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USAID/HAITI HOME

PERFORMANCE EVALUATION REPORT

HOME OWNERSHIP AND MORTAGE EXPANSION

Haiti Evaluation and Survey Services

AUGUST 2020

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USAID/HAITI HOME OWNERSHIP AND MORTGAGE EXPANSION (HOME) PERFORMANCE EVALUATION

Final Report

USAID/Haiti
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Cover Photo Credit: USAID/Haiti HOME

This publication was produced at the request of the United States Agency for International Development. It was prepared independently by Sandra Wark (Team Leader) and Phanol Philippe (Assistant Team Leader) on behalf of Social Impact, Inc.

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ABSTRACT

Social Impact's Haiti Evaluation and Survey Services conducted an independent final evaluation of the United States Agency for International Development (USAID)/Haiti's Home Ownership and Mortgage Expansion (HOME) activity. The World Council of Credit Unions (WOCCU) implemented HOME in partnership with Habitat for Humanity International (HFHI) and the Affordable Housing Institute (AHI). Using a mix of pay for performance (P4P) incentives and technical assistance, HOME aimed to increase access to safe and durable housing by low-to-middle income Haitians by catalyzing private sector investment. The activity was largely successful in motivating three local property developers to build eco-friendly commercial housing developments affordable to middle-class (but not lower-income) households. Even though HOME's results in terms of the quantity of houses build fell short of its end-of-activity targets, most key informants broadly agreed that one property developer's success showed that a viable market exists, mainly among the middle class, for affordable, standard housing financed through bank and credit union mortgages. HOME also facilitated the provision of mortgages for the sales of some of these units and supported the expansion of housing microfinance by three credit unions. In addition, the technical assistance provided to credit union partners to improve their housing loan terms and conditions for owner-driven housing improvements contributed to the issuance of the first mortgage by a credit union in Haiti. In the short-term, however, any significant housing development expansion will suffer from Haiti's current economic conditions and persistent governance challenges.

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ABBREVIATIONS AND ACRONYMS

AHI	Affordable Housing Institute
CPF	Caisse Populaire Fraternité
EDGE	Excellence in Design for Greater Efficiency
EPPLS	Public Enterprise for the Promotion of Social Housing
ESS	Evaluation and Survey Services
ET	Evaluation Team
EQ	Evaluation Question
FGD	Focus Group Discussion
GI	Group Interview
HTG	Haitian Gourd
HFHI	Habitat for Humanity International
IFC	International Finance Corporation
GOH	Government of Haiti
HOME	Home Ownership and Mortgage Expansion
KII	Key Informant Interview
M&E	Monitoring and Evaluation
MFI	Microfinance Institution
P4P	Pay for Performance
PAP	Port-Au-Prince
PAR	Portfolio at Risk
PFI	Partner Financial Institutions
SI	Social Impact
SME	Small and Medium-Sized Enterprise
UNOPS	United Nations Office for Public Service
USAID	United States Agency for International Development
USD	United States Dollar

EXECUTIVE SUMMARY

The United States Agency for International Development (USAID) in Haiti requested that Evaluation and Survey Services (ESS) of Social Impact, Inc. (SI), design and conduct an independent final evaluation of the Home Ownership and Mortgage Expansion (HOME) activity. HOME is implemented by the World Council of Credit Unions (WOCCU) in partnership with Habitat for Humanity International (HFHI) and the Affordable Housing Institute (AHI). The purpose of this report is to present the evaluation team's (ET's) main findings, conclusions, and recommendations.

EVALUATION PURPOSE AND EVALUATION QUESTIONS

The purpose of this final evaluation is to inform USAID's future programming that might use HOME's "pay for performance" (P4P) development model in Haiti and elsewhere. The evaluation also assesses the extent to which HOME achieved intended results, identifies any lessons learned, and recommends possible follow-up actions. The primary audience for this final evaluation includes USAID/Washington, USAID/Haiti, the grantee and subgrantees (WOCCU, HFHI, and AHI), other donors, Haitian private sector entities, and the Government of Haiti (GOH).

This report addresses the following evaluation questions (EQs):

1. To what extent and in what ways has the HOME activity promoted successful models to support affordable housing development in Haiti? The ET should consider both the real estate developing and the financing aspects of the model and the relationship between the two, highlighting what worked, what did not, and why.
2. To what extent and in what ways was the HOME-promoted 'pay for performance' methodology effective in generating results and will be replicable and sustainable? The evaluation team should identify any specific elements of the approach that are likely to be replicable/sustainable and those that will not be.
3. To what extent and in what ways has HOME's facilitation approach helped create local real estate developers, reinforce housing financing, improve the ecosystem, and create an enabling environment (notaries, related associations, Central Bank, Public Private Unit at the Ministry of Finances)? In this context, sustainable local real estate developers and financial institutions should be understood as those that will continue the work started under HOME. Among other empowerment criteria, the evaluation should consider the level of leadership taken by local entities in the undertaken activities and success in terms of housing projects and housing finance.

ACTIVITY BACKGROUND

In 2015, USAID/Haiti developed the HOME activity to facilitate access to safe and durable housing through market-based solutions in the Port-Au-Prince (PAP), Cap-Haitian, and Saint-Marc development corridors. HOME set out to achieve two results: build and improve houses and provide housing finance to low- and medium-income Haitian households. To achieve private-sector-led solutions to Haiti's housing deficit, HOME provided a mix of performance-based financial incentives and technical assistance to local property developers to create housing developments for underserved low-to-middle-income Haitians. HOME also assisted and incentivized financial institutions to develop home finance products and increase their home loan and mortgage portfolios serving low-to-medium-income Haitians, particularly households headed by women. In 2015, WOCCU and its sub-grantees, HFHI and AHI, launched HOME, initially through a three-year, USD 6,999,683 grant. In 2018, USAID/Haiti extended HOME for two additional years and increased its budget to USD 10,669,683. The activity planned to end in June 2020 but was recently extended to January 2021.

EVALUATION DESIGN, METHODS, AND LIMITATIONS

The ET used a primarily qualitative evaluation design, with data collection methods consisting of a document review, key informant interviews (KIIs), group interviews (GIs), focus group discussions (FGDs), and loan portfolio and HOME monitoring and evaluation (M&E) data analysis. The ET interviewed 53 individuals (23 women and 30 men) from various stakeholder groups. The ET also organized six FGDs with housing microfinance loan recipients, two sex-segregated groups from each of HOME's three credit union partners, reaching 39 participants in total (16 women, 23 men). The ET used purposeful sampling to select informants, including HOME personnel, property developer and financial institution partners, other value chain entities, other stakeholders such as USAID officials, and homebuyers.

The ET conducted all data collection remotely because of COVID-19 public health restrictions. Evaluation limitations included recall, response, selection, and gender bias, as well as communication challenges. The ET mitigated potential bias and limitations by selecting informants who were well informed about the activity and represented diverse stakeholder groups, preparing and using detailed data collection protocols, triangulating information from multiple sources, and using various data collection methods, as well as identifying and using various communication technologies.

FINDINGS AND CONCLUSIONS

EQ1: TO WHAT EXTENT AND IN WHAT WAYS HAS THE HOME ACTIVITY PROMOTED SUCCESSFUL MODELS TO SUPPORT AFFORDABLE HOUSING DEVELOPMENT IN HAITI?

To support the emergence of an affordable housing market in Haiti, HOME provided technical assistance and financial incentives to five partner financial institutions (PFIs) and three property developers. In collaboration with its partners, HOME sought to support affordable housing development in Haiti through two models:

- Model 1: Mortgage-financed, commercially driven affordable housing developments and
- Model 2: Credit union housing microfinance loan-funded, owner-driven affordable housing development.

HOME was largely successful in making a business case for commercially driven housing developments for a middle-class market segment (Model 1). Through Model 1, HOME's three property developer partners initiated six affordable housing developments, with a total of 257 homes planned, all located in PAP. HOME leveraged USD 9.6 million from private sector developers and USD 627,000 from PFI for the housing developments. As of mid-August 2020, HOME property developer partners reported completing 47 housing units. To date, one developer has sold a total of 22 units, 17 of which were financed through mortgages. Even though HOME's results in terms of the quantity of houses built fell short of its end-of-activity targets, most key informants broadly agreed that the one property developer's success showed that a viable market exists, mainly among the middle class, for affordable, standard housing financed through bank and credit union mortgages.

This positive demonstration effect, although tangible, was nevertheless diminished by the challenges and delays affecting other HOME property developer partners. One HOME partner's project is currently halted because of financing issues and may also suffer from the development location's insecurity and access issues. A third HOME partner reported good progress and is confident about completing the first phase of its development once COVID-19 related delays are overcome. However, evidence that homes in the development will sell is still pending.

Rigorous market testing and HOME's activities demonstrated that offering commercially driven housing developments for lower-income Haitians was not a viable business case in current market conditions. Although one development featured six low-priced houses, all of which have been sold, the conditions under which the development was built appear challenging for others to replicate at scale. A dozen or more key informants agreed that, in the absence of government incentives such as increased investment in basic infrastructure and services, re-zoning publicly owned land for commercial housing developments, and/or other fiscal incentives for developers, commercially driven housing developments are unlikely to be profitable at prices that are affordable to low-income Haitians because of high construction costs.

HOME property development partner experiences produced useful lessons learned that may help guide future investments in commercially driven housing developments in Haiti:

- Construction finance is as important as buyer access to mortgages;
- Smaller developments and building in phases appear less risky and easier to finance than larger developments;
- Pre-construction financing appears largely unviable due to trust issues;
- Property development location and access to basic services are important success factors; and
- Increasing the supply of commercial, affordable housing is an important condition for increasing mortgage lending to lower- and middle-income homebuyers.

Model 2 (credit union housing microfinance loans) effectively helped low-income Haitians access housing finance to improve their homes under more favorable conditions. Overall, HOME leveraged USD 7.2 million from credit unions for housing finance activities. HOME was successful in strengthening the housing finance products and services of its credit union partners, who exceeded activity portfolio expansion targets and whose mainly lower-income members enjoyed lower interest rates, longer loan reimbursement periods, and improved credit agent outreach and support during the HOME award period. Model 2 successfully contributed to the first credit union mortgage product by one credit union partner, a milestone toward the democratization of mortgage lending in Haiti. Model 2's success is mitigated by the ubiquity of housing microfinance in Haiti and its association with the spread of unregulated, informal, and unsafe housing.

EQ2: TO WHAT EXTENT AND IN WHAT WAYS WAS THE HOME-PROMOTED 'PAY FOR PERFORMANCE' METHODOLOGY EFFECTIVE IN GENERATING RESULTS AND WILL BE REPLICABLE AND SUSTAINABLE?

HOME used P4P incentives effectively, flexibly adapting the modality to the activity's objectives and context and producing several positive outcomes. By moderating real and perceived risks, HOME P4P incentives effectively motivated property development partners to invest in affordable housing and improve their building practices. P4P incentives and concessional loans were also largely effective at expanding housing microfinance lending by HOME's credit union partners. P4P also incited significant cost-sharing from the Haitian private sector. Shared risk and the promise of tangible rewards effectively focused HOME's partners' efforts to achieve contract benchmarks. Even though HOME's award structure evolved to reward incremental progress, increasing USAID/Haiti's risk that its investment could fall short of achieving desired outcomes, the change was justified by Haiti's worsening economic context, the high cost of construction finance in Haiti, and the limited time HOME had to achieve results.

HOME's use of P4P also had some shortcomings. The modality, in conjunction with the time allocated for implementation, did not effectively facilitate access to awards by builders and construction firms lacking large amounts of seed capital, which limited the scale of interventions and opportunities afforded to less well-off entrepreneurs. Although women-headed households represent a large segment of potential homebuyers, HOME's interventions to overcome gender bias were limited. In addition, HOME's allocations for mortgage subsidies were not effective at facilitating access to mortgages for a significant number of homebuyers to date (July 2020). The limited supply of finished houses in affordable housing developments and banks' reluctance to allocate subsides both appear to be reasonable explanations for this intervention strategy's lack of success.

Expanded credit union housing lending will probably be sustained after HOME, but with modifications to terms and conditions. Two of HOME's three partner credit unions have managed to continue expanding their housing finance portfolio 18–24 months after the end of HOME subsidies, suggesting continued commitment to the segment. However, information provided by credit union key informants shows that some of the qualitative benefits of HOME's subsidies to borrowers have not been replicated post-award since credit unions did not maintain lower interest rates and decreased the size and length of housing loans. Credit unions' aspirations to help their members access housing through mortgage lending, shown in their deal-making with property developers, is also a promising sign that credit union mortgage lending will be sustained and possibly replicated after HOME.

HOME's success catalyzing a market for affordable housing developments will probably be sustained and replicated after the end of subsidies but may face short term setbacks. Property developer and financial institutions' actions and stated interest in continuing and potentially increasing their investments in mortgage-driven affordable housing developments are promising. Property developers' perceptions that new building practices HOME introduced saved them money and added value to their developments also portend well for sustainability. The likelihood that property developers will finish current developments and expand into new developments in the short term is negatively affected by Haiti's current political and economic troubles, and, for at least one developer, depends on the firm overcoming its current financing challenges. HOME's efforts to mobilize new sources of financing and technical assistance are positive for all three property developer partners, but short-term results remain uncertain in light of Haiti's currently poor investment climate.

EQ3: TO WHAT EXTENT AND IN WHAT WAYS HAS HOME'S FACILITATION APPROACH HELPED TO CREATE LOCAL REAL ESTATE DEVELOPERS, REINFORCE HOUSING FINANCING, IMPROVE THE ECOSYSTEM, AND CREATE AN ENABLING ENVIRONMENT?

HOME was largely effective in facilitating the emergence of local real estate developers. By changing builders' and construction firms' financing and development paradigm from individual client-driven to developer-driven, the activity contributed to the emergence of local property developers. HOME's technical assistance to improve partners' management and financial structures, although initiated somewhat late, appears to have spurred changes that might facilitate access to needed construction financing. The activity's learning-by-doing approach was effective in building partner self-reliance while keeping HOME focused on achieving its results. In addition to facilitating change within individual enterprises, support for the property developers' association enabled needed collective solutions and experience sharing, potentially strengthening the voice and advocacy power of the nascent developer community.

HOME's facilitation was moderately effective at reinforcing housing financing. Encouraging credit union mortgage product development and interest in partnerships with property developers both contributed to more equitable access to mortgages. However, credit unions' concerns about expanding longer-term lending too rapidly suggest limited growth potential without additional capital infusions. Based on one property developer's success obtaining commercial bank mortgages for its homebuyers, HOME also contributed to PFIs' willingness to accord mortgages to middle-class borrowers. However, based on commercial bankers' own as well as others' testimony, HOME could not moderate bank mortgage lending terms and conditions, and, as a result, qualifying for a bank mortgage remains difficult and expensive. HOME's contribution to expanding mortgage lending overall was minimal, largely because it did not significantly increase the affordable housing supply.

HOME's interventions also had a relatively small but positive effect on the housing sector ecosystem and enabling environment. By establishing the good practice of subdividing land and registering titles before construction, HOME reinforced ecosystem actors' capacity and facilitated mortgage access. At the end of HOME, property developers still cannot apply Haiti's Condominium Law, leaving the promise of "building up" to alleviate Haiti's housing deficit unrealized. However, HOME has contributed to clarifying what is needed to resolve the impasse and taken steps that others, including property developers' association members, can build on as they move toward solutions.

RECOMMENDATIONS

1. In future activities, USAID grantees should focus earlier and more overall on interventions to facilitate property developers' access to construction financing and credit unions' access to affordable capital loans.
2. In future similar activities, USAID grantees should focus more on increasing the supply of affordable houses in the initial implementation phases, especially in areas where it has PFI partners.

3. In future activities, USAID grantees should strengthen incentives and capacity building for partners to encourage single women-headed households' access to affordable housing. More broadly, USAID/HAITI should ensure that future programming is informed by gender analysis that enables it to respond to specific barriers and biases that may affect women's equal access and ability to benefit from housing finance.
4. USAID/Haiti should provide technical support to overcome regulatory barriers to building apartment buildings.
5. USAID/HAITI should maintain contact with the property developers' association and provide guidance when needed.

I. INTRODUCTION

The United States Agency for International Development (USAID) in Haiti requested that Evaluation and Survey Services (ESS) of Social Impact, Inc. (SI), design and conduct an independent final evaluation of USAID/Haiti's Home Ownership and Mortgage Expansion (HOME) activity, implemented by the World Council of Credit Unions (WOCCU) in partnership with Habitat for Humanity International (HFHI) and the Affordable Housing Institute (AHI) (see Annex A for the evaluation Statement of Work).

The evaluation team (ET) reported initial findings based on a document review (see Annex B for list of documents consulted and Annex C for the team members' profiles) and proposed the evaluation design in an Inception Report/Evaluation Design, which USAID/Haiti approved before the team started fieldwork (see the summary of evaluation design in the Evaluation Design Matrix in Annex D). This report presents the evaluation's principal findings, conclusions, and recommendations.

PROJECT BACKGROUND

Haiti has a housing deficit estimated at half a million to a million units in a country of only 11 million people. A 2010 earthquake destroyed approximately 250,000 homes, adding to an existing shortfall of at least 300,000 homes. Despite several donor interventions to rebuild Haiti's housing stock, enduring shortages, high population growth, and urban migration continue to fuel demand for urban housing. As a result, most urban residents still live in precarious shelters and continue to be vulnerable to climatic and seismic hazards ten years after the earthquake.[1]

Both the demand and supply sides are driving Haiti's housing deficit.[2] On the demand side, most low-to-medium-income Haitians cannot afford to buy a home and may also face challenges financing home rehabilitation. Despite relatively high levels of liquidity, Haitian banks are risk-averse to mortgage lending. In 2015, there were only about 1,000 mortgages in Haiti, and the average value of the mortgaged homes was over USD 200,000, a price tag well out of reach for low-to-middle-income households. Also, few low-to-middle-income households are eligible for mortgage financing because they earn too little or their income stems from informal employment, which is difficult to underwrite.[3] Weak land tenure also hinders banks from providing loans, since homeowners cannot offer their property as collateral without proof-of-ownership.[4] Women are especially affected, since uneven power dynamics between men and women make it difficult for women to gain needed land ownership and the accompanying deeds required to access housing credit. Moreover, because many women have limited

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[1] Amnesty International, "15 Minutes to Leave: Denial of the Right FN Adequate Housing in Post-Quake Haiti," 2015.

[2] The demand side represents people's ability to borrow money to finance the purchase of a new home or repair an existing home. The supply side of the housing value chain looks at the number of homes being produced.

[3] Adapted from Caldwell and Clodomir, "Haiti HOME: Catalyzing Haiti's Affordable Housing Market."

[4] Haiti does not have an effective national cadastre and lacks a comprehensive, functional system for recording land ownership. Before the earthquake, only 40 percent of landowners in Haiti possessed ownership documentation, such as a legal title or transaction receipt. See P. Giampaoli and M. Freudenberger, "USAID Issue Brief: Land Tenure and Property Rights in Haiti," (USAID, January 2010), https://www.land-links.org/wp-content/uploads/2016/09/Land-Tenure-and-Property-Rights-in-Haiti-1.pdf.

disposable income and savings, they remain dependent on male providers to cover housing costs, heightening their vulnerability to domestic violence.[5]

Non-bank financial institutions (credit unions and microfinance institutions [MFIs]) typically offer unsecured, short-term housing microloans at rates upwards of 24 percent per year. Clients frequently take costly, successive short-term loans to finance a home over the long term. Constraints affecting non-bank financial institutions' capacity to offer larger, longer-term home loans include lack of know-how to develop and market new financial products sustainably, as well as lack of capital.[6]

On the supply side, Haiti's formal real estate market offers few affordable homes for sale. The average home price in Port-au-Price (PAP) in 2018 was approximately USD 300,000. With constraints like limited appropriate land availability, high-cost construction materials, unclear, costly and time-consuming regulations associated with building and selling real estate, and limited access to financing both for construction and mortgages, property developers have unsurprisingly been afraid to invest in what they perceive to be a high-risk and low-reward affordable housing market.

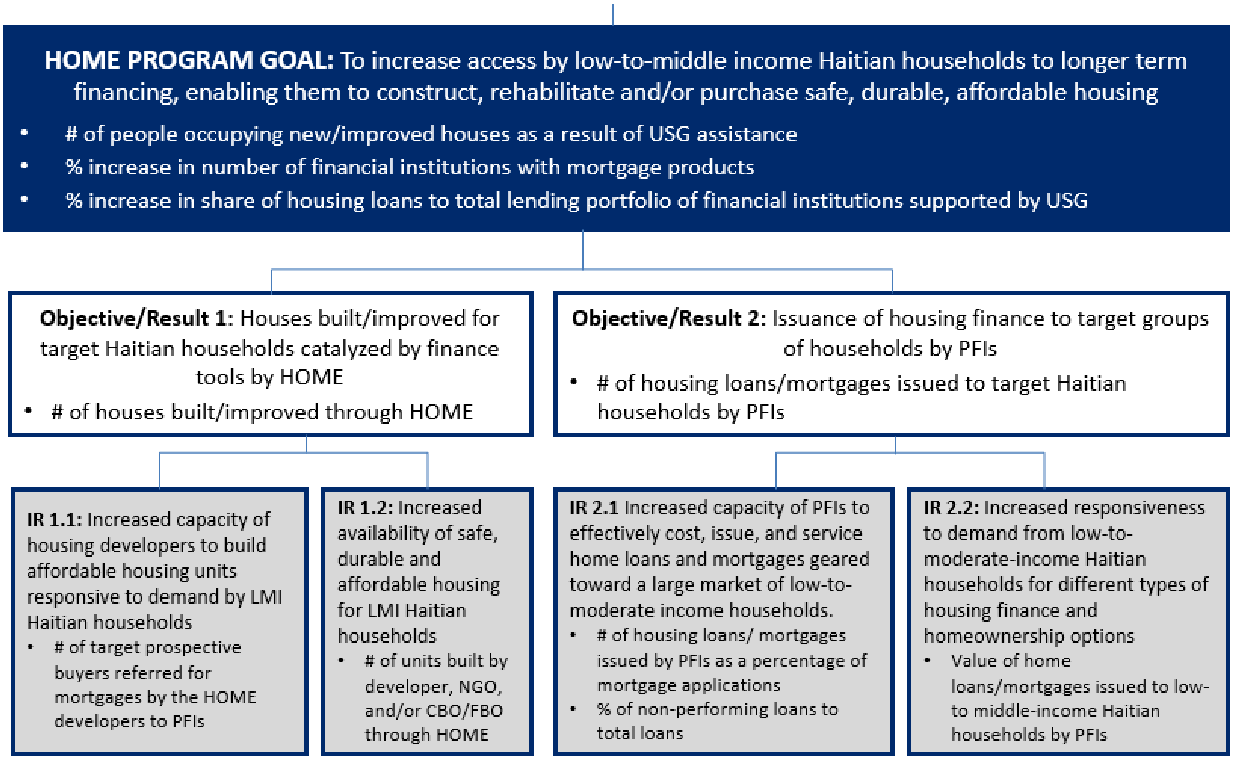
HOME ACTIVITY GOAL AND OBJECTIVES

In 2015, USAID/Haiti developed the HOME activity to facilitate access to safe and durable housing for low-to-middle-income Haitian households, particularly women-headed households, through market-based solutions. HOME sought to catalyze the affordable housing market in Haiti by working with local private sector developers and financial institutions in the PAP, Cap-Haitian, and Saint-Marc development corridors. HOME used a mix of pay-for-performance incentives and technical assistance to address both supply- and demand-side constraints affecting the affordable housing market. In 2015, WOCCU and its sub-grantees HFHI and AHI launched HOME, initially through a three-year, USD 6,999,683 grant. In 2018, USAID/Haiti extended HOME for two additional years and increased its budget to USD 10,669,683. In July 2020, USAID/Haiti awarded WOCCU a no-cost extension that delayed HOME's closure until January 2021.

HOME's overall goal was to increase low-to-middle-income Haitian households' access to longer-term financing, enabling them to construct, rehabilitate, and purchase safe, durable, and affordable housing. To contribute to this goal, HOME aimed to achieve two results, each with two intermediate results, as described in Figure 1 below.

[5] "The Haiti Gender Report," A Coalition Gender Shadow Report of the 2010 Haiti Post-Disaster Needs Assessment (PDNA), p. 27.
[6] Caldwell and Clodomir, "Haiti HOME: Catalyzing Haiti's Affordable Housing Market."

FIGURE 1: HOME RESULTS FRAMEWORK



HOME'S THEORY OF CHANGE

USAID/Haiti designed HOME to catalyze and create an enabling environment for Haiti's private sector to meet low- and medium-income Haitians' demand for safe, durable, and affordable homes. WOCCU and its subgrantees HFHI and AHI hypothesized that the private sector in Haiti is capable of "working around" or directly overcoming many of the challenges affecting affordable home ownership, so long as housing value chain stakeholders have the right incentives and capacities.[7] By providing financial incentives to mitigate the real and perceived risks facing financial institutions and real estate developers, as well as technical expertise to build local capacity to apply good home finance and real estate development practices, HOME theorized that it could unlock sustainable, private-sector-led solutions to Haiti's affordable housing deficit.

On the demand side, HOME assumed that it could improve access to financing to build, rehabilitate, and purchase homes by providing technical assistance and incentives to microfinance institutions, credit unions, and banks. HOME's interventions included pay for performance (P4P) incentives to motivate lending to female-headed households, effectively motivating and capacitating lending institutions to offer more home loans to low-to-medium-income households. HOME aimed to shrink the home financing gap facing low-to-medium-income Haitians by incentivizing banks to lower minimum mortgage values, while also building the capacity of and providing financial incentives to credit unions to increase their housing

[7] HOME assumed that Haitian companies are familiar with the country's land issues, know which land is under dispute, and can navigate Haiti's complex land registration system.

loan values, lengthen payback periods, and lower interest rates. By overcoming perceived risks and capacity constraints, HOME assumed that banks and credit unions would realize the business potential of providing home loans and mortgages to low-to-medium-income households and would continue to serve this market segment without subsidies or other assistance.

On the supply side, instead of using donor funds to build housing projects, HOME postulated that it would be more effective and efficient to provide technical support and financial incentives to Haitian developers to motivate them to expand "down market" into affordable housing segments. HOME calibrated its financial incentives for hitting construction and sales benchmarks to cover the amount needed to make up the "profitability deficit" of building and offering housing at prices affordable to low- and medium-income buyers, while using green building techniques and satisfying international building safety standards. HOME further assumed that once developers saw the business potential of supplying green, safe, affordable housing, they would continue to build and expand supply even without subsidies. To ensure that HOME's technical assistance and incentives would benefit low-to-middle-income Haitians, HOME limited its supply-side support to homes sold to income-qualifying households through a mortgage (which HOME ensured would be available through its demand-side interventions, such as down-payment subsidies).

EVALUATION PURPOSE AND AUDIENCE

This final evaluation aims to inform future USAID programming that uses HOME's P4P development model in Haiti and elsewhere. The evaluation also assesses the extent to which HOME achieved its intended results, identifies lessons learned, and recommends possible follow-up actions. The primary audience for this final evaluation includes USAID/Washington, USAID/Haiti, HOME's grantee and subgrantees (WOCCU, HFHI, and AHI), other donors, Haitian private sector entities, and the Government of Haiti (GOH).

EVALUATION QUESTIONS

When answering these evaluation questions (EQs), the ET considered stakeholder satisfaction, unintended results, and lessons learned.

1. To what extent and in what ways has the HOME activity promoted successful models to support affordable housing[8] development in Haiti?

To answer this question, the ET will consider both the real estate development and finance aspects of the model and the relationship between the two, highlighting what worked, what did not, and why.

2. To what extent and in what ways was the HOME-promoted 'pay for performance'[9] methodology effective in generating results and will be replicable and sustainable?

[8] According to HOME's Performance Indicator Reference Sheet, the target income range of Haitian households for home loan loans and mortgages was between HTG 10,000 and HTG 250,000 per month (or the USD equivalent, USD 90–2,230 at time of writing this report).

[9] Pay for results or performance is an umbrella term for initiatives that pay upon accomplishment of results rather than efforts to accomplish those results. For example, a funder or a project implementer sets aside financial incentives for an entity to deliver predefined results and pays these incentives after verifying the results.

To answer this question, the ET will identify any specific elements of the approach that are likely to be replicable/sustainable and those that will not.

3. To what extent and in what ways has HOME's facilitation approach helped to create local real estate developers, reinforce housing financing, improve the ecosystem, and create an enabling environment (notaries, related associations, Central Bank, Public Private Unit at the Ministry of Finances)?

The ET understands sustainable local real estate developers and financial institutions as those that will continue the work they initiated under HOME. Among other empowerment criteria, the ET will consider the level of leadership local entities have demonstrated in undertaking activities and their success in terms of housing projects and finance.

II. EVALUATION DESIGN

SAMPLING

The ET collected data on the perspectives and experiences of key stakeholders involved in HOME activity using a purposeful sampling technique (see list of persons consulted in Annex E). Key stakeholder groups included HOME personnel, property developer and financial institution partners, other value chain entities, other stakeholders (including USAID officials), and homebuyers and credit union microfinance loan recipients. Evaluation respondents were from all three geographic zones in which HOME operated: the PAP, Saint Marc, and Cap Haitian development corridors.

The ET supplemented purposeful sampling with snowball sampling to identify additional key informants and fill gaps in its initial list of key stakeholders. For example, the ET used snowball sampling to identify key informants such as: notaries, land surveyors and lawyers who had worked with HOME partners; bank representatives who supplied mortgages without a formal partnership agreement with HOME; credit union credit agents who participated in HOME training; government officials with whom HOME personnel interacted; and HOME partner housing development unit homebuyers. During initial interviews, HOME personnel and property developer and financial institution partners provided additional names and contact information for missing individuals.

Overall, the final informant sampling allowed the ET to compare the perspectives of different key stakeholder groups and cross-check and fill gaps in HOME's reporting. Although there were more male than female respondents (58 percent male respondents versus 42 percent female), the proportion reflected the roles played by men and women in HOME.

DATA COLLECTION METHODS

The ET used a predominantly qualitative design. The ET extracted quantitative data from HOME's monitoring and evaluation (M&E) systems and data on credit union partners' loan portfolios. The ET compared and complemented project-supplied data with qualitative data collected through various methods, consisting of document review, key informant interviews (KIIs), group interviews (GIs), and focus group discussions (FGDs). The ET reviewed activity documents and produced an inception report in May and June 2020. The ET carried out data collection in two phases. From June 1 to 12, the ET interviewed members of HOME's implementation team. From June 29 to July 13, the ET interviewed all other stakeholder groups and carried out FGDs with credit union loan recipients. Due to COVID-19-related public health restrictions, the ET conducted all data collection remotely by telephone and various online conferencing technologies.

The ET developed data collection protocols (see Annex F) to: (1) ensure all key issues were covered during data collection, (2) elicit rich, sometimes unanticipated, information from respondents, (3) help organize information in a form that could be usefully and efficiently analyzed, and (4) ensure that the ET collected sex-disaggregated data. The protocols consisted of questions that address and derive from the EQs, as well as from the ET's document review, its initial discussions with USAID, and its knowledge of evaluation design.

DOCUMENT REVIEW

The ET reviewed HOME documents to understand HOME's design and implementation, extract findings relevant to the EQs, and inform data collection protocol development so that instruments appropriately supplemented background documents. The ET reviewed the following categories of documents (see Annex B for a full listing):

- HOME grant proposal,
- HOME quarterly and annual reports,
- HOME annual work plans,
- HOME M&E plans,
- Activity descriptions and modifications, and
- Journals and other publications.

The ET also analyzed data on loan numbers, housing loan volume, loans made to women borrowers, and portfolio at risk (PAR, the percentage of loans with payments in arrears) provided by HOME for its three credit union partners' housing microcredit loan portfolios. For most of these, HOME provided three data points: baseline values, values at the end of the award contract, and in December 2019, 18–24 months after the end of HOME's credit union housing microfinance interventions.

KEY INFORMANT INTERVIEWS

The ET interviewed 53 individuals (23 women and 30 men) from various stakeholder groups. The ET interviewed most key informants individually, except for GIs with property developer partners teams (Tecina, Panamera), credit union credit agents, and members of the property developers' association. Because of the small sample size, the ET interviewed all possible key informants within the HOME personnel, property developer partners, and partner financial institution (PFI) stakeholder categories. Findings from KIIs contributed to the ET's responses to all EQs. Table 1 shows the distribution of interviews by key stakeholder group and sex. Each KII followed an interview protocol adjusted for different respondent types of respondents and was conducted in French, English, or Haitian Creole, depending on the key informant's preference.

TABLE 1: KEY INFORMANT INTERVIEWS BY STAKEHOLDER GROUP AND SEX

STAKEHOLDER	INTERVIEWS	FEMALES	MALES
Grantees and sub-grantee personnel	11	7	4
HOME PFI & property developer personnel	19	6	13
Other value chain entities	10	4	6
Other stakeholders	7	2	5
Homebuyers	3	3	0
USAID	3	1	2
Total	53	23	30

Tthe evaluation team conducted individual and group interviews remotely, mainly using Skype, Skype Meet nNow, Zoom, or Whatsapp. Bbecause of absent or poor internet connections, the team leader (based outside Hhaiti) used Skype credit to call some key informants on their mobile phones on several occasions as well. Bbased on the team's experience carrying out remote data collection, carrying out successful remote data collection the approach requires use of multiple communication tools and the ability to quickly switch from one technology to another when one technology fails. Using these tools, the team was able to successfully able to complete interviews with all identified respondents.

FOCUS GROUP DISCUSSIONS

The ET organized six FGDs with housing microfinance loan recipients and two sex-segregated FGDs from each of HOME's three credit union partners, reaching a total of 39 participants (16 women and 23 men).

TABLE 2: FOCUS GROUP DISCUSSION BY STAKEHOLDER GROUP AND SEX

STAKEHOLDER	FEMALE	MALE
Socolavim Loan Recipients Group 1		6
Socolavim Loan Recipients Group 2	4	
Kotelam Loan Recipients Group 3		9
Kotelam Loan Recipients Group 4	7	
CPF Loan Recipients Group 5		8
CPF Loan Recipients Group 6	5	
Total	**16**	**23**

The evaluation team used SKYPE Meet Now and mobile phones to carry out FGDs with participants. The team experience some technological challenges and challenges achieving the planned number of particpants per group. For example, during the CPF focus groups (participants based in the North, in

Cap Haitien), the facilitator experienced connection problems and so switched to a regular mobile phone line conference call, which required dividing the group into two and carrying out two smaller group discussions. The team also needed to make other adjustments to ensure successful remote FGDs. For example, after challenges getting the expected number of participants with the first FGDs, the team decided to call back scheduled participants individually and remind them of the planned discussion the day of the FGD, a strategy that ensured an overall higher participation rate for the remaining FGDs.

ANALYSIS

ET members took detailed notes from KIIs and FGDs and cleaned and shared electronic summaries on a rolling basis throughout fieldwork. Team members conducted internal debriefings regularly throughout fieldwork to discuss progress and adjust the evaluation schedule as needed. The ET also discussed evidence collected to help answer the EQs and identify any discrepancies.

The ET employed several data analysis methods to identify key findings from the data, draw conclusions, and make recommendations for activity follow-up or future potential USAID programming similar to HOME. The ET triangulated HOME's M&E data and loan portfolio analysis with qualitative data collected through its document review, KIIs, and GIs. Several ET members independently reviewed evaluation notes and tallied occurrences of key themes. The ET compared data from the varied sources described above to determine whether findings were divergent or convergent. The extent to which multiple informational streams provide consistent findings informed the certitude and internal validity of the conclusions.

1. **Content Analysis:** The ET reviewed and coded KII and FGD data to identify and highlight notable examples of HOME's successes (or lack of success) that contributed to (or inhibited) achievement of its objectives.
2. **Gap Analysis:** The ET analyzed where HOME fell short of anticipated performance targets and the likely factors contributing to these gaps.
3. **Comparative Analysis:** The ET compared different stakeholder groups' perspectives to assess convergence and divergence. The ET identified findings that arose from the interviews and developed a tally sheet that cross-checked findings by EQ, respondent type, interview type (KII or FGD), and sex. This method allowed the ET to look for trends within and across subgroups.
4. **Gender Analysis:** The ET disaggregated all KII and FGD data by sex and analyzed for possible differences in respondents' perspectives associated with gender.

The Team Leader captured preliminary findings, conclusions, and recommendations in a matrix categorizing analysis by EQ. The matrix (1) ensured that the ET prepared a systematic and thorough response to each EQ, (2) verified that preliminary analysis accounted for gender and social dimensions, (3) identified any gaps needing additional clarification or analysis, and (4) served as the basis for developing the evaluation report.

LIMITATIONS AND MITIGATION STRATEGIES

BIAS

The ET was aware of several bias risks in data collection and analysis and developed mitigation strategies to overcome these:

1. **Recall Bias:** Recall bias is a common challenge in final evaluations, especially evaluations that take place months after an activity's close. For example, HOME's interventions in credit union housing microfinance ended in 2018. Some key personnel were no longer part of the HOME team and may not have been aware of or remembered details of HOME's interventions or their outcomes. To mitigate this, to the extent possible, the ET interviewed team members (including former team members) and recipients who participated directly in HOME's interventions and compared stakeholder responses, such as between the HOME manager and the credit union manager recipient, to increase the validity of the evaluation findings. The team also probed respondents' answers to facilitate accurate recollection.
2. **Response Bias:** Response bias is the risk that key informants may have been motivated to provide responses they considered socially desirable or influential in obtaining continued donor assistance. For example, when the ET began data collection, USAID had not yet responded to HOME's request for a no-cost extension. Some respondents, especially partners unaware of USAID procedures, may have believed their responses to the ET questions could influence the outcome of the extension request. To mitigate this potential bias, the ET used a clear informed consent protocol that, among other things, highlighted that the team's independence from USAID/Haiti. Once USAID/Haiti accepted HOME's extension request, the risk of this particular response bias was substantially reduced.
3. **Selection Bias:** Selection bias is an inherent risk that implementers orient the ET to stakeholders with primarily positive views of an activity. This risk was quite small in the case of HOME because there were a limited number of stakeholders directly involved in the activity in most stakeholder categories, all of whom the ET interviewed. In the few categories with larger numbers of potential respondents, such as housing loan recipients and homebuyers, the evaluation randomly selected the respondents from lists provided by HOME partners. The ET arranged meetings directly, without going through the grantee, in nearly all cases.
4. **Gender Bias:** Gender bias is a risk because most individuals have a subconscious sense of appropriate roles and behavior for women and men. The ET discussed what possible gender preconceptions might come into play during this evaluation and reviewed how to minimize these during data collection and analysis. The ET also actively searched for female respondents and organized sex-segregated FGDs with housing microfinance loan recipients to mitigate the risk that one sex or another would dominate the discussion. A Gender Specialist, through subcontractor EnCompass, supported the ET at key stages in the evaluation, including reviewing all deliverables to ensure gender and social inclusion in the evaluation's approach and implementation.

Other Limitations and Mitigation Strategies

The ET was aware of potential limitations of remote data collection, including the risk of technology failure, diminished communication quality due to the lack of visual contact and/or poor-quality audio, and increased challenges arranging meetings with respondents. To mitigate these limitations, the ET used a variety of remote communication tools (Skype, WhatsApp, Zoom, mobile conferences, and regular mobile phone communication) and, to the extent possible, selected the tool that was most accessible to a given respondent. When one mode failed or was of poor quality, which happened on a few occasions, the ET switched to the next best alternative available to the respondent(s) until a connection was made.

III. FINDINGS AND CONCLUSIONS

This section synthesizes the evaluation's main findings and conclusions, presented by EQ.

EQ1: TO WHAT EXTENT AND IN WHAT WAYS HAS THE HOME ACTIVITY PROMOTED SUCCESSFUL MODELS TO SUPPORT AFFORDABLE HOUSING DEVELOPMENT IN HAITI?

In answering EQ1, the ET considered the extent to which HOME achieved anticipated qualitative and quantitative results, such as increasing access to affordable housing for households in target income ranges through more equitable access to housing finance and the numbers of affordable homes built and home loans and mortgages issued. The ET considered both real estate development and finance intervention strategies (and the relationship between the two), highlighting what worked, what did not, and why.

FINDINGS

To date, HOME has promoted two models to support affordable housing development in Haiti.

To support the emergence of an affordable housing market in Haiti, HOME provided technical assistance and financial incentives to both financial institutions and property developers. To date, HOME has worked with five PFIs: two banks (SOGEBEL and Capital Bank) and three credit unions/microfinance lenders (Caisse Populaire Fraternité [CPF], Kotelam, and Socolavim). HOME also worked with three property developers (Chabuma, Panamera, and Tecina).

Through its collaboration with property developers and PFIs, HOME sought to support affordable housing development in Haiti through two models:

- Model 1: Mortgage-financed, commercially driven affordable standard housing developments and
- Model 2: Credit union housing microfinance loan-funded, owner-driven affordable housing development.

Model 1 Overview: Mortgage-financed, commercially driven affordable standard housing developments

For Model 1, HOME used a mix of technical assistance and P4P, that is, financial incentives to catalyze private-sector investment in affordable, standard housing developments and improved access to mortgages for low-to-medium-income potential homebuyers.

HOME's three property developer partners initiated six affordable housing developments, with a total of 257 homes planned, all located in PAP. As of mid-August 2020, HOME personnel reported it had leveraged USD 9.6 million from its private sector developers and USD 627,000 from PFI for the housing developments. In the same period, HOME property developer partners reported completing 47 housing units. To date, only one developer, Chabuma, has sold any homes, a total of 22 units in its first two housing developments, 17 of which were financed through mortgages. In "Villa Flora" and "La Fontaine," Chabuma reported that it sold all the single-family dwelling units. In its first two developments, Chabuma has, to date, not sold any units in its completed apartment building located on the Villa Flora estate because of regulatory issues (discussed in more detail under EQ3 in this report). The table below provides a snapshot of the main Model 1 results as reported by HOME and key property developer and financial institution informants.

TABLE 3: OVERVIEW OF HOME PROPERTY DEVELOPER PROJECTS' PROGRESS-TO-DATE

DEVELOPER	NAME	UNITS PLANNED	UNITS COMPLETED	USD PRICE	UNITS SOLD/ MORTGAGED
Tecina	Village Noailles	75	3	$58,000–$105,000	0 sold or mortgaged
Chabuma	Corlette, "Village Flora"	37	27 (1 of 4 apartment buildings)	$108,000–$165,000	16 sold; 14 financed with mortgages
Chabuma	Santos 15, "La Fontaine"	8	6	$19,000	6 sold; 3 financed with mortgage (one more pending)
Chabuma	Santo 3, "Village Dominique"	37	1	$50,000–$75,000	0 sold or mortgaged
Chabuma	Desjardins	24	1	$56,900	5 contracted to Kotelam to be sold with mortgages
Panamer	Residences Vista	78	15	$76,000–$100,000	0 sold or mortgaged

Chabuma's success reportedly had a positive demonstration effect.

HOME personnel and other value chain entities reported that, when commercial banks witnessed the success of Chabuma's first two developments, they gained motivation to offer mortgages. Property developer partners and other value chain entities also reported that Chabuma's experience elicited interest from other property owners and builders, who started considering if and how they could replicate the firm's success. One key informant within the housing value chain remarked, "What has been done in terms of creating a model is a great incentive for other property developers."

To showcase the model's success, HOME personnel produced a video documenting HOME partners' experiences and invited Chabuma to share its experiences and lessons learned in meetings with other ecosystem entities. Chabuma's experience was widely known among business and institutional stakeholders the ET interviewed, although some key informants perceived that HOME could have done more to raise awareness on some key elements of Model 1.[10]

HOME motivated property developers to move "down market."

Various KIIs across all stakeholder groups, including HOME personnel, USAID, and PFI, as well as the document review, indicated that before HOME, commercial housing developments were relatively rare and were priced to attract high-income buyers. One of HOME's key objectives was to interest property developers in building lower-priced homes, a goal that HOME managers and USAID officials perceived as largely achieved. HOME progress reports and several key informants, including HOME personnel, property developer partners, and USAID, highlighted a downward trend in home prices from Chabuma's first housing development, in which units were sold for USD 108,000–165,000, to its second, third, and fourth housing developments, in which it priced units at USD 19,000–75,000. HOME and Chabuma management reported that Chabuma's second development, "La Fontaine," was a test of the market for a low-cost, commercial housing development. Chabuma built the development on family-held land in a developed part of PAP and included plans for eight low-cost, semi-finished homes priced at about USD 19,000 (25,000 before HOME subsidies). Based on this test, Chabuma management concluded that La Fontaine could not be profitably replicated elsewhere, where significant amounts of additional infrastructure development (perimeter fences, driveways, utilities, drainage, and security) would be needed. Chabuma estimated units priced around USD 50,000 (the approximate cost of units in Chabuma's third development, "Village Desjardins") to be the lowest feasible unit cost of a home in a commercial development, after accounted for all these needs.

> *One of the main hurdles in Haiti was the perception of risk. Builders saw affordable housing not profitable. Everyone focused on luxury.*
>
> *–HOME Team Member (female)*

Under HOME, the construction firm Tecina formed a joint venture with Regine Estimé, a large landholder and urban planner, to begin its first property development in over 30 years. Tecina's previous experience was the development of Belvil, a relatively upscale residential development in PAP. The partners reported seeing collaboration with USAID through HOME to be a promising business opportunity and, based on the HOME market study, decided to build an affordable housing development to be known as "Village Noailles," with 75 units priced at USD 58,000–105,000. HOME's third housing development partner, Panamera, reported beginning its first "affordable" housing project (78 units priced at USD 76,000–100,000) under HOME, whereas before the firm mainly built homes priced at USD 200,000 and above. According to HOME personnel, Chabuma's success inspired Panamera to "want to get a piece of the action" in the affordable housing market. According to Panamera personnel, the company analyzed the market and saw profitable business opportunities in affordable homes, primarily based on its own supply and demand analysis.

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[10] For example, a few respondents suggested the need for awareness raising on the attractiveness of living in a standard housing development, indicating that many Haitians preferred to build their own, "unique" home, as well as on how bank mortgages work and what is required to obtain one, proposing that some eligible households were not familiar with this credit modality.

Partner and non-partner financial institutions and property developers collaborated to finance sales in affordable housing developments.

Based on sales data provided by Chabuma, in 17 out of Chabuma's 22 home sales, buyers (over 80 percent of whom were listed as male) obtained mortgages to finance their purchases, with the remainder of homebuyers receiving financial assistance from their employers. HOME and property developer personnel reported that both HOME partner and non-partner financial institutions issued mortgages for homes in Chabuma's developments.

HOME personnel reported that the activity met with partner and non-partner commercial bank mortgage departments and encouraged them to expand their mortgage lending, even suggesting arguments that mortgage lending managers should use to convince banks' boards of directors. One banker recounted, "through the HOME project, our bank saw the need to increase its mortgage loan portfolio because it was a good opportunity." Another property developer similarly perceived that HOME's efforts helped unlock more equitable mortgage lending to homebuyers: "Before HOME, commercial banks did not give mortgages to low- and middle-income people. Thanks to HOME, many banks now have a mortgage program for this segment of the business." However, one property developer did not agree and complained that Haitian banks were still too conservative when evaluating mortgage applications.

Among the mortgages issued for Chabuma homes were three modestly sized mortgages provided by HOME's credit union partner, Kotelam. These mortgages were reported by HOME and the credit union to be the first mortgages offered by a credit union in Haiti (more on this accomplishment below under Model 2). In addition to the three already completed sales, HOME and property developer personnel reported that Kotelam and Chabuma contracted five additional units in Chabuma's "Village Desjardins" housing development.[11] Kotelam reserved the units for its members, to whom it intends to offer mortgages to complete the sale. One HOME manager highlighted the timing of the agreement, near the end of HOME's implementation period (before USAID/Haiti granted the no-cost extension), as a sign that the market was working on its own, with or without USAID subsidies.

HOME and HOME partners reported significant obstacles to developing commercial property for lower-income Haitians.

In its grant proposal, HOME originally foresaw housing developments at one price point: approximately USD 25,000. HOME and USAID personnel reported that it was not feasible to find partners willing and able to build commercial housing developments at this price. One USAID official remarked, "When we developed the project, we wanted to build for low-income households and help them access $50,000 loans. We were testing. With HOME, we found that very low-income households could not afford commercial housing." After a market study, HOME redefined its target household income range from USD 187–550 to USD 187–4,700 per month, an 854 percent increase to the original income ceiling. Several key informants from various stakeholder groups, including HOME personnel, PFI, other value

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[11] While the latter deal still stands, Chabuma management reported in August 2020 that because of the COVID-19-related economic slowdown, devaluation of local currency, and Haiti's 25+ percent annual inflation rate, the credit union and developer are reassessing their original deal and reserving lower-priced units.

chain actors, and other stakeholders, said that the higher end of HOME's household income range was well beyond the means of average Haitians. Haitian government key informants claimed that, although they were interested in facilitating the acquisition of units in a HOME partner housing development by government employees through an existing government-sponsored lending program, home costs were too high.[12]

Property developers and other value chain entities reported many factors that made building commercial housing developments at the price point described in the HOME's grant proposal impossible:

Land and construction costs: Many key informants (18 respondents in total) from nearly all stakeholder groups (homebuyers and loan recipients did not comment) cited high land and construction costs as an important external challenge affecting the cost of houses in commercial housing developments. HOME and property developers highlighted that the cost of land in zones attractive to buyers (zones close to city centers, with good mass transportation options) was high. Property developers also said that building materials, most of which are imported and priced in USD, are expensive and quickly becoming more expensive because of the depreciation of the Haitian Gourd (HTG).

Lack of public investment in basic infrastructure and services: Several key informants (at least 10 respondents) from nearly all stakeholder groups also highlighted that the absence of government urban planning and investment in basic services drove up the price of homes in commercial property developments because builders needed to integrate into their home prices the cost of putting in basic infrastructure (roads, water, and sanitation).

Barriers to using public land: HOME reported that it explored the option of building commercial property developments on public land, which would lower costs and potentially facilitate developments in attractive locations. However, HOME managers explained that banks could not provide mortgages for homes on public land because of land title issues. HOME personnel reported the activity discussed collaborating on a potential housing development project on public land with the Public Enterprise for the Promotion of Social Housing (EPPLS) and the United Nations Office for Project Services (UNOPS), but, ultimately, HOME deemed the project unfeasible as a commercial development.[13]

Faced with a variety of external and internal challenges, HOME fell significantly short of its target for the number of homes built.

In addition to building homes priced above originally anticipated rates, HOME M&E data shows that its partners completed fewer homes than projected in end-of-activity targets. Based on HOME's second quarter of fiscal year 2020 progress report (which does not account for a few recently completed

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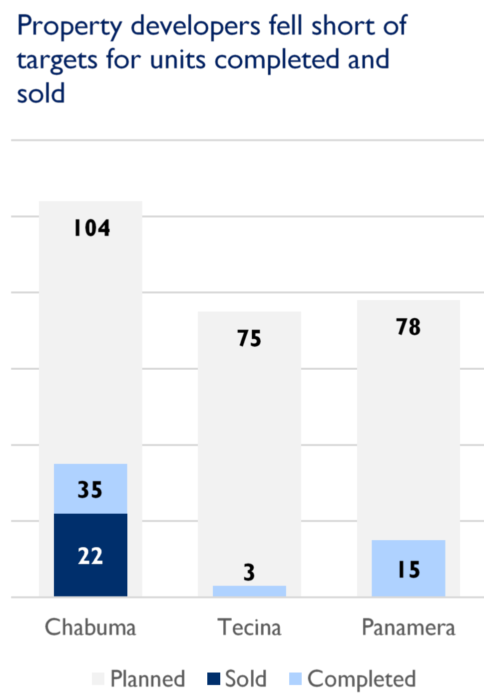
[12] HOME personnel reported having discussed cooperation with a Ministry of Finance housing finance program offering housing loans for government employees. The discussion included promoting a Tecina housing development to government employees. HOME reported that the cooperation faltered with a change of minister. A government representative reported that could not collaborate because the housing units were too expensive for an average government employee.
[13] HOME reported extensive discussions with UNOPS and EPPLS on potentially converting a Government of Qatar-financed social housing project to a commercially driven affordable housing project. HOME personnel reported that the main stumbling block was that the land allocated for the project was public, and it would be impossible to finance homes built on public land with bank mortgages.

homes), HOME property developer partners built 42 homes, attaining about 17 percent of HOME's end-of-activity target of 250 completed homes. HOME, its three property development partners, and key informants familiar with their development projects reported a variety of challenges that negatively affected HOME's progress meeting this indicator target.

FIGURE 2: HOME PROPERTY DEVELOPERS' UNITS PLANNED, BUILT, AND SOLD



Delays and challenges finding qualified partners and projects: Although HOME personnel reported interacting with over 50 potential partners, the activity ultimately offered incentives and technical assistance to only three property developers, all located in PAP. HOME reported that most potential partners who attended early informational meetings expected the activity to pay all construction costs like past USAID activities. In addition, HOME managers reported that few partners met HOME's selection criteria, which included having relevant experience, the ability to mobilize capital and secure land, and willingness to build homes priced for HOME's target household incomes. One manager recounted: "We found some great construction experts, but they didn't have the capital, or they did not have the land. We needed our partner selection to align with a lot of things, and that took time."

HOME personnel attributed the small number of partners and projects, in part, to the activity's relatively short implementation period, which was initially only three years. One manager remarked, "We had a short period of time to prove our concept, and, with all the problems in Haiti, we had very little time to make that proof of concept. We needed to work with builders that had the means." For example, HOME personnel reported that they considered but ultimately did not go through with support for potential property developments outside PAP in St. Marc and Cap Haitian. In addition to finding partners with adequate means, the HOME team highlighted several other factors that made developments in these locations risky: building costs were higher, potential buyer incomes were lower, and banks were less interested.

> *"The problem is not the mortgage, rather, it's the banks who do not want to make cash advances for construction, and, even if they do, the rates are high.".*
>
> *– Other Stakeholder (female)*

Property developer challenges mobilizing financing to build homes: All three HOME property developers, as well as other potential partners, reported slowed progress from challenges mobilizing construction financing from Haiti's commercial banks. Although HOME attempted to help its property developer partners access concessional loans through Central Bank programs, activity managers reported these efforts were unsuccessful. HOME also attempted to facilitate international investment in its partners' housing developments through collaboration with another USAID activity, Haiti Invest. All three property developer partners reported developing promising business contacts during Haiti Invest roadshows organized in the United States and Canada in late 2019. However, they said no deals had been made to date (July 2020), largely because of COVID-19 travel restrictions and public health concerns, as well as Haiti's ongoing political and economic troubles.

Various stakeholders reported that Tecina, which had planned to raise most of the funds it needed to build its development through pre-construction financing, suffered the most from finance-related challenges. Aligned with Tecina's pre-construction financing model, HOME supported the developer's marketing activities, which included organizing an onsite sales event in early 2018. In March 2018, HOME reported banks had collected "stated interest from 124 serious clients, 40 of whom had already chosen their lot." However, according to Tecina management, none of these converted into sales, mainly because potential buyers could not obtain mortgages. Various stakeholders reported that the pre-construction financing model does not work well in Haiti because of trust issues—banks are afraid to issue a mortgage for an unbuilt home while potential buyers are likewise reluctant to pay advances.[14] Key informants also conjectured that Tecina's pre-construction sales suffered from the development's location, which was relatively far from the center of PAP in an area affected by rising gang violence. When Tecina changed its financing strategy and sought commercial loans/bridge financing to construct its development in phases, HOME personnel, the developer, and HOME PFIs reported that Haiti's commercial banks were reluctant to offer financing. Among other reasons, the absence of a formal joint venture between Tecina and Estimé made securing loans difficult, despite Tecina having a loan guarantee from the U.S. Government Development Credit Authority.

Key informants on the HOME team and others representing value chain entities reported that Chabuma's construction financing strategies were generally more successful. The firm built smaller developments requiring less construction capital, financed follow-on developments with the proceeds of its first project, and mobilized private domestic investors by selling HTG-denominated "bonds" to

[14] One HOME manager reported that property developers often use preconstruction financing successfully in developed economies with effective governance systems, but, in Haiti as well as many other countries in the developing world, stories of buyers falling victim to construction companies' fraudulent or bad management practices and resulting buyer losses are common, making this model less successful.

wealthy Haitians. One HOME manager highlighted that, in addition to lowering construction costs, it was potentially easier to find attractive land for smaller developments than for larger ones.

HOME and Panamera reported that Panamera's financing strategy benefited from the firm's high degree of vertical integration, which allowed it to mobilize capital internally in addition to taking out commercial bank loans. Panamera progressed through the first three award agreements with HOME relatively quickly—it subdivided the land, put in roads and other infrastructure, and, in July 2020, reported that 15 housing units were three weeks away from completion. The firm explained that further progress has been temporarily blocked at the stage requiring individual land parcels to be registered with government authorities, who, according to managers, have been unavailable since April because of COVID-19-related office closures. One Panamera manager reported: "If not for the administrative blockage and political unrest, the houses planned in our development would already be in a position to be sold. Despite the capabilities of the developers, the administrative and regulatory part is still a barrier."

Declining political and economic stability in Haiti: Many evaluation key informants (at least 30 respondents) from all stakeholder groups except homebuyers and loan recipients reported that repeated periods of civil unrest, rapid and significant currency devaluation, and a rising cost of living in Haiti also negatively affected HOME's ability to achieve planned results.[15] HOME personnel reported that although some property development partners could continue work on their developments even during periods when unrest shut down the country (starting in 2019), Haiti's economic crisis has been much more challenging to overcome. Reported negative consequences include:

- an increased cost of construction (with many costs denominated in USD),
- a decreased purchasing power/ability to invest in longer-term needs among average Haitians, whose HTG-denominated salaries failed to keep up with the rising cost of living,
- increased bank perceptions of credit risk, along with interest rates on loans, and
- a smaller pool of qualified mortgage candidates.

> *"If HOME had not been implemented in a context that is as hard as Haiti, we would have been able to go quicker, and that would have generated a higher level of trust from the banking sector."*
>
> *– Other Stakeholder (male)*

One commercial bank representative described the challenge of giving loans in the context of currency depreciation and high inflation as follows: "There is often a delay between when the loan is approved and its disbursement to the borrower. As the client's income is in gourdes and the cost of the home is in US dollars, there is often a considerable gap between the budget presented by the client and the amount to be paid for the home at the time of closure."

One HOME manager regretted not being more aggressive with incentives earlier in the activity implementation period when economic conditions were more favorable, noting, "conditions worsened

[15] Multiple media sources reported that, beginning in August 2018, anti-government, anti-corruption protests began in PAP and rapidly spread to the other major cities of the country. Throughout 2019 and into 2020, these protests became increasingly frequent and violent, with burning tires, looting, arson, closing of government agencies, closing of gas stations, and increased insecurity. Currency exchange websites show that when HOME began, one U.S. dollar purchased about HTG 60. In July 2020, a dollar purchased about HTG 110.

every year." The manager conjectured: "If HOME had not been implemented in a context that is as hard as Haiti, we would have been able to go quicker, and that would have generated a higher level of trust from the banking sector. It would have made it easier for smaller companies, we would have needed to use less money for incentives, and HOME would have generated a more level field of play."

Model 2 Overview: credit union loan-financed, owner-driven affordable housing development

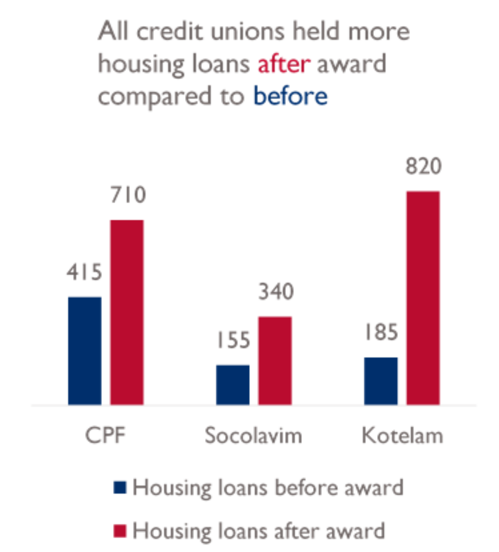
Through its second model, HOME aimed to expand housing loan portfolios and improve the quality of partner credit unions' housing finance products. HOME worked with three credit unions: Kotelam in the Cul-de-Sac plain corridor, Socolavim in the Saint-Marc corridor, and CPF in the Northern region corridor. These partnerships took different forms:

- Socolavim received technical assistance, a USD grant to cover promotional activities, equipment, and credit agent incentives, and a P4P USD 60,000 award for expanding its loan portfolio.
- KOTELAM received technical assistance and a USD 150,000 P4P award, but no grant.
- With CPF, HOME provided USD 300,000 as an interest-bearing 18-month loan. HOME funds were to be blended with USD 600,000 CPF funds and used for housing finance loans provided to borrowers within HOME's target household income range.

HOME personnel reported that overall, the Activity leveraged USD 7.2 million from credit unions for housing finance activities. In contrast to Model 1, which various respondents perceived to be mostly effective in reaching the Haitian middle class, many key informants perceived Model 2 interventions as effective in reaching lower-income Haitians.

Credit union partners said HOME assistance helped reinforce their housing finance products and services.

FIGURE 3: NUMBER OF CREDIT UNION HOUSING LOANS BEFORE AND AFTER AWARD



Based on HOME progress reports and credit union partner accounts, HOME provided technical assistance focused on marketing, credit underwriting, housing finance product development, and credit officers' training and management. According to the PFIs and loan recipients, HOME's credit union partners made many changes to their housing finance practices and offerings during HOME's implementation. Reported changes included adjusting loan eligibility requirements, increasing loan amounts, lengthening loan reimbursement periods, and reducing interest rates. One credit union reported that, before HOME, interest rates were as high as 30 percent, while, during HOME, they dropped to 18 percent. Similarly, before HOME, the repayment term was a maximum of 3 years, while, with HOME, the repayment term became 7 years. The maximum loan size was likewise reported to have increased, with maximum loans reaching HTG 2–6 million (USD 18,000–50,000), depending on the partner. One HOME manager reported that credit union partners eased members' loan guarantee requirements based on HOME's advice. Instead of requiring two or more people to guarantee a loan, they requalified existing members based on their credit history and reduced the number of required guarantors to one.

Credit officers reported adopting new practices after HOME training.

Credit union managers, credit unions, and loan recipients all reported positive changes in credit agent practices after receiving training from HOME. Some examples of good practices credit agents are reported to have adopted include aligning the loan amount to client capacity, assisting borrowers to evaluate costs based on market prices, ensuring that houses built were in "safe" places, advising loan recipients on how to plan home building and improvements in stages using smaller loans, and monitoring loan use more effectively. One HOME manager reported: "We saw credit officers being very responsive to the training. We saw products becoming more formal. We saw credit officers monitoring loans more effectively."

M&E data shows that HOME credit unions expanded their loan portfolios quickly and exceeded their grant agreement and loan quantitative objectives.

HOME and credit union personnel reported that credit unions surpassed targets for the number of new housing loans in their portfolios relatively quickly (after 10–18 months) by providing incentives to credit officers, making housing loan conditions more attractive, and carrying out promotional activities (radio advertising, banners, and street campaigns). HOME reported that its credit union partners exceeded most of their subgrant objectives.

HOME reported that CPF disbursed over USD 1.2 million in housing finance loans to 182 men and 75 women (29 percent women). It also reimbursed its USD 300,000 loan with USD 25,000 in interest within the agreed-upon timeframe. HOME did not require CPF to set any targets to increase lending to female heads of households.

Kotelam's award agreement required it to grow its housing finance portfolio by 75 percent, increase its number of loans from 206 to 491, increase the percentage of its loan portfolio held by women from 26 percent to 40 percent, and give loans a with minimum USD 4,900 value, while maintaining PAR 30[16] at 2.9 to 4 percent. HOME reported that, by the end of the nine-month award period, Kotelam mobilized over USD 1.8 million in private capital and grew its housing portfolio by 191 percent. At the end of the award period, Kotelam was within the prescribed PAR 30 range (1.56 percent), and over 50 percent of new loans went to women heads of households. Kotelam management indicated that, while

[16] PAR 30 refers to the portfolio at risk, or percentage of loans in arrears more than 30 days.

the credit union found it more difficult to find women that it perceived as able to reimburse, HOME's technical support and incentives allowed the institution to expand its lending to women.

Socolavim's award agreement required it to grow its housing loan portfolio by 185 loans over 10 months. The activity description mentions that 65 percent of loans were to be targeted to women. HOME reported that Socolavim issued 224 new loans (exceeding its target by 21 percent) worth approximately USD 1.8 million. The average housing loan amount was USD 7,400. Overall, Socolavim's housing portfolio grew by about 92 percent. However, it fell significantly short of gender targets, with 25 percent (versus the 65 percent target) of new loans provided to female members. Socolavim management indicated that it was reluctant to lend to women-headed households with only one breadwinner.

Kotelam developed the first non-bank financial institution mortgage product under HOME.

HOME managers reported that the activity's ultimate objective with credit unions was to prepare and encourage these institutions to develop mortgage products. The team perceived these products, together with catalyzing affordable housing development, as crucial to a functioning private sector market for affordable homes. HOME reported that its rationale in working with credit unions was to democratize access to mortgages, an objective one activity manager suggested HOME could not achieve by partnering with commercial banks alone. This manager opined, "We needed to work with financial institutions that were already working with poor people."

HOME's achieved this goal with Kotelam. Various key informants from HOME, USAID, and PFI stakeholder groups reported Kotelam to be the first and only regulated non-bank financial institution to offer a mortgage product to its members. One HOME manager underlined the significance of this achievement: "To get an institution that was already working with low-income clients to offer a mortgage was a big deal. It was pretty revolutionary."

Kotelam reported having issued seven mortgages to date, three of which it issued to borrowers who received mortgage down payment subsidies from HOME. Based on HOME's quarter two, fiscal year 2020 progress reports, these three mortgages were for amounts ranging from HTG 0.9 to 3.2 million (USD 8,000–29,000), with interest rates varying between 11 and 14 percent and repayable over 15 years.

HOME managers reported that the main reason other HOME credit unions did not develop a mortgage product was that there were no affordable housing estates in the areas where Socolavim and CPF have their members. Socolavim corroborated this claim and reported that it wanted to participate in facilitating affordable housing developments through mortgage lending to its members. Socolavim management indicated the credit union had been actively seeking partnerships with construction companies to build affordable housing developments in its intervention zones but, as of July 2020, had not been successful.

Loan recipients reported being largely satisfied with credit union services.

During evaluation FGDs, housing microfinance loan recipients described their relationship with their credit union favorably, with several reporting they had the choice to borrow from a commercial bank but preferred the credit union. Respondents reported positive outcomes from their interactions related to savings, social equity and solidarity, and female voice in decisionmaking. Based on several accounts, housing microfinance loan recipients perceived they were treated better by credit unions than by commercial banks. Many FGD participants noted appreciation for the support credit agents provided them. A few also highlighted credit unions' promotion of savings, which they reported as largely positive. FGD participants explained that credit unions required borrowers to maintain savings deposits to be used as collateral to secure their housing loans, but they could recover these once the loan was reimbursed, thus encouraging savings. A few loan recipients also reported that credit officers were supportive of credit union members during major crises, such as periods of unrest or, more recently, during the COVID-19 pandemic. They indicated that after, assessing the member's situation, some credit unions had authorized a temporary interruption of payments. However, nearly all loan recipients complained that interest rates were too high and rising.

Credit union agents and loan recipients, both men and women, perceived that women actively participated in decisionmaking related to taking out housing loans, although some respondents, both men and women, reported being the main decisionmaker. A few PFI representatives claimed that women were more active than men in making decisions related to housing. Although noting that loans are usually taken out in the name of the male head of household, loan recipients and credit agents reported that female partners, whether in legal marriages or common law arrangements, were required to cosign the loan. One credit union manager perceived the latter as an effective strategy to strengthen family bonds.

HOME and USAID staff perceived Model 2 to have been largely successful, but not as innovative or adding the same value as Model 1.

HOME documentation shows that the activity phased out Model 2 interventions in July 2018. HOME and USAID officials, while indicating they perceived Model 2 as successful, said various considerations contributed to their decision. One USAID official indicated that HOME needed to allocate its scarce resources to areas where there was the greatest potential for catalyzing change in Haiti's housing market. Several key informants reported that housing microfinance loans were already widely available in Haiti before HOME's interventions, even though the loan terms and conditions were not as favorable. All HOME and USAID key informants affirmed that HOME was more interested in promoting mortgages and the development of standard housing developments than it was housing microfinance for owner-led housing development. One HOME manager also perceived negative aspects to housing microfinance. This manager opined that housing microfinance was fueling unregulated construction of informal housing and did not fulfill HOME's objective of promoting safe and durable housing. Although less critical of the approach, another HOME manager agreed that, although the credit union could provide advice on safe construction, it was ultimately not responsible for the quality of homes built with its loans in the same way property developer partners were.

CONCLUSIONS

HOME was largely successful in making a business case for commercially driven housing developments for a middle-class market segment (Model 1). Even though HOME's results in terms of the number of houses built fell short of end-of-activity targets, most key informants broadly agreed that Chabuma's success was proof that a viable market exists for affordable, standard housing financed through bank and credit union mortgages.

This positive demonstration effect, although tangible, was nevertheless diminished by the challenges and delays affecting other HOME property developer partners. One HOME partner's project is currently halted because of financing issues and may also suffer from the development location's insecurity and access issues. A third HOME partner reported good progress and is confident about completing the first phase of its development once it overcomes delays related to COVID-19. However, evidence that homes in the development will sell is still pending.

Rigorous market testing and HOME's activities demonstrated that offering commercially driven housing developments for lower-income Haitians was not a viable business case in current market conditions. Although Chabuma's small "La Fontaine" development was successful, the conditions under which it was built appear challenging for others or even Chabuma to replicate at scale. In the absence of government incentives such as increased investment in basic infrastructure and services, rezoning publicly owned land for commercial housing developments, and other fiscal incentives for developers, commercially driven housing developments are unlikely to be profitable at prices that are affordable to low-income Haitians, even those with relatively stable but modest incomes, including the average government worker.

HOME property development partner experiences produced useful lessons learned that may help guide future investments in commercially driven housing developments in Haiti:

- Construction finance is as important as buyer access to mortgages;
- Smaller developments and building in phases appear less risky and easier to finance than larger developments;
- Pre-construction financing appears largely unviable due to trust issues;
- Property development location and access to basic services are important success factors; and
- Increasing the supply of commercial, affordable housing is an important condition for increasing mortgage lending to lower- and middle-income homebuyers.

Model 2 (credit union housing microfinance loans) effectively helped low-income Haitians access housing finance to improve their homes under more favorable conditions. HOME was successful in strengthening the housing finance products and services of its credit union partners, who exceeded activity portfolio expansion targets and whose mainly lower-income members enjoyed lower interest rates, longer loan reimbursement periods, and improved credit agent outreach and support during the HOME award period. Model 2 successfully contributed to the first credit union mortgage product by one credit union partner, a milestone toward the democratization of mortgage lending in Haiti. Model 2's success is mitigated by the ubiquity of housing microfinance in Haiti and its association with the spread of unregulated, informal, and unsafe housing.

EQ2: TO WHAT EXTENT AND IN WHAT WAYS WAS THE HOME-PROMOTED "PAY FOR PERFORMANCE" METHODOLOGY EFFECTIVE IN GENERATING RESULTS AND WILL BE REPLICABLE AND SUSTAINABLE?

To assess effectiveness and replicability, the ET evaluated the extent to which P4P incentives catalyzed domestic, private sector investments in affordable housing construction and housing finance, and under what conditions, including the extent to which these conditions are replicable. Finally, to assess whether results were sustainable, the ET evaluated stakeholder perceptions on partners' commitment and capacity to continue work without the financial incentives from HOME.

FINDINGS

HOME documents and various key informants on the HOME team and within USAID described the "HOME Facility," a USD 3,000,000 fund used by the activity to incentivize and facilitate investment in housing finance and affordable housing development, as the central component of the activity's intervention strategy. HOME quarterly reports on fund disbursements show that activity managers mainly allocated HOME facility funds using a P4P award modality, wherein sub-grantees received promised financial awards only after completing prescribed activities or achieving specific benchmarks.[17] For example, under Model 1, HOME awarded property developer partners financial awards when they achieved key construction and sales benchmarks. The award values were not equal to the cost of achieving the benchmark, but HOME calculated award amounts to sufficiently motivate partners' investment. Under Model 2, two credit union partners received financial rewards for expanding their loan portfolios, loaning to more women heads of households, and/or maintaining prescribed levels of portfolio risk.[18]

The P4P award modality leveraged significant private sector investment, but not as much as originally projected.

According to HOME's second quarter of fiscal year 2020 progress report, for every HOME facility dollar disbursed, the activity leveraged about eight private investment dollars. HOME M&E data showed that by March 2020, the activity had disbursed USD 2.4 million from the facility and leveraged about USD 19.8 million in private investment. Based on HOME leverage reports, for property developer partners, the cost of land, building materials, staff time, and consultant fees dedicated to the project, as well as financing fees, counted as leverage. For financial institutions, the value of mortgages and housing loans (over and above the award amount) made to income-qualifying households and staff time dedicated to the project counted as leverage. Although HOME's partners reported commitments exceeding the end-of-activity target of USD 30,000,000, as of March 2020, the activity had only leveraged about two-thirds of the target amount.

The P4P award structure evolved to reward more incremental results.

Based on the ET's review of HOME's subawards, initial awards to property developers were contingent on homes being already built and sold according to the conditions specified in the award contract.[19] Contract modifications and later awards specified award disbursements for the accomplishment of building phases. HOME personnel reported having revised the reward structure to help property development partners finance construction and incentivize practices such as building a security

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[17] HOME's list of subawards shows that although P4P was the main funding modality, HOME also disbursed from the fund to pay green building specialist fees, finance two market assessments, provide a concessional loan to CPF, and subsidize mortgage down payments and related fees.
[18] Under Model 2, HOME provided incentives to two of its credit union partners (Socolavim and Kotelam) and a concessional loan to a third (CPF) to expand their housing microfinance loan portfolios.
[19] To count toward awards, homes had to be sold to income-qualifying households through a mortgage.

perimeter, performing land subdivision and registering titles before construction, building a model home, and obtaining Excellence in Design for Greater Efficiency (EDGE) certification.[20] All HOME personnel and property developer partners directly involved with award disbursements perceived that benchmarks were clearly defined and that their achievement was adequately monitored before award disbursement.

USAID and HOME personnel perceived HOME to be an example of effective adaptive management because it could determine and adjust the incentive structure to obtain results even in economically challenging times. According to one HOME team member: "It took many modifications to get the [P4P] amounts right. With the bad economy, we had to increase incentives. We had step up at the beginning because the developers did not have the resources. In a better-off country, we would put all P4P at the end." A USAID official recounted, "I know that they [HOME] had an approach that was flexible and adapted to each partner. They had basic criteria that were the same, but with adjustments made for the needs for each partner. I think that was good. The approach should not be too rigid, because each partner has their realities."

Key informants viewed the incentives as effective in achieving a variety of desirable outcomes.

Key informants from various categories, including HOME personnel, PFIs, property developer partners, other value chain actors, and other stakeholders reported that HOME P4P awards were effective in producing a variety of desirable outcomes both within the mortgage-financed, affordable housing model and the credit union housing loan, owner-driven affordable housing model.

> *"I don't think the same results could have been achieved without this [P4P] modality. I think serving this segment [low-to-medium-income Haitians] is associated with risk, and so incentives were needed."*
>
> *— HOME Team Member (female)*

Lower-priced units in property developments: HOME required its property developer partners to deduct the value of activity incentives from the projected purchase price of units within their housing developments. For example, according to HOME's subaward contract with Chabuma, P4P awards reduced unit prices in Chabuma's first two housing developments by 10–20 percent, with larger subsides provided for lower cost homes. Property developers and other value chain actors perceived that HOME incentivized price reductions as an effective strategy to attract a larger pool of potential buyers. One other value chain entity representative remarked, "With its financial support, HOME is stimulating investments. Property developers can cut costs and get potential buyers at affordable prices." However, one HOME manager highlighted, and other value chain entities confirmed, that home prices in Haiti are pegged to the dollar, as were the sales prices of units stipulated in HOME's agreements with its partners. Several key informants indicated that the devaluation of the gourd was problematic since many prospective homebuyers' salaries were paid in gourds and did not keep pace with price increases.

[20] EDGE is part of the International Finance Corporation's green building program. To get EDGE certification, builders have to design their homes to reduce consumption of water and energy and use environmentally friendly building materials.

Some business risks mitigated for property developer partners: HOME personnel, property developers, and other stakeholders perceived that HOME incentives made investing in affordable housing developments less risky for its property developer partners, and, in so doing, catalyzed investment in affordable housing. One property developer partner remarked, "Without HOME's support, we would never be able to embark on such a project targeting the middle class." HOME personnel and property developers cited various examples of how HOME P4P awards lowered property developer risks:

- The awards advanced the cost of carrying out market/demand assessments, which provided property developers with information to guide the design and pricing of housing developments and, in the case of Tecina, did not have to be reimbursed unless the developer decided to go through with the investment;
- HOME covered the developers' projected cost of lowering unit sales prices and building with eco-friendly techniques;
- HOME facilitated obtaining EDGE certification, which, one other informant claimed, property developers could use to market their homes as "eco-friendly" and less expensive to run; and
- HOME allocated funds to subsidize prospective buyers' mortgages, which increased the pool of potential buyers able to afford property developers' homes.

Improved building practices: Later HOME subaward contracts with property developers show that HOME tied P4P incentives to achieving key construction steps: building security perimeters, carrying out land subdivision and registering plots before building, and certifying eco-friendly building designs and building techniques. One HOME manager explained the activity's rationale for using P4P awards in this way: "A lot of our builders were not doing things in the right order, and so we tried to incentivize doing things in the right order." Property developer partners perceived that the award structure facilitated better building practices. One property developer remarked, "Projects in Haiti like to do everything at the same time and rarely have the time and the means to continue. HOME took a step-by-step approach. This enabled our company to manage time and budget well."

Several key informants (HOME personnel, property developer partners, and other value chain entities) highlighted what they described as a near-fatal mistake made by Chabuma and how HOME used incentives to avoid the same mistake in subsequent developments. The first Chabuma developments did not carry out land subdivision and register individual plots before construction, which created problems producing the individual property titles required by banks before disbursing mortgages to prospective buyers. HOME, Chabuma managers, and a notary reported that subsequent delays in homebuyers' mortgage disbursements were extremely costly to Chabuma. After this experience, HOME required that developers carry out land subdivision/plot registration before construction, and, to encourage this practice, structured an incremental award paid out after developers accomplished this step.

HOME also reported providing both technical assistance and P4P incentives to property developers to encourage them to use eco-friendly building techniques and obtain International Finance Corporation (IFC) EDGE certification. HOME disbursed P4P awards when Chabuma and Tecina completed design documents that met green building standards, as well as when a final audit showed that the completed unit met EDGE certification requirements.

Expanded housing microfinance loan portfolios: All three credit union partners reported a significant expansion of their housing loan portfolios during the HOME award period (see EQ1 findings). Credit union managers reported that the percentage of their loan portfolios allocated to housing loans rose from less than 10–15 percent up to 30–40 percent. One credit union reported that the incentive encouraged it to increase lending to women.

For the most part, HOME's PFIs did not use the available awards for mortgage down payment subsidies.

To promote mortgage availability, HOME provided two banks (Capital Bank and Sogebel) and one credit union (Kotelam) with funds for mortgage down payment subsidies to qualified buyers (USD 300,000, 300,000, and 100,000, respectively). According to the award conditions, granting mortgage subsidies was at the discretion of HOME's PFIs.

According to HOME and PFI managers, mortgage down payment assistance was designed to help income-qualifying buyers (with larger potential subsidies for lower-income buyers) pay mortgage down payments and related administrative costs, while also making it easier for property developers to achieve sales and for the financial institutions to increase their mortgage portfolios. Various key informants from PFIs and property developers agreed that many potential homebuyers in lower-income brackets, although having enough income to make monthly loan payments, potentially needed help to cover the down payment and other costs associated with mortgages. ET interviews with homebuyers also showed that two out of three informants found raising funds to cover down payments and fees challenging.

> *"The bank does not differentiate between man and woman. It only looks for the repayment capacity of the buyer."*
>
> *—Other Value Chain Entity (female)*

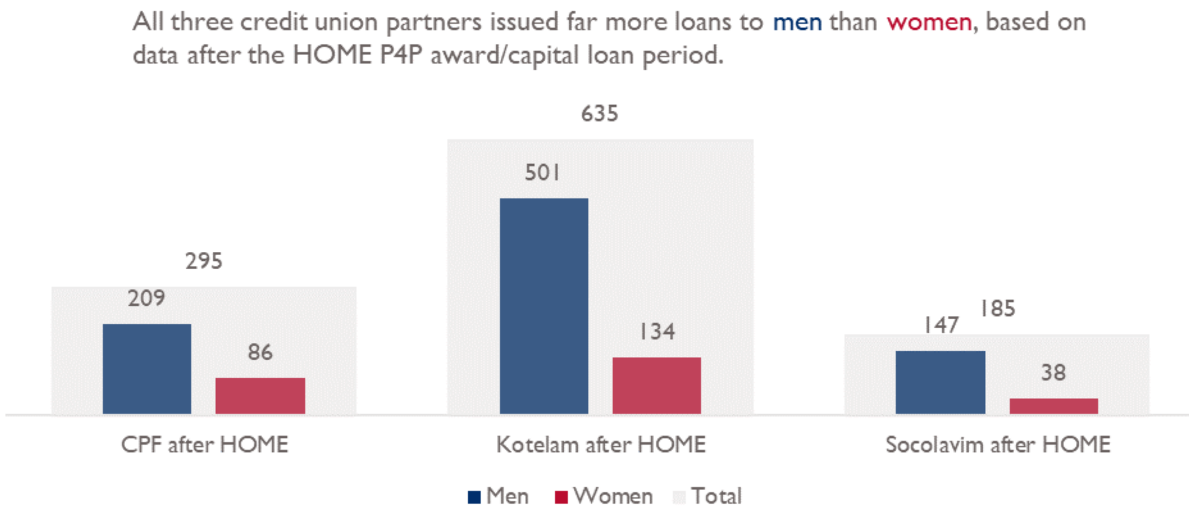
> *"But women's solvency is not always obvious. Property titles are mostly in the names of husbands".*
>
> *—Other Stakeholder (male)*

According to HOME and FPI personnel, most funds allocated for mortgage down payment subsidies were unused and either were already (in the case of SOGEBEL) or will probably be returned largely unexpended (Capital Bank and Kotelam). Key informants diverged on why HOME partner banks did not use this mortgage subsidy facility. According to both bank partners, the limited number of qualified home sales was the main cause, noting that HOME's eligibility conditions only allowed mortgage subsidies to be given to income-qualifying candidates purchasing a home in a housing development, while very few such units had been built. One property developer and a few other value chain entities perceived that the banks were responsible, claiming that the financial institutions did not tell potential buyers about the subsidy program and were too conservative in according the benefit to eligible buyers. One member of the HOME implementation team conjectured that, from a sustainability perspective, access to mortgage down payment subsidies, although useful, was not a "game-changer," postulating that many buyers can mobilize resources for down payments in other ways, such as from family members and employers.

P4P incentives integrated gender equity considerations in awards to credit unions but not to banks or property developers.

Based on HOME and PFI personnel accounts, HOME encouraged credit union partners to increase their loans to women-headed households, which it defined as households in which women were the main breadwinner, but did not necessarily target single-women heads of household specifically. In addition, one HOME manager reported that gender issues, while not a significant focus, were part of HOME's credit agent training. The two credit union P4P award contracts established targets on lending to women, although it appears that achieving these targets was not an award condition. For example, Socolavim's award description indicated that 65 percent of loans under the award should be given to women, while the credit union only achieved 21 percent, a result that did not prevent the credit union from receiving its end-of-contract award.

FIGURE 4: GENDER DISTRIBUTION OF CREDIT UNION PARTNER LOANS AT END OF HOME



HOME considered, but ultimately did not offer, incentives either to banks or property developer partners to facilitate home sales in housing developments to women-headed households. HOME managers expressed that adding gender-related eligibility criteria for mortgage down payment subsidies would further limit what it considered to be an already small pool of qualified candidates.

For their part, nearly all financial institutions representatives interviewed during the evaluation claimed that they did not discriminate based on gender in their loan approval decisions, indicating that their only concern was the candidate's ability to repay. Nevertheless, several PFI key informants highlighted their preference for two-income households for both mortgage and housing microfinance loans, because they perceive them to be less risky than loans to single-income households. Financial institution representatives' claims notwithstanding, Canadian research suggests that structural and other bias may affect Haitian women seeking housing loans.[21] Examples of constraints affecting women's access to property cited in the research include the tendency to pay women lower wages than men for equal work, the custom of putting the property title in the man's name, barriers facing women gaining equal

[21] Federation of Canadian Municipalities, "Land ownership and gender equity in Haiti," https://fcm.ca/en/resources/pirfh/land-ownership-and-gender-equality-in-haiti.

rights and access to inheritance, and the effect of common law marriages on property ownership when the relationship ends.

One property developer and the Central Bank representative argued that Haitian women should be prioritized through positive discrimination. The property developer's view was shaped by market factors, "We are mainly focused on the low-middle income market segment, where 40 to 50 percent of families are single parents with women heads of household. It is important to focus on this market segment for which there is greater demand."

Key informants suggested ways that HOME may have incidentally promoted greater gender equity, in addition to including gender in credit union P4P incentive structures. One credit union partner reported that the "step by step" methodology[22] HOME promoted made it easier for women to access housing loans since the loans were smaller and came with less stringent eligibility criteria. Other stakeholders also highlighted the significant presence of women on the HOME implementation team and among property development partners' managers and credit union credit agents (although men far outnumbered women in the latter case, based on KIIs).

Key informants perceived that P4P fostered results but excluded partners without significant resources.

HOME and USAID personnel perceived that the use of P4P strengthened HOME partners' commitment to performance targets and focused HOME technical assistance on helping partners achieve results. The same key informants generally perceived that P4P reduced USAID/Haiti's risk of non-performing grants because the only way for the subgrant recipient to get the promised P4P award was by reaching planned objectives. One USAID official remarked, "P4P works . . . If the partner cannot deliver the expected results, they are not going to receive all the money." Another official noted that HOME's P4P award structure diverged from the strict pay-for-results approach, "I think they are less than a purist than I would have been about 'show me the results, and I'll show you the money,' but that depends on the context."

HOME personnel also reported that using P4P in the capital-intensive housing sector tended to favor firms with significant capital or the ability to raise capital quickly. One manager remarked, "Because there is such a stress on developers bringing their own capital and being able to drive results before they get rewarded, P4P tends to leave certain players out. A developer that has a great project but is unknown to the banks or that does not have capital or land will have a difficult time interacting with us."

Evidence of credit union capacity to sustain increased housing finance volumes is largely positive but with less advantageous terms and conditions and increased risk.

The ET examined portfolio data provided by HOME showing its credit union partners' loan volumes in December 2019 (18 months–24 months after the end of the award period) to see whether the PFIs had sustained their housing finance portfolio expansions. Portfolio analysis shows that two credit unions (Kotelam and Socolavim) continued to expand their housing microfinance portfolio volumes after the

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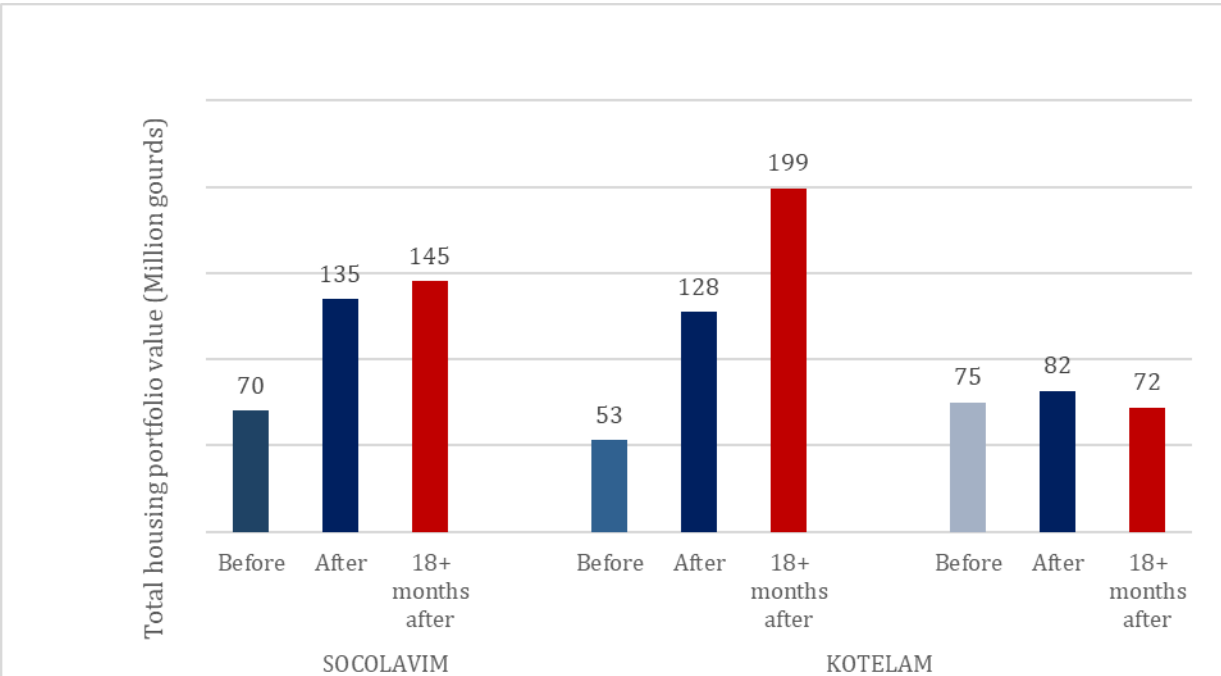
[22] HOME and credit union personnel described the "step by step" approach as helping borrowers use credit to construct a home by dividing the construction into several modules, each of which is associated with a small loan. This approach takes into account that the credit union may not offer larger loans may or that some borrowers may be able to qualify for larger loans.

end of the award period, while one partner's portfolio (CPF) declined slightly in value. PFI managers highlighted that they saw maintaining a strong housing finance service offering as largely positive, noting the expansion under HOME had allowed them to increase their membership and respond to their members' needs. However, they also noted that the expansion under HOME was rapid and exceeded the ideal proportion of housing loans to other types of loans per good practice and Central Bank guidelines, and so growth rates needed to be moderated.[23]

FIGURE 5: EVOLUTION OF CREDIT UNION HOUSING PORTFOLIO BEFORE, IMMEDIATELY AFTER AWARD, AND 18–24 MONTHS LATER



Based on credit union manager and credit agent reports, all three credit unions modified housing microfinance loan terms and conditions to be less advantageous to the borrowers (higher interest rates and shorter repayment periods) in the months that followed the end of their award contract. PFI managers explained that the changes were due to a worsening economy as well as to avoid issues perceived during the HOME award period when some borrowers were reported to have exploited the advantageous housing loan terms for consumption rather than housing-related expenditures. HOME personnel, credit agents, and credit union managers also reported that incentives provided to credit agents for giving housing loans were highly motivating but could not be maintained post-HOME and, as a result, agents were not promoting housing loans to the same extent as during HOME.

Moreover, housing microfinance loan portfolio analysis shows a marked increase after the end of HOME's P4P support in the percentage of loan reimbursement payments in arrears for more than 90 days According to data from HOME's M&E system, the percentage of portfolio at risk over 90 days was

[23] One credit union reported that Haiti's central bank recommended that medium-to- long term housing loans should not exceed 25 percent of the loan portfolio, while HOME credit union partners reported that their levels had reached 30 to 40 percent at the end of the HOME award period.

on average around 3.5 percent before HOME for the three partner credit unions. This percentage stabilized at around 1 percent toward the end of the activity and then increased to approximately 10 percent in December 2019. Credit union managers attributed the increase in late payments, for the most part, to Haiti's increasing political and economic instability.

Property Developer Partners affirmed intentions to complete developments and continue in the market segment, with or without incentives.

> *"They will continue these projects because these projects are theirs. That is the bottom line."*
>
> *- HOME Manager (male)*

All three property developer partners indicated they intended to complete the projects started during HOME and that they were actively pursuing this objective. The Tecina/Estimé consortium qualified their commitment to continue, saying that completion depended on raising additional financing for construction, which was proving difficult in Haiti's current economic environment. For its part, Chabuma management affirmed, "People are still in need of housing even more so now, as often a properly sized and administered mortgage can be better than rent for a household budget. We are starting construction of Desjardins units next week, and sales have started also for Village Dominique." Panamera managers highlighted that the firm had invested its own funds in its property development because it saw the affordable housing development market segment as a long-term investment.

HOME property developer partners and financial institutions likewise perceive future business opportunities building and financing affordable housing developments. One real estate professional indicated that standard homes built in a shared community setting are outside Haiti's cultural norm but believed that the concept was gaining acceptance. Property developer partners cited that Haitians living in the United States and homebuyers in neighboring countries had adopted the model and expected the market for standard homes to grow in Haiti.

Several property developers and other value chain entities perceived strong unmet demand from the Haitian middle class, as well as increasing opportunities within the Haitian diaspora. HOME personnel and one property developer partner perceived decreasing opportunities in construction firms' previous mainstay, the luxury housing market, with numbers of foreign aid workers in Haiti declining. One property developer affirmed, "The company wants to move in the direction of targeting a less affluent but larger client segment that will facilitate scaling our construction activities." Banks and credit union partners likewise perceive business opportunities in mortgage lending, but with challenges. One banker remarked: "There is a lot of demand for houses. Especially for working young people, but there are constraints—most of them have low salaries."

HOME is developing potential new sources of financing and technical support to replace its incentives to property developers post-activity.

HOME managers and other stakeholders highlighted several initiatives that the activity has taken or planned to take in the time remaining for implementation to help link its property development partners with other sources of funding and technical assistance. Examples include:

- USAID and HOME personnel indicated that HAITI Invest, an ongoing USAID activity designed to attract private capital and credit for small and medium-sized enterprises (SMEs) across Haiti, was positioned to carry on some aspects of HOME's work. Haiti Invest, which is currently scheduled to continue through 2022, reported having integrated the housing sector into its scope and intends to provide financing assistance to HOME property developer partners, if feasible. As previously noted, HOME property developers participated in a Haiti Invest-sponsored road show in five cities in the United States and Canada in late 2019, during which they presented their projects to potential investors.

- Through the Haiti Invest roadshow, HOME met with Delphin Investments (http://www.delphininvest.com/), a U.S.-based capital risk investment group and reported that it is currently considering engaging the firm to help its property developer partners prepare documentation and structure their finances to attract foreign investment. During a KII, a representative of Delphin expressed interest in investing in one or more of HOME's property developer partners' projects in the next six months on the condition that the companies improved their business structures and market data showed investment potential.
- A commercial bank representative indicated his/her institution planned to launch a new financing program for property developers in July 2020. The same informant indicated the bank was in the process of approving loans for two of the three HOME property developers.
- HOME also reported facilitating partner housing projects' presentations to Haiti's Central Bank, which manages incentive programs for property developers. Both activity managers and HOME partners said the meeting had not yet (as of July 2020) resulted in any assistance. However, a representative from the Central Bank reported being aware of the projects and expressed interest in providing support.
- HOME management indicated that it had also sought partner financing from IFC but that the institution could not finance small-scale projects like those HOME supported. However, an institution representative indicated strong interest in Haiti's housing sector, being impressed by HOME's results, and willingness to build on the activity's accomplishments when feasible, saying: "The support that IFC wants to give to actors is identical to what USAID HOME was aiming for in terms of support for Haitian SMEs. Some of these SMEs already have the technical and institutional capacities but still need support like HOME to demonstrate that the projects already started meet a standard and can be extended."

Current economic conditions in Haiti are not conducive to housing market expansion in the near term.

One member of the HOME team highlighted four conditions that would foster future growth in commercially driven affordable housing: greater stability in Haiti, support from the Central Bank, government investment and incentives, and an improved climate for foreign investment. This HOME team member indicated that none of the four were true in mid-2020, noting, "If Haiti continues to be unstable and if the currency continues to devalue, no one will be able to do business in Haiti. If things continue as they are, banks will not be able to take long term position on loans." One property developer concurred, indicating that inflation and currency devaluation was making it harder to keep home prices down and find qualified buyers. One banker said that with current economic conditions, the segment of the middle class able to afford a home was shrinking.

CONCLUSIONS

HOME used P4P incentives effectively, flexibly adapting the modality to the activity's objectives and context and producing several positive outcomes. By moderating real and perceived risks, HOME P4P incentives effectively motivated property development partners to invest in affordable housing and improve their building practices. P4P incentives and concessional loans were also largely effective at expanding housing microfinance lending by HOME credit union partners. P4P also incited significant cost-sharing from the Haitian private sector. Shared risk and the promise of tangible rewards effectively focused HOME's partners' efforts to achieve contract benchmarks. Even though HOME's award structure evolved to reward incremental progress, increasing USAID/Haiti's risk that its investment could fall short of achieving desired outcomes, the change was justified by Haiti's worsening economic context, the high cost of construction finance in Haiti, and the limited time HOME had to achieve results.

HOME's use of P4P also had some shortcomings. The modality, in conjunction with the time allocated for implementation, did not effectively facilitate access to awards by builders and construction firms lacking large amounts of seed capital, which limited the scale of interventions and opportunities afforded to less well-off entrepreneurs. Although women-headed households represent a large segment of potential homebuyers, HOME's interventions to overcome gender bias were limited. In addition, HOME's allocations for mortgage subsidies were not effective at facilitating access to mortgages for a significant number of homebuyers to date (July 2020). The limited supply of finished houses in affordable housing developments and banks' reluctance to allocate subsides both appear to be reasonable explanations for this intervention strategy's lack of success.

Expanded credit union housing lending will probably be sustained after HOME, but with modifications to terms and conditions. Two out of the three partner credit unions have managed to continue expanding their housing finance portfolio 18–24 months after the end of HOME subsidies, suggesting continued commitment to the segment. However, information provided by credit union key informants shows that some of the qualitative benefits of HOME's subsidies to borrowers have not been replicated post-award since credit unions did not maintain lower interest rates and decreased the size and length of housing loans. Credit unions' aspirations to help their members access housing through mortgage lending, shown in their deal-making with property developers, is also a promising sign that credit union mortgage lending will be sustained and possibly replicated after HOME.

HOME's success catalyzing a market for affordable housing developments will probably be sustained and replicated after the end of subsidies but may face short term setbacks. Property developer and financial institutions' actions and stated interest in continuing and potentially increasing their investments in mortgage-driven affordable housing developments are promising. Property developers' perceptions that new building practices HOME introduced saved them money and added value to their developments also portend well for sustainability. The likelihood that property developers will finish current developments and expand into new developments in the short term is negatively affected by Haiti's current political and economic troubles, and, for at least one developer, depends on the firm overcoming its current financing challenges. HOME's efforts to mobilize new sources of financing and technical assistance are positive for all three property developer partners, but short-term results remain uncertain in light of Haiti's currently poor investment climate.

EQ3: TO WHAT EXTENT AND IN WHAT WAYS HAS HOME'S FACILITATION APPROACH HELPED TO CREATE LOCAL REAL ESTATE DEVELOPERS, REINFORCE HOUSING FINANCING, IMPROVE THE ECOSYSTEM, AND CREATE AN ENABLING ENVIRONMENT?

To answer this question, the ET evaluated the extent to which HOME empowered local property developers and financial institutions to contribute to reducing Haiti's housing deficit. Among other empowerment criteria, the ET considered the extent to which HOME built partners', the local ecosystem's, and enabling environment entities' capacities to overcome constraints affecting affordable housing development and finance, as well as the level of leadership and self-reliance HOME's local counterparts demonstrated during interventions.

FINDINGS

Many HOME and housing value chain stakeholders said that Haiti hosted few if any local property developers before HOME.

Key informants in all stakeholder categories indicated that builders and construction companies were relatively common in Haiti before HOME but that property developers were uncommon, if they existed at all. HOME managers distinguished construction companies and builders from property developers, indicating that the former sold construction services to individuals for a fee, while the latter mobilized and risked their own capital and were responsible for all project development phases (planning, building, and marketing). One HOME manager remarked, "HOME had to motivate the developers to invest their own money in the project because initially they didn't believe in it. In reality, they were not real developers because they lacked the financial structure and skilled human resources in this area."

According to documents reviewed by the ET and the developers' own accounts, HOME's three property developer partners' starting points differed. Before HOME, Chabuma was a building material and hardware retailer. Tecina had prior experience as a property developer in the 1980s but had since mostly engaged in public works projects. Panamera was an integrated construction company whose principal business was building properties for high-income clients. All three partners reported that HOME's requirement that they mobilize and risk large amounts of their own resources to undertake a project was a departure from the way they had worked in the past.

Key informants reported changes in local property developer business practices and opportunities during HOME.

HOME provided its developer partners with technical assistance to develop and execute their projects. Partners reported receiving support in various areas, including market assessments, business plan development, cash flow and capital needs projections, and marketing. The activity also provided technical and financial assistance to property developer partners on eco-friendly building design (solar power and water-economizing installations) and the EDGE certification process. For the latter, one HOME team member reported that the certification process was initially very time consuming and required significant help from HOME, but HOME partners could later complete the certification faster and by themselves. Another area of assistance highlighted by HOME and one of its property developer partners was on understanding and meeting Haitian regulatory requirements for registering land titles.

HOME and partner personnel reported that HOME used a "learning by doing" approach, which one HOME team member conjectured was more effective than workshops, given the age and availability of activity partners. HOME personnel also reported that it did not provide formal training for notaries, land surveyors, and other value chain entities but included these service providers in meetings organized with property developer partners when discussing strategies to meet P4P objectives and work around constraints. Based on the assistance they received from HOME, property developer partners reported using improved building standards and processes, such as performing land subdivision and registering titles before construction, building model homes to aid with marketing, building in phases, and using eco-friendly building materials. One property developer affirmed, "HOME guided us in all the stages and allowed the company to go faster with its project."

"Even those who didn't work with HOME joined to see how they can provide affordable housing, develop the market for housing developments, and offer cheaper products."

- Other Stakeholder (female)

According to HOME personnel, after noting management and other challenges the companies faced, especially mobilizing construction financing, HOME engaged a consultant to assist Chabuma and Tecina to review their business structures and financing modalities. According to HOME documentation and stakeholder reports, the consultant conducted detailed analyses of the existing business models of Chabuma and Tecina and recommended changes designed to make their management systems more efficient and the company structures and financial statements more attractive to banks. Chabuma and Tecina reported they had made or were in the process of making changes to their business structures and practices in line with the HOME consultant's recommendations. For example, Chabuma reported having sold off underperforming assets and restructuring: "The company has been converted to be more suitable for this market segment. It is totally reorganized to meet market demand." The Tecina/Estimé consortium also reported that it was in the process of formalizing its joint venture. One HOME manager wished that home had provided assistance to improve partners' balance sheets and overall bankability profiles earlier, since this might have mitigated early challenges mobilizing construction financing.

HOME also facilitated introductions between property development partners and financial institutions, international financial institutions, government officials, and potential overseas investors. Although some of these connections did not achieve immediate positive results, property developer partners reported that their business networks expanded to include new potential investors and sources of financing.

With HOME's support, property developers adopted a collective strategy to defend their interests.

As part of its networking strategy for local property developers,[24] HOME facilitated the formation of a property developers' association, created in late 2019 with six founding members—three HOME partners and three others. The ET observed that association members include both male and female company representatives, even though males largely outnumber females. According to HOME personnel, association members, and other stakeholders' reports, the association's objectives are

[24] The formal name of the association in French is "Association de Promoteurs Immobiliers Haitiens."

sharing knowledge, lobbying for needed government regulatory and procedural reforms, and, more generally, "defending their rights and interests." HOME and association members reported that after a dormant period due to COVID-19 restrictions, association members held virtual elections and selected association leaders. Based on various key informant accounts, association members perceive they will be more effective in acting together to lobby the government for reforms than they would be individually. One HOME manager reported that the group has an active virtual discussion group in which they discuss issues of common interest, such as how to apply Haiti's Condominium Law. USAID officials expressed optimism that the property developers' association would be effective at promoting changes to the enabling environment.

HOME aided with the preparation of legal papers and had planned to provide funding for association meeting expenses. One property developer member recounted that the latter offer of help was not needed and that the members had decided to fund association activities themselves.

Property developers and other value chain entities expressed divergent views on the extent to which HOME reinforced mortgage finance.

Several key informants, including HOME personnel, one property developer partner, PFIs, and USAID, reported that commercial bank interest in mortgage lending to the middle class increased with HOME interventions, citing Chabuma's relative success selling homes with mortgages. These informants perceived that commercial banks now have more confidence in middle-class borrowers than before HOME. However, several other key informants from various categories, including one property developer partner, other value chain entities, and other stakeholders perceived that prospective buyers still face significant challenges getting their mortgage applications approved and that the situation is deteriorating with the worsening economy (inflation, currency depreciation, and rising interest rates). One value chain entity cited current high interest rates as a major constraint: "At the housing bank level, the interest rate is very high. With rates 30–40 percent, middle-income households can't afford a mortgage." Another stakeholder saw broad, unaddressed systematic constraints: "On the financial system, there are efforts to be made to open access to the less well-off. . . . I think that all the funding problems for small-to-middle-income households come from the fact that the segment is never taken into account as a whole. There is a set of risk factors that are not well addressed."

Two commercial bank representatives highlighted that they were largely dissatisfied with the scale of mortgage expansion opportunities HOME created.

These representatives indicated that there were not enough available affordable units in HOME housing developments to markedly impact mortgage volumes. At the same time, commercial bank key informants reported that they had not changed how they assessed mortgage applications or their loan management practices under HOME. One banker affirmed, "We have not used HOME for capital, nor have we reassessed our loan terms . . . HOME hasn't played a role in the way we handle loans, either."

One USAID official with experience using P4P elsewhere suggested that HOME should have provided financial incentives to commercial banks to expand housing sector financing. HOME personnel indicated that they considered but rejected giving P4P awards to commercial banks because the banks had adequate liquidity and were already profitable.

Limited access to affordable capital loans constrained the expansion of credit union housing finance and mortgage lending.

All credit union partners indicated that they perceived strong demand for housing loans from their members and potential members, and housing microfinance loan recipients corroborated that demand was strong. However, HOME and credit union personnel reported needing access to external financing to significantly and sustainably scale credit union housing finance portfolios and offer larger and longer-term loans. One manager reported that using member savings alone for longer-term loans increased portfolio risk. Several credit union partners reported that they tried in vain to gain access to external capital. HOME personnel reported that they had tried unsuccessfully to broker a one-million-dollar loan from an international impact investor to enable Kotelam to grow its housing finance portfolio. One HOME manager recounted, "The challenge was to get them to scale. It was very difficult, because Kotelam did not have the liquidity to offer 100 mortgages at 50k each because their institution is designed to sustain short-to-medium-term loans. We tried to broker a deal, but it did not work out because the loan terms were not favorable." Kotelam managers indicated that interest rates on external financing were too high and required currency devaluation insurance that was too expensive, and so they declined the loan.

> *"My main disappointment was not being able to address the condo law. Basically, we will never be able to have affordable housing in Haiti until apartments can be bought and sold."*
>
> *- HOME Team Member (male)*

HOME did not intervene directly with public authorities to overcome enabling environment constraints.

Nearly all key informants the ET interviewed highlighted critical governance issues affecting the housing sector. Respondents cited land registry issues most frequently, indicating that property owners' inability to prove land ownership was a major obstacle to both land development (in the case of land owners desiring to build housing on their property) and housing finance (because banks will only give mortgages in cases where the title is clear). Several key informants mentioned previous, largely unsuccessful initiatives to facilitate land registry reforms both before and after Haiti's 2011 earthquake.

> *"Land tenure insecurity prevents the sector from being dynamic."*
>
> *- Other Value Chain Entity (Male)*

Key informants cited a variety of other enabling environment constraints that negatively affected affordable housing development. Examples included absent or weak enforcement of land zoning and building standards regulations, unfavorable taxation laws, and laws impeding property foreclosure and recovery by banks. HOME noted most of these issues and others in its grant proposal, indicating that its main approach would be to incite private sector "workarounds" rather than tackling needed reforms directly through regulatory authority capacity building and other technical assistance. USAID/Haiti officials confirmed that USAID did not design HOME to promote these types of governance reforms directly, noting that such reforms take a long time, while they were seeking quicker results.

HOME tried unsuccessfully to facilitate a solution to regulatory constraints affecting apartment sales.

Many key informants (approximately 18 respondents) from nearly all stakeholder groups (homebuyers and loan recipients did not address the issue) highlighted limitations in the enabling environment related to building and selling apartment buildings. Several key informants maintained that "building up" (constructing multi-story apartment buildings or condominiums), which would economize land and construction costs, was critical to realizing a significant reduction in Haiti's existing affordable housing deficit. Various stakeholders mentioned that the Haitian government passed the Condominium Law in 2012 to address existing barriers. However, they indicated that the law's formulation made its application very difficult, if not impossible. Specific ambiguities in the law highlighted by PFI, property developer, and other value chain entities such as notaries, land surveyors, and property developers' legal counsels included how to reflect common areas in apartment owners' property titles, register property titles, apportion capital gains tax among owners, and enable banks to recuperate the value of common areas in the case of mortgage default.

HOME tried to facilitate Chabuma's efforts to find a solution to the roadblock. HOME progress reports show that, in November 2017, HOME organized a meeting with bankers, lawyers, notary publics, and GOH representatives to discuss the issue. At the end of the workshop, Chabuma proposed to build an apartment building on its "Villa Flora" estate to pilot solutions. The hope was that, if successful, Chabuma would pave the way for others.

Various evaluation respondents' opinions diverged on the extent to which Chabuma had progressed. HOME and Chabuma managers initially reported that the solution was adapting housing co-op models used in other countries. With this solution, apartment owners would own shares in the whole building. Banks, notaries, and lawyers presented differing perspectives on the feasibility of this model and other models. Some blamed the law, while others blamed uncooperative notaries in Haiti.

Near the end of the evaluation data collection phase, HOME and Chabuma concluded that unblocking apartment ownership required a modification to the existing law. One HOME manager reported, "the news is bad from the point of view that in order to be fixed, we need a new law, but the good news is that most things we believed were issues are now nonissues."

At the end of the evaluation data collection period, Chabuma management claimed that only one obstacle, requiring a modification to the legal framework, remained to be resolved. On the positive side, the manager reported that there were buyers for apartments, at least one bank was willing to offer mortgages as long as it could recover the property in case of default, and fiscal authorities had already created a special register to keep official records of apartment transactions. This progress notwithstanding, the Chabuma manager indicated that no movement on legal reform was likely until a change in government. In the meantime, Chabuma reported it was trying to find a single buyer for the already constructed apartment building while waiting for the needed legal reform.

HOME and USAID respondents perceived HOME's partners as largely autonomous.

HOME personnel perceived that HOME's partners drove the implementation of their projects. One HOME manager reported that previous USAID/Haiti housing activities had been much more "hands-on" and indicated that, in the case of HOME, activity partners, who were all experienced operating in Haiti's challenging environment, had largely been able to find their own solutions to most day-to-day problems.

Several team members perceived that the P4P modality made outcomes less dependent on donor resources because partners were required to mobilize significant resources themselves. One HOME manager affirmed, "When you make outcomes dependent on donor resources, you have zero self-reliance." One USAID official perceived that HOME partners were effectively empowered, remarking, "the advantage for those entrepreneurs who have benefited from this program is HOME has propelled them to see the opportunities and reduce the risks for the future."

CONCLUSIONS

HOME was largely effective in facilitating the emergence of local real estate developers. By changing builders' and construction firms' financing and development paradigm from individual client-driven to developer-driven, the activity contributed to the emergence of local property developers. HOME's technical assistance to improve partners' management and financial structures, although initiated somewhat late, appears to have spurred changes that may facilitate access to needed construction financing. The activity's learning-by-doing approach was effective in building partner self-reliance while keeping HOME focused on achieving its results. In addition to facilitating change within individual enterprises, support for the property developers' association enabled needed collective solutions and experience sharing, potentially strengthening the voice and advocacy power of the nascent developer community.

HOME's facilitation was moderately effective at reinforcing housing financing. Encouraging credit union mortgage product development and interest in partnerships with property developers both contributed to more equitable access to mortgages. However, credit unions' concerns about expanding longer-term lending too rapidly suggest limited growth potential without additional capital infusions. Based on Chabuma's success in obtaining commercial bank mortgages for its homebuyers, HOME also contributed to PFIs' willingness to accord mortgages to middle-class borrowers. However, based on commercial bankers' own as well as others' testimony, HOME could not moderate bank mortgage lending terms and conditions, and, as a result, qualifying for a bank mortgage remains difficult and expensive. HOME's contribution to expanding mortgage lending overall was minimal, largely because it did not significantly increase the affordable housing supply.

HOME's interventions also had a relatively small but positive effect on the housing sector ecosystem and enabling environment. By establishing the good practice of subdividing land and registering titles before construction, HOME reinforced ecosystem actors' capacity and facilitated mortgage access. At the end of HOME, property developers still cannot apply the Condominium Law, leaving the promise of "building up" to alleviate Haiti's housing deficit unrealized. However, HOME has contributed to clarifying what is needed to resolve the impasse and taken steps that others, including property developers' association members, can build on as they move toward solutions.

IV. RECOMMENDATIONS

In future activities, USAID grantees should:

1. Focus earlier and more on interventions to facilitate property developers' access to construction financing and credit union partners' access to affordable loan capital. EQ1's findings and conclusions suggest that limited access to construction financing was a critical issue that affected

progress on HOME partners' housing developments and limited the potential pool of other viable property developer partners. EQ3's findings and conclusions indicate that activities to make developers more bankable started relatively late but were effective in promoting changes in their management and financial structures and might facilitate future access to construction financing. EQ3's conclusions highlight credit union concerns over the potentially negative consequence of expanding longer-term lending in the absence of access to concessional capital loans.

2. Focus more on increasing the supply of affordable houses in the initial phases of implementation and in areas where PFI partners work. EQ1's findings and conclusions show that developers' challenges mobilizing construction funding slowed building progress and that the absence of housing developments in two credit union partners' operating areas impeded their development of a mortgage product. EQ2's and EQ3's findings suggest that the limited number of completed homes in HOME housing developments in turn negatively affected the expansion of mortgage lending in PAP, since banks could not provide mortgages to qualified households without home sales. Given the limitations of preconstruction financing, the small number of finished homes had a significant effect on the activity's results.
3. Strengthen incentives and capacity building for partners to encourage single women-headed households' access to affordable housing. More broadly, USAID/Haiti should ensure that future programming is informed by gender analysis that enables it to respond to specific barriers and biases that may affect women's equal access and ability to benefit from housing financing. EQ2's findings and conclusions show that P4P targets for expanding housing finance lending were not effectively enforced in one case, and, more generally, HOME's interventions to mitigate structural and other bias affecting women's access to housing finance were limited.

USAID/Haiti should:

1. **Provide technical support to overcome regulatory barriers to building apartment buildings.** EQ3's findings and conclusions suggest that "building up" is critical to increasing the scale of affordable housing developments, but, to date, HOME has not found a complete solution to overcome regulatory hurdles.
2. **Maintain contact with the homebuilders association and provide guidance when needed.** EQ3's findings and conclusions suggest that the property developers' association shows promise to enable needed collective solutions and experience sharing, potentially strengthening the voice and advocacy power of the nascent developer community.

ANNEX A: EVALUATION STATEMENT OF WORK

I. PURPOSE OF THE EVALUATION

The purpose of this evaluation is to inform USAID/Haiti's future programming that might potentially use the HOME development model "pay for performance". The evaluation findings should shed light on the extent to which this approach to development could work not only for the housing sector, but possibly others as well, by examining the possibilities for replicability and sustainability. The evaluation findings shall shed light in what ways and to what extent HOME development approach was successful (or not) in achieving the expected results relative to local developers and financial institutions. Lessons learned and recommendations provided through the final report should orient the next generation of support in the housing sector, and possibly beyond. The primary stakeholders for this evaluation include USAID/Washington, USAID/Haiti, the World Council of Credit Unions (WOCCU), the Affordable Housing Institute (AHI), other donors supporting the housing sector in Haiti, Haitian private sector entities, and the Government of Haiti (GOH).

II. SUMMARY INFORMATION

Strategy/Project/Activity Name	Haiti Home Ownership and Mortgage Expansion (HOME) Program
Implementer	World Council of Credit Unions (WOCCU)
Cooperative Agreement/Contract #	Cooperative Agreement No. AID-521 -A-15-00011
Total Estimated Ceiling of the Evaluated Project/Activity (TEC)	$10,299,683.00
Life of Strategy, Project, or Activity	July 15, 2015 to June 30, 2020
Active Geographic Regions	USG-supported corridors
Development Objective(s) (DOs)	Food and Economic Security increased
USAID Office	EGAD Office

III. BACKGROUND

Haiti Home Ownership and Mortgage Expansion (HOME) Program is a $10,699,683 five-year innovative mechanism that aims to facilitate access to housing for low to mid-income Haitian households through market-based solutions. HOME aims to address gaps in both the demand and supply sides of the housing value chain in order to create standard housing community models accessible to the average Haitian household. On the supply-side, HOME incentivizes and works with local real estate developers to create model housing communities for the underserved low and middle-income segments of the population. On the demand side, HOME incentivizes financial institutions to finance home purchase and repairs through microfinance housing or residential mortgages. The HOME program is managed by the World Council of Credit Unions (WOCCU) in partnership with the Affordable Housing Institute.

HOME was an initial $6,999,683 3-year award signed in July 2015. In 2018, WOCCU received a two-year cost extension to June 2020, to continue the support to the affordable housing sector.

HOME is made up of a variety of activities that aims to address the insufficient supply of housing in Haiti from multiple entry points. This initiative combines direct support to developer enterprises and financial institutions and facilitates the leverage of additional capital through tools such as credit guarantees and investment facilitation.

Through technical assistance and pay-for-performance mechanisms, HOME creates incentives for developers to invest profitably in standard but lower priced housing. In addition, beyond USAID support, HOME aims to facilitate these new developers' access to financing both locally and abroad. HOME also supports developers to adopt international green building standards in their constructions by helping them access the International Finance Corporation's EDGE (Excellence in Design for Greater Efficiencies) certification.

HOME works with financial institutions to address constraints affecting the demand for housing in Haiti and also incentivizes banks to grow their housing loan portfolios while expanding into down market segments through pay-for- performance mechanisms. It also contributes to the strengthening of smaller institutions through technical assistance on topics such as credit underwriting, monitoring, and marketing to support the scaling of their affordable housing portfolio.

Also, because these housing communities are private sector investments, there is a need to have the developers provide a range of houses so that they are interested in continuing to serve the sector. This is new for Haiti where only the well- to-do households could afford standard houses; there are only about 1,000 mortgages in Haiti and the average price for these houses are over $200k. Most houses built by the average Haitians are done over ten years and are not standard, that was one he causes for the high number of houses destroyed during the earthquake.

The first real estate developer, CHABUMA, that partnered with Home had tried to do a house for $25k but it was not commercially viable. The lower price point seems to be around $50k and it is possible only outside of the main neighborhoods in Port-au-Prince.

Housing poses a significant development challenge for Haiti, particularly in the aftermath of the 2010 earthquake, when 180,000 homes were determined to be destroyed. This expanded the already 300,000 backlog of housing stock required to meet a growing housing crisis in Haiti, in view of rapidly growing urban areas.

This HOME program came about to replace USAID's initial efforts in helping to build standard houses for underserved Haitian households after the earthquake. As it became evident that there would not be enough funds to do so and that it was a complex undertaking, it was decided to develop a program to help create a market-led affordable housing sector through financing, particularly mortgages.

IV. EVALUATION QUESTIONS

1. To what extent and in what ways has the HOME activity promoted successful models to support affordable housing[25] development in Haiti? The ET should consider both the real estate developing and the financing aspects of the model and the relationship between the two, highlighting what worked, what did not and why.
2. To what extent and in what ways was the HOME-promoted 'pay for performance' [26]methodology effective in generating results and will be replicable and sustainable? The evaluation team should identify any specific elements of the approach that are likely to be replicable/sustainable and those that will not be.
3. To what extent and in what ways has HOME's facilitation approach help create local real estate developers, reinforce housing financing and improving the ecosystem and create an enabling environment (notaries, related associations, Central Bank, Public Private Unit at the Ministry of Finances)? In this context, sustainable local real estate developers and financial institutions should be understood as those that will continue the work started under HOME. Among other empowerment criteria, the evaluation should consider the level of leadership taken by local entities in the undertaken activities and success in terms of housing projects and housing finance.

V. EVALUATION DESIGN AND METHODOLOGY

It is expected that the evaluation team proposes an overall research design to address the evaluation questions and a plan for collecting and analyzing the data. Nevertheless, given the nature of the evaluation questions and limited time available to plan and implement the evaluation, the evaluation design should be based solely on a combination of qualitative techniques to address the evaluation questions. Key informant interview, focus group interview, and in depth review of projects reports are among the techniques that the evaluation team should consider when addressing the evaluation questions. ESS and the evaluation team should also ensure that gender is appropriately and adequately addressed.

VI. DELIVERABLES AND REPORTING REQUIREMENTS

1. ***Evaluation Work plan:*** Upon receipt of this Activity Request, Social Impact (SI) shall submit within four weeks a draft work plan to the Contracting Officer's Representative (COR). The work plan will include: (1) the anticipated schedule and logistical arrangements; (2) a list of the members of the evaluation team, delineated by roles and responsibilities with their level of effort; (3) the identification of other required personnel and relevant local subcontractors, their LOE, roles and responsibilities and qualifications; and (4) the deliverable schedule.

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[25] **Affordable housing** refers to housing units that are accessible to the average Haitian household. Under the support provided by HOME to developer-driven activities, HOME provides support to households with monthly income between $265 and $2,650. However, the focus is on households with monthly income between $265 and $1,595.

[26] **Pay for results or performance** is an umbrella term for initiatives that pay upon accomplishment of results rather than efforts to accomplish those results. For example, a funder or a project implementer sets aside financial incentives for an entity to deliver pre-defined results. These incentives are paid after verification that the results have been accomplished.

2. ***Inception Report/Evaluation Design:*** Within two weeks of approval of the work plan, SI must submit to Contracting Officer's Representative (COR) a combined inception report and evaluation design document (which will become an annex to the Evaluation report). While the inception report will identify information gap to address the evaluation questions, the evaluation design will include: (1) a detailed evaluation design matrix that links the Evaluation Questions in the SOW to data sources, methods, and the data analysis plan; (2) draft questionnaires and other data collection instruments or their main features; (3) the list of potential interviewees and sites to be visited; (4) known limitations to the evaluation design; and (5) a dissemination plan. USAID/Haiti will take up to 10 business days to review and consolidate comments through the COR. Once the evaluation team receives the consolidated comments on the initial evaluation design and work plan, they are expected to return with a revised evaluation design and work plan within 10 business days.
3. ***In-briefing:*** Prior undertaking field work, the evaluation team will have an in-briefing with the the Economic Growth and Agriculture Development (EGAD) Team and the Evaluation and Survey Services (ESS) COR to discuss the team's understanding of the assignment, initial assumptions, evaluation questions, methodology, and work plan, and to clarify any questions or logistic needs.
4. ***Evaluation Briefing/Presentation:*** The evaluation team is expected to hold a final presentation in person to discuss the summary of findings and recommendations to USAID within 10 business days after the conclusion of fieldwork.
5. ***Draft Evaluation Report****:* The draft evaluation report should be consistent with the guidance provided in Section IX: **Final Report Format**. The report will address each of the questions identified in the SOW and any other issues the team considers to have a bearing on the objectives of the evaluation. Any such issues can be included in the report only after consultation with USAID. The submission date for the draft evaluation report will be determined in the evaluation work plan. Once the initial draft evaluation report is submitted, the Governance Office will have 10 working business days in which to review and comment on the initial draft, after which point the ESS COR will submit the consolidated comments to the evaluation team. The evaluation team will then be asked to submit a revised final draft report 5 business days hence, and again the Governance Office will review and send comments on this final draft report within 5 business days of its submission.
6. ***Final Evaluation Report:*** The evaluation team will be asked to take no more than 15 business days to respond/incorporate the final comments from the Governance Office. The evaluation team leader will then submit the final report to the COR. All project data and records (FGD and KII summary reports) shall be submitted in full and should be in electronic form in easily readable format, organized, and documented for use by those not fully familiar with the intervention or evaluation, and owned by USAID.

VII. EVALUATION TEAM COMPOSITION

The Evaluation Team shall be comprised of three Key Personnel positions: (i) a Team Leader, (ii) an Assistant Team Leader and a Housing Finance Specialist. The Team Leader (TL) is ultimately responsible for the overall management of the evaluation team, coordinating the implementation of the evaluation, assigning evaluation responsibilities and tasks, and authoring the final evaluation report in conformity with this Statement of Work. The TL must be an experienced evaluation expert, with a documented track record of 10 years of experience in the field of evaluation. S/he should have a strong background in the governance and/or public administration field. S/he should be fluent in French and English. S/he should have at least a Master's Degree in Economics, Statistics, Political Science, or Public Administration.

The Assistant Team Leader (ATL) helps the TL in the overall management of the evaluation team and the final products, in conformity with this Statement of Work. The ATL should be familiar with the Haitian administration. S/he must possess excellent writing and interpersonal skills and must be familiar with USAID programs, objectives, and reporting requirements. S/he should have experience in designing and implementing surveys and conducting FGDs. Fluency in French is required. English and Haitian Creole are highly desirable, as is significant prior work experience in Haiti. A Bachelor's degree in Political Science, Public Administration, or a related field is required to ensure that all areas of technical expertise required for the evaluation are effectively covered.

The Housing Finance Specialist should have extensive expertise in housing development sector in Haiti. He/she shall have at least a Bachelor of Science (B.Sc) in civil engineer.

The Housing Finance Specialist should be a banking specialist and have at least 10 years of credit experience in the Banking sector in Haiti. Some experience in microfinance management is highly desirable. The Housing Finance Specialist will provide technical assistance in the form of contextual background information on Haiti's banking and microfinance sectors, especially related to mortgage lending and micro loans for home construction and rehabilitation. The specialist will also review stakeholder categories and key informants identified by the Team Leader and Assistant Team Leader, and suggest possible additions. The Specialist will review the evaluation team's data collection strategy and data collection tools and suggest issues to be probed and financial data that may be collected from HOME participating financial institutions for additional analysis (if applicable). In the analysis phase, the Specialist will review the evaluation team's tally sheet and FCR matrix and provide guidance on the interpretation of findings and use his/her expertise to inform the team's conclusions and recommendations.

Both ATL and the Housing Finance Specialist should be locally hired. All team members will be required to provide a signed statement attesting to a lack of conflict of interest or describing any existing conflict of interest. The evaluation team shall demonstrate familiarity with USAID's evaluation policies and guidance included in the USAID Automated Directive System (ADS) in Chapter 200.

VIII. EVALUATION SCHEDULE

Timing (Anticipated Weeks or Duration)	Scheduled Activities
4 Weeks	Preparation of the work plan
2 Weeks	USAID review and approval of the workplan
4 Weeks	Preparation of the Inception report and evaluation design
1 Week	USAID review of the Inception Report and evaluation design

Timing (Anticipated Weeks or Duration)	Scheduled Activities
2 Weeks	In-briefing and Data collection
2 Weeks	Data analysis and Evaluation Briefing
3 Weeks	Draft Report writing
3 Weeks	USAID review of Draft Report
2 Weeks	Incorporate USAID comments and prepare Final Report

IX. FINAL REPORT FORMAT

The evaluation final report should include an abstract; executive summary; background of the local context and the strategies/projects/activities being evaluated; the evaluation purpose and main evaluation questions; the methodology or methodologies; the limitations to the evaluation; findings, conclusions, and recommendations. For more detail, see "How-To Note: Preparing Evaluation Reports" and **ADS 201mah, USAID Evaluation Report Requirements**. An optional evaluation report template is available in the Evaluation Toolkit.

The executive summary should be 2–5 pages in length and summarize the purpose, background of the project being evaluated, main evaluation questions, methods, findings, conclusions, and recommendations and lessons learned (if applicable).

The evaluation methodology shall be explained in the report in detail. Limitations to the evaluation shall be disclosed in the report, with particular attention to the limitations associated with the evaluation methodology (e.g., selection bias, recall bias, unobservable differences between comparator groups, etc.)

The annexes to the report shall include:

- The Evaluation SOW;
- Any statements of difference regarding significant unresolved differences of opinion by funders, implementers, and/or members of the evaluation team;
- All data collection and analysis tools used in conducting the evaluation, such as questionnaires, checklists, and discussion guides;
- All sources of information, properly identified and listed; and
- Signed disclosure of conflict of interest forms for all evaluation team members, either attesting to a lack of conflicts of interest or describing existing conflicts of.
- Any "statements of difference" regarding significant unresolved differences of opinion by funders, implementers, and/or members of the evaluation team.
- Summary information about evaluation team members, including qualifications, experience, and role on the team.

In accordance with ADS 201, the contractor will make the final evaluation reports publicly available through the Development Experience Clearinghouse within three months of the evaluation's conclusion.

X. CRITRIA TO ENSURE THE QUALITY OF THE EVALUATION REPORT

Per **ADS 201maa, Criteria to Ensure the Quality of the Evaluation Report**, draft and final evaluation reports will be evaluated against the following criteria to ensure the quality of the evaluation report.[27]

- Evaluation reports should represent a thoughtful, well-researched, and well-organized effort to objectively evaluate the strategy, project, or activity.
- Evaluation reports should be readily understood and should identify key points clearly, distinctly, and succinctly.
- The Executive Summary of an evaluation report should present a concise and accurate statement of the most critical elements of the report.
- Evaluation reports should adequately address all evaluation questions included in the SOW, or the evaluation questions subsequently revised and documented in consultation and agreement with USAID.
- Evaluation methodology should be explained in detail and sources of information properly identified.
- Limitations to the evaluation should be adequately disclosed in the report, with particular attention to the limitations associated with the evaluation methodology (selection bias, recall bias, unobservable differences between comparator groups, etc.).
- Evaluation findings should be presented as analyzed facts, evidence, and data and not based on anecdotes, hearsay, or simply the compilation of people's opinions.
- Findings and conclusions should be specific, concise, and supported by strong quantitative or qualitative evidence.
- If evaluation findings assess person-level outcomes or impact, they should also be separately assessed for both males and females.

If recommendations are included, they should be supported by a specific set of findings and should be action-oriented, practical, and specific.

[27] See **ADS 201mah, USAID Evaluation Report Requirements** and the Evaluation Report Review Checklist from the Evaluation Toolkit for additional guidance.

ANNEX B: REFERENCES

ANNUAL REPORTS

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity Year one quarterly report/annual report, July 1, 2015 to September 30, 2016. October 2016.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity Year 2 quarterly report/annual report, October 1, 2015 to September 30, 2017. October 2017.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity Year 3 quarterly report/annual report, October 1, 2017 to June 30, 2018. October 2018.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity Year 4 quarterly report/annual report, July 1, 2018 to September 30, 2019. October 2019.

WORK PLANS

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity year one work plan July 1, 2015 to September 30, 2016. Modified May 2016.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity year 2 work plan October 1, 2015 to September 30, 2017. October 2016.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity year 3 work plan October 1, 2017 to June 30, 2018. November 2017.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity year 4 (year 1 of extension period) work plan July 1, 2018 to September 30, 2019. August 2018.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity year 5 (year 2 of extension period) work plan October 1, 2019 to June 30, 2020. September 2019.

QUARTERLY REPORTS

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity technical report FY2018, First Quarter October 1st, 2017–December 31st, 2017.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity technical report FY2018, Second Quarter January 1st, 2018–March 31st, 2018.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity technical report FY2019, First Quarter October 1st, 2018–December 31st, 2018.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity technical report FY2019, Second Quarter January 1st, 2019–March 31st, 2019.

WOCCU Home Ownership and Mortgage Expansion (HOME) Activity technical report FY2019, Third Quarter April 1st, 2019–June 30, 2019.

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Amnesty International, "15 Minutes to Leave: Denial of the Right to Adequate Housing in Post-Quake Haiti." 2015.

Caldwell, Olivia, and Claude Clodomir. "Haiti HOME: Catalyzing Haiti's affordable housing market." Housing Finance International, Quarterly Journal of the International Union for housing Finance (IUHF) (Winter 2018): 25–28.

Camp, Lawrence (USAID, Office of Private Capital and Microenterprise), and Amanda Fernandez, (Palladium International, LLC) *Pay for Results in Development: A Primer for Practitioners.* USAID/Palladium, January 2018.

Haiti Equality Collective. *Haiti Gender Report, A Coalition Gender Shadow Report of the 2010 Haiti Post-Disaster Needs Assessment*. 2010.

USAID/FS SHARE (Financial Sector Knowledge Sharing). "Support development of a government of Haiti led action plan for expanding the availability of housing finance. Analysis of for housing finance in Haiti," October 10, 2011.

USAID/FS SHARE (Financial Sector Knowledge Sharing). "Support development of a government of Haiti led action plan for expanding the availability of housing finance. Assessment of Options for stimulating Housing Finance in Haiti," October 2011.

USAID/FS SHARE (Financial Sector Knowledge Sharing). "Housing demand in Port-au-Prince, Haiti," December 2011.

USAID. "Housing for Haiti's Middle Class. Post-Earthquake Diagnosis and Strategy," September 29, 2010.

USAID/Haiti. *Gender Assessment Report.* 2016.

ANNEX C: EVALUATION TEAM MEMBERS

Team Leader: Ms. Sandra Wark is an evaluation specialist with extensive experience in capacity building, institutional strengthening, and human development. Ms. Wark has served as a team leader for USAID and other donor-funded evaluations in Africa, Asia, and the Caribbean, including recent evaluations of two United States Department of Labor-funded activities in Haiti, one on combatting child labor and the other on improving labor rights and productivity in Haiti's garment sector. In addition, she recently completed two USAID/Haiti-funded performance evaluations: KONEKTE (May–September 2018) and SMASH (March–May 2019), for which she used mainly qualitative methods to assess project outcomes and effectiveness. Ms. Wark is a graduate of Georgetown University with a Master of Science in Foreign Service, as well as a graduate of Whitworth College with a Bachelor's in International Studies. She is a U.S. citizen but resides in Morocco. Ms. Wark is fluent in English and French.

Assistant Team Leader: Mr. Phanol Philippe is a Haitian monitoring and evaluation professional with over 18 years' experience in the design, monitoring, and evaluation of programs in various areas (nutrition, food security, education, water and sanitation, natural resource management, and governance). He has extensive expertise in conducting evaluations that combine the strengths of different evaluation approaches and methods (quantitative and qualitative) in order to optimize the usefulness and relevance of results. Mr. Philippe holds a master's degree in Environmental Economics. He is fluent in English, French, and Creole.

ANNEX D: EVALUATION DESIGN MATRIX

EQ	DATA COLLECTION METHOD	DATA SOURCES	ILLUSTRATIVE SUB-QUESTIONS	ANALYSIS PLAN
EQ 1: To what extent and in what ways has the HOME activity promoted successful models to support affordable housing development in Haiti?	Document Review KIIs FGDs Loan Portfolio Analysis	• USAID • Grantees and subgrantees • PFI and Housing Developers • PFI and Housing Developers' clients (borrowers and homebuyers) • Other value chain stakeholders • Other stakeholders • Activity M&E data • Portfolio analysis results • Activity documentation • Other available research and technical reports	What have been the main achievements of HOME? What were HOME's main intervention models. Of these, which models have been the most/least successful catalyzing private sector-led solutions to Haiti's affordable housing deficit? How/why? To what extent did HOME achieve its planned results? How did the different HOME-promoted models differ in terms of results? What have been main challenges faced by HOME in its efforts to reach planned results? To what extent did HOME choose its partner finance institutions and property development partners well? Were there any lessons HOME learned regarding the criteria or processes used to select partners? To what extent did HOME benefit/meet the needs low-to-medium-income	• **Content analysis** • **Trend analysis** • **Gap analysis** • **Comparative analysis** • **Quantitative Analysis** • **Gender analysis**

EQ	DATA COLLECTION METHOD	DATA SOURCES	ILLUSTRATIVE SUB-QUESTIONS	ANALYSIS PLAN
			households? To what extent were HOME-supported housing developments and financial products accessible to the low-to-medium-income households HOME intended? Did HOME-promoted models affect men and women differently? If so, how? Were there any good practices or lessons learned by HOME on how to design interventions to reach specific market segments? Was anything learned on how to design interventions to meet gender specific needs?	
EQ2: To what extent and in what ways was the HOME-promoted 'pay for performance' methodology effective in generating results and will be replicable and sustainable?	Document Review KIIs Portfolio Analysis	• USAID • Grantees and subgrantees • PFI and Housing Developers • Other value chain stakeholders • Other stakeholders • Activity M&E data • Portfolio analysis results • Activity documentation • Other available research and technical reports	In what specific ways did HOME implement P4P models? What were the main results of HOME's P4P models? What have been their strengths and weaknesses in terms of achieving expected results? To what extent were P4P incentives well-designed and calibrated to foster maximum results in exchange for minimum subsidies? Were there any lessons learned in how to structure incentives for maximum results? For example, how to choose the number	• **Content analysis** • **Trend analysis** • **Gap analysis** • **Comparative analysis** • **Quantitative Analysis** • **Gender analysis**

EQ	DATA COLLECTION METHOD	DATA SOURCES	ILLUSTRATIVE SUB-QUESTIONS	ANALYSIS PLAN
			and timing of benchmarks and determine the size of incentives provided? What non-financial constraints affected the success of HOME's P4P models (e.g., areas where incentives could not/did not promote needed changes in practices)? To what extent did HOME adequately assess these constraints/risks in its assistance package design? Were there any lessons learned about the relative importance of technical assistance versus financial incentives? To what extent are partner finance institutions and property developers committed to offering housing finance/building affordable homes for HOME's market segment (including female-headed households) in the absence of subsides? Are there any good practices or lessons learned from HOME on how to limit partner dependence on USAID subsidies? To what extent are partner financial institutions and property developers likely to be able to profitably finance/build affordable homes in the absence of HOME subsidies? If there is a profitability gap, how	

EQ	DATA COLLECTION METHOD	DATA SOURCES	ILLUSTRATIVE SUB-QUESTIONS	ANALYSIS PLAN
			large is it? What lessons have been learned from HOME's experiences using financial incentives to leverage domestic stakeholder investments in affordable housing finance/construction? How might the approach be used to address other development challenges in Haiti? What economic, social, or institutional conditions are necessary for successfully using various HOME P4P models? What internal and external conditions are the most critical to effectively replicate and sustain the results achieved through HOME's P4P models?	
EQ3: To what extent and in what ways has HOME's facilitation approach helped create local real estate developers, reinforce housing financing, improve the ecosystem and create an enabling	Document Review KIIs FGDs Portfolio Analysis	• USAID • Grantees and subgrantees • PFI and Housing Developers • PFI and Housing Developers' clients (borrowers and homebuyers) • Other value chain stakeholders • Other stakeholders	Were HOME finance and property development partners satisfied with HOME's technical assistance? Did it address their priority needs, and was the assistance effective? To what extent did PFI and property developers acquire needed knowledge and skills to profitably operate in the affordable housing space?	• **Content analysis** • **Trend analysis** • **Gap analysis** • **Comparative analysis** • **Quantitative Analysis** • **Gender analysis**

EQ	DATA COLLECTION METHOD	DATA SOURCES	ILLUSTRATIVE SUB-QUESTIONS	ANALYSIS PLAN
environment (notaries, related associations, Central Bank, Public Private Unit at the Ministry of Finances?		• Activity M&E data • Portfolio analysis results • Activity documentation • Other available research and technical reports	To what extent did HOME foster understanding among PFI/property developers of the potential economic benefits of being more proactive/gender inclusive in reaching both women and men? Which methods, if any, were most useful to change perceptions and practices regarding loaning to female-headed households? To what extent did HOME contribute to improving eco-system entities' (notaries, land surveyors, evaluators) professionalism, effectiveness, and efficiency? To what extent did HOME's interventions contribute to enabling PFI and property developers to overcome or effectively work around legal and regulatory issues affecting the viability/profitability of affordable housing finance and construction? To what extent did HOME contribute to attracting government, national, and international private sector investors/buyers, donor, and non-profit organization buy-in for its model of private-sector led affordable housing construction projects?	

EQ	DATA COLLECTION METHOD	DATA SOURCES	ILLUSTRATIVE SUB-QUESTIONS	ANALYSIS PLAN
			To what extent did HOME succeed in fostering cooperation among property developers and creating a viable entity capable of joint advocacy and other cooperative efforts to improve conditions for affordable housing construction post-activity?	

ANNEX E: LIST OF PERSONS INTERVIEWED

Grantee and Subgrantee Personnel (4 men, 7 women)

1. Claude Clodomir, Chief of Party (WOCCU)
2. Daphnée Raymond, M&E (WOCCU)
3. Marie Gesly Lévêque, Deputy Chief of Party (WOCCU)
4. Dalia Mehiar, HQ Program Assistant (WOCCU HQ)
5. Stephanie Grell Azar, Program Manager (WOCCU HQ)
6. Olivia Caldwell, Affordable Housing Specialist (AHI)
7. Adriana Llorca, Housing Microfinance Specialist (HFHI)
8. Jean Frenel Tham, Habitat Haiti
9. Remy Pierre Raymond, Habitat Haiti
10. Taina Camy, Habitat Haiti
11. Daniel Dorsainvil, HOME consultant

Partner Property Developer Personnel (3 men, 2 women)

1. Patrick Brun, Owner-Manager, Chabuma
2. Doris Michel, Project Manager, Panamera
3. Stephane Lerouge, Owner-Manager, Panamera
4. Gerald Emile Brun, Owner-Manager, Tecina-Estimé
5. Regine Estimé, Tecina-Estimé

Partner Financial Institution Personnel (10 men, 4 women)

1. Phophete Fils Aimé, Directeur Général, Socolavim
2. Jean Roussel Petit-Homme, Directeur Général, Kotelam
3. Ulrick Baltazard, Directeur des opérations et de réseau, Kotelam
4. Mica Bruno, SOGEBEL
5. Fabienne Midy, SOGEBEL
6. Daphnée Rosarion, Capital Bank
7. Felix Rodlin, Caisse Populaire Fraternité
8. Maxi Jerry, Credit Agent, Socolavim
9. Saint-Hilaire Nesly, Credit Agent, Socolavim
10. Romain Marc Antoine, Engineer, Socolavim
11. Kenol Shelomy, Credit Agent, Socolavim
12. Bruno Jean-Marc, Credit Agent, Kotelam
13. Marc Jerry Mondesir, Credit Agent, Kotelam
14. Gabriella Guillaume, Credit Agent, Kotelam

Other Value Chain Entity (5 men, 4 women)

1. Gary Cassagnol, Notary
2. Robert Laforêt, Lawyer
3. Jacqueline Salnave, Directeur du Crédit, BPH
4. Lionel Guillaume, Board Member, BNC
5. Danielle Giodani, Notary
6. Fedna Delerne, Real Estate Agent
7. Arabelle Hollant, Homebuilders Association
8. Phillip Cineas, Homebuilders Association

9. Arp. Bien-Aimé

Other Stakeholders (7 men, 3 women)

1. Marie Renée Vertus, Agreement Officer Representative, USAID/HAITI
2. Isaac Michel, Alternate Agreement Officer Representative, USAID/HAITI
3. Laurence Camp, Bureau for Economic Growth, Education, and Environment, USAID/Washington
4. Yvon Buissereth, Directeur General, Entreprise Publique de Promotion de Logements Sociaux (EPPLS)
5. Marie Zemyr Jeune, Funds Director, Civil Service Pension Fund, Ministry of Finance
6. Jean Baden Dubois, Governor, Central Bank of Haiti
7. Sylvain Kakou, Country Representative, International Finance Corporation
8. Silvia Elena Solano Quesada, Regional Lead, Green Building LAC, Climate Business Department
9. Jean-Marc Cuvilly, Chief of Party, USAID/Haiti Invest
10. Guy Max Delphin, Delphin Investments

Homebuyers (3 women)

1. Mrs. Joseph Nicolas Allen
2. Sandra Joseph
3. Marie Mercie Lazard

ANNEX F: INFORMED CONSENT SCRIPTS & DATA COLLECTION PROTOCOLS

INFORMED CONSENT AGREEMENT - KII

Purpose: Thank you for taking the time to speak with us today. My name is [**NAME**]. I am a researcher from Social Impact, a company that is based in the United States. Our team is conducting a study of the USAID/HAITI HOME activity. HOME is a project to facilitate access to safe and durable housing by low-to-middle-income Haitian households through market-based solutions. Rather than directly investing its resources in building houses or giving loans and subsidies to Haitian households, HOME aided the Haitian property developers, banks, and credit unions to design and build affordable homes or develop new housing finance products that meet the needs of low-to-middle income Haitians.

The purpose of the study is to understand the extent HOME was successful meeting its objectives, to assess what were the most important challenges it faces, and identify lessons learned and good practices that might help future housing initiatives in Haiti or elsewhere. We are speaking to you today because you collaborated directly with HOME or with HOME partners, are involved in the housing sector, or because you may have been directly or indirectly affected by HOME interventions. For example, you may have purchased a house from a HOME partner developer or received a loan from a HOME partner finance institution.

We would like your honest impressions, opinions and thoughts about various issues related to this project's implementation and outcomes. We are independent consultants who have no affiliation with the firms and institutions that implemented HOME nor do we represent any other private sector firm in the housing sector nor are we from the GOH.

Procedures: If you agree to participate, we ask you to discuss your experience and opinion of the activities and services implemented under the HOME program. The interview will take about 1 hour of your time. Although we will publish our findings in a public report, all your answers will be kept confidential. Nothing you tell us will be attributed to you by directly name and or allow someone to easily identify you in our report.

If you accept, we would like to record our conversation. The purpose of the recording is to help us with our notetaking. Only the evaluation team will have access to the recording and we will destroy it once we have completed our notes.

Risks/Benefits: There are no significant risks to your participation in this study. You will not receive any direct benefit or compensation for participating in this study. Although this study will not benefit you personally, we hope that our results will help improve potential future programs to improve access to safe and affordable housing in Haiti.

Voluntary Participation: Participation in this interview is completely voluntary. You do not have to agree to be in this study. You are free to end the interview at any time or to decline to answer any question which you do not wish to answer. If you decline to participate in the interview, no one will be informed of this.

Do you have any questions? [Interviewer should answer any questions]

Permission to Proceed

I understand the purpose of the interview as outlined above and understand that I can withdraw from the interview at any time and for any reason. I agree to participate in the interview (Evaluator records).

☐Yes No

Initials of evaluator to indicate receipt of verbal consent: ______________________

Date ___________________________

USAID: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name

Respondent title:

Respondent Organization:

Sex of respondent:

1. How long have you been overseeing HOME, and in what capacity?
2. Why did USAID develop/fund HOME? What were some of the factors that contributed to its decision?
3. In what ways, if any, was HOME effective in addressing Haiti's affordable housing deficit? What were HOME's main achievements?
4. In what ways, if any, did HOME fall short of USAID's expectations? (EQ1)

Probes:

- How did different HOME promoted models differ in terms of results: ((1) incentives and TA to credit unions for micro home loans, (2) incentives and technical assistance to banks to provide mortgages, (3) incentives and technical assistance to property developers to develop affordable housing estates)?
- Did different models produce different results in terms of the quality and affordability of housing produced?

5. What have been the main challenges faced by HOME in its efforts to reach planned results (houses built/access to home finance improved)? (EQ1)

Probes:

- In what ways, if any, did HOME's intervention strategy evolve to overcome or mitigate challenges?

6. To what extent did HOME choose its partner finance institutions and property development partners well? Were there any lessons learned regarding the criteria or process used to select partners? (EQ1)
7. Why do you think all of HOME's housing construction partners and most PFI were located in PAP?
8. To what extent was HOME effective reaching its intended target population? Did different models serve low-income and middle-income households differently? (EQ1)
    - How did USAID perceive HOME's decision to re-evaluate the household income ranges targeted by its housing developments/mortgage facilitation interventions?
9. To what extent, if at all, did the HOME Activity affect women and men differently? What was done, if anything, to address gender specific needs/expectations? (EQ1)

Probes:

- Did any of HOME's interventions directly or indirectly address barriers/enabling factors that affect equitable access to housing by women? (for example, access to credit, ability to have name on property title, equal right/access to inheritance, effect of common law marriages on property ownership, conscious or unconscious bias among lenders/loan officers)? What, if any of these interventions were most effective, and why?

- To what extent did HOME explicitly seek out some minimum gender balance/representation in staffing (or key roles) or capacity/willingness to address gender inequalities as a part of partner/grantee identification?

10. What considerations went into the decision to drop HOME interventions in favor of credit unions for micro home loans and concentrate on the housing development/bank mortgage facilitation strategies in the extension phase?
11. What was successful about HOME's use of the Pay for Performance modality? (EQ2)

Probes:

- To what extent were P4P incentives well-designed and calibrated to foster maximum results in exchange for minimum subsidies? Were there any lessons learned in how to structure incentives for maximum results?
- To what extent was HOME monitoring system effective making sure benchmarks were achieved before disbursing subsidies?

12. What was less successful about the P4P modality? How could it have been improved? Were some uses of P4P more successful than others? If so, how? (EQ2)
13. How critical were HOME incentives to catalyze private sector investment in affordable housing and housing finance? Could the same have been achieved through technical assistance only?

Probe**:** What lessons have been learned from HOME's experiences using financial incentives to leverage upfront domestic stakeholder investments in affordable housing finance/construction? How might the approach be used to address other development challenges in Haiti?

14. What, if any, indication does USAID have that HOME partners may continue similar work moving forward in the absence of subsidies? (EQ2)

Probes:

- How committed and able are partners to continuing/completing work started under HOME?
- To what extent are they committed to continue to target low-to-medium income households and/or to provide equitable access to loans?

15. To what extent do you think that HOME's P4P modality could be used to leverage domestic investment to address other development challenges affecting Haiti?
16. What if anything has been learned from HOME about how to promote partner self-reliance and limit dependence on donor resources? (EQ2 and EQ3)

17. In what ways did HOME build financial institution and property developer partners' capacity? To what extent do gaps remain (financial capacity, management capacity)? (differentiate between PFIs and developers)? (EQ3)
18. In what ways did HOME intervene to improve eco-system entities' (notaries, land surveyors, evaluators) professionalization, effectiveness and efficiency? To what extent do gaps remain? (EQ3)
19. To what extent did HOME address and/or mitigate factors in the enabling environment that affect the housing construction sector in Haiti, such as:
    - Lack of urban planning and zoning
    - Lack of building codes
    - Lack of effective municipal enforcement of building standards (inexistent)
    - Lack of standardization of dwelling unit

Probes:

- What more, if anything, should have been done by HOME to address enabling environment issues?

20. To what extent did HOME contribute to attracting government, national and international private sector investors/buyers (including Haitian diaspora), donor and non-profit organization buy-in for its model of private-sector led affordable housing construction projects? (EQ3)
21. To what extent did HOME succeed in fostering cooperation among property developers to develop solutions to mutual problems and/or advocate for systemic reform in the housing sector? What role, if any, is the association of property developers likely to play in this sense? (EQ3)
22. What did you learn from HOME that might affect the design of future housing programs?

GRANTEE AND SUBGRANTEES: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name:

Respondent title:

Respondent Organization:

Sex of respondent:

1. What were your roles and responsibilities in the HOME's implementation? How long were you involved in the Activity?
2. In what ways, if any, was HOME effective in addressing Haiti's affordable housing deficit? Which were its key achievements?

3. In what ways, if any, did HOME's results fall short of the implementation team's expectations?

   Probes:

   - How did different HOME promoted models differ in terms of results ((1) incentives and TA to credit unions for micro home loans, (2) incentives and technical assistance to banks for mortgages, (3) incentives and technical assistance to property developers to develop affordable housing estates)?
   - Did different models produce different results in terms of the quality and affordability of housing produced?

4. What have been main challenges faced by HOME in its efforts to reach planned results?
   Probe:
   - In what ways, if at all, did you adjust your intervention strategy to overcome or mitigate these challenges? (EQ1)
5. To what extent did HOME choose its partner finance institutions and property development partners well? Were there any lessons learned regarding the criteria used to select partners? (EQ1)
6. Why were all of HOME's housing construction partners and most PFI located in PAP? How feasible would it have been to work in smaller cities? (EQ1)
7. To what extent was HOME effective reaching its intended target population? Did different partnerships and interventions serve low-income and middle-income households differently? (EQ1)
   - Why did HOME determine it was necessary re-evaluate the household income ranges targeted by its housing developments?
8. To what extent, if at all, did the HOME Activity affect women and men differently? What was done, if anything, to address gender specific needs/expectations? (EQ1)

Probes:

- Did any of HOME's interventions directly or indirectly address barriers/enabling factors that affect equitable access to housing by women? (for example, access to credit, ability to have name on property title, equal right/access to inheritance, effect of common law marriages on property ownership, other conscious or unconscious bias among lenders/loan officers affecting loan decisions)? What, if any of these interventions were most effective, and why?

9. What considerations went into the decision to drop HOME interventions in favor of credit unions for micro home loans and concentrate on the housing development/bank mortgage facilitation strategies?
10. What was successful about HOME's use of the Pay for Performance modality? (EQ2)

Probes:

- To what extent were P4P incentives well-designed and calibrated to foster maximum results in exchange for minimum subsidies? Were there any lessons learned in how to structure incentives for maximum results?
- To what extent was HOME monitoring system effective making sure benchmarks were achieved before disbursing subsidies?

11. What was less successful about the P4P modality? How could it have been improved? (EQ2)
12. How critical were HOME incentives to catalyze private sector investment in affordable housing and housing finance? Could the same have been achieved through technical assistance only? (EQ2)

Probe**:** What lessons have been learned from HOME's experiences using financial incentives to leverage upfront domestic stakeholder investments in affordable housing finance/construction? How might the approach be used to address other development challenges in Haiti?

13. What, in any indication is there that HOME partners may continue similar work moving forward in the absence of USAID subsidies? (EQ2)

Probes:

- How committed are partners to continuing/completing work started under HOME? How able are they in current circumstances?
- To what extent are they committed to continue to target low-to-medium income households and/or to provide equitable access to loans?
- To what extent are they committed to continue to target households headed by women?

14. To what extent do you think that HOME's P4P modality could be used to leverage domestic investment to address other development challenges affecting Haiti?

15. What if anything has been learned from HOME about how to promote partner self-reliance and limit dependence on donor resources? (EQ2 and EQ3)
16. In what ways did HOME build financial institution and property developer partners' capacity? To what extent do gaps remain (financial capacity, management capacity)? (differentiate between PFIs and developers)? (EQ3)
17. In what ways did HOME intervene to improve eco-system entities' (notaries, land surveyors, evaluators) professionalization, effectiveness and efficiency? To what extent do gaps remain? (EQ3)
18. To what extent did HOME address and/or mitigate factors in the enabling environment that affect the housing construction sector in Haiti, such as:
    - Lack of urban planning and zoning
    - Lack of building codes
    - Lack of effective municipal enforcement of building standards (inexistent)
    - Lack of standardization of dwelling unit

Probes:

- What more, if anything, should have been done by HOME to address enabling environment issues?

19. To what extent did HOME contribute to attracting government, national and international private sector investors/buyers (including Haitian diaspora), donor and non-profit organization buy-in for its model of private-sector led affordable housing construction projects? (EQ3)
20. To what extent did HOME succeed in fostering cooperation among property developers to develop solutions to mutual problems and/or advocate for systemic reform in the housing construction sector? What role, if any, is the association of property developers likely to play in this sense? (EQ3)
21. What did you learn from HOME that might affect the design of future housing programs?

PARTNER PROPERTY DEVELOPERS: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name:

Respondent title:

Respondent Organization:

Sex of respondent:

Introductions. What are your roles and responsibilities within your organization? When/how did your collaboration with HOME start and how long did it last?

1. What challenges and opportunities affect property developers who want to develop housing that is affordable to low-to-middle income Haitians? (EQ1, EQ3)

2. How did your collaboration with HOME begin? What was the process for becoming a HOME partner?

3. How, if at all, did your collaboration with the Home Activity change your business models and activities? (EQ1, EQ2, EQ3)

Probes:

- In what ways, if any, did HOME help you to plan your housing development projects?
- In what ways, if any, did HOME help you to attract investors for your housing developments?
- In what ways, if any, did HOME enable you to lower the sales price of homes in your developments?
- In what ways, if any, did HOME help you to market/facilitate sales of units in your developments?
- In what ways, if any, did HOME facilitate access to mortgages to low-to-medium income Haitians to purchase homes in your housing developments?
- In what ways, if any, did HOME affect the cost of building affordable homes?
- In what ways, if any, did HOME facilitate you to overcome regulatory and administrative issues that negatively affects housing developers? (land titles, construction permits, zoning issues)
- In what ways, if any, did HOME make purchasing homes in your developments accessible to female headed households?
- In what ways, if any, did HOME enable you to increase the quality of homes? (EQ1, EQ2, EQ3)

4. In what ways, if at all, did your collaboration with HOME have negative or unexpected consequences on your business?
5. To what extent were your clients (low-to-medium income Haitians in need of decent and affordable housing) satisfied with the financial products/housing developments supported by the HOME? What, if anything, could have been done differently to address low and/or medium income Haitians needs/expectations more effectively? (EQ1)
6. Did any of HOME's interventions directly or indirectly address barriers/enabling factors that affect equitable access to housing by women? (for example, access to credit, ability to have name on property title, equal right/access to inheritance, effect of common law marriages on property ownership, vulnerability to GBV, other conscious or unconscious bias among sellers/developers or lenders)? What, if any of these interventions were most effective, and why?
7. What challenges did you experience working with USAID/HOME? What, if anything, could have been done differently to overcome/lessen these challenges? (EQ1)
8. What did you find useful/helpful in the way HOME structured and disbursed incentives? (EQ2)

Prompts:

- Were the benchmarks that you had to achieve for payment realistic?
- Were the disbursements timely?
- Was the amount of incentive enough for you to maintain profitability and keep forward momentum in construction?
- What, if anything could have been improved about the way HOME structured its incentives?

9. How critical were HOME incentives to catalyze your investments in housing finance/affordable housing developments? In what ways were they critical? In what ways were they not critical? (EQ2)
10. To what extent are you likely to complete the housing developments started with HOME assistance without HOME subsidies? What are the main factors that affect your ability to complete the developments? (EQ2)
11. What will you do to keep this part of your business growing? Do you intend to continue offering housing finance/building affordable homes for HOME's market segment (including female-headed households) in the absence of subsides? What are the main factors that affect your decision to continue? (EQ2 and EQ3)
12. To what extent did HOME contribute to improving eco-system entities' (notaries, land surveyors, evaluators) professionalism, effectiveness and efficiency? (EQ3)
13. To what extent did HOME address and/or mitigate factors in the enabling environment that affect the housing construction sector in Haiti, such as:
    - Lack of urban planning and zoning
    - Lack of building codes

- Lack of effective municipal enforcement of building standards (inexistent)
- Lack of standardization of dwelling unit

Probes:

- What more, if anything, should have been done by HOME to address enabling environment issues?

14. To what extent did HOME contribute to attracting government, national and international private sector investors/buyers (including Haitian diaspora), donor and non-profit organization buy-in for private-sector led affordable housing construction projects? (EQ3)
15. How, if at all, are you cooperating with other property developers to collectively address constraints affecting the housing development industry? If so, what do you think you will be able to accomplish? What role, if any, has HOME had in fostering cooperation among industry stakeholders? (EQ3)

PARTNER FINANCIAL INSTITUTIONS: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name:

Respondent title:

Respondent Organization:

Sex of respondent:

Introductions. What are your roles and responsibilities within your organization? When/how did your collaboration with HOME start and how long did it last?

1. What challenges and opportunities affect property developers who want to develop housing that is affordable to low-to-middle income Haitians? (EQ1, EQ3)

2. How did your collaboration with HOME begin? What was the process for becoming a HOME partner?

3. How, if at all, did your collaboration with the Home Activity change your business models and activities? (EQ1, EQ2, EQ3)

Probes:

- In what ways, if any, did HOME help you to develop/attract capital for new financial products/services?
- In what ways, if any, did HOME help you to reevaluate the terms and conditions for receiving existing financial products/services?
- In what ways, if any, did HOME help you to attract new clients for your financial products/services?
- In what ways, if any, did HOME affect how you manage/administer loans?
- In what ways, if any, did HOME facilitate making mortgages/home loans accessible to female headed households?

4. In what ways, if at all, did your collaboration with HOME have negative or unexpected consequences on your business?
5. To what extent were your clients (low-to-medium income Haitians in need of decent and affordable housing) satisfied with the financial products supported by the HOME? What, if anything, could have been done differently to address low and/or medium income Haitians needs/expectations more effectively? (EQ1)
6. Did any of HOME's interventions directly or indirectly address barriers/enabling factors that affect equitable access to safe and durable housing by women? (for example, access to credit, ability to have name on property title, equal right/access to inheritance, effect of common law marriages on property ownership, vulnerability to GBV, other conscious or unconscious bias among sellers/developers/lenders…)? What, if any of these interventions were most effective, and why?

7. What challenges did you experience working with USAID/HOME? What, if anything, could have been done differently to overcome/lessen these challenges? (EQ1)
8. What did you find useful/helpful in the way HOME structured and disbursed incentives? (EQ2)

Prompts:

- Were the benchmarks that you had to achieve for payment realistic?
- Were the disbursements timely?
- Was the amount of incentive enough for you to maintain profitability/manage risk?
- What, if anything could have been improved about the way HOME structured its incentives?

9. How critical were HOME incentives to catalyze your investments in housing finance? In what ways were they critical? In what ways were they not critical? (EQ2)
10. What will you do to keep this part of your business growing? Do you intend to continue offering housing finance for HOME's market segment (including female-headed households) in the absence of subsides? Will the terms and conditions remain the same? What are the main factors that affect your decision to continue? (EQ2 and EQ3)
    - To what extent do you see expanding loans to reach more women as an additional cost or risk or as a means to expand your market?
11. To what extent did HOME contribute to improving eco-system entities' (notaries, land surveyors, evaluators, builders) professionalism, effectiveness and efficiency? (EQ3)
12. To what extent did HOME address and/or mitigate factors in the enabling environment that affect the housing sector in Haiti, such as:
    - Lack of urban planning and zoning
    - Lack of building codes
    - Lack of effective municipal enforcement of building standards (inexistent)
    - Lack of standardization of dwelling unit

Probes:

- What more, if anything, should have been done by HOME to address enabling environment issues?

13. To what extent did HOME contribute to attracting government, national and international private sector investors/buyers (including Haitian diaspora), donor and non-profit organization buy-in for private-sector led solutions to Haiti's affordable housing deficit? (EQ3)

PARTNER FINANCIAL INSTITUTIONS CREDIT AGENT: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name:

Respondent title:

Respondent Organization:

Sex of respondent:

1. To what extent is there demand in Haiti for home loans among low to medium income Haitians? For what purposes to lenders typically want the loans for?
2. What challenges do low income Haitian face in accessing credit for home improvements?
3. What types of home finance products are available in Haiti for low-to-medium income households?

- What size of loan is typically available for home improvements/construction?
- What are the repayment terms?
- How many credit unions offer these kinds of loans?
- How long have these types of loans been available?
- Have there been any innovations in the last five years?

4. Please describe the training/technical assistance you received from HOME?

- What topics were covered?
- What, if anything, did you learn?

5. How, if at all, did the training/assistance affect your work as a credit agent?

- In what ways, if any, did HOME affect your capacity as a credit agent to market home loans?
- In what ways, if any, did HOME affect how you are compensated for your work?
- In what ways, if any, did HOME affect your capacity as a credit agent to assess loan eligibility/secure home loans?
- In what ways, if any, did HOME affect your capacity as a credit agent to assist loan recipients with evaluating the cost of home improvements?
- In what ways, if any, did HOME affect your capacity as a credit agent to monitor use of loans for intended purposes?
- In what ways, if any, did HOME affect the volume of home loans offered by your agency?
- In what ways, if any, did HOME affect home loan terms and conditions offered by your credit union?
- In what ways, if any, did HOME affect the priority given to lending to female heads of households?
- In what ways, if any, did HOME affect the size of loans offered to women heads of households?

6. Has there been any change in your credit unions' financial products and services since your credit unions' collaboration with HOME ended in 2018? Has there been any change in the volume of home loans offered by your institution?

MORTGAGE RECIPIENT/HOME BUYER: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name:

Purpose: My name is [**NAME**]. I was given your contact I information by *[Name of Construction Company]*. We are conducting short interviews with *[Name of Construction Company]* clients to learn about their needs and overall satisfaction with the process of buying a home in *[Name housing* development]. Would you be willing to spend 30 minutes answering our questions?

Yes/No,

If Yes, proceed with the rest of the script

Before I proceed with the survey questionnaire, let me tell you a bit more information about how your responses will be used.

I am a researcher from Social Impact, a company that is based in the United States. Our team is conducting a study of the USAID/HAITI HOME activity. HOME provided technical assistance to *[Name of Construction Company]* to develop affordable housing developments and to connect potential clients to financial institutions for mortgages. Your experiences *[Name of Construction Company]* will help us to assess whether the assistance was effective or not.

Procedures: If you agree to participate, we ask you to discuss your experience and opinion of the *[Name of Construction Company]*. The survey will take about 30 minutes of your time. Your answers will be kept confidential. *[Name of Construction Company]* has shared your information with us but will not know whether you chose to participate or any details of your response. Your responses will be summarized in a report about the HOME program that will be shared with USAID. Your name will not appear in the report.

Risks/Benefits: You will not receive any direct benefit or compensation for participating in this survey, either from Social Impact or from *[Name of Construction Company]* We hope that our results will help your *[Name of Construction Company]* and its financial institution partners to improve its loan programs.

Voluntary Participation: Participation in this interview is completely voluntary. If at any point, you don’t want to continue, please let me know.

Do you have any questions? [Interviewer should answer any questions]

Permission to Proceed

I understand the purpose of the interview as outlined above and understand that I can withdraw from the interview at any time and for any reason. I agree to participate in the interview (Evaluator records).

☐Yes No

1. What have been some of the challenges you experienced buying a home/getting safe affordable housing?
2. To what extent were you satisfied with the services you received from [name of property developer]? Did you experience any challenges at any point in the process of purchasing your home?
3. Did *[Name of Construction Company]* assist you with access to financing to buy a home in [name of development]? If Yes, continue to question 4. If no, skip to question 10.
4. Would you please describe the assistance you received from [name of property developer] to finance your home?
5. Which bank/credit union provided you with your loan? Why did you choose to take a loan from [name of bank/credit union]?
6. What was the size of your loan? Did the size of your loan meet your needs/expectations?
7. Are you happy with your choice of bank/credit union? What, if anything could [name of mortgage provider] have done better?
8. How confident do you feel that you will be able to repay the loan? What if any challenges do you anticipate?
9. Do you have any suggestions for how to improve [name of credit union] home mortgage products?
10. If you [name of construction company] did not help you get financing for your home, please describe how you were able to finance the purchase of your home? Did you take out a loan from a financial institution? What was the size of your loan? Do you have any suggestions for how the [name of property developer] can improve the quality of its homes or support to home buyers better to finance their homes?
11. Has taking the mortgage affected your quality of housing? If so how? What was your situation before? What is it now?
12. Before we finish our interview, we would like to know a bit more about you. What is your occupation?
13. Who is your employer?
14. What is your age?
15. Are you married? Do you have children?

OTHER HOUSING VALUE CHAIN ENTITIES: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name:

Respondent title:

Respondent Organization:

Sex of respondent:

1. What are the main challenges affecting property developers and financial institutions to build/finance housing that is affordable to low-to-middle income Haitians? Has anything changed in the last five years? If so, what? (EQ1, EQ3)

   Please consider some of the following:

- Urban planning and zoning
- Building codes
- Municipal enforcement of building standards
- Standardization of dwelling unit
- Cost of construction (materials)
- Cost of construction (taxes and other fees)
- Home developers' access to construction finance
- Homeowners access to credit for home improvements
- Potential home buyers' access to mortgages to buy a home
- Availability of homes for sale affordable to low to middle income Haitians

2. Have you had any interaction with the USAID/HAITI HOME Activity? If so, what has been your interaction?

   Probes for participants in activities

   Meeting on Condominium Law

   - Please describe the meeting on laws/regulations affecting multifamily residences (the discussion on the changes in Haiti's Condominium Law)?
   - Who attended?
   - What was discussed?
   - Has anything changed as a result of the meeting?
   - Do you expect any changes in the future?
   - What kind of follow-up is needed to clarify/facilitate the conditions for the construction/sale of affordable multifamily residences?

Meetings to create Home Builders Association

- Please describe your involvement in the proposed creation of a Home Builders Association?
- How/why did you attend the meetings?
- What is the purpose of the Association?
- To date, what if any plans does the Association have to promote its members interests?
- How optimistic or pessimistic are you that the Association will be an effective way to strengthen the Haitian home development businesses? Why?
- Are there likely to be any women among the members? Who? Why not?

3. Based on your knowledge, in what ways, if at all, has HOME contributed to creating a viable market for affordable housing developments in Haiti? How would you describe the market now as compared to five years back? (EQ1, EQ2, EQ3)

4. Based on your knowledge, in what ways, if at all, has HOME contributed to expanding access to housing finance? What profiles of lenders have benefited the most/least from HOME interventions? What profiles of borrower have benefited the most/least from HOME interventions? (EQ1, EQ2, EQ3)
    - To what extent did home expand access to women headed households?

5. What are the strengthens and weaknesses of HOME's approach to improving access by low-to-medium income Haitians to affordable housing? (EQ1, EQ2, EQ3)

6. What, if any, good practices or lessons learned have emerged from the HOME model of working with the private sector to address Haiti's housing deficit? (EQ1, EQ2, EQ3)

OTHER STAKEHOLDERS: KII PROTOCOL

Date:

Interviewer Name:

Primary Notetaker Name:

Respondent Name:

Respondent title:

Respondent Organization:

Sex of respondent:

1. What are the main challenges affecting property developers and financial institutions to build/finance housing that is affordable to low-to-middle income Haitians? Has anything changed in the last five years? If so, what? (EQ1, EQ3)

2. Have you had any interaction with the USAID/HAITI HOME Activity? If so, what has been your interaction? Have there been any notable outcomes, either positive or negative, from your involvement with HOME? (EQ1, EQ3)

3. Based on your knowledge, in what ways, if at all, has HOME contributed to creating a viable market for affordable housing developments in Haiti? How would you describe the market now as compared to five years back? (EQ1, EQ2, EQ3)

4. Based on your knowledge, in what ways, if at all, has HOME contributed to expanding access to housing finance? What profiles of lenders have benefited the most/least from HOME interventions? What profiles of borrower have benefited the most/least from HOME interventions? (EQ1, EQ2, EQ3)

- To what extent did home expand access to women headed households?

5. What are the strengthens and weaknesses of HOME's approach to improving access by low-to-medium income Haitians to affordable housing? (EQ1, EQ2, EQ3)

7. What, if any, good practices or lessons learned have emerged from the HOME model of working with the private sector to address Haiti's housing deficit? (EQ1, EQ2, EQ3)

FOCUS GROUP DISCUSSION PROTOCOL

Date:

Enumerator:

Primary Notetaker Name:

Respondent sex:

CREDIT UNION CLIENT FIRST CONTACT SCRIPT

Purpose: My name is [**NAME**]. I was given your contact I information by *[NAME OF FINANCIAL INSTITUTION]*. We are conducting focus group discussions with [*NAME OF FINANCIAL INSTITUTION*] home loan clients to learn about their needs and overall satisfaction with the credit unions loan package. Your credit union received technical assistance from USAID/Haiti project to improve their housing micro finance loan services. Your experiences with [*NAME OF FINANCIAL INSTITUTION*] will help us to assess whether the assistance was effective or not.

Because of the current public health situation, the group discussion will be conducted using Whatsapp. If you agree to participate, we will provide you the details about the date and time of the call and provide you with credit to allow you to access the Internet for the call.

If you agree to participate, we ask you to discuss your experience and opinion of the [*NAME OF FINANCIAL INSTITUTION*]. The discussion with last about one hour. Your answers will be kept confidential. *[NAME OF FINANCIAL INSTITUTION]* has shared your information with us but will not know whether you chose to participate or any details of your response. Your responses will be summarized in a report about the HOME program but your name will not be included in the report. The report will be made public at dec.usaid.gov.

Do you agree to participate?

☐Yes No

If they agree to participate:

Thank you. We will share more information about the date and time of the call and provide you with credit to allow you to access the Internet for the call. Prior to the call, we have just a few questions about you and your household:

1. Which best describes your situation?
- Married, living with spouse
- Married, not living with spouse
- Female-headed household
- Widow
- Other (please describe)

2. What are the main sources of income for your household?
- Informal sector services
- Buying and selling products in informal markets
- Formally employed in private sector
- Formally employed in government sector

INFORMED CONSENT AGREEMENT – FGD

Thank you all for agreeing to participate in todays' call.

I am a researcher from Social Impact, a company that is based in the United States. Our team is conducting a study of the USAID/HAITI HOME activity. HOME is a project to facilitate access to safe and durable housing by Haitian households. HOME helped [*NAME OF FINANCIAL INSTITUTION*] to develop its home loan activities.

Procedures: Today we are going to discuss your experience and opinion of the [*NAME OF FINANCIAL INSTITUTION*]. The discussion with last about one hour. Your answers will be kept confidential. *[NAME OF FINANCIAL INSTITUTION]* has shared your information with us but will not know whether you chose to participate or any details of your response. Your responses will be summarized in a report about the HOME program but your name will not be included in the report.

Risks/Benefits: You will not receive any direct benefit or compensation for participating in this survey, either from Social Impact or from *[NAME OF FINANCIAL INSTITUTION*]. If you have not already, you will be provided with a credit stipend of [amount] to cover the data costs of participating. We hope that our results will help your credit union and its partners to improve its loan programs.

Voluntary Participation: Participation in this survey is completely voluntary. If at any point, you don't want to continue, please let me know.

Do you have any questions? [Interviewer should answer any questions]

Permission to Proceed
I understand the purpose of the interview as outlined above and understand that I can withdraw from the interview at any time and for any reason. I agree to participate in the interview (Evaluator records).

☐Yes No

Initials of evaluator to indicate receipt of verbal consent: ______________________

Date ___________________________

Brief Description of FGD Process

> This will be conducted as a focus group. I will ask a series of questions to the group and facilitate some discussion. We want everyone to feel free to express themselves and participate, especially if you have a different opinion than what is being shared by others. Not everybody needs to respond to each question, though we hope you to speak up if you have something to share. Because we are having this discussion over Whatsapp instead of in person, I may call on individuals to make sure everyone has an opportunity to contribute. If at any point you do not wish to respond you can say so.

1. How did you hear about the possibility to get a loan for housing from your credit union?

2. For what purpose did you take your loan? (Prompts: new home construction, home improvements, home repairs) How, if at all, has taking the loan affected your quality of housing?

3. What other options did you consider for financing for housing? (Prompts: loans from relatives? Other microfinance institutions?) What made you select your credit union compared to other alternatives *[if applicable]?*

4. How did you decide to take the loan? Who was involved in the decision? If you are living with a partner, how was your partner involved in the decision to take the loan?

5. Have you taken out loans in the past that you used for housing improvements or construction? If so, was there any difference in the loan terms and conditions in your recent housing loan (taken out in the last 4 years) than loans you had in the past? For example, where there any difference in:

- What you needed to qualify for the loan?
- The administrative process to apply and receive the loan?
- The maximum size of the loan?
- Interest rates?
- Repayment schedules?

6. What role did the credit agent have in your experience taking out a housing loan? Did you receive any advice or assistance from your credit union on your housing improvement projects? For example, what to improvements to start with first? What to expect in terms of costs? How to monitor progress?

7. How confident do you feel that you will be able to repay the loan?

8. Do you have any suggestions for how to improve [name of credit union] home loan products?

9. Thank you for taking the time to participate in our discussion. Is there anything you would like to add before we finish?

ANNEX G: DISCLOSURE OF CONFLICT OF INTEREST

Disclosure of Conflict of Interest for USAID Evaluation Team Members

Name	Sandy Wark
Title	Team Leader
Organization	Social Impact
Evaluation Position?	☒ Team Leader ☐ Team member
Evaluation Award Number *(contract or other instrument)*	Haiti Evaluation Survey Services
USAID Project(s) Evaluated *(Include project name(s), implementer name(s) and award number(s), if applicable)*	HOME
I have real or potential conflicts of interest to disclose.	☐ Yes ☒ No
If yes answered above, I disclose the following facts: *Real or potential conflicts of interest may include, but are not limited to:* *1. Close family member who is an employee of the USAID operating unit managing the project(s) being evaluated or the implementing organization(s) whose project(s) are being evaluated.* *2. Financial interest that is direct, or is significant though indirect, in the implementing organization(s) whose projects are being evaluated or in the outcome of the evaluation.* *3. Current or previous direct or significant though indirect experience with the project(s) being evaluated, including involvement in the project design or previous iterations of the project.* *4. Current or previous work experience or seeking employment with the USAID operating unit managing the evaluation or the implementing organization(s) whose project(s) are being evaluated.* *5. Current or previous work experience with an organization that may be seen as an industry competitor with the implementing organization(s) whose project(s) are being evaluated.* *6. Preconceived ideas toward individuals, groups, organizations, or objectives of the particular projects and organizations being evaluated that could bias the evaluation.*	

I certify (1) that I have completed this disclosure form fully and to the best of my ability and (2) that I will update this disclosure form promptly if relevant circumstances change. If I gain access to proprietary information of other companies, then I agree to protect their information from unauthorized use or disclosure for as long as it remains proprietary and refrain from using the information for any purpose other than that for which it was furnished.

Signature	Sandra Wark
Date	03/31/20

Disclosure of Conflict of Interest for USAID Evaluation Team Members

Name	Phanol Philippe
Title	Assistant Team Leader
Organization	Independant
Evaluation Position?	☐ Team Leader ■ Team member
Evaluation Award Number *(contract or other instrument)*	100078-C-20-0135
USAID Project(s) Evaluated *(Include project name(s), implementer name(s) and award number(s), if applicable)*	Haiti Home Ownership and Mortgage Expansion (HOME)
I have real or potential conflicts of interest to disclose.	☐ Yes ■ No
If yes answered above, I disclose the following facts: *Real or potential conflicts of interest may include, but are not limited to:* *1. Close family member who is an employee of the USAID operating unit managing the project(s) being evaluated or the implementing organization(s) whose project(s) are being evaluated.* *2. Financial interest that is direct, or is significant though indirect, in the implementing organization(s) whose projects are being evaluated or in the outcome of the evaluation.* *3. Current or previous direct or significant though indirect experience with the project(s) being evaluated, including involvement in the project design or previous iterations of the project.* *4. Current or previous work experience or seeking employment with the USAID operating unit managing the evaluation or the implementing organization(s) whose project(s) are being evaluated.* *5. Current or previous work experience with an organization that may be seen as an industry competitor with the implementing organization(s) whose project(s) are being evaluated.* *6. Preconceived ideas toward individuals, groups, organizations, or objectives of the particular projects and organizations being evaluated that could bias the evaluation.*	

I certify (1) that I have completed this disclosure form fully and to the best of my ability and (2) that I will update this disclosure form promptly if relevant circumstances change. If I gain access to proprietary information of other companies, then I agree to protect their information from unauthorized use or disclosure for as long as it remains proprietary and refrain from using the information for any purpose other than that for which it was furnished.

Signature	
Date	04-06-2020

Disclosure of Conflict of Interest for USAID Evaluation Team Members

Name	Noel Jonathas, Jr.
Title	Consultant
Organization	Social Impact, Inc.
Evaluation Position?	☐ Team Leader ■ Team member
Evaluation Award Number *(contract or other instrument)*	100078.000.0002.0
USAID Project(s) Evaluated *(Include project name(s), implementer name(s) and award number(s), if applicable)*	Haiti Home Ownership and Mortgage Expansion
I have real or potential conflicts of interest to disclose.	☐ Yes ■ No
If yes answered above, I disclose the following facts: *Real or potential conflicts of interest may include, but are not limited to:* *1. Close family member who is an employee of the USAID operating unit managing the project(s) being evaluated or the implementing organization(s) whose project(s) are being evaluated.* *2. Financial interest that is direct, or is significant though indirect, in the implementing organization(s) whose projects are being evaluated or in the outcome of the evaluation.* *3. Current or previous direct or significant though indirect experience with the project(s) being evaluated, including involvement in the project design or previous iterations of the project.* *4. Current or previous work experience or seeking employment with the USAID operating unit managing the evaluation or the implementing organization(s) whose project(s) are being evaluated.* *5. Current or previous work experience with an organization that may be seen as an industry competitor with the implementing organization(s) whose project(s) are being evaluated.* *6. Preconceived ideas toward individuals, groups, organizations, or objectives of the particular projects and organizations being evaluated that could bias the evaluation.*	

I certify (1) that I have completed this disclosure form fully and to the best of my ability and (2) that I will update this disclosure form promptly if relevant circumstances change. If I gain access to proprietary information of other companies, then I agree to protect their information from unauthorized use or disclosure for as long as it remains proprietary and refrain from using the information for any purpose other than that for which it was furnished.

Signature	
Date	05/05/2020