the banks produced brochures explaining the concept of the programme and the types of services they were ready to avail. More importantly, they were assessing the credit worthiness of potential homebuyers' and issuing them with pre-qualification letters (a service that was not available prior to the JAH Programme). These facilitated for developers to procure and develop large parcels of land;
- ❑ **Small plots type "D" already existed.** This is true however they were usually limited to the work of HUDC in mass housing projects outside the city boundaries. The novelty here was to introduce these affordable plots within the city boundaries in already serviced areas and to be made available to small-scale developers; **and**
- ❑ **Ability to reduce costs.** The Ministry cited their long experience in housing delivery and were sure that the costs targeted by the programme were not feasible. The Ministry therefore challenged the programme to prove that by implementing a pilot project the cost could be brought down. The Programme succeeded in developing the pilot project and the costs were kept within the framework proposed – JD15,000 for the building including land if all cost is shared between all the units built on the plot. These costs are far much less than costs of units produced on the market.

These challenges were translated into demands to change the outputs to ensure the proof of concept. In fact, the pilot project did give much stronger proof of concept as it produced more concrete evidence that the concept is feasible and that it had achieved buy in by the stakeholders. This altered the logic frame see Section 2.3 on the Theory of change. Furthermore, there were internal management and implementation problems that affected efficiency in delivery; these are discussed in more detail in Section 4.3.2 "UN-Habitat management capacity to implement the programme". In

addition legal procedures take long and will need to be addressed in Phase 2; this is discussed in Section 4.3.4.

2.3 Theory of change

Following is a logic model depicting the anticipated causal pathways through the inputs and activities that lead to the outputs that combined achieve the expected accomplishments as depicted in the Programme logic framework⁸. It provides the framework within which programme was developed and implemented in Phase 1 then those of Phase 2 (medium-term) and finally to the long-term accomplishment.

The JAH Programme aims at introducing a change in the housing delivery modalities in Jordan and is participatory in nature. The concept thus assumes that stakeholders are willing to experiment with the model outside the norms. The logic frame in the programme document did not include risks that would be associated with the demands of such changes. Therefore, the evaluation team highlights that the causal pathways are subject to potential risks including:

- ❑ Scepticism of stakeholders due to the innovation of the approach;
- ❑ Resistance to change from some of the stakeholders that are part of the current "business as usual" models; and,
- ❑ Acceptance of low cost options – smaller plots and incremental housing.

The JAH Programme Logic as per the programme document is shown in Figure 1.

As stated above, the Minister of Public Works and Housing had indicated his scepticism that the Programme would not achieve its goals. As a result the Minister has requested supplementary "Proof of Concept" from UN-Habitat. This resulted in the addition of a pilot project to demonstrate that various key stakeholders would change their behaviour by accepting the proposed model. The proof of concept would show that citizens, banks and developers would participate in the new concept: (a) individuals from the public would be interested in the concept of smaller housing units that could be enlarged incrementally; (b) Banks would also issue pre-qualification letters to lower-income families with incomes between JD 300 and JD500 per month; and, (c) developers, based on the pre-qualification letters, would procure a parcel of land and develop it along the proposed concept of smaller plots and incremental housing and finally contractors would build within the cost saving schemes proposed.

As a result, several changes were introduced to the logic frame. Mainly the creation of a Programme entity was postponed to Phase 2 together with the related activities such as policies and guidelines. In addition, to establish the proof of concept, a pilot project was introduced. The modifications are analyzed in Figure 2. The evaluation reviews the expected accomplishment in light of these alterations that were approved by the donor. The interventions undertaken to implement the theory of change based on interventions by the programme is summarized in Table 2, Section 6.4

⁸ Jordan Affordable Housing concept Programme Document, 10 Sep 2014

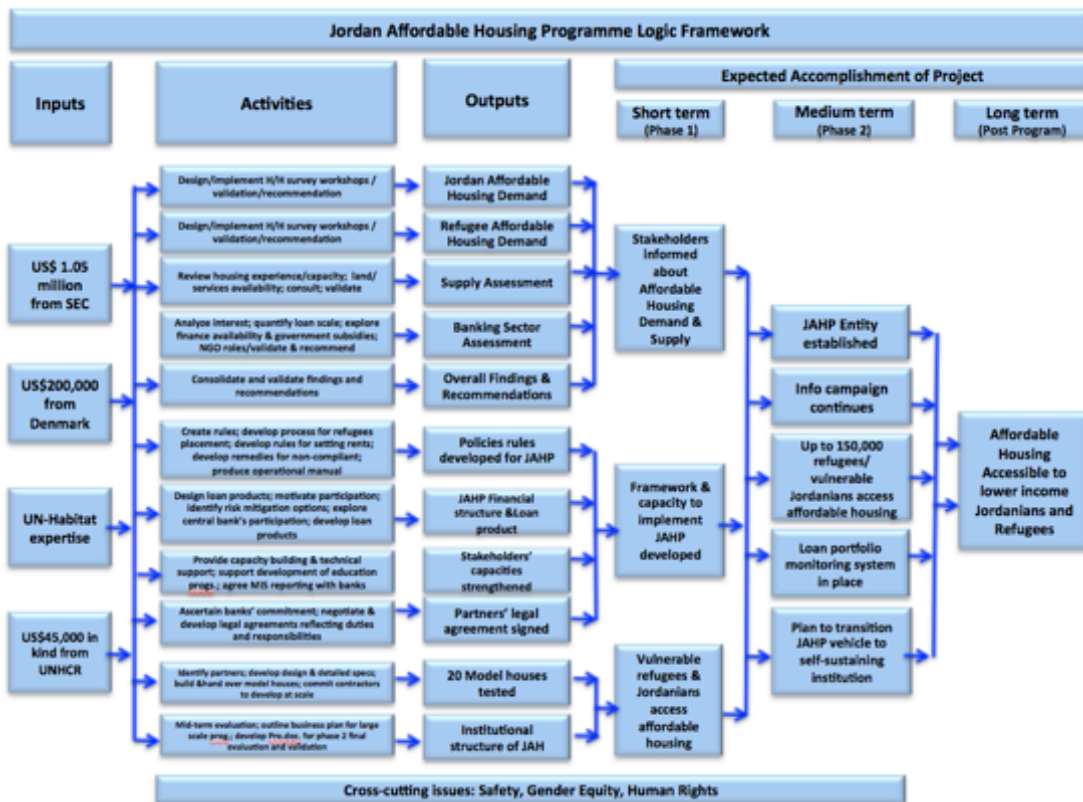


Figure 1: JAH Programme logic framework diagramme as per the Programme Document

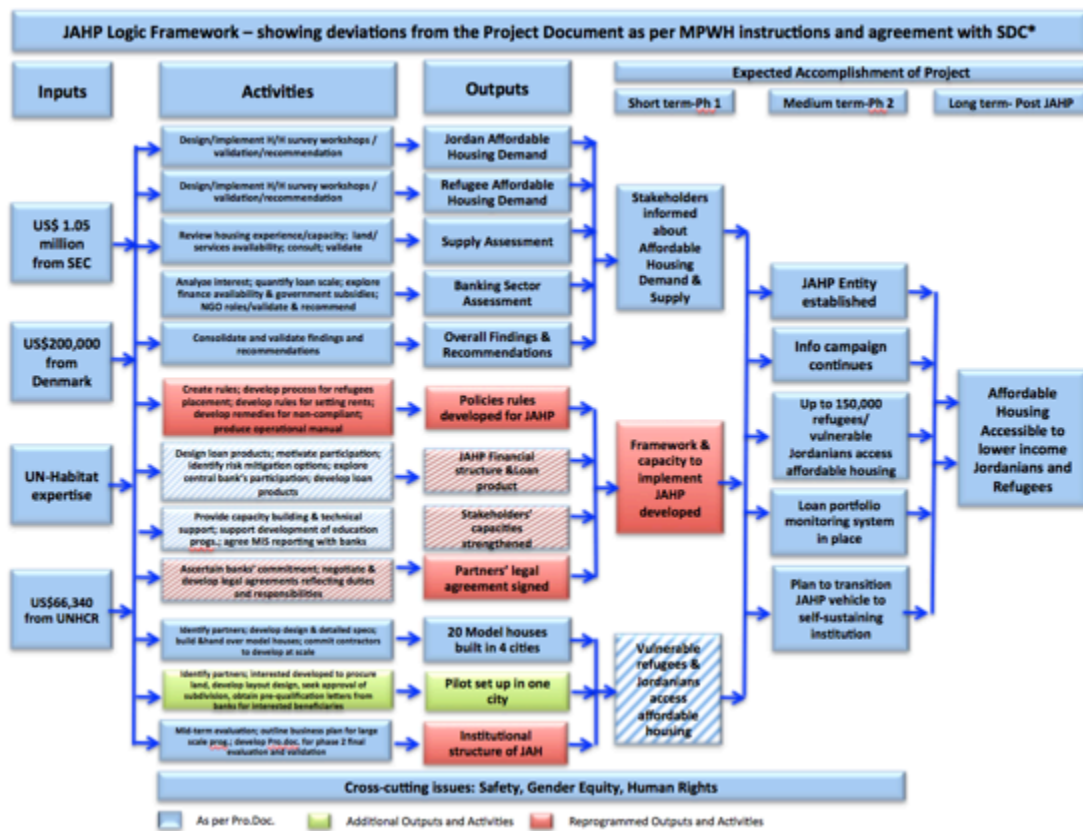


Figure 2: JAH Programme logic framework diagramme showing agreed upon amendments

3. Evaluation Approach and methodology

3.1 Approach

The evaluation assessed the programme elements against the Logical Frame based on the criteria of relevance, efficiency, effectiveness, impact and sustainability in line with standards and norms of evaluation in the UN system and the ToR of this evaluation⁹. The evaluation assesses and rates of performance on each evaluation criterion based on a set of questions as outlined below (please refer to annex 5 for full questionnaire):

- ❑ **Relevance** of outputs and outcomes vis-à-vis: national government needs and priorities; UN's framework documents and UN-Habitat's strategic plans;
- ❑ **Effectiveness**, including: the extent to which the results have been achieved; appropriateness and innovation of programme design; the quality of the services provided by UN-Habitat; stakeholders' ownership of the programme; crosscutting issues (environment, youth and gender, and human rights);
- ❑ **Efficiency**, including: management Capacity to design and implement the programme; institutional arrangements of UN-Habitat; adequacy of division of labour and organizational setup; and cost efficiency;
- ❑ **Impact Outlook** regarding: impact on targeted population; proof of concept and attitudinal changes among stakeholders;
- ❑ **Sustainability**, including: extent of participation of beneficiaries in programme cycle; potential for replicability and scaling up; extent of fostering innovative partnerships; and, second phase added value for sustainability;
- ❑ **SWOT**: the evaluation also aimed at understanding the assessments of the various stakeholders through a SWOT analysis (strengths, weaknesses, opportunities and threats). This was designed to: (1) to obtain an overall assessment of the Programme; (2) understand what contributed to their analyses; and (3) how to address weaknesses and threats in Phase 2; and,
- ❑ **Forward looking guidance**: Finally, there is a section that is forward-looking with questions that are designed for each category of key stakeholders.

These questionnaires were administered through interviews by the evaluation team with key stakeholders either in person or via telecommunication (Skype) with those not located in Jordan (see Annex 2).

3.2 Methodology

The evaluation checks the degree of success in line with the causal chain and, when applicable, examines the altered causal paths. This has been achieved by analyzing the elements contributing to affordability of housing and making it accessible to the lower income and vulnerable groups. The challenges are well documented globally, they include the cost of land, infrastructure and construction, and more importantly the access to and the cost of money. Banks are by design cautious and require collateral either in assets or guaranteed steady income – both of which are not available to the most vulnerable groups and even more so when it comes to refugees who are displaced and dispossessed of their belongings; hence they are only able to access rental units. The evaluation, therefore, analyzes the interventions taken at each step of the housing delivery chain and the major elements involved in achieving affordability as well as products for stakeholders. It furthermore assesses whether and how the programme has achieved its expected accomplishments.

⁹ Evaluation of the UN-Habitat Jordan Affordable Housing Programme, Phase 1 - Terms of Reference, 26 Jun 2016

This evaluation is designed to assess the performance of the Programme based on the criteria (see Section 3.1 above) and the questionnaire developed (see Annex 5). This evaluation was conducted in line with the Norms and Standards for Evaluation in the UN system. Mixed methods were utilized during this evaluation, combining desk reviews, interviews, meetings, and field trips. These were undertaken to understand the Programme performance as well as to highlight lessons learnt and to identify elements to improve on performance during phase 2 by avoiding pitfalls and removing obstacles. The evaluation, in line with the TORs, includes a forward-looking element essential for scaling up and replication. The methodology includes:

- ❑ **Desk reviews:** the evaluation team reviewed the documents availed by the JAH Programme staff relevant to the Programme as well as National and UN contextual Framework documents (see Annex 3);
- ❑ **Key informant interviews and consultations, including focus groups discussions:** Meta-evaluation and data collection were conducted to verify and qualify the information in the documentation. This included: face-to-face and remote (via Skype) interviews, and consultations, focus groups discussions with key stakeholders based on the questionnaire (see Annex 2 - List of stakeholders interviewed); and,
- ❑ **Field visits:** the evaluation team visited two of the four cities where the Programme has been operational: Amman and Ramtha. The field visits were utilized to assess selected activities of the JAH Programme for in-depth evaluation. Ramtha, where the pilot had taken place, was therefore the most important to visit. Karak and Al Dhleil had only demonstration buildings similar to those in the other cities so they would not have added value to the review.

To operationalize the evaluation, UN-Habitat, through a competitive process, selected the “Institute for International Urban Development”¹⁰ a non-for profit firm. The firm deployed three consultants to undertake the evaluation including an international urban development and housing advisor, Dr. Mohamed El Sioufi, Team Leader, and two national consultants, Mr. Zaid El Masri, Banking Specialist, and Mr. Manaf Asfour, Banking investment specialist. The Team Leader has conducted a seven-day mission in Jordan. The Evaluation team elaborated an inception report detailing the approach and methodology that were approved by the Evaluation Contact Group that included UN-Habitat and the SDC (see point 9 in Annex 2).

3.3 Limitations to the evaluation

The time frame of the evaluation has been challenging given that the preparation time preceding the mission was quite short, as the mission of the international consultant had to be undertaken two weeks after commencement of the contract – the first week in September. This was due to religious vacation (Eid) during the second week and elections during the third week of September. The evaluation team, however, endeavoured to undertake the evaluation TORs within this timeframe.

Given that the timing was in early September, some of the stakeholders were away on annual leave or had already started the Eid holidays early. The two weeks of holidays after the mission made it difficult to conduct meetings with those absent during the mission as well as to conduct follow up questions and triangulation by the national evaluators. These were done later in October and November.

¹⁰ Institute for International Urban Development, 2235 Massachusetts Avenue, Cambridge, MA 02138; www.i2ud.org

As the evaluation mission could not visit two of the four towns due to time limitations in the case of Karak and unavailability of the Mayor in the case of Al Dhleil; the evaluators have instead assessed project documentation for information on them.

One of the limitations in the design of the programme document is that it did not spell out the assumptions that are the prerequisites that are considered in order to move from each level in the results chain and more importantly between outputs and results (expected accomplishment). The assumptions describe the conditions assumed for results to be achieved if the outputs are delivered. Table 2 in section 6.4 summarizes changes due to Programme interventions to improve affordable housing delivery – all of these changes are considered prerequisites for effecting the needed change and should have been spelled out in the programme document.

The programme document also did not identify risks, therefore, the evaluation team have identified them based on theory of change model, most notably: scepticism by some stakeholders towards experimenting particularly having been plagued by a previous negative experience; resistance of stakeholders to change particularly with an innovative proposal aiming for a paradigm shift; potential misinterpretation of the nature of the Programme (expectations for subsidies, etc.); and the threat of time limitations with new ideas.

4. Main Findings of the evaluation

The Programme document states “The aim of the project is to put together the optimal financing that delivers the best value possible at scale for refugees and vulnerable communities”. This is a very ambitious goal particularly that it attempts to address both development and humanitarian aspects simultaneously. Achieving this goal would constitute a paradigm shift and a breakthrough in addressing the needs of refugees and their host communities. Therefore, it is understood that achieving this goal would face challenges.

In addition to evaluating the JAH Programme Phase 1 performance, the evaluators have been requested to also be forward looking. Thus this report explores possibilities of addressing the challenges facing such projects in the Jordanian context and provides lessons learned and recommendations to ensure the success of a Phase 2. The Evaluation team has endeavoured to explore how to include elements that UN-Habitat advocates in its Global Housing Strategy¹¹ for such as urban design that includes the sustainability elements of urban economy, mixed uses and adequate density as well as how to influence legislation. The mixed urban use concept allows for urban economies, reduction of commuting time, avoiding the creation of dormitory towns and the ability to cross-subsidize housing – issues that have plagued housing projects in many countries as well as previous experiences in Jordan.

The findings as discussed below, follow the UN-Habitat evaluation criteria of relevance, effectiveness, efficiency, impact outlook and sustainability.

4.1 Relevance

The housing shortage in Jordan both of Jordanian low-income families and Syrian refugees is one of the major challenges facing Jordan today. This was clearly identified in the Programme document and confirmed by the research on Affordable

¹¹ Global Housing Strategy framework document, 24th Session of UN-Habitat Governing Council (HSP/GC/24/2/Add.6), 11 Feb 2013

Housing Demand surveys in Jordan for Jordanian families¹² and Syrian refugees¹³ undertaken by the Programme (EA1). An overwhelming majority of the persons and institutions interviewed during the evaluation acknowledge that the JAH Programme is an excellent response to the challenge of affordable housing in Jordan. Given the importance of the issue, the programme is relevant to the government priorities as well as those of the UN agencies operating in Jordan and UN-habitat as demonstrated below.

4.1.1 Consistency with national needs and priorities

The Programme has been accepted by the Government and included in the key humanitarian and development national policy and programme documents including:

- ❑ National Resilience Plan 2014-16¹⁴ has an overall objective "To successfully mitigate the effects of the Syria Crisis on Jordan and Jordanian Host Communities" to be achieved through its Housing Sector Overall Objective: "Syrian refugees and vulnerable Jordanian households have improved access to affordable and adequate housing within a housing sector that helps meet the housing needs of all Jordanians". Its specific objective 1.1 states "*Syrian refugees and vulnerable Jordanian households have increased access to affordable and adequate housing*"; and specific objective 1.2 "*Housing-related institutions, regulations and policies enable housing markets to meet the needs of Syrian refugees and all Jordanians, including vulnerable groups*". The JAH Programme was specifically mentioned: "One model that has been discussed is a large-scale affordable housing programme. The aim is to produce 30,000 new units of affordable housing through a partnership between the government of Jordan, the construction sector and Jordanian banks"; and,
- ❑ Jordan Response to the Syrian Crisis 2016-18¹⁵; sector specific Objective 2, Resilience 2.2 aims "*To provide secure, sustainable and sanitary housing units to vulnerable Jordanian families*". Its Shelter component also states that "*In host communities the plan is to advance resilience-based interventions including the programme for affordable housing*" and its Sector Specific Objective 3 "*Housing markets enabled to meet the needs of all Jordanians and Syrian refugees.*" Specific Objective 2, Result 2.2 aims "*To improve access to affordable housing for lower-middle income Jordanians through commercial banks*". Specific Objective 3, furthermore, is "*Housing markets enabled to meet the needs of all Jordanians and Syrian refugees.*"

4.1.2 Relevance to the UN framework documents

UN-Habitat ensured that the JAH Programme was included in the major UN framework documents so as to tap into potential funding when it materializes as well as to ensure synergies with other UN agencies. Framework documents where Affordable housing is mentioned include:

¹² Jordan Affordable Housing Demand Survey: Summary for all Jordanian and other (non-Syrian) Respondents, February 2015

¹³ Jordan Affordable Housing Demand Survey: Summary for Syrian Respondents, February 2015

¹⁴ Draft National Resilience Plan 2014 – 2016 – Proposed Priority Responses to Mitigate the Impact of the Syrian Crisis on Jordan and Jordanian Host Communities; Ministry of Planning and International Cooperation, Host Community Support Platform and United Nations, 8 January 2013.

¹⁵ The Jordan Response Plan to the Syria Crisis 2016 – 2018 (JRP 2016-18), 17 October 2015.

- ❑ Jordan UNDAF (2013-17)¹⁶; its Target aims at: "Affordable Housing Programme Institutionalized and business plan finalized Up to 30,000 houses built per annum" reference to the JAH Programme;
- ❑ UNAF (2015-17)¹⁷ Outcome 1 is "Enhancing Systemic Reform" aims to strengthen capacities "to provide affordable housing solutions in light of additional demands...";
- ❑ SDG target 11.1¹⁸ is the umbrella under which the programme falls, it states that "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums";
- ❑ UNHCR, in its approach to housing Syrian refugees in Jordan, in 2012-13 had been contemplating the use of social housing projects that had not been completed such as in Zarqaa to houses refugees; and,
- ❑ Furthermore, UNHCR's 2014 "Alternatives to Camps" policy document¹⁹ aims to give refugees access to existing infrastructure outside confined limits of camps. The JAH Programme is one of the first programmes to attempt to implement this concept thus being in the forefront in addressing this new approach.

4.1.3 Consistency with UN-Habitat Strategies

Affordable housing is one of the issues of importance to UN-Habitat with one of its seven substantive branches, the "Housing and Slum Upgrading Branch", dedicated to addressing this crucial issue. Furthermore, the programme features in several of UN-Habitat's strategic documents including:

- ❑ UN-Habitat Strategic Plan (2014-19)²⁰; Strategic Result of Focus Area "Local, national and regional authorities have implemented policies for sustainable and inclusive housing, slum upgrading and prevention";
- ❑ Results Framework of UN-Habitat Strategic Plan (2014-2019)²¹; Has Focus Area 5 dedicated to "Housing and Slum Upgrading"; it has identified its Strategic Results as "*Local, national and regional authorities have implemented policies for sustainable and inclusive housing, slum upgrading and prevention*";
- ❑ UN-Habitat's Global Housing Strategy²² aims to "place housing in the center" and not in remote areas, with mixed use development and appropriate density; and,
- ❑ UN-Habitat's Arab States Regional Strategic Plan 2016²³ developed by ROAS, Focus Area 5: Housing and Slum Upgrading has identified Jordan as one of the countries to be supported. It specifically aims "*to support poor and middle income families to enter an affordable housing market*" and furthermore it states that "*Based on pilot interventions, Affordable Housing Programmes will focus*

¹⁶ Jordan United Nations Development Assistance Framework 2013-2017, Revised Edition, July 2014

¹⁷ United Nations Assistance Framework Hashemite Kingdom of Jordan (2015 – 2017) - The UN Development, Resilience and Refugee plan for Jordan (UNAF), 15 March 2015.

¹⁸ Transforming our world: the 2030 Agenda for Sustainable Development, General Assembly, Resolution adopted by the General Assembly on 25 September 2015, A/RES/70/1

¹⁹ UNHCR Policy on Alternatives to Camps, UNHCR/HCP/2014/9, 22 July 2014

²⁰ Draft strategic plan 2014–2019 of the United Nations Human Settlements Programme (HSP/GC/24/5/Add.2), 31 January 2013

²¹ Results Framework of UN-Habitat Strategic Plan (2014-2019), 11 October 2013

²² Global Housing Strategy framework document, 24th Session of UN-Habitat Governing Council (HSP/GC/24/2/Add.6) (http://mirror.unhabitat.org/downloads/docs/11991_1_594827.pdf)

²³ Arab Regional Strategic Plan, UN-Habitat Regional Office for Arab States, February 2016

on how banks and developers will be better able to supply housing to the lower income ...”.

Relevance is rated as highly satisfactory: the JAH Programme addresses an acute need for affordable housing in Jordan. The Programme has been included in the Government, UN and UN-Habitat humanitarian and development frameworks.

4.2 Effectiveness

4.2.1 Effectiveness in Achievement of Expected Accomplishments

4.2.1.1 Expected Accomplishment 1

Expected Accomplishment 1 (EA) states that: “Government, municipalities, financial institutions, housing actors have better information and analysis of affordable housing demand and supply in Jordan.”

EA 1 and its outputs have been fully completed and documented in the outputs “Jordan Affordable Housing Demand Survey: Summary for all Jordanian and other (non-Syrian) Respondents¹²” and “Jordan Affordable Housing Demand Survey: Summary for Syrian Respondents¹³”, February 2015 (See figure 3) as well as the rental scheme for refugees. This has also been recognized by the mid-term evaluation²⁴.

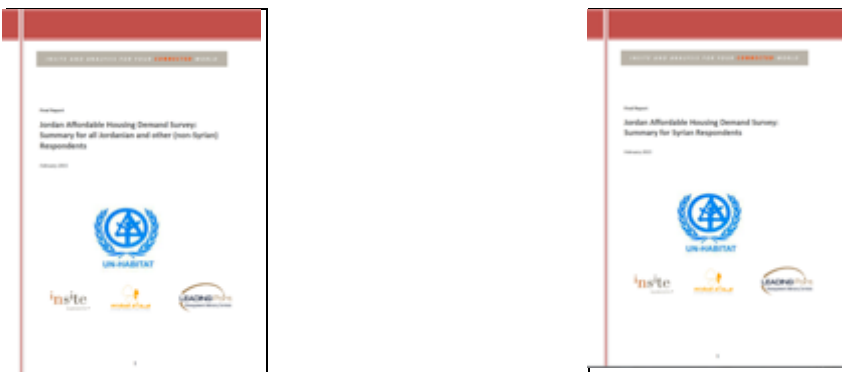


Figure 3: Outputs of EA 1 Housing demand surveys for Jordanians and Syrians (source: Programme documentation)

4.2.1.2 Expected Accomplishment 2

Expected Accomplishment 2 (EA) states that: “Framework, rules, procedures and capacity to implement affordable housing programme developed and agreed”.

EA2 and its outputs have been modified based on various requests by MoPWH based on their scepticism about the possibilities of success of the programme. These included that some outputs such as the establishment of institutional structure had to be reprogrammed to phase 2 consequently outputs 2.1 Policies and rules for the JAH Programme, 2.3 Stakeholders capacities strengthened were only partially completed, (due to a funding gap and time constraints). All activities related to the Programme Entity, business plan and institutional structure for affordable housing programme have been postponed till Phase 2 and instead, the team has been directed by the MoPWH to start initiating the proof of concept through a pilot project in one location. The Government of Switzerland had agreed to this after the mid-term evaluation. Output 2.4, Partner’s legal agreement signed, was also postponed also due to a funding gap that was to be raised from other donors and did not materialize and this

²⁴ May June 2015 Mid-term Evaluation

will not be not possible until programme construction is finalized, which has been deferred to Phase 2. These outputs were reprogrammed to Phase 2 based on the Ministry’s requests and with approval from SDC.

A 100% of the modified Outputs have been achieved with some delays in relation to tailoring the loan profiles to specific banks and working on the added on pilot project (See figure 4). This has been achieved during the extra 3 months given by the minister to UN-Habitat team to provide the proof of concept by setting up a pilot project (till end on March 2016), which the team has successfully met (See figure 5).

Bank Loan profiles



Figure 4: Bank loan profiles (source: Programme documentation)

4.2.1.3 Expected Accomplishment 3

Expected Accomplishment 3 (EA 3) states that: Vulnerable refugees and Jordanian families have increased access to affordable housing.

EA 3 has also been modified based on requests from MoPWH including reprogramming of Output 3.2 “establishment of the institutional structure for the project” that has been rescheduled to Phase 2. This modification was also approved by SDC. Output 3.3 “pilot set-up in one city” was added in compliance by the request of MoPWH and approval by SDC²⁵.

Output 1 has been nearly completely been delivered. It was initially planned that the programme would build 4.5 units in each of 4 cities, but that would have required more than the available resources, especially after including the costs of supervision and management. Therefore, it was decided that the demonstration units would show the upward and sideways extension options; i.e. 3.5 units in each city. Thus a total of 14 units were built instead of 20 units. The savings were set aside to meet any unexpected costs and to cover the costs of marketing for the demo units; (among others, banners promoting the housing schemes, Site plans and 3D models for the pilots, addition of protection railing for the windows). The reduction in number did not affect the purpose as the main messages are conveyed with what has been constructed. The additional output to set-up a pilot in one city has been successfully completed²⁶.

The effectiveness in accomplishing the EAs is summarized as follows:

- ❑ The modified Expected Accomplishments have been achieved and most importantly the proof of concept;

²⁵ Ibid

²⁶ Final report of project and verified through sight visit by evaluation team.

- ❑ It has been proven that the project has potential to be replicated and to go to scale (ownership of stakeholders is elaborated in section 4.2.4);
- ❑ Potential for increased private sector led supply of housing through the market mechanisms suitable for middle and lower income brackets;
- ❑ What needs to be strengthened is how the target group of Syrian refugees and vulnerable Jordanians are better able to access rental housing as a result of this initiative; and,
- ❑ Need to further explore mechanisms to realize this including the creation of an entity to champion the programme in the long run, in accordance to one of the options proposed in a report²⁷ by UN-Habitat's Housing Finance expert (decision to be taken in Phase 2).



(a)



(b)

Figure 5: (a) Pilot project plans for Ramtha (source: Programme documentation); (b) Site of Ramtha Pilot project (source: El Sioufi)

4.2.2 Products and Services provided by UN-Habitat

In order to achieve the required paradigm shift in the delivery of affordable housing through the private sector within the market framework many of the JAH Programme's products were designed to change preconceived perceptions and existing business models so as to open up new opportunities for the citizens to access housing as well as for the various stakeholders on the delivery side. Figure 6, outlines the concept of the housing facilitation process.

Housing Facilitation		
Step	Household	Facilitation
1	Select Strategy Option/s	Assist with options, implications
2	Check Loan Eligibility	Advise Household; Liaise with Lenders
3	Select Housing Option	Present alternative housing schemes, house plans
4	Sign up with Developer	Advise Household; Liaise with Developers;
5	Make Down Payment	Advise/Liaise Monitor Implementation of Scheme
6	Take out Loan	Advise Household; Liaise with Lender
7	Buy House	Check Paperwork; Build Quality
8	Make Repayments	Monitor Repayment of loan; Advise on Income
9	Plan Next Stage	Advise Household of Options
10	Pay Off Loan	Check Paperwork; Titles
11	Arrange Sequential Loan	Advise Household; Liaise with Lenders
12	Extend House	Assist with options, implications

Figure 6: Housing Facilitation (source: presentation for Naour)

Keeping in mind that the end target stakeholders of the JAH Programme are the citizens and refugees, for the sake of clarity, the following sub-sections are organized from the higher contextual national macro level to the micro level of the individual.

²⁷ Structuring the Jordan Affordable Housing (JAH) Entity, Housing and Slum Upgrading Branch, UN-Habitat, July 2016

Below are the main products produced by UN-Habitat or by other stakeholders with the technical support of UN-Habitat.

4.2.2.1 All stakeholders together

UN-Habitat played an enabling role by creating the needed linkages between stakeholders to deliver and finance smaller-sized affordable housing units at scale; this was achieved through:

- ❑ Housing market study to raise awareness about the blockages and hindrances of access to affordable housing by target group in terms of affordability (Analysis of housing income affordability); and,
- ❑ Town hall meetings to offer the opportunity for explaining the concept, building trust and common understandings (see Figure 7).



Figure 7: Town hall meeting in Ramtha (source: Programme final report)

Many of the products succeeded, catalyzing actions and contributions from many of the stakeholders thus forging new important partners in the housing delivery chain.

Overall, UN-Habitat provided high quality products and services to the key stakeholders that have been able to prove the concept. The products succeeded in catalyzing actions and contributions from many of the stakeholders thus forging new important partnerships in the housing delivery chain. This resulted in achieving ownership and buy-in by the stakeholders (see section 4.2.4 below).

4.2.2.2 National level and Advisory Committee

The Advisory Committee constituted of representatives of the stakeholders at national level, is chaired by the Minister of PWH (see list of those interviewed in Annex 2). Through their meetings, UN-Habitat provided the following:

- ❑ Case studies of market driven system that provide housing to middle and low income beneficiaries; and,
- ❑ Updates on progress and challenges of the Programme

The Advisory Committee was supposed to meet quarterly in Amman with UN-Habitat and programme main sponsor to review findings and provide advise to the programme as required, however, it took place only twice in the coarse of the project, it didn't foster close enough engagement of the government in the project.

Furthermore, the MoPWH was sceptical about the Programme and requested many changes as discussed in section 2.2).

4.2.2.3 Municipalities

With the escalation of the housing shortages and tensions between lower income citizens from the host communities and refugees, the municipalities are the main institutions in the forefront that have to deal with this situation.

Through meetings and presentations, UN-Habitat mobilized the mayors and municipal councils as important partners that would play an key enabling role by understanding the potential of private sector delivering housing.

The four municipalities have been convinced to espouse the concept proposed by the JAH Programme as a vehicle to address the acute housing issues. As a result, Mayors availed municipal land to the programme for the construction of the demonstration units that will remain with at the programme’s disposition while it is being implemented until pilots are complete and people could visit them – they will eventually revert to the municipality and retrofitted for other uses as needed. The Mayor of Ramtha availed an office for a liaison officer. The Mayor of Amman indicated his interest in availing larger parcels of public land within their cities for large-scale housing schemes to be developed.

Municipalities by implementing to programme would probably address the housing shortage as well as resolve some of the tensions between the host community and refugees.

4.2.2.4 Banking sector

To bring the banks on board, UN-Habitat undertook several activities including:

- ❑ Holding meetings explaining the concept to the banks and developing brochures for the public (See figure 8);
- ❑ Providing of technical support in developing the loan profiles as those were not common practice; and,
- ❑ Facilitating of meetings and introductions of loan seekers and the banks.

Five banks were identified to participate in the financing offers:

- ❑ Housing Bank (HB): the second largest bank in Jordan and top reach in in Jordanian Governorates;
- ❑ Cairo Amman Bank (CAB): has top reach in Jordanian Governorates and exclusive access to government employee accounts;
- ❑ Jordan Dubai Islamic Bank (JDIB): an Islamic bank;
- ❑ Jordan Islamic Bank (JIB): oldest and largest Islamic Bank in Jordan; and,
- ❑ Military Credit Fund (MCF): a credit union structured financial institution exclusively targeting the Jordanian Military Forces members.



Figure 8: Jordan Islamic Bank Brochure (source: Programme documentation)

There are two key changes to the financing availability that were directly due to the JAH Programme:

- 1) Banks usually do not issue pre-qualification letters, however they started to issue such letters as a result of requests from UNHABITAT. These letters are key in helping increase the interest of developers who would be able to quantify the demand by financially qualified potential clients – this reduces the developers' risks to a minimum and contributes to a reduction in overheads that would otherwise be justified as a result of uncertainty; and,
- 2) The pre-set unit design and selling price would help developers build medium sized complexes. These projects are not common in areas like Ramtha and as such relatively sizable business opportunities became clearer to the banks they are expected to increase their presence near the new projects and thus provide previously unavailable convenience for financing.

While UN-Habitat was quite active in linking banks to development projects, they missed the opportunity to address key areas:

- ❑ Available financing products for developers and contractors: The focus for the JAH Programmes was on financing the home-buyers without regard to other stakeholders. Developers and contractors could benefit from a support by UN-Habitat to access development loans as they would have a higher incentive to pursue the opportunity and indirectly they could provide their own easy payment plan (financing) to non-salaried applicants; and,
- ❑ Communication: There was some lack of clarity in communications regarding the Programme with a common misunderstanding being that the UN would provide subsidies (in the form of no interest on loans or even free housing) this misunderstanding was clear in the second town hall meeting in which CAB participated.

The banks appreciate the programme concept; those interviewed indicated that they find the JAH Programme attractive due to low cost and incremental nature of the design making housing affordable to large number of people. Furthermore, it provides a cluster of applicants whereby it makes sense to send sales reps and perhaps setting up kiosks in areas that were not targeted by the banks previously. The banks pointed out the opportunities for Phase 2 to negotiate for the reduction of costs of land registration of 10% as well as speeding up approvals of new subdivisions that is in the hands of the Municipalities and MoMA. Regarding threats, the banks see that given the high cost of land within Amman makes such infill initiatives prohibitive. They also cautioned that land prices might be pushed up once owners are aware of the Programme therefore procurement should be done at a low profile (Ramtha developer has already done this while exploring sites for replication).

Overall, the banks see the JAH Programme as an opportunity to develop a new clientele that they did not access previously and are confident that this will contribute positively to the provision of affordable housing to a larger sector of the Jordanian society and Syrian refugees.

4.2.2.5 Private sector: Developers and construction contractors

In order to produce the proof of concept through a pilot project as requested by MoPWH, a developer would have to procure, subdivide and develop a plot of land. To facilitate this, UN-Habitat has:

- ❑ Convened dialogues between municipalities and developers to understand land and market availability;

- ❑ Produced analytic maps of affordable land within the cities and in their immediate surroundings²⁸ (see figure 9); and,
- ❑ Brokered links between developers and banks.

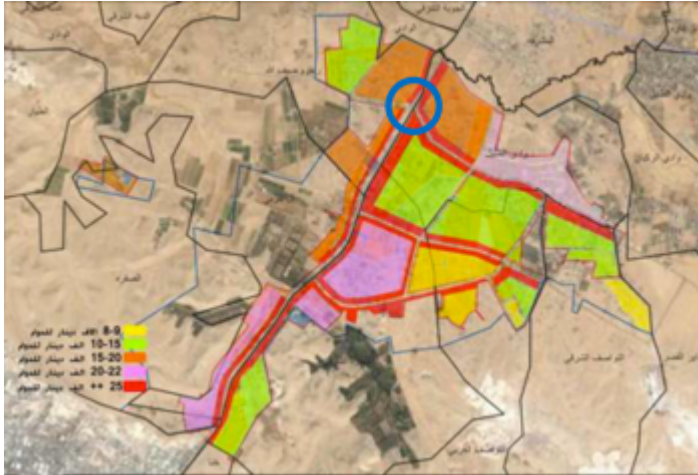


Figure 9: Analysis of Land prices map of Dhleil (source: Dhleil municipality Analysis Report)

As a result, a developer from Amman with encouragement from the Jordan Developers Association agreed to procure a parcel of land in Ramtha and to develop it along the guidelines of the Programme and a contractor who built the demo unit to undertake the construction works.

The developer sees that this concept as a new business opportunity for him as it opens up a new clientele. He is committed to continue whether Phase 2 will be launched or not; he has already been exploring new parcels of land.

4.2.2.6 Professionals: Architects and engineers

Central to the concept is the reduction of housing unit costs and the production of efficient designs that could be constructed in an incremental way. To achieve this, UN-Habitat undertook the following:

- ❑ Surveyed people's preferences and established that contrary to preconceived ideas, citizens would not mind having smaller units (see figure 10) that what they are used to, particularly if they were to own them given the possibility of expansion;
- ❑ Together with the Jordanian Association of Engineers designed a competition thus raising awareness about the JAH Programme and the issue of affordable housing through reduction of plot sizes as well as introducing the concept of incremental housing (see figure 11);
- ❑ Provided technical support and advice from a housing expert to produce the required prototypes to be built as demonstration units.

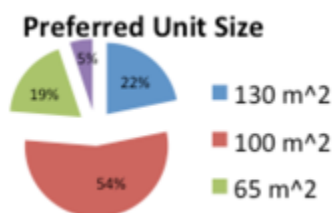


Figure 10: Preferred Unit sizes as per town hall attendees survey (Source: programme documentation)

²⁸ Dhleil municipality Analysis; Ramtha municipality Analysis; Sarhan municipality Analysis 2; and Madaba municipality Analysis 2 – all 08 Apr 2015

Architects have been made aware about the new concepts of cost reduction and incremental construction of housing thus would create a multiplier effect influencing low cost housing production.



Figure 11: Karak demonstration unit design (source: Programme documentation)

4.2.2.7 Jordanian citizens and Syrian Refugees

UN-Habitat developed the following products to supporting lower-middle income citizens to understand the new concept and to facilitate their accessing loans to purchase housing units as well as units that they could rent out. Products included:

- ❑ Market Demand Survey that established the willingness of lower-middle income families to buy a smaller-sized affordable houses and the ability to pay for them in the lower-middle income target market;
- ❑ Information sheets and brochures that explain the programme concept and types of products and how to access them;
- ❑ Demonstration houses were constructed to demonstrate to the citizens what they would be purchasing. These demonstrated how small (65sqm units) could fulfil the needs of a family at a reduced cost (see Table 1). They also demonstrated how they could be expanded either horizontally or vertically to reach 100 or 130sqm respectively thus introducing the concept of incremental housing (see figure 12). More importantly the quality of construction is at a high level akin to those that Jordanians at that level are used to – cost reduction did not come at the expense of quality;
- ❑ Advocacy, dissemination of information and linking various stakeholders through town hall meetings. These meetings were hosted by the Mayor and were designed by UN-Habitat; and,
- ❑ Technical support to the citizens via two persons assigned by the Ramtha developer, hosted by the Mayor of Ramtha in the municipal building. This presence established trust between stakeholders and supported citizens as they apply for loans and want to learn more about the JAH pilot project.

Category	Sale price in JD
Shared plot, housing unit 65 sqm, ground floor	17000
Shared plot, housing unit 100 sqm, ground floor	22500
Shared plot, housing unit 65 sqm, first floor	15000
Shared plot, housing unit 65 sqm, second floor	11000
Independent plot, 65 sqm unit- ground floor	22000
Independent plot, 100 sqm unit- ground floor	26000

Table 1: Sale prices of housing units by category (source: JAH Programme final report)

All these products have succeeded in convincing citizens to participate in the programme. This is proof that the products were effective and of the quality needed to instil the needed change in citizen attitudes (see figure 12 and Annex 6). Given that the concepts are new to citizens and that the donors and the UN have initiated the programme, initially there were some misconceptions that the houses would be heavily subsidized – this impression lingered even after the first town hall meeting. To dispel these notions, additional town hall meetings were necessary – this however, is part of the actions necessary for changing attitudes and preconceived ideas.



(a) Amman (source: El Sioufi)



(b) Ramtha (source: Programme documentation)



(c) Karak (source: Programme documentation)



(d) Dhleil (source: Programme documentation)

Figure 12: Model houses constructed in 4 cities (see Annex 6 for more photographs)

The end result for lower-middle income groups is the ability to purchase a house as a result of reduced costs, incremental construction and the availability of loans.

With regards to Syrian Refugees and Low-income Jordanians, Phase 1 did not involve them beyond the needs assessment phase as well in the focus group discussions as part of the refugee rental scheme work as such an involvement could only be done once houses are built in phase 2 and beyond. Products included:

- ❑ The report entitled: Jordan Affordable Housing Demand Survey: Summary for all Jordanian and other (non-Syrian) Respondents;
- ❑ Jordan Affordable Housing Demand Survey: Summary for Syrian Respondents; and,
- ❑ The Refugee Rental Scheme Study

These studies were done at a high professional level and they ensure a better understanding of the housing delivery chain and the conditions of lower income groups in terms of their needs, their income levels housing affordability/purchasing power.

4.2.3 Stakeholders participation and ownership of the programme

The programme involved a large variety of stakeholders in the market housing delivery chain both in the design of the programme as well as during implementation. Involved stakeholders include central and local government; the private sector, professionals; the banking sector; and citizens. These stakeholders were brought together in the

programme thanks to the funding from donors (the Governments of Switzerland and Denmark, and UNHCR) and the technical know how of the implementing agency, UN-Habitat.

4.2.3.1 International donors and agencies

The Swiss State Secretariat for Migration (SEM) represented locally by the Swiss Development Corporation (SDC), the Government of Denmark and the UNHCR have agreed to participate in the programme based on its concept note. The engagement remained strong throughout Phase 1 of the Programme, particularly the main donor represented by SDC who participated in the Advisory Committee undertook a mid-term evaluation and participated in this final evaluation. The funding of this programme is highly commended given the possible risks but at the same time the potential for a breakthrough in addressing the combined needs of refugees and host communities by bridging the gap between humanitarian and development interventions.

4.2.3.2 National governance stakeholders

Ministries involved include the Ministry of Planning and International Cooperation (MoPIC); the Ministry of public works and Housing (MoPWH) through the Housing and Urban Development Corporation (HUDC); the Ministry of Municipal Affairs (MoMA), the Department of land and Surveys (DLS); and the Ministry of Interior (MoI).

In the Programme Document HUDC within MoPWH was identified as "... an important Government counterpart as the lead Government institution responsible for housing." This however did not materialize, as both the Ministry and HUDC have been very sceptical about the programme, despite approving the JAH Programme document. This extra caution can be attributed to previous challenges the Ministry faced in addressing the housing shortage issue: Based on the interviews undertaken throughout the evaluation process, there have been criticism on the Sakan Kareem Programme, consequently, in order not to be exposed to a similar situation, the Ministry requested additional measures to be included in the Programme to ensure "proof of concept" as discussed in Section 2.2 to ensure that citizens, banks and developers would participate in the new concept.

During the last few months of Phase 1, proof of concept had been established. However these results needed to be shared with HUDC and the Ministry through presentations and meetings with the variety of stakeholders who were directly involved and had become staunch supporters of it through their involvement.

MoPIC is very supportive of the Programme seeing it as an innovative approach that will contribute effectively to highly prioritised goals of the Government. They have promoted it within government and included it in the national programmes. MoPIC also expressed their strong interest and support for continuing the project in Phase 2. MoMA and DLS are also supportive of the programme and are open to reviewing some of the procedures under their jurisdiction to facilitate and speed up approvals of new land use changes or subdivisions, for example, as an added incentive for stakeholders engaging in the programme in Phase 2.

The Advisory Committee of the Programme includes three Senators one active and two former ones. The senator interviewed praised the Programme indicating how it has introduced a new approach to addressing the housing challenge in Jordan. He highlighted that the Programme has proven the theory of change with all stakeholders involved including citizens, banks, architects, developers and contractors.

4.2.3.3 Municipalities

At the local level, the mayors of the four municipalities (Amman, Ramtha, Dhleil and Karak) that the JAH Programme engaged with have all demonstrated a high degree of engagement, ownership and buy-in having understood its potential importance in addressing housing and refugees issues. In support to the Programme, they have contributed the following:

- ❑ The four Mayors offered public land for the demonstration buildings; a total equivalent of over JD100,000;
- ❑ Mayors of Amman and Karak are offering large tracts of land for housing development (40 Dunums and above);
- ❑ The Mayor of Ramtha offered an office within the municipality for the local coordinator of the Programme to liaise with him and to meet the public;
- ❑ Infrastructure connections for the Demo units) JD28,000; and,
- ❑ Hosting public town hall meetings for public advocacy of the programme.

4.2.3.4 Banking sector

The Jordanian Bankers Association in collaboration with the Programme has actively mobilized and hosted advocacy and coordination meetings with various banks. Several banks were involved in the programme.

Interviews were held with four banks: Cairo Amman Bank (CAB), Housing Bank (HB), Jordanian Dubai Islamic Bank (JDIB) and the Central Bank of Jordan (CBJ). The first three engaged actively at the national level by developing Bank Loan Profiles and at the local branch level by reviewing applications, screening them and providing pre-qualification letters to the applicants that fulfil the requirements.

The Housing Bank worked with the programme since its inception and is able to give loans to low income individuals with monthly combined household income of JD300. Housing loans of up to 100% of the dwelling cost can be given to salaried individuals; non-salaried individuals with substantiated minimum monthly income of JD500 are given up to 80% of the cost of the dwelling. All loans go through the normal credit process of the Housing Bank.

The Cairo Amman Bank actively participated in Ramtha and played an advisory role on the role of banks in the Programme. Its head of sales was active in Ramtha and met with the interested groups during the information sessions. CAB issued prequalification letters to all eligible applicants.

All interviewed banks are positive about the JAH Programme concept and find that it provides a promising business opportunity. They have indicated that without the Programme there would not be potential sizable cluster of clients and most would not be present in remote areas which are the target of the Programme (e.g. JDIB does not have branches in Ramtha and would set up a booth to target clients through the JAH Programme).

All interviewed banks provide the same housing loan product to the potential customers of the JAH project. As such banks would look at the clientele potential from the JAH Programme as a natural extension of their usual client base. While HB and CAB do not offer any subsidized rates, JDIB was ready to move to the lowest end of the authorized interest rate for the housing financing product for the JAH Programme clients.

The Central Bank of Jordan was only tangentially involved but has indicated that for other national housing programmes they have supported such as Sakan Kareem, they

had provided an incentive to banks by limiting the reserve requirements for the program. Such an arrangement might be a possibility to be explored for Phase 2 of the JAH Programme. These negotiations would have to be undertaken a high level by the JAH entity once it is established.

4.2.3.5 Private sector: Developers, contractors and traders

UN-Habitat played an important part in enhancing the role of the private sector to address housing needs of lower income groups and refugees. The JAH Programme effectively engaged with national representatives of the private sector including the Jordanian Developers Association and the Jordanian Contractors Association encouraging their developers to participate in the programme on an experimental basis and to reduce their costs and overheads to achieve the affordability targets. In addition they provided a contribution to competition prizes. The Jordanian Construction Contractors Association contributed the equivalent of \$65,000 to the construction of model homes in the four cities. The Jordanian Engineers Association hosted the national competition and various meetings. They all remain committed to continue participating in and supporting the programme in Phase 2.

Other private sector stakeholders provided support in various ways: IKEA committed JD30,000 to furnish all the demonstration units (see figure 13); the Housing Bank, Orange, Jordan Developers Association and Signal Communications contributed to the prizes of the competition (\$17,000); and architectural firms provided pro-bono contributions to housing designs (\$30,000) and the Bills of quantities (\$25,000).

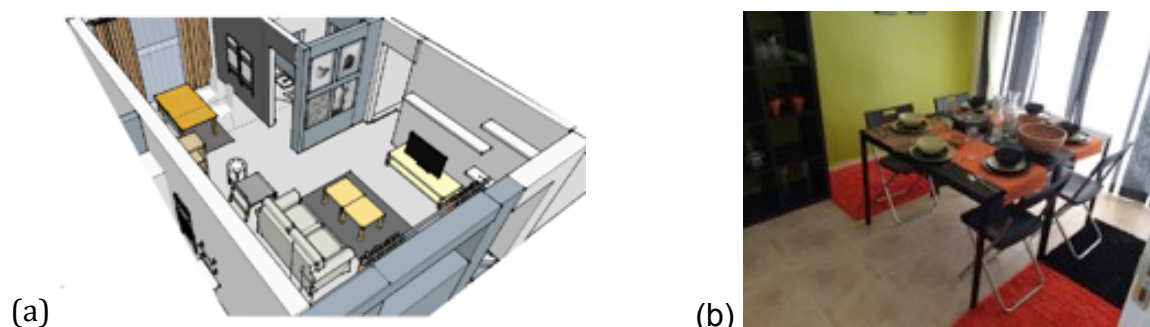


Figure 13: (a) IKEA furniture in Ramtha Model home (source: IKEA UN-Habitat Ramtha Report); (b) Furnished dining room in Ramtha Model home (source: El Sioufi)

The developer and contractor undertaking the Ramtha pilot project have both assessed their experience as very satisfactory. They see this as an opportunity to open up a new business model for them in what is otherwise a stagnant economic situation. Despite the lack of economies of scale for a pilot, both agreed that they had realised reasonable profits and this would incentivise them to continue. Given that the initial approved applicants was more than double the number required for the pilot, the developer has already been scoping the city for other plots; he is ready to develop a second plot whether there will be a second phase or not for the programme. This constitutes the proof of concept for the evaluation team.

4.2.3.6 Professionals: Architects and Engineers

JAH Programme engaged with national representatives of the professional associations thus outreaching to their constituencies in an effective way. These included the Jordanian Engineers Association that included architects. Professionals have bought into the programme and have contributed their time in developing the bills of quantities.

4.2.3.7 Jordanian Citizens and Syrian refugees

All the stakeholders above were involved in addressing the housing needs in Jordan and to better address the needs of the target group: the middle and lower income Jordanian families and the Syrian refugees. These target groups were strongly involved in the programme process. Their needs were analyzed through detailed studies. The targeted lower middle-income group were invited to town hall meetings to participate in the programme through a series of advocacy meetings as well as through invitations to apply for the loans.

To bring the citizens on board, UN-Habitat constructed model-housing demonstrating the full size house with the possibilities of increasing the sizes by horizontal or vertical extensions. This served to rally the various stakeholders around the concept particularly citizens to build trust in the product they would borrow funds for procuring (See figure 12). Furthermore the models were utilized to evaluate the products and solicit, through the utilization of questionnaires, feedback for further improvements in future prototypes (See evaluation sheets in Figure 14).

A momentum has been built even in other cities where the programme has not yet engaged such as in Madaba where 89 citizens signed a request for the programme to implemented in their city. This was a result of word of mouth resonating at municipal level as well as among citizens.

استبيان الوحدات السكنية النموذجية

هل ترغب بشراء وحدة سكنية من خلال برنامج الإسكان الميسر?
هل ترغب أن تكون الوحدة السكنية على قطعة أرض مستقلة أم مشتركة?

أي من الوحدات ترغب في اقتادها?

ما رأيكم بتصميم الوحدات والقراعات?

اسم الشخص	تاريخ القرائة	ملاحظات
محمد		
محمد		
محمد		

Figure 14: Evaluation sheets of Model unit (source: from Pilot Project evaluation field visit)

4.2.4 Cross-cutting issues

4.2.4.1 Environmental

From an urban planning perspective, the basic premise of providing housing through infill locations within in the city or directly at its boundaries would result in compact and reasonably dense urban development. This is in line with the New Urban Agenda and UN-Habitat's approach to environmentally sound urbanization. Such a development model entails the reduction of commuting from home to other urban uses, preferably on foot thus reducing green gas emissions and pollution. Furthermore by fully utilizing the existing urban infrastructure, there will be a reduction in wastage of raw materials and developable land within cities. Urban compactness also avoids the drawbacks of housing projects seen in many places globally including the Jordanian project of Sakan Kareem which are not attractive to citizens for being too far from city centres and lacking services and facilities.

In the next phase, it would be advisable to address such larger scale issues as whether larger areas should be developed on the periphery of cities as city

extensions; this would include addressing issues related to water consumption, treatment and reuse.

From the architectural point of view, designs followed norms for construction in the climatic region of Jordan utilizing local materials as much as possible and reasonable sizes for openings. However, as the programme focused on the financial aspects of housing, there is more that can be done in Phase 2 regarding utilizing sustainable low energy construction materials and building technologies and the utilization of renewable energy such as solar collectors. These elements could probably be acquired from other programmes where they are either distributed or provided at cost as incentives for people to join the programme, rent out units and reduce their utility running costs.

By addressing both water and energy issues, the programme would also contribute positively to addressing high priority development issues in Jordan.

4.2.4.2 Youth and Gender

Gender issues were included in the Programme throughout the stages of design and implementation in relation to the expected accomplishments. In the housing demand survey focus groups, questionnaires and reported results were gender disaggregated for both for the Jordanians¹² and Syrian Refugees¹³. Particular attention was given to understanding the different needs of men, women and youth.

Youth and women were systematically invited to town halls and other planning and advocacy meetings. Women participated in the design of the layouts of the houses as per their needs and priorities. The beneficiary criteria were designed to encourage targeting women and youth.

Despite targeting women, only about 10 to 12% of the pre-qualification letters were issued to women - an equivalent proportion to the number of women applicants. This is not surprising given that this income groups is quite conservative and many women are homemakers thus not fulfilling the criteria of having the official steady income level required to access bank loans.

4.2.4.3 Human rights

The programme is explicitly designed to promote the realization of the right to adequate housing, specifically for vulnerable refugee and Jordanian families. The criteria for adequate housing have been used to guide the programme: accessibility, affordable, habitable, tenure secured, with good access to infrastructure and services, and culturally appropriate.

Furthermore, providing housing for refugees within existing cities of the host country is in line with the UNHCR policy document on “Alternatives to camps”²⁹ that refers to housing outside camps as: “...From the perspective of refugees, alternatives to camps means being able to exercise rights and freedoms, make meaningful choices regarding their lives and have the possibility to live with greater dignity, independence and normality as members of communities.”

Effectiveness is rated as satisfactory: Despite mid-stream alterations imposed on the outputs, the programme achieved the proof of concept - a paradigm shift in delivery of housing through the market driven system. Phase 2 would ensure access of women and refugees to housing.

²⁹ UNHCR Policy on Alternatives to Camps, UNHCR/HCP/2014/9, 22 July 2014

4.3 Efficiency

4.3.1 UN-Habitat management capacity to design the programme

UN-Habitat was successful in bringing together the necessary resources and approvals to launch the programme. This included negotiating with three donors, willing to explore the new innovative concept, to contribute to its implementation as well as convincing the government to include it in their humanitarian and development plans. The concept of the Programme was the brainchild of the Senior Officer managing the UN-Habitat sub-regional office located in Jordan and covering activities in Iraq, Jordan, Lebanon, Palestine and Syria. Three international experts further elaborated the proposal on a pro-bono basis however, there was limited engagement with the Housing Branch at UN-Habitat Head Quarters on the Programme design at that time; they were later recruited for the implementation of the Programme.

4.3.2 UN-Habitat management capacity to implement the programme

UN-Habitat recruited the three international consultants, who supported the design the JAH concept, to implement the first phase from November 2014 to December 2015. As the project was a private sector dominated, the consultants perceived the presence of the UN-Habitat national staff in their meetings would cause banks and developers to divulge confidential business information which was needed, hence, and in concurrence with the consultants' view that their lead will benefit in the discussion with key private sector, the Director of ROAS gave the consultants the responsibility of implementing the programme. While the HO provided consultants substantive inputs and feedback to the documents submitted by the consultants (as evidenced by comments given on various documents) the consultants had unusual autonomy in undertaking meetings with stakeholders, a situation that was noted by several of the stakeholders interviewed as part of this assessment and thought that the project would have benefited from a more active UN-Habitat leadership to ensure continuity and knowledge of the local context and language.

It seems that in their response to the Minister of MoPWH's queries on the ability of the Programme to prove fulfill its concept, the consultants in meetings with the Minister or his staff and reports, have reported progress to the ministry, that the ministry was not able to substantiate. For example, they indicated that a large number of banks and developers were on board while the Minister had been informed that the situation on the ground was different. By the third quarter of 2015, the Minister became more sceptical of the Programme and frustrated by lack of progress, as he had not received information that he had requested in April.

During a meeting with the Director of ROAS in November 2015, the Minister indicated his strong dissatisfaction with the programme and wanted to close it immediately. ROAS Director requested an extension till the end of December to deliver the proof of concept. The consultants immediately drafted a list of what they would aim to achieve as proof of concept. They, however, were not able to mobilize willing developers or banks to produce pre-selection lists of potential borrowers within the time limit. Even though they came to Jordan between the 1st and 28th of November, the consultants announced that the new deadline was not realistic and subsequently blamed the Jordan UN-Habitat team for the failure to deliver what had been expected of them. Overall the situation had become acrimonious between the two parties.

In December 2015, the minister of Public Works and Housing requested that the consultants be removed from the programme as he had lost faith in their ability to

deliver. To address the deteriorating situation the UN-Habitat ROAS intervened and undertook the following remedial actions:

- ❑ Putting the consultants on hold as per the request of MoPWH;
- ❑ Empowering the Head of the Jordan Office to manage the Programme more directly;
- ❑ Strengthening the Jordan Office with additional support from Regional Director; and,
- ❑ Soliciting policy advice and technical support from the Housing Finance expert of UN-Habitat Housing and Slum Upgrading Branch.

Within a few months, with the extensions granted to finalize Phase 1, the JAH Programme was back on track and the expected accomplishments had been achieved. In hindsight, ROAS acknowledged that it would have been better for the UN-Habitat Jordan staff to have led the Programme with technical backstopping by consultants (or HQ staff) this would ensure consistency and benefit from the comparative advantages of both. Several stakeholders interviewed echoed this position.

4.3.3 Institutional arrangement and division of labour of UN-Habitat

As mentioned, the division of labour was not adequate and posed challenges initially:

- ❑ The consultant team fronted the Programme; and,
- ❑ The national Jordan Office team dealt mainly with back-of-house administrative support, and securing meetings and making connections with relevant Jordanians.

In hindsight, ROAS acknowledged that it would have been better for the UN-Habitat Jordan staff to have lead the Programme with technical backstopping by consultants (or HQ staff) this would ensure consistency and benefit from the comparative advantages of both. Several stakeholders interviewed echoed this position.

Recognizing shortcomings of these initial institutional arrangements, ROAS, in Phase 2, proposes to:

- ❑ In accordance with the new UN-Habitat Programme Management Structure (2016), restructure the implementation set up that institutionally strengthens the connection between:
 - HQ Branches (Housing and Slum Upgrading Branch);
 - Regional Offices (ROAS); and
 - Field Offices (Jordan Office).
- ❑ This arrangement will ensure stronger implementation capacity by availing specialized substantive expertise and managerial capacity as needed.

Another challenge faced during the implementation of the JAH Programme is related to the fact that UN-Habitat transitioned to UMOJA, a new financial management system and software. This resulted in some financial management delays as follows:

- ❑ Many glitches and delays in recruitment, procurement and payments resulted from this administrative overhaul, staff training and various changes that necessitated significant adjustment during this process; and,
- ❑ During this transition, the Delegation of Authority (DOA) of financial actions at the ROAS level was temporarily reduced to 40,000 USD further reducing efficiency.

At the time of the evaluation, UN-Habitat ensured that most glitches have been dealt with, including that:

- ❑ The UMOJA system is now up and running;
- ❑ ROAS and HQ staff are trained on the use of the new system; and,
- ❑ New York HQ approved, in principle, increases in Delegation of Authority for ROAS up to 200,000 USD for procurement and 500,000 USD for Grants. This is higher than pre-UMOJA and will ensure streamlined and timely performance from now on.

Overall, the efficiency of the management of the Programme has been affected by a series of external and internal challenges. These have been addressed during the course of the Programme implementation and adequate arrangements have been put in place. Now that the external circumstances (changing of financial system) are settled, internal management arrangements have been rectified, and given the lessons learnt, the agency is in a position to perform better in the next phase.

4.3.4 Legal Aspects

The legal process for an application for special regulations and changing the zoning category including sizes of plots take a total of 6-8 months and sometimes more (see Table 2). This has been one of the impediments in implementing the pilot project on the ground. The legal aspects are one of the important elements to be addressed in Phase 2 where expediting the process will increase efficiency, build more trust and provide the necessary incentives to attract stakeholders to the JAH Programme.

Level	Process	Time frame
Local zoning committee	Drawing and making decision	2 Weeks
Regional Zoning committee	Meeting and decision making	2 weeks
Ministry of Municipal affairs	Approval and Prepare for announcement	Min. 1-Month
Official Gazette	Announcement	1-2 Months (2 Months according to law)
Local zoning committee	Decision for implementation	2 Weeks
Regional Zoning committee	Field visits and inspections and procedures	2 Weeks
Ministry of Municipal affairs	To be presented to the Higher Planning Council	1- 2 Months
Higher Planning Council	For Decision and Implementation	1 Month
Total		6-8 Months

Table 2: Special regulations and changing the zoning category process and time frame (source: project documentation)

4.3.5 Cost-efficiency

The JAH Programme was funded from three sources: the government of Switzerland, the Government of Denmark and UNHCR (See Table 6, Annex 4 for the budget as per the Programme document³⁰). The cash flow over the period of the Programme implementation is illustrated in Table 7 in Annex 4. The funds from Demark were utilized to kick-start the Programme until the funding was received from Switzerland.

In accordance with the final changes to the logical frame, including adding and removing deliverables, the analysis shows that the funds have been allocated to the various expected accomplishments as follows: EA(1) 29%; EA(2) 17% and EA(3) 54%, see figures 15 (a) and (b). This is reasonable and is more or less in line with the initial design of the programme.

³⁰JAH Programme Budget as per Programme document, 02 Sept 2014

However, given the changes in the financing management system and software that dictated blackout periods (see discussion in section 4.3.3 above) the efficiency in recruitment, procurement and payments experienced inefficiencies. These difficulties have been overcome towards the end of the programme.

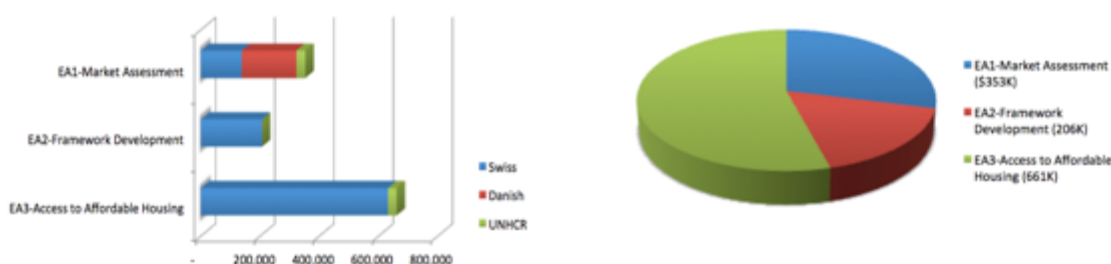


Figure 15: (a) Budget in US\$ per EA by donor

(b) Proportion of budget per EA

Efficiency is rated as partially satisfactory: Additional requests from MoPWH, some internal management issues and the change of the financial management system and software of UN-Habitat all caused some delays in implementation and payments. However, appropriate managerial actions were taken to address these issues.

4.4 Impact outlook

Towards the last few months of the Programme, UN-Habitat established the required proof of concept of the Programme. The most important impact of Phase 1 was succeeding in creating the necessary interest in the various stakeholders and change in attitudes and acceptance of a market driven solution driven by the private sector to provide affordable housing solutions for lower middle income groups through ownership and to lower income families and refugees through rental units.

The Programme has impacted strongly on stakeholders at the local level creating a buy-in and the necessary trust. This is true concerning citizens, mayors, banks, developers and contractors (see section 4.2.4 above). Furthermore, other cities have started to espouse the concept of the programme even though they were not part of it just based on word of mouth and additional demand has been created such as in the case of the city of Madaba.

Key stakeholders are committed to follow the concept of the programme even if there would not be a second phase. The developer of Ramtha pilot together with contractor have identified 4 potential plots to be developed along the same lines and indicated that they would replicate the experience with the surplus of the prequalified citizens. As a result of the proof of concept, developers, banks and local authorities have shown interest to reach out, at their own initiatives, to the citizens in marketing the affordable housing concept.

Despite this initial impact, it is important however that Phase 2 would be implemented so as to build on the momentum already created with the aim of consolidating the wins, replicating and scaling up.

As scaling up takes place, it can be expected that as more lower-middle income households move from renting to owning, this will liberate an additional number of rental housing units that will become available in the market; some of which will reach the target group of lower income Jordanians and Syrian refugees and in the process reduce the inflated rental rates.

Further impact at scale is expected to occur with Phase 2 through the creation of an institutional entity, mechanisms and guidelines for the programme including

economies of scale further incentivising developers and contractors as well as dividends of addressing the pressing housing shortage that is the priority and concern of mayors and the central government.

Impact Outlook is rated as satisfactory: The proof of concept has been achieved during Phase 1, with the highest impact being the buy in and willingness of stakeholders to embrace the concept and run with it regardless if there is a follow-up phase or not. Phase 2 will be needed to scale up.

4.5 Sustainability

4.5.1 Participation of beneficiaries in the Programme cycle

The concept design of JAH Programme mainly involved central government, developers, banks and Engineering Associations and the UN-led shelter sector. Assumptions were then verified through a housing market study heavily involving Jordanian citizens and Syrian refugees.

During implementation the whole spectrum of stakeholders involved in the housing provision chain were strongly engaged, including: MoPIC, MoPWH, MoMA, HUDC, DLS, municipalities, banks, Jordanian Engineering Association including architects, Jordanian Developers Association, Jordanian Contractors Association, and communities.

The governance, monitoring and reporting of JAH Programme was overseen by a Steering Committee chaired by the Minister of MoPWH, and comprised of 19 members representing all the key stakeholder groups. All these elements constitute strong basis for the sustainability of the JAH Programme.

4.5.2 Replicability and scaling up of the programme

Many of the achievements of the programme during Phase 1 are a good basis for it to be replicated and scaled up this includes that the JAH Programme:

- ❑ Is aligned with national humanitarian and development priorities and documents for the next few years including its two phases that are explicitly mentioned;
- ❑ Paves the way for significant further private sector investment over time as the Programme scales up now that developers are familiar with the effective demand for affordable housing and models for its provision; and,
- ❑ The success of the pilot in Ramtha demonstrated that JAH Programme is ready for replication at the local and national levels as the key stakeholders are willing to continue at their own initiative even without a second phase for the programme this includes the developer, local government, banks and beneficiaries.

All these elements are key foundations for the programme to be replicated and scaled up with some additional supportive interventions during Phase 2 (see table 3 in section 7.5).

4.5.3 Innovative partnerships with national institutions, local governments and other development partners

The Programme succeeded in forging strong innovative partnerships between the key stakeholders and convinced them to contribute cash and in-kind to the implementation and proof of concept in Phase 1, including:

- ❑ JEA that supported the implementation of the National housing design;
- ❑ JCCA that supported the delivery of the 14 demonstration units;
- ❑ IKEA that contributed to free furnishing of demonstration units³¹;
- ❑ Municipalities that donated their lands to construct the demo units;
- ❑ Housing Bank, Orange, Jordan Developers Association and Signal Communications) that contributed to the prize money for the Design Competition;
- ❑ Pro bono work was done by architectural firms around housing designs and preparation of bills of quantities;
- ❑ Banks that developed new loan products; and,
- ❑ In Phase 1, there have already been investments and inputs into the programme for around \$300,000 from both public and private sector stakeholders, and a further \$66,340 contribution from UNHCR to develop the refugee rental scheme elements of the programme.

This shows the very strong interest and potential for the Jordan Affordable Housing Programme.

4.5.4 Second phase added value for sustainability

To build on what was achieved during Phase 1 and to achieve more sustainability, Phase 2 would aim to:

- ❑ Support the rapid scaling up by the establishment of an entity at the national level;
- ❑ Explore means to further extend the housing market to meet more vulnerable households that cannot be reached within the parameters of the current programme, through strategic market interventions;
- ❑ Develop mechanisms to ensure that the targeted beneficiaries (refugees and vulnerable host community citizens) are better able to access enhanced rental-housing stock; and,
- ❑ Engage more stakeholders and potential investors at a higher scale such as national funds as well as donors – particularly aiming at providing rental units for the vulnerable groups targeted by the programme.

Sustainability is rated as satisfactory: The Programme succeeded within Phase 1 to raise the interest and commitment of a large number of stakeholders who see the concept as feasible and would go ahead with replication even without a second phase. To achieve impact at scale however, Phase 2 is needed to consolidate findings and negotiate further incentives for all.

5. Evaluation Conclusions

5.1 Relevance

The JAH Programme is very relevant to address the acute needs for housing of the Jordanian population and Syrian refugees. It is also high on the developmental priorities of the Government of Jordan, the UN and UN-Habitat programmes and mandates as well as the interest of the donors. The Programme design is innovative aiming for a paradigm shift in delivery of affordable housing through market

³¹ IKEA - UN-HABITAT Ramtha Report, 22 May 2016

mechanisms without subsidies and is responsive to needs of both Jordanian low-income groups and Syrian refugees simultaneously.

5.2 Effectiveness

The programme succeeded in achieving the expected accomplishments according to the modified logical frame including the additional elements of a pilot project to establish the proof of concept (see figure 2). This was achieved with an extension of the implementation period.

Phase 2 is necessary to replicate and scale up as well as to ensure that Syrian refugees would gain access to a substantive number of rental units.

Key stakeholders were involved throughout the Programme cycle and UN-Habitat provided good quality products and services to stakeholders through technical support that led to achieving the proof of concept and the paradigm shift in housing delivery through the private sector within the market mechanism.

Strong ownership has been established with all stakeholders (MoPIC, MoMA, the private sector and at local level) with the exception of MoPWH that remains sceptical. This position might change once they review outputs and outcomes of Phase 1.

Women and youth were targeted throughout the Programme cycle though only 12.5% of beneficiaries of the pilot were women. The Programme positively addresses environmental and human rights issues.

5.3 Efficiency

UN-Habitat was efficient in designing the innovative programme and defining a paradigm shift for affordable housing delivery. However, they acknowledge difficulties during the implementation of the programme.

Efficiency suffered from difficulties encountered due to distribution of implementation responsibilities. Implementation was also burdened by the need to deliver additional requirements imposed by MoPWH necessitating rescheduling outputs to the next Phase and requests for extensions that were granted in a limited way hampering delivery.

Remedial actions to improve efficiency by UN-Habitat included moving the management of activities to the UN-Habitat Jordan country office with management support from the ROAS Director together with advisory and technical assistance from housing finance expert of the UN-Habitat Housing and Slum Upgrading Branch. This is in line with the new management set-up adopted by UN-Habitat in 2016. The difficulties associated with the adoption of a new financial management system that impacted on efficiency have also been overcome; additional delegation of authority has been granted to ROAS, this will improve future effectiveness and efficiency.

5.4 Impact outlook

The proof of concept and interest of stakeholders has been established with the paradigm shift in proving that low-income housing could be delivered by the private sector and market mechanisms.

In the absence of a second phase, the private sector, the banks and beneficiaries have expressed willingness to continue implementing similar initiatives building on the momentum and their buy-in of the concept that is seen as a new niche for business in a stagnant economy.

A second phase would establish an entity and guidelines that would build on the success so far, creating an enabling environment for replication and scaling up as well as targeting, in a more focussed way, the access of Syrian refugees to affordable rental units.

5.5 Sustainability

The programme aimed at sustainability by involving the key stakeholders in the design, implementation and monitoring of the programme and aligning the programme to the national and UN objectives and priorities.

The programme is scalable given the proof of concept and buy-in by the stakeholders. This would be enhanced through a second phase to capitalize on successes to date and to create the enabling environment enhancing the access of Syrian refugees and lower income Jordanians to housing.

Table 3 summarizes the rating of performance by evaluation criteria in compliance with the UN-Habitat’s guidelines³².

Rating of performance by evaluation criteria		
Criteria	Summary Assessment	Rating
1- Relevance	The JAH Programme addresses an acute need for affordable housing in Jordan. The Programme has been included in the Government, UN and UN-Habitat humanitarian and development frameworks.	Highly satisfactory (5)
2- Effectiveness	Despite mid-stream alterations imposed on the outputs, the programme achieved the proof of concept - a paradigm shift in delivery of housing through the market driven system. Phase 2 would ensure access of women and refugees to housing.	Satisfactory (4)
3- Efficiency	Additional requests from MoPWH, some internal management issues and the change of the financial management system and software of UN-Habitat all caused some delays in implementation and payments. However, appropriate managerial actions were taken to address these issues.	Partially Satisfactory (3)
4- Impact Outlook	The proof of concept has been achieved during Phase 1, with the highest impact being the buy in and willingness of stakeholders to embrace the concept and run with it regardless if there is a follow-up phase or not. Phase 2 will be needed to scale up.	Satisfactory (3)
5- Sustainability	The Programme succeeded within Phase 1 to raise the interest and commitment of a large number of stakeholders who see the concept as feasible and would go ahead with replication even without a second phase. To achieve impact at scale however, Phase 2 is needed to consolidate findings and negotiate further incentives for all.	Satisfactory (4)
Overall Rating	The programme performed overall satisfactorily given the challenges that it had to address during implementation.	Satisfactory (3.8)

Table 3: Rating of performance by evaluation criteria

³² Rating of Performance by Evaluation Criteria, Susanna Bech, UN-Habitat, 14/09/2015.

6. Lessons Learnt

6.1 Paradigm shift and innovation

The Programme aims towards a paradigm shift in housing delivery for lower income Jordanian families and refugees by relying on market mechanisms and the private sector with nearly no subsidies. This innovative approach resulted in scepticism from the government to avoid failure thus requesting additional outputs and changing the time frame. Furthermore, interventions by donors and the UN are usually associated with pre-conceived ideas about subsidized or free housing. With new ideas there is always reluctance of all parties to participate initially (developers, bankers and beneficiaries) given that they would be departing from “business as usual”. All these factors resulted in delays.

Lessons learnt:

- With innovative approaches, there needs to be some flexibility with time to allow for addressing challenges as demonstrated by the donors and UN-Habitat.
- Clear messaging and advocacy (brochures and other communication materials) are needed from the early stages to highlight the Programme principles, dispel misconceptions, build trust and forge partnerships.

6.2 Ownership

Intensive work with the various stakeholders and having achieved the proof of concept created the ownership by the majority of the stakeholders. However, the main counterparts in the government, MoPWH and HUDC, did not demonstrate ownership, on the contrary they remain sceptical. This is unfortunate, as they had approved the programme document that was widely embraced by the Government of Jordan.

Lessons learnt

- The national counterpart should be identified during the conceptualization of the Programme and should be a signatory of the programme document to ensure full understanding and commitment.
- In the case of the scepticism and changes demanded mid-stream, it would have been necessary to conduct a mid-term tripartite meeting between GoJ (MoPIC, MoPWH); Donors (Swiss: SDC/SEC), the Danes and UNHCR; together with the Implementing agency (UN-Habitat) to agree on: (a) the ownership situation and seek alternative partners if MoPWH was not willing to continue; (b) the feasibility of repeated requests for change of outputs, and (c) the agreement of all parties on a way forward.

6.3 Management

The leadership of the Programme was unclear with the consultants taking too much of a lead particularly in communication with the various stakeholders. This resulted in some lack of clarity, the discontinuity of messaging and missing in on local knowledge.

Lesson Learnt

- Remedial actions need to be taken, as was the case when ROAS intervened (even earlier) and empowered the UN-Habitat country office to reassert their role with reinforcement from ROAS and Headquarters. This was important to demonstrate that the agency was in the lead and not the consultants. This gave the needed credibility of a UN institution being behind the Programme.

6.4 Effecting change

Perhaps the most important lesson to draw from JAH Programme is that in order to effect change in a complex area as access of lower income groups to affordable housing several changes should occur in the housing delivery chain. The programme has addressed each of the steps needed within the housing delivery chain in the market system with the aim of removing impediments to affordability. It is important to note that the interventions were not sequential; they took place simultaneously to ensure that the process would change in its totality. Table 4 summarizes this process.

	Housing delivery chain	Stakeholder responsible	Situation before Programme	Change due to Programme interventions
1	Request for loan to purchase house	Lower middle income citizens	No access; costs of large plots and houses beyond their reach	Lower income groups income between JD300 and 500 now access loans as costs were brought down due to smaller plots, incremental construction and the possibility of renting out units.
2	Pre-Qualification Loan letters	Local bank branches	Banks not used to provide pre-qualification letters.	Pre-qualification letters given to lower-income families encouraged developers to estimate funded demand and reduce their risks engaging with a new clientele.
3	Procurement of Land	Developers	Only reached out to higher income groups for high returns	Developers, with pre-qualification letters, low-cost designs and given high demand from citizens are now able to develop for lower income groups.
4	Subdivision into plots	Developers	Mostly large plots allowed in cities	The Programme advocated for subdivisions to smaller plots - type "D", around 250sqm. This makes housing more accessible to the target group.
5	Approval of subdivision	Municipality, Governorate & MoMA	Small plots (150m2) used only on a limited scale	JAH Programme advocated with mayors and MoMA to allow smaller plots making housing affordable and accessibly to lower income groups.
6	Design	Architects, engineers	Incremental housing construction not common	Through a national design competition, JAH Programme advocated for the design of incremental housing that initially addresses basic needs and could then be increased in size once the loan is paid off.
7	Construction	Contractors	Catered only to higher income and complete housing units	JAH Programme advocacy convinced contractors to construct low-cost, high-quality, incremental houses with possibilities of horizontal or vertical extension.
8	Handing over to citizen	Bank final loan approval	Lower-middle income groups not accessing loans	As a result of the reduction in costs and incremental construction, lower income groups with monthly incomes as low as JD 300 can own affordable housing.
9	Renting units	Low income Jordanians and refugees	Scarce units with inflated rents due to high demand and low supply	Expansion of this model will allow for a large number of rental units to be constructed thus reducing rents and making housing more affordable.

Table 4: Changes due to Programme interventions to improve affordable housing delivery

Lesson learnt:

- To create a paradigm shift there is a need to effect changes in attitudes and procedures to move away from a status quo and remove blockages that hinder access to affordable housing. Such interventions should to be undertaken simultaneously with all stakeholders in the housing delivery chain so as to effectively achieve the paradigm shift.

7. Recommendations

7.1 Approval of Phase 2

Given that the first phase of the JAH Programme has demonstrated the necessary proof of concept, built growing demand and interest, it is recommended to replicate and scale up its activities through a follow up with the planned second phase.

There are two proposed options for the second phase:

Option 1: Continue with the full-fledged Phase 2 as planned; or,

Option 2: In the case of some doubt or scepticism, conduct Phase 2 in two stages:

- (a) **Phase 2, Stage 1:** 10-12 months to: allow pilot to be constructed, and explore the creation of the proposed entity, and
- (b) **Phase 2, Stage 2:** Based on satisfactory completion of Stage 1, then the Programme will be completed as per the prepared programme document with any pertinent amendments given as feedback from Stage 1

In both scenarios, it is recommended that the second phase would aim to achieve the following recommendations.

7.2 Addressing reprogrammed outputs from Phase 1

Reprogrammed activities and outputs from Phase 1 would be addressed in initial months of Phase 2 including:

- ❑ **Institutional structure set up** of the entity³³ that will house the programme, advocate for it and steer the implementation second phase. This would be done through a process reviewing options provided by UN-Habitat and deciding on a preferred option and putting it in place;
- ❑ **Partners' legal agreement** negotiated and signed;
- ❑ **Policies and rules for JAH Programme** developed and put in place for implementation; and,
- ❑ **Scepticism addressed** particularly targeting the minority of stakeholders not yet on board by undertaking an advocacy campaign regarding disseminating results achieved and proof of concept utilizing evidence-based arguments as well as by fostering meetings with the various stakeholders on the ground through focus group meetings and possible field visits.

7.3 Capitalizing of Programme Entity's added value

The creation of an entity to steer the programme will add value by playing an important role in consolidating the achievement to date as well as setting the foundations for replication and scaling up. The programme entity should aim to:

- ❑ **Streamline approval processes** with support from MoMA and others members of the planning approval Supreme Council. The aim would be to optimize time required for approvals of changes in land use and subdivisions (from the current 6-8 months or more to 2-3 months. This could be facilitated by having the guidelines for housing developments done under the JAH Programme ratified by the approving bodies. All work following these guidelines would be given special status and fast-tracked in the process;

³³ Structuring the Jordan Affordable Housing (JAH) Entity, Housing and Slum Upgrading Branch, UN-Habitat, July 2016

- ❑ **Add incentives to those investing** by exploring for example, the provision of free or subsidized residential renewable energy solutions in partnerships with IKEA and UN programmes for the housing units as a bonus. This could be used as an incentive to beneficiaries renting out to Syrian refugees and low-income Jordanians. In addition, this will reduce running costs of power for lower income tenants and owners also contributing to a reduction of pressures on local communities by not needing to invest in additional power production or compete for limited resources;
- ❑ **Explore new partnerships** with housing and urban development local, regional and international stakeholders to enhance replications and scaling up at national level and within the region by encouraging investments in rental units for the target populations to achieve scale rapidly;
- ❑ **Seek versified funding basket** from additional donors such as the EU, World Bank, IMF, and other interested multi-lateral and bi-lateral donors from within the region (UN-Habitat’s Kuwait Office in the Gulf Region) and internationally these funds will support further research in cost reduction and addressing higher level issues such as water and waste management; and,
- ❑ **Target housing for Syrian refugees** more effectively, in partnership with UNHCR, and INGOs supporting Refugees, by ensuring streams of funding for rental of units produced by the JAH Programme thus giving a strong incentive for rental units to be allocated to the target beneficiaries.

7.4 Introduce new innovations

- ❑ **Capitalize on UN-Habitat’s know how** to upscale through:
 - **Global Housing Strategy** principles utilized including advocating for mixed land use, income groups and achieving appropriate density,
 - **City Extensions** concept applied to the Jordanian context, in order to achieve scale as demand grows. This will ensure the production of more urban land for housing in an integrated way ensuring creating jobs and sustainable livelihoods. This approach also aims at effecting urban extensions by covering the costs through endogenous mechanisms thus not exerting additional financial pressures on the municipalities, and
 - **Water and energy management techniques** advocated by the Water and Sanitation Branch to address the national issue of scarcity of water in Jordan. This added value will further contribute to supporting host communities.
- ❑ **Reduce construction costs** through further utilizing indigenous construction materials and reduction of imports. In the case of needed internationally produced construction materials, these could be negotiated as large-scale procurements at municipality level, and availed at wholesale costs to developers would reduce costs significantly; and,
- ❑ **Document and disseminate process** to other countries with similar situations in the region or beyond.

7.5 Further improvements through housing delivery interventions

Table 5 summarizes the recommended interventions to scale up affordable housing delivery during Phase 2 following the housing delivery chain. These interventions are not sequential and have to be undertaken simultaneously so that the blockages are addressed and the required dynamics are achieved.

	Housing delivery chain	Stakeholder responsible	Recommendations for interventions to scale up the housing delivery value chain need during Phase 2
1	Request for loan to purchase house	Lower middle income citizens	<ul style="list-style-type: none"> <input type="checkbox"/> Further advocacy, based on proof of concept, to encourage citizens to take loans for housing ownership and to construct rental units for refugees and low income groups. <input type="checkbox"/> Identify new investors such as Orphan's funds, retirement funds, etc. to increase the number of units built for rental for both low-income groups and refugees.
2	Pre-Qualification Loan letters	Local Bank Branch	<ul style="list-style-type: none"> <input type="checkbox"/> Identify possibilities to guarantee funds and secondary mortgage systems for the banks to increase the loans while maintaining high standards so as to minimize defaults.
3	Procurement of Land	Developers	<ul style="list-style-type: none"> <input type="checkbox"/> Encourage landowners of plots within urban boundaries to participate in the programme as partners with the land and/or construct rental units. <input type="checkbox"/> Punitive taxes could be contemplated to minimise speculation of plots within the urban boundaries thus reducing wastage of existing infrastructure.
4	Subdivision into plots	Developers	<ul style="list-style-type: none"> <input type="checkbox"/> Support municipalities and MoMA to develop guidelines, based on lessons learnt from Phase 1, that guide mixed use development with small residential plots or those encouraging multi-storey rental unit development as investment.
5	Approval of subdivision	Municipalities, Governorates and MoMA	<ul style="list-style-type: none"> <input type="checkbox"/> Based on guidelines developed above, speed up approvals for subdivisions (reduction from 6-8 months to 2 months). This will incentivize investment and participation in the programme's model by all stakeholders. <input type="checkbox"/> Provide incentives for investors in this scheme such as reduction of land subdivision, land registration and construction licence fees.
6	Design	Architects	<ul style="list-style-type: none"> <input type="checkbox"/> Encourage architects to design low-cost, good-quality, environmentally sound incremental housing schemes for the programme and provide tax reduction incentives. <input type="checkbox"/> Develop guidelines for improved environmental performance by utilization of appropriate materials and renewable energy.
7	Construction	Contractors	<ul style="list-style-type: none"> <input type="checkbox"/> Encourage reduction of costs of building materials by procuring whole sale, at city level, with centralized storage facilities facilitated by the municipality. <input type="checkbox"/> Reduce import taxes on essential building materials for the programme. <input type="checkbox"/> Engage with other programmes that encourage the utilization of renewable energy sources.
8	Handing over to citizens	Bank final loan approval	<ul style="list-style-type: none"> <input type="checkbox"/> Utilize guarantee mechanism to increase numbers of eligible persons to access loans and address defaults.
9	Renting units	Low income Jordanians and refugees	<ul style="list-style-type: none"> <input type="checkbox"/> Develop guidelines for rental to Syrian refugees to reduce distrust and protect both parties. <input type="checkbox"/> Produce tax incentives for rental to lower income groups and refugees.

Table 5: Recommendations for interventions in Phase 2 to support scaling up

Annexes

Annex 1: Terms of Reference



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Evaluation of the UN-Habitat Jordan Affordable Housing Programme, Phase 1

Terms of Reference

Background and Context

UN-Habitat

The United Nations Human Settlements Programme (UN-Habitat) is the lead United Nations agency for cities and human settlements. The agency was established as the United Nations Centre for Human Settlements (UNCHS), through the General Assembly Resolution 32/162 of December 1977, following the first global Conference of United Nations on Human Settlements that was held in Vancouver, Canada, in 1976.

For nearly two decades of its existence (1978-1996), UNCHS remained a small technical agency. Faced with rapid urbanization, accelerating slum formation and growing evidence of urban poverty, the second United Nations Conference on the Human Settlements (Habitat II) was held in Istanbul, Turkey, in 1996. The main outcome of the conference was the adoption of *Istanbul Declaration* and the *Habitat Agenda*. This gave UNCHS an explicit normative mandate of assisting Member States to monitor the implementation of the *Habitat Agenda* and to report on global human settlements conditions and trends.

UN-Habitat, being the focal point for all urbanization and human settlement matters within the UN system, has a central role in delivering the global sustainable development agenda - *2030 Sustainable Development Agenda*, adopted by Member States in 2015. UN-Habitat strives to align its programme of work with the *Sustainable Development Goals (SDGs)* and other international agreements, especially focusing on the targets related to housing and urban development. UN-Habitat's work is delivered through successive six-year Strategic Plans (*Strategic Plan 2014-19*), *Regional Strategic Plans* and *Habitat Country Programme Documents (HCPDs)* aligned with national priorities and application of a 'three-pronged approach' of urban planning and design, local and national governance and legislation, and municipal finance and strengthening of the local economy.

UN-Habitat in Jordan

From 2005 to 2013, the UN-Habitat Jordan office functioned as a regional information hub, providing technical assistance to other UN-Habitat offices in the region. Moreover, it initiated and supported operational activities in Jordan and neighbouring countries (Iraq, Palestine, Syria). It cooperated with regional and international organizations, local authorities, civil society organizations and the private sector in promoting the implementation of UN-Habitat global programmes in the Arab States, including the two global campaigns on good urban governance and secure tenure. Moreover, it developed information and training packages as well as awareness building materials on the issues of housing and urban development. It disseminated public information and undertook other public relation activities within the framework of the *Habitat Agenda*.

In 2013, UN-Habitat Jordan has been established as a country programme. A Memorandum of Understanding (MoU) signed with the Ministry of Municipal Affairs, Royal Scientific Society and other governmental organizations provide a framework of cooperation. It has been fully engaged as part of the UN Country Team, including the preparation of the 2013 - 2017 United Nations Development Assistance Framework (UNDAF) for Jordan, especially in the areas of urban planning, disaster risk reduction, housing and decentralization. Since the onset of the Syria crisis, UN-Habitat has actively engaged in the municipal services task force as part of the host

communities support platform in addressing impacts of the Syrian Crisis in urban areas. This includes supporting municipal capacity in urban information analysis in order to identify priority investments in addition to local coordination support. More recently, UN-Habitat has studied the impacts of the refugee crisis on the housing sector and worked with the private sector institutions to develop incentive packages for investors to increase housing supply in the low income segment, serving both Syrian refugees and the Jordanian host communities alike. For 2015 – 2017, UN-Habitat’s focus in Jordan is to work with central and local government partners in support of governance and management in urban areas, particularly through: effective urbanization, urban planning, and local governance; increased emphasis on pro-poor housing; and improved infrastructure and basic services.

Project context

Jordan hosts about 1.4 million Syrians³⁴, including around 650,000 UNHCR recognized refugees. While some 83 per cent of all refugees have settled in host communities, particularly within the urban area of Amman and the northern governorates of Jordan, the remaining are hosted in refugee camps.

This refugee crisis is severely straining the absorption capacity of the Jordanian housing market. The 650,000 registered Syrian refugees in Jordan in need of housing translate into around 130,000 units. During the period from 2004 – 2011, the Jordanian housing sector produced an annual average of 28,600 units, against an annual demand of 32,000 units. More importantly, the pre-crisis supply was not well demand aligned, with an oversupply at the middle and upper end of the market. The price range of new housing units has been between JD 30,000 and JD 60,000, with a median price of JD 45,000. This makes them unaffordable to low- and lower-middle income groups. As a result, rental has been the main source of affordable housing for low-income and vulnerable families in Jordan.³⁵

It is widely acknowledged that Jordan requires new housing solutions. The shortage of affordable housing in Jordan is estimated to be over 100,000 units; there are no entry-level housing options for lower middle income Jordanians, and rental housing is increasingly less affordable for lower income Jordanian families. This problem has been severely exacerbated by the influx of Syrian refugees.

In response, UN-Habitat has been implementing the Jordan Affordable Housing Programme, Phase 1 aiming to introduce innovative approaches. As such, predominantly private sector funded solutions are explored that will deliver houses to lower-middle income Jordanians without the use of subsidy. It combines the credit capacity of Jordanian families interested to make an incremental investment in property, financing from local commercial and Islamic banks in addition to available resources of Jordanian developers and their construction capacity. It seeks to help the Jordanian Housing Sector to provide affordable housing to Jordanians, severely impacted by the Syrian refugee crisis.

Phase 1 has been funded by the Governments of Switzerland and Denmark, with additional financial support by UNHCR for a Refugee Rental Scheme Analysis. The *Jordan Affordable Housing (JAH) Programme* aims to deliver a scalable national programme of small-sized housing units priced at 15,000 - 16,000 JD per unit that can be purchased by lower-middle income Jordanian families earning between 300 and 500 JD per month. Refugees and vulnerable Jordanian families would have access to those units that are made available by the buyers (through the JAH entity) on a market rental basis. This is a large-scale affordable housing solution for both lower-middle income Jordanians (through increased affordable housing supply) as well as refugee populations (through increased quality rental housing). The programme aims to enable the delivery of 30,000 affordable housing units over the period of 3 years.

The “value added” of the JAH Programme is its capacity to bring together a wide range of key stakeholders in the sector, allowing them to move collectively into a “new market” offering affordable housing with support from a dedicated team of experts to help unblock obstacles,

³⁴ Household size of 5 persons is assumed.

³⁵ UN-Habitat (2012) Partnership for Jordan Housing Sector Reform, 31 December 2012.

address market delays, assure quality, transparency and fairness and assist with the arrangement of borrower financing to purchase the units.

The Programme started in November 2014 and envisaged a duration of 18 months, with an overall budget of 1,317,438.11USD. The State Secretariat for Migration (SEM) contributed **1,050,205 USD (80%)**, the Government of Denmark **200,893 USD (15 %)** and **66,340 USD (5%)** funding from UNHCR for a refugee rental scheme analysis.

The Expected Accomplishments of the JAH Programme, Phase I are:

- Expected Accomplishment 1: Government, municipalities, financial institutions, housing actors have better information and analysis of the affordable housing demand and supply in Jordan
- Expected Accomplishment 2 : Framework, rules, procedures and capacity to implement affordable housing programme developed and agreed
- Expected Accomplishment 3 : Vulnerable refugees and Jordanian families have increased access to affordable housing.

Overall objective: Up to 30,000 qualifying refugee and vulnerable Jordanian families are able to access affordable and adequate housing over a three year period through market mechanisms.	
Deliverables, Phase I: JAH Programme structure finalized and 20 model units delivered to vulnerable families.	
EA1: Government, municipalities, financial institutions, housing actors have better information and analysis of the affordable housing demand and supply in Jordan.	
1.1 Affordable housing demand for Jordan complete	1.1.1 Household sample survey designed with partners 1.1.2 Household survey conducted with stakeholders 1.1.3 Workshops, focus groups, key informant meets 1.1.4 Validation of findings and preparation of draft recommendations
1.2 Refugee affordable housing demand assessment complete	1.2.1 Design study based on consultations with Govt, UNHCR, NGOs, refugees 1.2.2 Sample survey developed and implemented 1.2.3 Focus group discussions on market & protection issues 1.2.4 Key informant interviews 1.2.5 Validation of findings and preparation of draft recommendations
1.3 Affordable housing supply issues assessment complete	1.3.1 Review of affordable housing experience, legal framework, Gov't capacity 1.3.2 Explore land and services availability with municipalities 1.3.3 Consulting prospective owners, contractors, builders, suppliers 1.3.4 Validate findings and draft recommendations
1.4 Financial and banking sector assessment complete	1.4.1 Analyze interest of local banks and financial sector 1.4.2 Quantify potential scale of loan demand and supply 1.4.3 Explore availability of available construction finance 1.4.4 Explore potential subsidies with Govt/IFIs 1.4.5 Explore linking loans to NGO shelter grants 1.4.6 Validate findings and draft recommendations
1.5 Overall Findings and Recommendations Report complete	1.5.1 Consolidate all findings and recommendations into synthesis report 1.5.2 Validate findings and recommendations in a workshop
EA2: Framework, rules, procedures and capacity to implement affordable housing programme developed and agreed.	
2.1 Policies, rules and procedures developed for affordable housing programme	2.1.1 Create programme guidelines/rules – including defining a qualified owner/ renter, approved designs, mixed use development guidelines, minimum levels of infrastructure support , etc. 2.1.2 Develop process for refugee placement and tracking, database establishment, delivery of data flows and refugee placement procedures between UN-Habitat, UNHCR and (new) housing entity 2.1.3 Develop rules on setting and maintaining rental rates tied to mortgage repayment levels and protecting tenants from unjustified eviction 2.1.4 Develop remedies for, and process of enforcement of remedies against, non-compliant participants 2.1.5 Produce a “heads of agreement”/operational manual as foundation for

	detailed legal agreements
2.2 Financial Structure of the Affordable Housing Programme and the Loan Product developed	<p>2.2.1 Design standard programme term loan/mortgage products in outline with local banks' input: size, interest rate, tenor, loan-to-value, debt-to-income, down payment, client profile for access to credit, etc.</p> <p>2.2.2 Hold bilateral meetings as required with a range of financial institutions to obtain undertakings in principle to participate</p> <p>2.2.3 Identify potential areas of risk capacity shortfall and obtain commitments in principle on delivery of risk mitigates from government, donor, IFI resources.</p> <p>2.2.4 Discuss Central Bank's potential participation in interest subsidy and obtain CB support</p> <p>2.2.5 Based on agreements, design and develop final financial structure and document key loan product features</p>
2.3. Systems and capacity of key stakeholders (borrowers, municipalities, banks, Government) strengthened	<p>2.3.1 Provide preliminary capacity building and technical support where required to ensure local banks start to develop needed support to create and deliver loan products</p> <p>2.3.2 Support the development of borrower education programmes</p> <p>2.3.3 Agree MIS data reporting and delivery process with participating banks to ensure availability transparent programme data at all times</p>
2.4. Legal agreements between implementing partners signed	<p>2.4.1 Ascertain commitment of participating banks and obtain (written) undertakings of interest in principle</p> <p>2.4.2 Initial negotiation of legal documentation reflecting duties and responsibilities of programme parties.</p> <p>2.4.3 Contracting (possibly through CSR) legal firm to develop formal agreements with participating banks and financial institutions</p>
EA3: Vulnerable refugees and Jordanian families have increased access to affordable housing.	
3.1 Develop and market test up to 20 model houses to demonstrate the feasibility of the cost, space and expandability of the designs	<p>3.1.1 Identifying potential construction partner(s) and sponsor and hold a national design competition</p> <p>3.1.2 Develop approved unit designs for: (i) Stand-alone units; (ii) Row Houses; (iii) Low rise apartments; and (iv) develop options for potential mixed-used developments</p> <p>3.1.3 Create detailed unit build specifications and bills of quantities, cost approved designs</p> <p>3.1.4 Contracting firm(s) to build select units in strategic locations and inviting people to examine and provide feedback on the model houses</p> <p>3.1.5 Hand-over of houses to vulnerable households (women-headed), based on terms to be agreed during the design phase</p> <p>3.1.6 Obtain builder/developer commitments to deliver units at larger scale</p>
3.2 Business plan and institutional structure for affordable housing programme developed	<p>3.2.1 Mid-term evaluation of programme (after month 6) and validation of findings</p> <p>3.2.2 Business plan and institutional structure outlined for large scale programme</p> <p>3.2.3 Project document developed to support the implementation of Phase II</p> <p>3.2.4 Final evaluation of programme (end of month 14) and validation of findings</p>

Purpose and Objective of Evaluation

The objective of the JAH Programme evaluation is to provide UN-Habitat, its partners and donors a forward-looking assessment of UN-Habitat's operational capacity, experience, achievements and challenges in the implementation of the programme. It will assess what results have been achieved and to what extent the overall support and technical assistance of UN-Habitat has been relevant, efficient and effective.

UN-Habitat undertakes the JAH Programme Evaluation applying its *Evaluation Policy* as part of its effort to perform systematic and timely evaluations of programmes and projects and to ensure that UN-Habitat evaluations provide full representation of its mandate and activities. This includes the evaluation of work at country level, both for humanitarian and development interventions. Subsequently, the evaluation is to be included in the revision of the 2016 *UN-Habitat Evaluation Plan*. It will be made accessible to the wider public on the dedicated section of the UN-Habitat website³⁶. The sharing of findings from this evaluation will inform UN-Habitat

³⁶ reference: unhabitat.org/urban-knowledge/evaluation

and other relevant key stakeholders, including Jordanian partners and donor agencies, on what was achieved and learned from the project.

The evaluation shall be independent and be carried out by UN-Habitat in close consultation with the Swiss Agency for Development and Cooperation (SDC) following the evaluation norms and standards of the United Nations System. It is substantively supported by the UN-Habitat Jordan and the Regional Office for Arab States (ROAS) as well as the HQ based Evaluation Unit.

The evaluation comes at the end of JAH Phase 1, hereby being timely in synthesizing achievements and lessons learned from the innovative Phase 1. The forward-looking elements of the evaluation will play an instrumental role in shaping the focus for UN-Habitat in planning and implementing the second phase of the programme, in addition to programming similar projects in the Arab region.

The lessons learned from the JAH Programme will inform the adjustment and correction of the project approach as appropriate, exploit opportunities, replication and up-scaling of the implementation approach used, and the generation of credible value for targeted beneficiaries and addressing national priorities. Evaluation results will also contribute to UN-Habitat's planning and reporting, foster organizational learning and promote greater accountability and transparency.

The key objectives of the evaluation are:

Provide evidence of results to meet accountability requirements,

Evaluate results achieved so far, and

Promote learning, feedback, and knowledge sharing through results and lessons learned of operational relevance for future project formulation and implementation.

The specific objectives of the evaluation are:

To assess the relevance of UN-Habitat in promoting sustainable access to adequate and affordable housing in Jordan;

To assess progress made towards the achievement of results (outcome and outputs level) of the JAH Programme;

To assess the efficiency and effectiveness of the JAH Programme in achieving their expected results. This will entail analysis of delivery of actual outcomes against expected outcomes, in terms of delivery of outputs, achievement of outcomes and long term effects;

To assess the efficiency and effectiveness of adaptive measures undertaken during project implementation; including the adjustments undertaken to certain activities and outputs in response to the government to proof the concept, (e.g Pilot project initiation.)

To assess the extent to which implementation approaches worked well and did not work that were enabling for UN-Habitat to define the results to be achieved, to effectively deliver projects and to report on the performance of UN-Habitat;

To assess the extent to which UN-Habitat has incorporated cross-cutting issues of gender, climate change, youth, human rights in the design, planning and implementation, reporting and monitoring of the JAH Programme;

To assess the extent to which participation, social transformation, inclusiveness and empowerment toward gender equality were achieved in the design, planning and implementation, reporting and monitoring of the JAH Programme;

To identify lessons and provide actionable recommendations for designing and implementing phase 2 of the JAH Programme.

Evaluation Scope and Focus

The evaluation is expected to assess achievement, challenges and opportunities from the planning to the implementation of the JAH Programme, Phase 1 through an in-depth evaluation. The focus is on the completed and ongoing activities, and advice on the programmatic focus of a second phase of the project in the future.

The evaluation analysis will be based on the *Theory of Change* applied to the JAH Programme i.e., outlining the results chain and integrated with the projects' Log Frame (see *Annex I: UN-Habitat Evaluation Model*). Focus will be on assessing relevance, efficiency, effectiveness, coordination, impact, integration of cross-cutting issues of gender and human rights, sustainability,

opportunities, lessons learned and actionable recommendations for a second phase of the programme.

Evaluation Questions Based on Evaluation Criteria

The evaluation will base its assessments on the criteria of relevance, efficiency, effectiveness, impact and sustainability in line with standards and norms of evaluation in the United Nations system. The evaluation will assess and rate performance on each evaluation criteria based on a set of questions as outlined below:

Relevance

What is the relevance and value added of UN-Habitat's mandate in the JAH Programme to achieving sustainable urbanization in Jordan?

To what extent are the JAH Programme intended outputs and outcomes consistent with national and local policies and priorities, and the needs of target beneficiaries?

To what extent are the objectives and implementation strategies of the JAH Programme consistent with UN-Habitat's strategies and requirements of the beneficiaries?

To what extent are these implementation strategies responsive to UN-Habitat's Strategic Plan 2014-19 and human development priorities such as empowerment and gender equality?

To what extent did the key contextual changes, threats and opportunities that arose during implementation influence and inform project implementation?

How appropriate were the alternative solutions/changes proposed and/or implemented by the team to overcome the challenges faced during the project implementation?

Effectiveness

To what extent have the JAH Programme's intended results (outputs and outcomes) been achieved or how likely they are to be achieved in line with the Theory of Change (i.e., causal pathways) of the programme? In this context cost-effectiveness assesses whether or not the costs of the JAH Programme can be justified by the outcomes.

To what extent has the identification, design and implementation process of the project involved local and national stakeholders as appropriate?

What types of products and services did UN-Habitat provide to beneficiaries? What kind of positive changes to beneficiaries have resulted from products and services delivered?

To what extent have the projects proven to be successful in terms of ownership in relation to the local context and the needs of beneficiaries? To what extent and in what ways has ownership, or lack of it, impacted on the effectiveness of the projects?

To what extent did the JAH Programme's actual results contribute to the expected results at output and outcome level?

To what extent were the activities carried out in line with the original plans? Were the changes adequately discussed, documented, and implemented? Which adaptations could increase the effectiveness of the implemented activities?

To what extent cross-cutting issues of youth, gender equality, climate change/ environmental capacity development and human rights have been addressed by the project?

To what extent has the project proven to be successful in terms of ownership in relation to the local context and the needs of beneficiaries? To what extent and in what ways has ownership, or lack of it, impacted the effectiveness of the project?

Efficiency

To what extent did the JAH Programme management, ROAS and national partners have the capacity to design and implement the programme? What has been the most efficient approach to projects implementation?

To what extent were the institutional arrangements of UN-Habitat (at country, regional and headquarters levels) adequate for JAH Programme? What type of (administrative, financial and managerial) obstacles did the projects face and to what extent has this affected the programme?

To what extent was the division of labor and organizational setup adequate for efficient implementation?

Impact Outlook

To what extent the JAH Programme (or are expected to attain) attained development results to the targeted population, beneficiaries, participants, whether individuals, communities, institutions, etc.?

Sustainability

To what extent did the JAH Programme engage the participation of beneficiaries in design, implementation, monitoring and reporting?

To what extent was the theme of the JAH Programme aligned with national development priorities and contributed to increased national investments to accelerate the achievement of priorities at national, provincial and city/local level?

To what extent will the JAH Programme be replicable or scaled up at national or local levels or encourage collaboration between states, counties and urban settlements local level?

To what extent did the projects foster innovative partnerships with national institutions, NGOs, vulnerable groups and other development partners?

To what extent will the project be replicable or scaled up at national or local levels?

To what extent you see the feasibility of the 2nd phase of the project can be attractive for the Donors and can be an added value for the sustainability of the Program.

The evaluation team may expound on the following issues, as necessary, in order to carry out the overall objectives of the evaluation.

Responsiveness to specific priority areas of the Jordan Government;

JAH Programme coherence with UN-Habitat's mandate and comparative advantage;

JAH Programme harmonization with other United Nations programmes in Jordan, including use of joint (or common) mechanisms for resource mobilization;

Performance issues: effectiveness of monitoring and reporting of delivery and results of the JAH Programme;

Adequacy of institutional arrangements for the JAH Programme and relevance of structures to achieve the planned results;

Identification of contribution to success or failure of certain performances (responses to these issues should be categorized by design, management and external factors, particularly context);

Provisions of JAH Programme to contain adequate mechanisms for effective mainstreaming of gender and youth issues, so as to impact favorably on the lives of women and girls in Jordan.

Stakeholder involvement

A key determinant of evaluation utilization is the extent to which clients and stakeholders are meaningfully involved in the evaluation process. It is expected that that this evaluation will be participatory, involving key stakeholders: the donors (i.e. Government of Switzerland and Government of Denmark), beneficiaries of the projects, UN-Habitat management and project developing and implementing entities at HQ, ROAS and the Jordan country office, the JAH International consultants, Committee of Permanent Representatives (CPR), donors and other interested parties.

It is expected that this evaluation will be participatory, involving key stakeholders. Stakeholders will be kept informed of the evaluation processes including design, information collection, and evaluation reporting and results dissemination to create a positive attitude for the evaluation and enhance its utilization. Relevant UN-Habitat entities, United Nations agencies, national partners, beneficiaries of the projects, donors, and other civil society organizations may participate through a questionnaire, interviews or focus group discussions. Some key stakeholders, including those stakeholders involved in the implementation and users/recipients/beneficiaries will participate through interviews, a questionnaires or group discussions.

Evaluation Approach and Methodology

The methodological approach of this evaluation will explore mixed methods approach, combining desk reviews, meta-evaluation and data collection (including interviews, meetings, focus groups and field trip) and data analysis. The evaluation will be conducted in line with the Norms and Standards for Evaluation in the UN system. A variety of methodologies will be applied to collect information during evaluation. These methodologies include the following elements:

Review of documents relevant to the JAH Programme. Documents to be provided by the JAH Programme staff, and documentation available with the partner organizations (such documentation shall be identified and obtained by the evaluation team). Documentation to be reviewed will include: National Development Plan; United Nations Development Framework (UNDAF); original project documents and implementation plans; annual Workplan(s); results of the demand/supply survey; information related to the design competition; Monitoring Reports; Reviews; and donor reports.

Key informant interviews and consultations, including focus group discussions will be conducted with key stakeholders, including each of the implementing partners. The principles for selection of stakeholders to be interviewed as well as evaluation of their performance shall be clarified in advance by the Evaluation Reference Group, at the beginning of the evaluation. The informant interviews will be conducted to obtain qualitative information on the evaluation issues. Interviewees may include staff in Jordan UN-Habitat office, ROAS, other involved UN agencies, JAH International consultants, Government officials, partners, beneficiaries, donors, and other stakeholders. Where logistical issues may prevent from interviewing individuals in person, exchanges may be carried out by electronic mail, Internet communication and phone.

Field visits (Ramtha, Kerak, Dhleil and Amman) to assess selected activities of the JAH Programme for in-depth evaluation.

The Team Leader will conduct one mission of five days. In preparation of this mission, a teleconference will be held with the Evaluation Reference Group. The Evaluation Team will describe expected data analysis and instruments to be used in the inception report. Presentation of the evaluation findings should follow the standard format of UN-Habitat Evaluation Reports (*Annex 2: Checklist for UN-Habitat Evaluation Reports*). Assessment of the evaluation criteria will include achievements, relevance, and validity of design, institutional arrangements, and technical capacities of staff, results, operational effectiveness, challenges and management efficiency of the project.

Accountability and Responsibilities

The UN-Habitat Jordan Country Programme and ROAS have commissioned a decentralized evaluation, technically supported by the UN-Habitat Evaluation Unit.

An **Evaluation Reference Group** with members from the Evaluation Unit, ROAS, the Jordan Country Office and the Swiss Government through SDC will be responsible for comments on the inception report and drafts of the evaluation report.

The **Evaluation Team** is to comprise of two consultants: A **Team Leader** (International Consultant) and a **Senior Evaluator** (National Consultant). They are jointly responsible for meeting professional and ethical standards in planning and conducting the evaluation, and producing the expected deliverables. The role of the National Consultant will be to support the Lead Consultant. The Evaluation Team will be supported by the UN-Habitat Office in Jordan, particularly the Head of Office/ Programme Manager, and the UN-Habitat Urban Specialist. The Lead Consultant will review the assignment outlined in the terms of reference (TOR) and undertake an initial desk review, identify information gaps, redefine the methodology to be used in the evaluation and develop an evaluation work plan (inception report) that will guide the evaluation process. The inception report will identify what is expected to be accomplished, what process and approach to be followed, who is to do what tasks, and which key deliverables are to be completed.

The inception report will address the evaluation questions of this TOR, including limitations to addressing and answering the questions. It should also identify criteria and provide reasons for selection of projects and thematic areas for in-depth review and field visits. Once the inception report is approved by the Evaluation Reference Group, it will become the management document for guiding delivery of the evaluation in accordance with UN-Habitat expectations.

The implementation phase of the evaluation will involve the overall data collection and analysis of the evaluation. Supported by the Jordan Country Office, the consultants will conduct field visit, which will include consultations with beneficiaries of projects as well as visits to project sites.

The draft evaluation report, prepared by the lead consultant, will be shared first with the Evaluation Reference Group. The draft report must meet minimum requirements for draft reports (as assessed by the Evaluation Unit) before the draft is shared more widely with relevant stakeholders for comments. Comments from key stakeholders will be consolidated by the Jordan country office and forwarded to the lead consultant for incorporation. The lead consultant will submit the final draft report to the Jordan Country Office Manager. The evaluation report should follow the standard format of UN-Habitat Evaluation reports, putting forward the purpose, focus, scope, evaluation methodology, evaluation findings (with assessment of achievements and rating of performance according to evaluation criteria), lessons learned and recommendations.

The Jordan Country Office and the Swiss Government through SDC, in close conjunction with the UN-Habitat Evaluation Unit and ROAS, will lead the evaluation by guiding and ensuring the evaluation is contracted to suitable candidates. The Evaluation Unit will provide advice on the code of conduct of evaluation; providing technical support as required. This collaboration will ensure that contractual requirements are met and approve all deliverables (Inception Report/ Workplan, Draft and Final Evaluation Reports).

In preparation of the assignment, a teleconference will be held between the Evaluation Reference Group and the Evaluation Team in order to discuss and agree on the work plan and methodology. A second teleconference will be held at conclusion of the evaluation in order to review findings, if possible also with key partners.

Qualifications and Experience of the Evaluation Team

The evaluation shall be carried out by two consultants (Team Leader – International Consultant and National Consultant).

The International Consultant is expected to have:

Extensive evaluation experience. The consultant should have ability to present credible findings derived from evidence and putting conclusions and recommendations supported by the findings. Country specific knowledge and understanding of UN-Habitat and the organizational context of the JAH Programme.

Advanced academic degree in housing and infrastructure, urban development and local governance or similar relevant fields.

Specialized knowledge of projects or programmes in the field of housing, urban development, local governance. Relevant experience of other major humanitarian and development agencies or programmes, in particular in relation to programmes on housing, land and property issues is an asset. Familiarity with post-conflict environment is required, and recent and relevant experience from working in developing countries (ideally within the Arab world).

The National Consultant should have good evaluation experience, with good local working knowledge, be proficient in English and Arabic languages, and have experience in implementation, management and monitoring of donor-funded development projects.

The profile of both consultants should complement the following attributes and expertise in: capacity building and strengthening institutions; policy framework strengthening/ mainstreaming; good knowledge of the *UN-Habitat Evaluation Policy* and experience applying results-based evaluation policies and procedures; knowledge of participatory monitoring approaches; experience applying SMART indicators and reconstructing or validating baseline scenarios.

Competency in the following is required: excellent English writing and communication skills; demonstrated ability to assess complex situations in order to succinctly and clearly distil critical issues and draw forward looking conclusions; excellent facilitation skills; and integrity, sound judgement, analytical skills, networking and interpersonal skills, and proven report writing skills.

Work Schedule

The evaluation will be conducted over the period of 14 Working Days over 6 weeks, including the desk review, from **15 August 2016 to 30 September 2016**. The Evaluation Team is expected to prepare an inception work with a work plan that will operationalize the evaluation. In the inception report understanding of the evaluation questions, methods to be used, limitations or

constraints to the evaluation as well as schedules and delivery dates to guide the execution of the evaluation should be detailed. A provisional timetable is as follows in Section 12.

Deliverables

The three primary deliverables for this evaluation are:

Inception Report with evaluation work plan. Once approved, it will become the key management document for the evaluation, guiding evaluation delivery in accordance with UN-Habitat’s expectations throughout the performance of contract.

Draft Evaluation Report. The Evaluation Team will prepare an evaluation report draft to be reviewed by UN-Habitat and SDC. The draft should follow UN-Habitat’s standard format for evaluation reports.

Final Evaluation Report (including Executive Summary and Appendices) will be prepared in English language and follow the UN-Habitat’s standard format for an evaluation report. The report should not exceed 40 pages (excluding Executive Summary and Appendices). The Arabic translation of the Evaluation Report should also be presented. In general, the report should be technically easy to comprehend for non-specialists., contain detailed lessons learned and a list of all people interviewed in Annex.

Resources

The funds for the evaluation of the JAH Programme are available from within the programme. Daily subsistence allowance will be paid only when working outside the official duty stations of consultants. The consultants to conduct this evaluation should be of equivalent to D level for the Lead Consultant (International Consultant) and NOD level for the Senior Evaluator (National Consultant).

Provisional Time Frame

#	Task Description	Jun				Jul				Aug				Sep			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
1	Development of ToR Evaluation Team (International and national consultants)	X	X	X	X												
2	Call for consultancy proposals and recruitment of consultants					X	X	X	X	X							
3	Review of background documents										X	X					
4	Inception - preparation and approval of inception report with work plan and methodology of work											X	X				
5	Data collection including document reviews, interviews, consultations and group meetings											X	X				
6	Mission – analysis of evaluation findings, commence draft report writing and briefings to UN-Habitat												X	X			
7	Draft Evaluation Report													X	X		
8	Review of Evaluation Report														X		
9	Production delivery of Final Evaluation Report (including editing,, layout, printing, publishing)														X	X	X

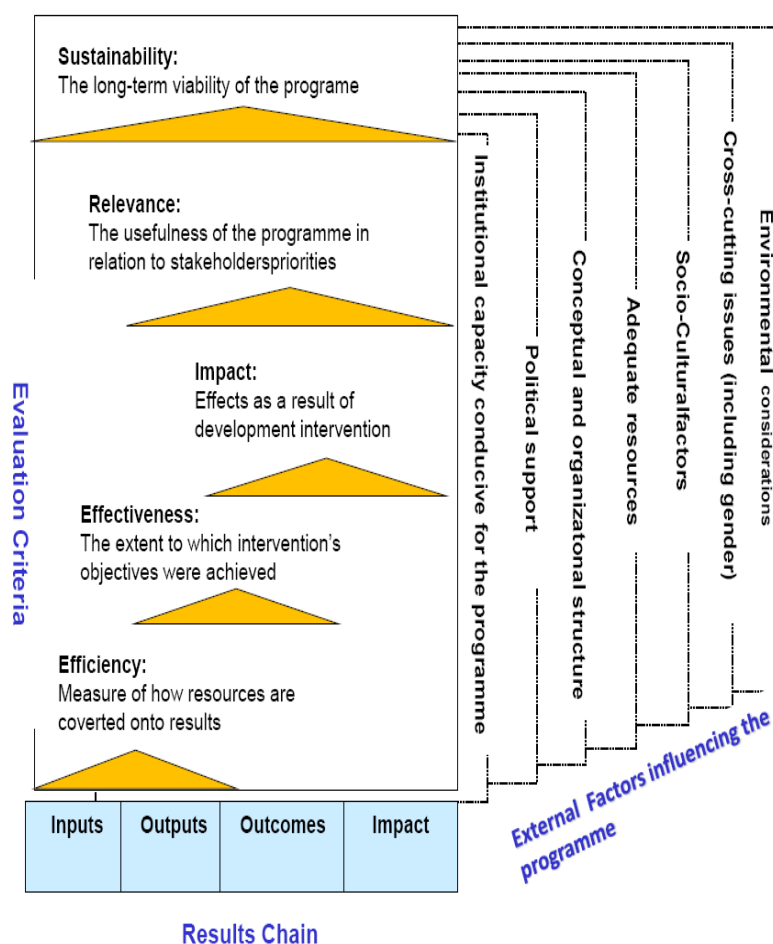
Payment modalities and specifications

%	Milestone
20%	Following submission and approval of the inception report
40%	Following submission and approval of the 1ST draft terminal evaluation report
40%	Following submission and approval (UN-Habitat and SDC) of the final terminal evaluation report

Annex I: UN-Habitat Evaluation Model

4

UN-Habitat Evaluation Model



Annex 2: Checklist for UN-Habitat Evaluation Reports



Format of UN-Habitat Evaluation



Rating of Performance by Eval

Annex 2: Mission itinerary and persons interviewed

Date	Persons met	Agency	Contacts	
			Phone	Email
Saturday 03/09/2016				
13:00-16:30	Iman Zaki, Head of Jordan office Rawan Attour Urban Planning Expert	UN-Habitat	[REDACTED]	[REDACTED]
Sunday 04/09/2016				
08:30-09:30	Nayef Khoury, National Programme Director Rahel Pema, Deputy Regional Head of Cooperation	SDC	[REDACTED]	[REDACTED]
11:00-12:00	Fida Gharayba, Director, Humanitarian Relief Coordination Unit	MoPIC	[REDACTED]	[REDACTED]
12:30-13:45	Mohamed Ennab	MoMA		
16:00-16:45	Chris Middleton	SDC		
17:00-18:00	Iman Zaki, Head of Jordan office /UN-Habitat	UN-Habitat		
18:00-19:30	Iain Heggie, Senior Banking Expert Babar Mumtaz, International Senior Housing Expert Elizabeth Case, Development Banking and Affordable Housing Finance Expert	Project Consultants		
Monday 05/09/2016				
10:30-11:15	<input type="checkbox"/> Sami Halasa, HE minister of MoPWH <input type="checkbox"/> Faris Aljunaidi, General Director of HUDC <input type="checkbox"/> Mai Asfour, Director, Population Policy Administration	MoPWH HUDC HUDC		
12:00-12:45	<input type="checkbox"/> Shehadeh Abu Hdaib, former MoPWH minister	Parliamentarian		
13:00-13:45	<input type="checkbox"/> Ibrahim A.M. AL-Harithi, Head of Banking Products & Services Centre	Housing Bank		
14:00-15:00	<input type="checkbox"/> Nisreen Al-Araj, Mayor Advisor for project <input type="checkbox"/> Eng. Rola Alkhashman	Greater Amman Municipality		
15:15-16:15	<input type="checkbox"/> Azmi Oweidah, Head of Retail <input type="checkbox"/> Saif Madanat, Head of Sales	Cairo Amman Bank		
Tuesday 06/09/2016				
10:00-11:00	Yasser Greis Hamarneh, Amman & Dhleil Demo units' Contractor	Contractor		
11:00-12:00	Amman Site Visit			
13:30-14:30	Ghassan Khrisat, Technical Assistant to Secretary General	MoMA		
Wednesday 07/09/2016				
11:30-12:45	<input type="checkbox"/> Ibrahim Al-Saqqar, Ramtha Mayor <input type="checkbox"/> Mowafaq, Developer Rep. <input type="checkbox"/> Majdi Shihab Al Sa'di, Ramtha Contractor	Ramtha Municipality Developer Contractor		
12:45-1:00	<input type="checkbox"/> Ramtha Site Visit			
1:00-2:00	<input type="checkbox"/> Aass Hindawi, Ramtha Developer	Developer		
17:00-18:00	<input type="checkbox"/> Chris Middleton, Programme Officer	SDC		
Thursday 08/09/2016				
12:00-1:00	<input type="checkbox"/> Jehan Al-Aqqad, Senior Marketing Specialist	IKEA		
14:30-15:30	<input type="checkbox"/> Wael Toukan, JCCA president	JCCA		
Friday 09/09/2016				
9:30-11:00	<input type="checkbox"/> Szilard Friczka, Senior Human Settlements Officer, initiated the	UN-Habitat		

Date	Persons met	Agency	Contacts	
			Phone	Email
	programme design			
15:00-17:00	<input type="checkbox"/> JAH Programme Evaluation team wrap-up of mission working lunch			
Tuesday 09/20/2016				
09:00-10:30	<input type="checkbox"/> Betsy Lippman, Operations Solutions and Transitions Section (OSTS) <input type="checkbox"/> Jose Egas, Senior Operations Officer	UNHCR- Geneva		Skype
Sunday 09/11/2016				
09:00-10:30	<input type="checkbox"/> Dyfed Aubrey	ROAS, Cairo		Skype
Wednesday 09/21/2016				
10:00-11:30	<input type="checkbox"/> Christopher Feather	UN-Habitat HQ, Nairobi		Skype
Other meetings post mission				
	<input type="checkbox"/> Mr. Volker Schimmel, Senior Field Coordinator/UNHCR Jordan			Skype
	<input type="checkbox"/> Ms. Hania Al Anani, Head of Products	Jordan Dubai Islamic Bank		
	<input type="checkbox"/> Arafat Fayoumi, Advisor to the Bank Supervision Department	Central Bank of Jordan	Phone call	Skype

Institutions and persons interviewed

Note: some names are repeated as they fall under different categories or institutions

1- Project Management and oversight:

1.1 Advisory Committee

- Shehadeh Abu Hdaib, former MoPWH minister
- Feda'a Al Gharayba, Director of Humanitarian Relief Coordination Unit, MoPIC
- HE Ibrahim Hamad Al Saqqar, Mayor of Ramtha
- Mr. Faris Al Junaidi, Director General for HUDC
- Eng. Mai Asfour, Director of Population Policy Administration, HUDC
- Mr. Wael Touqan, President of Jordanians Construction Contractors Association
- Mr. Nayef Houry, National Programme Officer SDC
- Ms. Iman Zaki, Representative of UN-Habitat in Jordan

1.2 ROAS, UN-Habitat

- Dyfed Aubrey, Director, Regional Office for the Arab States
- Iman Zaki, Head Jordan Office
- Rawan Attour, Urban Planning Expert

2- Central Government:

2.1 Ministry of Public Works and Housing (MoPWH)

- HE Sami Halasa, Minister of Public Works and Housing

2.2 Housing and Urban Development Corporation, (HUDC), MoPWH

- Eng. Faris Aljunaidi, HUDC General Manager
- Eng. Mai Asfour, Senior Director for Housing Policies

2.3 MoMA

- Ghassan Khrisat, Technical Assistant to Secretary General
- Mohamed Ennab, Head of Master Planning Department

2.4 JCCA

- Wael R. Toukan, president

2.5 MoPIC

- Fida Gharayba, Director of Humanitarian Relief Coordination Unit

2.6 The Royal Court (were not available to be interviewed)

3- Donors/UN and other International partners:

3.1 SDC

- Nayef Khoury, National Programme Officer
- Rahel Pema, Deputy Regional Head of Cooperation
- Christopher Middleton, Programme Officer

3.2 UNHCR

- Ms. Betsy Lippman, Chief
- Mr. José Egas, Senior Operations Officer
- Volker Schimmel, Senior Field Coordinator/UNHCR Jordan

3.3 IKEA

- Casten Ebel, Store Manager
- Jehan Al-Aqqad, Senior Marketing Specialist

4- Municipalities

4.1 Amman

- Nisreen Al-Araj, Mayor Advisor for project
- Eng. Rola Alkhashman

4.4 Ramtha

- Ibrahim Al-Saqqar, Ramtha Mayor

5- Banks

5.1 Cairo Amman Bank

- Azmi Oweidah, Head of Retail
- Saif Madanat, Head of Retail Sales

5.2 Housing Bank

- Ibrahim A.M. AL-Harithi, Head of Banking Products & Services Center

5.3 Jordan Dubai Islamic Bank

- Hania Al Anani, Head of Products

5.4 Central Bank of Jordan

- Arafat Fayoumi, Advisor to the Bank Supervision Department.

6- Developers/Contractors for projects

6.1 Amman

- Yasser Greis Hamarneh, Amman & Dhleil Demo units' Contractor

6.2 Ramtha

- Aass Turkey Al-Hindawi, Ramtha Developer
- Mowafaq, Developer Rep.
- Majdi Shihab Al Sa'di, Ramtha Contractor

6.3 Dhleil

- Shawkat Hamarneh, Amman & Dhleil Demo units' Contractor

7- UN-Habitat

7.1 Jordan Office staff involved in the project

- Ms. Iman Zaki, Head of Jordan office /UN-Habitat
- Ms. Rawan Attour, Urban Planning Expert

7.2 Regional Office for Arab States (ROAS)

- Dyfed Aubrey, Director, ROAS involved as a co-management to the project
- Katja Schaefer, Senior Human Settlement Officer, ROAS

7.3 UN-Habitat headquarters

- Susanne Bech, Monitoring and Evaluation Unit
- Christopher Feather, Housing Finance Officer, Housing and Slum Upgrading Branch

7.4 UN-Habitat Consultants

- Iain Heggie, Senior Banking Expert
- Babar Mumtaz, International Senior Housing Expert
- Elizabeth Case, Development Banking and Affordable Housing Finance Expert

8- UNHCR United Nations High Commissioner for Refugees

8.1 UNHCR, Geneva: Operations Solutions and Transitions Section (OSTS), Division of Programme Support and Management (DPSM),

- Ms. Betsy Lippman, Chief
- Mr. José Egas, Senior Operations Officer

8.2 UNHCR, Jordan

- Volker Schimmel, Senior Field Coordinator/UNHCR Jordan

9- Evaluation contact group

- Mr. Nayef Khoury, National Programme Officer
- Katja Schaefer, Senior Human Settlement Officer, ROAS
- Martin Barugahare, Head, Evaluation Unit, Office of ED UN-Habitat
- Susanne Bech, Evaluation Officer, Evaluation Unit,
- Ms. Iman Zaki, Head of Jordan office /UN-Habitat

Annex 3: List of documents reviewed

Global and National documents

8 Jan 2013	Draft National Resilience Plan 2014 – 2016 – Proposed Priority Responses to Mitigate the Impact of the Syrian Crisis on Jordan and Jordanian Host Communities; Ministry of Planning and International Cooperation, Host Community Support Platform and United Nations.
31 Jan 2013	Draft strategic plan 2014–2019 of the United Nations Human Settlements Programme (HSP/GC/24/5/Add.2)
11 Feb 2013	Global Housing Strategy framework document, 24th Session of UN-Habitat Governing Council (HSP/GC/24/2/Add.6) (http://mirror.unhabitat.org/downloads/docs/11991_1_594827.pdf)
11 Oct 2013	Results Framework of UN-Habitat Strategic Plan (2014-2019), 11 October 2013
July 2014	Jordan United Nations Development Assistance Framework 2013-2017, Revised Edition July 2014
22 July 2014	UNHCR Policy on Alternatives to Camps, UNHCR/HCP/2014/9
1 Dec. 2014	Jordan Response Plan 2015 Annexes, Final Draft
15 Mar 2015	United Nations Assistance Framework Hashemite Kingdom of Jordan (2015 – 2017) - The UN Development, Resilience and Refugee plan for Jordan (UNAF)
17 Oct 2015	The Jordan Response Plan to the Syria Crisis 2016 – 2018 (JRP 2016-18),
21 Oct 2015	Transforming our world: the 2030 Agenda for Sustainable Development, General Assembly, Resolution adopted by the General Assembly on 25 September 2015, A/RES/70/1
2015	Format of UN-Habitat Evaluation Reports 2015
Feb 2016	Arab Regional Strategic Plan, UN-Habitat Regional Office for Arab States
26 Jun 2016	Evaluation of the UN-Habitat Jordan Affordable Housing Programme, Phase 1 - Terms of Reference

JAH Programme UN-Habitat Documents and Reports in English

02 Sept 2014	Budget and work plans - JAH Agreement
02 Sept 2014	JAH Budget
10 Sept 2014	Jordan Affordable Housing Programme Document
10 Sept 2014	JAH Work plan
10 Sept 2014	JAH Logical Framework
18 Sep 2014	140918, Grant letter for Danish contribution to UN Habitat
21 Sep 2014	Danish Contribution Letter (D Aubrey thanking J Hanson, head of Humanitarian Action, Civil Society and Advisors)
23 Sep 2014	Aktbilag, id nr 147785 Re Jordan Affordable Housing Programme, e-mail exchange re rules governing funds from donors
20 Nov 2014	Switzerland_Contribution_Agreement_JAHP_Signed
20 Nov 2014	Budget and workplans - JAH Agreement
20 Nov 2014	JAH Logical Framework - 10 Sept 2014

20 Nov 2014	Request Form Signed Contribution Agreement Govt. of Switzerland UN-Habitat Signed US\$1,050,205
26 Nov 2014	Draft Inception Report, from the International Housing, Banking and Affordable Housing Finance Expert Team. Jordan Affordable Housing Programme
26 Nov 2014	Joint Inception Report JAH 26 Nov Final Draft-1st payment
10 Dec 2014	Confirmation of approval of JAH project for MoPIC - DK
14 Dec 2014	Legal frameworks
22 Jan 2015	Active meeting schedule Feb mission
22 Jan 2015	Housing Bank request for Prize Money
26 Jan 2015	Jordan Affordable Housing Demand Survey, Final Report, Leading Point Management Advisory Services for UN-Habitat
30 Jan 2015	Internal Progress Report - JAH team 30 Jan 2015
30 Jan 2015	missions' schedule and contacts
03 Feb 2015	Work Plan JAH Consultant Team 1 Feb 2015
08 Feb 2015	Loan Product Guidelines for Bank meeting 18 Feb
Feb 2015	Jordan Affordable Housing Demand Survey: Summary for all Jordanian and other (non-Syrian) Respondents
Feb 2015	Jordan Affordable Housing Demand Survey: Summary for Syrian Respondents
02 Mar 2015	Bankers presentation JAH 1st Mar
15 Mar 2015	Proposed Budget for \$490k Phase 1 Gap
16 Mar 2015	Orange request for Prize Money
17 Mar 2015	Emails to donors in March 2015
18 Mar 2015	April Mission schedule active
18 Mar 2015	June Mission Schedule active draft
18 Mar 2015	May Mission Schedule
28 Mar 2015	JAH competition-announcement
28 Mar 2015	JAH Team travel schedule and contacts Nov 2014 - Feb 2015
28 Mar 2015	JAH-Design-Competition-TOR
28 Mar 2015	Jordan Affordable Housing Final Report 26 March 2015
28 Mar 2015	Municipal Land Summary
08 Apr 2015	Dhleil municipality Analysis
08 Apr 2015	Madaba municipality Analysis 2
08 Apr 2015	Ramtha municipality Analysis
08 Apr 2015	Sarhan municipality Analysis 2
18 Apr 2015	JAH-Developers Presentation from 18 April
20 Apr 2015	Jordan Times Article 20 April 2015
27 Apr 2015	Letter to IKEA for UNH
02 May 2015	Developer Report April 2015 final-Yousef.docx
05 May 2015	Developer Report April 2015 final-Yousef
06 May 2015	Jordan Affordable Housing Update Report April May
06 May 2015	JAH expert team mission and update Report Feb March and April
08 May 2015	Advisory Committee Final presentation JAH 23 April English
08 May 2015	Jordan Affordable Housing - Full Background and Concept Note for Funding March 2015
08 May 2015	Donor 2 pager for meeting at SDC Offices
08 May 2015	Islamic Product Profile for Association presentation

08 May 2015 JAH Brochure Text for Kuwait

08 May 2015 JAH Concept Note for Greece and USAID08 May 2015,

08 May 2015 JAH Market updated BM guide for Yousef and Rawan

08 May 2015 JAH Q and A for Developers 2 pager

08 May 2015 JAH Report final version to MPWH 22 April

08 May 2015 Jordan Affordable Housing - Précis March 1 2015 for developers.docx

08 May 2015 Jordan Affordable Housing - Précis March 2015 4 pager

08 May 2015 Jordan Affordable Housing - Revised Précis 22 April

08 May 2015 Loan Product Profile Commercial Bankers Association.docx

08 May 2015 PRESS RELEASE MoPWH Final 21 April

13 May 2015 JAH Update Report Apr May

09 Jun 2015 Pilot Project repayment calculator JAH June 2015

10 Jun 2015 Copy of JAH Developer cash flow Jun 14 post vis

10 Jun 2015 JAH Developer cash flow Aug 2015

11 Jun 2015 Housing Options per dunum

11 Jun 2015 Presentation Royal Court 11 June

14 Jun 2015 Letter for Contractors Association

17 Jun 2015 Email exchange IKEA

21 Jun 2015 Email sent to full JAH team on next steps

21 Jun 2015 Email with Royal Court providing assistance MCF

01 Jul 2015 May June Mission Report and Interim evaluation report

01 Jul 2015 May June Mission Report and Interim evaluation report update 2 July

01 Jul 2015 Email with Military Credit Fund

01 Jul 2015 Discussion with RC on MCF

05 Jul 2015 Concept Note for UNHCR contribution

05 Jul 2015 Email exchange with Danish donors

05 Jul 2015 Funding request for the EU 23 June

05 Jul 2015 Jordan Affordable Housing Programme Overview June 29

05 Jul 2015 Tasks for Demonstration Houses May 2015

05 Jul 2015 ToR national housing construction and delivery expert

06 Jul 2015 Demonstration House Designs summary report

07 Jul 2015 JAH Budget Final 31 Aug

10 Jul 2015 MOU-Amman-Arabic

10 Jul 2015 MOU-Amman-English

29 Jul 2015 Jordan Affordable Housing Proposal 29 July 2015

25 Aug 2015 Babar mission report -August 2015

01 Sep 2015 Exchange with MCF on Investment Portfolio

02 Sep 2015 Update to RC and developer on design BoQ finalisation

05 Sep 2015 JAH Update Report-July-August-UNH

07 Sep 2015 Concept Note for UNHCR contribution revised 6 Sept 2015

07 Sep 2015 JAH Update Report July-Aug

07 Sep 2015 Logframe JAH Phase 2 29 July

07 Sep 2015 UNHCR JAH draft budget adjusted

09 Sep 2015 Recommendation Report on JAH Prodoc Reprogramming

13 Sep 2015 Power point Presentation for Naour

14 Sep 2015 6 Photographs from the Naour TH Meeting

16 Sep 2015 150916_RAMTHA DEMONSTRATION UNIT
 21 Sep 2015 JAH Mission Report September 2015
 27 Sep 2015 Mission schedule 10 Oct - 27 Nov active 28 Oct
 28 Sep 2015 Notes from the Call 28 Sept
 02 Oct 2015 JAH Mission Report September 2015 (SDC) (002)
 04 Oct 2015 MOU-Dhleil-Arabic
 04 Oct 2015 MOU-Dhleil-English
 04 Oct 2015 MOU-Karak-Arabic
 04 Oct 2015 MOU-Karak-English
 04 Oct 2015 MOU-Ramtha-Arabic-2
 04 Oct 2015 MOU-Ramtha-English
 12 Oct 2015 JAH Training and Capacity Building Approach 12 Oct
 13 Oct 2015 5 Photographs of Ramtha TH meeting October 2015
 14 Oct 2015 Ramtha Town Hall Meeting 13 Oct Summary Report
 17 Oct 2015 JAH Infrastructure and Social Facilities
 18 Oct 2015 MoPWH and Royal Court Presentation of 18 Oct
 18 Oct 2015 Jordan Affordable Housing - press release
 20 Oct 2015 RC-SH meeting 20 Oct
 21 Oct 2015 Agenda-Karak-Ground-Breaking-English
 21 Oct 2015 Ground breaking ceremony-Karak
 21 Oct 2015 UPDATED-JAH-press release Oct21-ENGLISH
 22 Oct 2015 Karak presentation 2
 22 Oct 2015 Karak Ground Breaking: 13 Photographs
 24 Oct 2015 Overview for Donor Roundtable 24 Oct
 30 Oct 2015 MoPWH update-before final lc changes
 31 Oct 2015 JAH Progress and Mission Report October 2015 (2)
 31 Oct 2015 JAH Progress and Mission Report October 2015
 02 Nov 2015 Buyer Prequalification Form for Ramtha Event JDIB
 02 Nov 2015 Email examples in preparation for the Banker event
 02 Nov 2015 JAH-Tasks NATIONAL HOUSING OFFICER
 02 Nov 2015 Jordan Affordable Housing - Karak press release Oct 15
 02 Nov 2015 Karak Capacity Building event FAQs
 02 Nov 2015 Pilot Project Development Process
 05 Nov 2015 JAH Update Report for MoPWH Minister-4-11-2015: Jordan
 Affordable Housing Programme: Achievements and Next Steps
 08 Nov 2015 Survey for Naour-updated Nov 8th 2015
 12 Nov 2015 Shortform Programme Overview for Municipalities (General E)
 12 Nov 2015 Shortform Programme Overview for Municipalities (Irbid E)
 11 Nov 2015 213 Model-- FINAL
 12 Nov 2015 TRANSLATION-Shortform Programme Overview for Municipalities
 (general)
 12 Nov 2015 TRANSLATION-Shortform Programme Overview for Municipalities
 2-ra
 19 Nov 2015 Agenda-GAM-LAUNCHING-CEREMONY-Arabic-RA
 19 Nov 2015 Agenda-GAM-LAUNCHING-CEREMONY-English
 22 Nov 2015 UPDATED-Jordan Affordable Housing-press release-Nov 22nd
 2015-Arabic
 23 Nov 2015 GAM Ground Breaking: Banner

24 Nov 2015 GAM Ground Breaking: 6 Photos
 27 Nov 2015 JAH WORK PLAN TO 31st December
 28 Nov 2015 Approach for Engaging Banks and Buyers 29 Nov. final
 06 Dec 2015 JAH Progress and Mission Report November 2015
 11 Dec 2015 Emails illustrative of the work done in over the final contract
 15 Dec 2015 Colour beachline - IKEA
 15 Dec 2015 Colour2 – IKEA
 16 Dec 2015 Aass - Letter
 17 Dec 2015 JAH Progress and Mission Report November 2015
 04 Jan 2016 YS JAH Inception Report
 19 Jan 2016 JAH Progress Report BM
 21 Jan 2016 JAH Progress and Mission Report at end October 2015-final
 21 Jan 2016 JAH Progress and mission report November 2015_Final 20-1
 25 Jan 2016 JAH - Implications For Long-Term Government Housing Policy
 27 Jan 2016 JAH Progress Report BM-review-IZ
 01 Feb 2016 Folder Feb 1st 2016 with 13 files of photos of furniture, IKEA
 01 Feb 2016 Brochure Front Page for Banks
 01 Feb 2016 Cairo Amman Bank Brochure
 01 Feb 2016 Housing Bank Brochure
 01 Feb 2016 Jordan Islamic Bank Brochure
 01 Feb 2016 Jordan Dubai Islamic Bank Brochure
 01 Feb 2016 Criteria for awarding loans for beneficiaries of facilitated housing project
 كمال بن الأردني الأسلامي
 02 Feb 2016 Ramtha TH meeting Feb. 4 2016: Banner for town Hall meeting
 02 Feb 2016 Ramtha TH meeting Feb. 4 2016: General brochure A3
 03 Feb 2016 Ramtha TH meeting Feb. 4 2016: Jordan Affordable Housing Feb 4 2016
 04 Feb 2016 Ramtha TH meeting Feb. 4 2016: Attendees of Town hall meeting 4-2-2016
 10 Feb 2016 Jordan Affordable Housing Program- demonstration units brief Feb 10th 2016
 10 Feb 2016 Progress report Feb 2016
 17 Feb 2016 Copy of Questionnaire - Karak
 24 Feb 2016 JAH Expert Team work plan 28 Sept 2015
 28 Feb 2016 Ramtha Iraq LAY OUT 2
 28 Feb 2016 Ramtha al sheyah LAY OUT 3
 29 Feb 2016 Ramtha 25,000 updated LAY OUT 1
 09 Mar 2016 713 un-zoned LAY OUT 4
 14 Mar 2016 UNH-09-16 - Letter to MoPWH
 15 Mar 2016 Karak Alternative Layouts, 7 PDF files
 15 Mar 2016 Progress report to SDC March 2016
 15 Mar 2016 Progress report to the minister-March 2016- for MoPWH
 15 Mar 2016 Progress report to the minister-March 2016- for MoPWH
 22 Mar 2016 Final report 22 March
 22 Mar 2016 Final report 22 March-RA-ImanZ
 22 Mar 2016 Next steps summary Final for UNH local team 12 Dec 2015
 23 Mar 2016 Documents for final payment -22-3-2016

12 Apr 2016	Ramtha Local and Regional Committee Decision to change land use from rural housing to social attached housing (4 PDF graphic files and memo)
12 Apr 2016	National Housing Expert's Final Report-April 2016
16 Apr 2016	List of documents for reference for NewLine final payment
17 Apr 2016	Aass - Letter-17April16
26 Apr 2016	List of documents for reference for NewLine final payment -IZ
27 Apr 2016	Ramtha Citizens filled questionnaire 500
28 Apr 2016	Progress report to SDC April 2016-Final
28 Apr 2016	Achievements of the Local team in the Jordan Affordable housing project since December 2015
09 May 2016	JAH MoPIC meeting V7_1
09 May 2016	148 who followed with municipality-Feb-May
09 May 2016	Ramtha Prices
11 May 2016	ahkam autocad.dwg
11 May 2016	CAB Brochure
11 May 2016	HBTF Brochure
11 May 2016	JDIB Brochure
11 May 2016	JOIB Brochure
11 May 2016	General brochure
11 May 2016	Shawareb- Karak: letter of intent
22 May 2016	IKEA - UN-HABITAT Ramtha Report
30 May 2016	Refugee rental scheme report-final-30-3 - Copy
05 Jun 2016	Progress Report to SDC May 2016- final
05 Jun 2016	Masaken Capital – Expression of Interest
13 Jun 2016	Citizens with pending requests with banks
13 Jun 2016	Ramtha Citizens filled questionnaire 754
19 Jun 2016	Agenda-CEREMONY-Ar
19 Jun 2016	attendances
19 Jun 2016	Ramtha opening: 30 Photographs
29 Jun 2016	JAH MoPIC meeting V7
29 Jun 2016	JAH-MoMA-approval
30 Jun 2016	pre-qualified citizens by banks
30 Jun 2016	2- Full Lists Final 3062016 12 46 PM
09 Aug 2016	3- Full Lists Final
13 Aug 2016	March _ April consultants progress 4th payment

JAH Programme UN-Habitat Documents and Reports in English

11 Nov 2015	برنامج السكن الميسر في الأردن - Nov 11 2015
11 Nov 2015	برنامج السكن الميسر في الأردن - Nov 11 2015-one slide-questions
19 Nov 2015	RA-سما المدعويين - 2015-11-22
07 Dec 2015	برنامج السكن الميسر في الأردن - Dec 8 2015
07 Jan 2016	برنامج السكن الميسر في الأردن - Jan 7 2016
01 Feb 2016	برنامج السكن الميسر في الأردن - Cairo Amman Bank presentation slides
01 Feb 2016	برنامج السكن الميسر في الأردن - Jordan Dubai Islamic Bank Presentation slides
01 Feb 2016	برنامج السكن الميسر في الأردن - Jordan Housing Bank presentation slides.pdf
02 Feb 2016	برنامج السكن الميسر في الأردن - Cairo Amman Bank presentation slides 2
02 Feb 2016	برنامج السكن الميسر في الأردن - Jordan Dubai Islamic Bank Presentation slides 2.pdf
02 Feb 2016	برنامج السكن الميسر في الأردن - Jordan Housing Bank presentation slides 2
02 Feb 2016	برنامج السكن الميسر في الأردن - Jordan Islamic Bank presentation slides 2.pdf
15 Mar 2016	MoPWH Update Letter to minister of public works and housing-progress report March 201622 Mar 2016, الأحكام التنظيمية – معدلة
31 Mar 2016	الأحكام التنظيمية - معدلة
02 May 2016	لتسعير انهائي 2732016
29 Jun 2016	البنوك من المرفوضين - تعديل
29 Jun 2016	الرمثا أرض شراء
30 Jun 2016,	(3) 2016-6-28 – المؤهلين 29 شخص with table
Jul 2016	تقرير العمل لمشروع الإسكان الميسر في الأردن ما بين تشرين الثاني 2015 وأذار 2016
08 Aug 2016,	(3) 2016-6-28 – المؤهلين 36 شخص with table

Annex 4: Project budget


			YEAR 1 / PHASE 1									
Description	Unit	Unit Cost	Swiss Contribution		Denmark Funding		UNHCR Funding		Funding Gap		Budget Notes	
			Number	Cost	Number	Cost	Number	Cost	Number	Cost		
1 UN-Habitat Jordan Prog Manager	w/m	6,000	6	36,000							Will provide oversight and management support	
2 UN-Habitat Sr Human Settlements Officer	w/m	15,000	3	45,000					1	15,000	Technical backstopping support and liaison with high-level stakeholders; strategic	
3 UN-Habitat Finance Officer part time	w/m	3,000	3	9,000							Processing of contracts, financial oversight, financial reporting	
4 Admin Officers (2)	w/m	4,600	6	27,600					2	9,200	Logistics, design competition support, workshop organisation, outreach and gener	
5 Driver	w/m	2,200	6	13,200					4	8,800	Contribution to driver's salary on cost-share basis	
6 Senior International Housing Expert (Consultant)	w/m	10,000	4	40,000	3	30,000			4	40,000	Technical leadership for assessments, design competition, & liaison with develop	
7 Backstopping Missions	lumpsum	5,000	4	20,000	3	15,000			4	20,000	UN-Habitat and International Expert technical support missions to Jordan	
8 National travel	lumpsum	25,000	1	25,000	0.20	5,000			0.00	0	Travel within Jordan to meet Mayors, developers, target market hholds	
9 Housing Market Assessment	lumpsum	80,000	0.25	20,000	0.75	60,000					Assess how market is responding; identify design, finance, land opportunities	
10 Refugee Needs Assessment	lumpsum	45,000					1	45,000			Assess refugee need and demand for affordable rental housing	
11 Financial Structuring Contract	lumpsum	150,000	0.5	75,000	0.5	75,000					Develop financial structure to allow \$450 million in private sector funding to flow	
12 Loan Product Development & Negotiation	lumpsum	150,000	1	150,000							High-level bank negotiations to develop new loan products and negotiate terms	
13 Legal Agreement and Documentation	lumpsum	100,000	0	0					1	100,000	Legal agreements documented and signed by all parties to enable funds to flow	
14 Housing policy development	lumpsum	50,000	0.5	25,000					1	25,000	Assess implications for long-term Govt housing policy	
15 Municipal housing development projects	lumpsum	50,000	1	50,000							Develop bankable housing projects on existing municipal land	
16 Construction of model houses	lumpsum	15,000	20	300,000							Physical construction of model houses	
17 Oversight and supervision of model house delivery	lumpsum	3,000	20	60,000							Supervision sub-contract for construction planning, negotiation and oversight	
18 Workshops and Outreach events	lumpsum	2,000	6	12,000							Validation and launching of study findings; Awareness raising events	
19 Computers and IT Costs and Support	lumpsum	3,900	3	11,700							IT support	
20 Communication, Dissemination & Sundries	lumpsum	10,000	2	20,000					1	10,000	Dissemination, printing, telcoms	
21 Evaluation	lumpsum	20,000	1	20,000							Evaluation will be begin just after the mid-point of Year 1	
22 Office Costs	lumpsum	11,000	2	22,000	0.3	2,750			2	22,000	Contribution to monthly rent	
Sub-total				981,500		187,750		45,000		250,000		
Agency Support Cost (7%)				68,705		13,143				17,500		
Total				\$ 1,050,205		\$ 200,893		\$ 45,000		\$ 267,500	\$ 1,563,598	

Table 6: budget as per the project document

Donor and Partner Funding

	2013			2014						2015						2016											
	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9
UN-Habitat - preparation of concept note and Pro. Doc (in kind)																											
Swiss First installment																											
Swiss Second Installment(on Nov. 2015) *																											
Danish full dibursement																											
UNHCR-UN-Habitat partnership																											

* The second instalment was needed to start with the construction of Demo units

 In kind contributions and/or partnerships


 Duration of funding flows

Table 7: Cash flow from the various donor sources

Annex 5: Questionnaire

Relevance

- To what extent is the JAH Programme intended outputs and outcomes consistent with national and local policies and priorities, and the needs of target beneficiaries?
- What is the relevance and value added of UN-Habitat's mandate in the JAH Programme to achieving sustainable urbanization in Jordan and in addressing the housing deficit?
- To what extent are the objectives and implementation strategies of the JAH Programme consistent with UN-Habitat's strategies and requirements of the beneficiaries?
- To what extent are these implementation strategies responsive to UN-Habitat's Strategic Plan 2014-19 and human development priorities such as empowerment and gender equality?
- To what extent did the key contextual changes, threats and opportunities that arose during implementation influence and inform project implementation?
- How appropriate were the alternative solutions/changes proposed and/or implemented by the team to overcome the challenges faced during the project implementation?

Effectiveness

- Was the project design based on an evaluation of needs analysis of the context? Who undertook this research work?
- Was the concept of the project the most appropriate to address the identified needs? Was it successful in doing so?
- To what extent have the JAH Programme's intended results (outputs and outcomes) been achieved or how likely they are to be achieved in line with the Theory of Change (i.e., causal pathways) of the programme? In this context cost-effectiveness assesses whether or not the costs of the JAH Programme can be justified by the outcomes.
- To what extent has the identification, design and implementation process of the project involved local and national stakeholders as appropriate?
- To what extent has the JAH Programme been harmonized with other United Nations programmes in Jordan, including use of joint (or common) mechanisms for resource mobilization;
- What types of products and services did UN-Habitat provide to key stakeholders and beneficiaries? What kind of positive changes to key stakeholders and beneficiaries have resulted from products and services delivered?
- To what extent have the projects proven to be successful in terms of ownership in relation to the local context and the needs of beneficiaries? To what extent and in what ways has ownership, or lack of it, impacted on the effectiveness of the projects?
- To what extent did the JAH Programme's actual results contribute to the expected results at output and outcome level?
- To what extent were the activities carried out in line with the original plans? Were the changes adequately discussed, documented, and

implemented? Which adaptations could increase the effectiveness of the implemented activities?

- To what extent cross-cutting issues of youth, gender equality, climate change/ environmental capacity development and human rights have been addressed by the project?
- To what extent was monitoring and reporting of delivery and results of the JAH Programme effectiveness?

Efficiency

- To what extent did the JAH Programme management, ROAS and national partners have the capacity to design and implement the programme? What has been the most efficient approach to projects implementation?
- To what extent were the institutional arrangements of UN-Habitat (at country, regional and headquarters levels) adequate for JAH Programme? What type of (administrative, financial and managerial) obstacles did the projects face and to what extent has this affected the programme?
- To what extent was the division of labour and organizational setup adequate for efficient implementation?

Impact Outlook

- To what extent the JAH Programme attained (or is expected to attain) development results to the targeted population, beneficiaries, participants, whether individuals, communities, institutions, etc.?
- Did the JAH Programme contain adequate mechanisms for effective mainstreaming of gender and youth issues, so as to impact favourably on the lives of women and girls in Jordan?

Sustainability

- To what extent did the JAH Programme engage the participation of beneficiaries in design, implementation, monitoring and reporting?
- To what extent was the theme of the JAH Programme aligned with national development priorities and contributed to increased national investments to accelerate the achievement of priorities at national, governorate and city/local level?
- To what extent will the JAH Programme be replicable or scaled up at national or local levels or encourage collaboration between governorates, municipalities and urban settlements local level?
- To what extent did the projects foster innovative partnerships with national institutions, NGOs, vulnerable groups and other development partners?
- To what extent will the project be replicable or scaled up at national or local levels?
- To what extent do you see the feasibility of the 2nd phase of the project can be attractive for the Donors and can be an added value for the sustainability of the Program?

SWOT Analysis Questions

This set of questions is designed with the following objectives: (1) to obtain an

overall assessment of the project from the perspective of the interviewee; (2) to understand what contributed to their analyses; and (3) to explore possible ways of improving the performance in phase 2 including how to sustain successful elements and benefit from opportunities or how to address weaknesses and threats.

Strengths

- In your opinion what are the strengths of this project in terms of design, management and external factors, particularly context?
- What contributed to these success factors?
- How could these be sustained and enhanced in a second phase of the project?

Weaknesses

- In your opinion what are the weaknesses of this project in terms of design, management and external factors, particularly context?
- What caused these weaknesses?
- How could these be addressed?

Opportunities

- In your opinion what are the opportunities for a second phase of this project in terms of design, management and external factors, particularly context?
- What interventions would be needed to benefit from these opportunities?

Threats

- In your opinion what are the threats to a second phase of this project in terms of design, management and external factors, particularly context?
- How do you think these might be addressed so as to have a successful second phase?

Forward-looking questions

These questions are designed for each category of key stakeholders. They will be tailored based on the literature review and on the responses of each actor to the main questionnaire above as follow up questions to complement the SWOT analysis questions.

Central Government

- What improvements, if any, do you see necessary for your Ministry/ institution to support a second phase of this project? Please reflect in terms of design, management and external factors, particularly context

UNHCR

- What improvements, if any, do you see necessary for UNHCR to invest in phase 2 of this project in terms of design, management and external factors, particularly context?
- Which modalities and flexibilities are available to you in supporting the project in phase 2?

For Banks

- What conditions would you need to encourage your bank and other lending institutions to engage in a second phase and to go to scale? Please reflect in terms of in terms of design, management and external factors, particularly context
- How do you see this implemented?

For Investors (companies or individuals)

- What conditions would you need to encourage you joining this project and investing in it?

Annex 6: Photographs of Demonstration Units

Below are recent photographs of the demonstration units from the final project report demonstrating the high quality of construction.

Ramtha Demonstration Unit



Karak Demonstration Unit



Dhleil Demonstration Unit



Ras Al Ain Demonstration Unit

