



## Country survey and assessment

An overall assessment of a country's housing finance environment and ecosystem, including current terrain and financing environment, market gaps and potential interventions, and a financial analysis of a typical case.

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**Client type:** Policy maker, international or domestic funder or donor, research institution.

**Challenge facing the client:** Policy and programs emerge from the combination of (1) universal principles and (2) specific circumstances and requirements. Because housing finance is among the most complex, difficult, and costly government interventions, it requires the best possible assessment (most up-to-date, accurate, and informed) of the current situation so that recommendations and decisions are made in light of reliable useful knowledge.

### What AHI delivers

The country assessment is a linked set of deliverables that give a multifaceted perspective on the subject country as a platform for program design and policy development. It includes:

1. *Videoconference introduction* to form the working team and introduce participants.
2. *Populated ecosystem* (see accompanying description), including comparison with identified most-similar other country.
3. *Market situation report*, a narrative, distilled from stakeholder interviews and published materials, articulating market conditions, trends, growth in demand/ supply, and likely gaps.
4. *Case study financial analysis* of an identified property or development specified by the customer.
5. *Two five-day in-person visits* by AHI's founder, David A. Smith, the first information-gathering and the second briefing and debriefing.
6. *Supporting materials for the briefing trip* such as PowerPoint decks or similar explanatory support.

### What AHI does and how AHI works with the client's team

The country assessment is a collaborative effort that depends on the customer having access to local housing and financial experts willing to respond to queries, supply readily available public information, participate in interviews or roundtables, and react to ideas and proposals. A typical work plan includes:

1. The client identifies appropriate local experts and makes introductions, whereupon client and AHI conduct an extensive discussion about the most effective use of the fact-gathering trip.
2. Working with the local experts, AHI captures available secondary information (reports, commentary) and develops a draft ecosystem.
3. AHI travels to host country for one-week information-gathering trip to country, including stakeholder interviews and collection of information regarding the specified property for case-study analysis.
4. AHI builds, and submits for review, a financial model to illustrate the case property.
5. AHI prepares materials and submits for review and discussion; materials finalized.
6. AHI travels to host country for a round of stakeholder discussions and ideas for a way forward.

### How AHI's work is used; followup activities

- In most cases, the country assessment is a springboard to action, such as stakeholder agreement on targets of opportunity and potential areas for program design and development.
- As a general matter, AHI is willing and eager to move from an evaluation to a design and development phase.