



دیدگاه‌ها

۱۴ سلامت انتخابات در خطر است . .



دیدگاه‌ها

۱۴ هدف حذف نظارت مجلس است .



بورس



۱۳ تورسم، صنعت قرن ۲۱

اقتصاد ایران



۱۲ چینی‌ها مانع جدید آزادراه تهران-شمال

وزارت مسکن و شهرسازی
مدیریت طرح بهسازی شهری و اصلاحات بخش مسکن
MANAGEMENT OF URBAN UPGRADING AND HOUSING REFORM PROGRAM
شماره وام: P073433



REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTANT SERVICES)

Islamic Republic of Iran
Urban Upgrading and Housing Reform Program
(UUHRP)
World Bank Loan #P073433
Name of the Sub-Project:
Evaluation of Housing Finance and Land Subsidy Programs
Project ID No. 2300001

The Government of Islamic Republic of Iran has received a loan from the International Bank for Reconstruction and Development (IBRD) toward the cost of the Urban Upgrading and Housing Reform Program (UUHRP) at the Ministry of Housing and Urban Development, and intends to apply part of the proceeds for consultant services.

Background

A wide range of financial, fiscal and non-financial subsidies to housing have developed in Iran over the last two decades.¹ Annex 3, Housing Subsidies, Housing Sector Strategy, a World Bank report to the Ministry of Housing and Urban Development, Islamic Republic of Iran, June 2002, unpublished. Well over 30 programs are currently in operation to serve various social groups, across different provinces, cities and neighborhoods. Preliminary assessments showed that many of those programs could be better targeted to their intended beneficiaries.

Objectives

- To evaluate the finance-related housing subsidy programs currently functioning in the Islamic Republic of Iran
- To propose options for the design of targeted demand-side housing subsidies for owner and renter households in Iran
- To evaluate the land subsidies linked to the land allocation process currently in place in Iran, and to propose ways to improve their efficiency and targeting.

Scope of the Study

The consultant will assess the performance of the key finance-related housing subsidy programs with regards to efficiency, targeting to intended beneficiaries, transparency of budgeting and allocation, administrative functioning and related costs, and impacts on the housing finance system and targeting. The consultant will propose also options for the design of targeted demand-side housing subsidies for owner and renter households in Iran.

Finally, the consultant will evaluate the land subsidies linked to the land allocation process currently in place in Iran, and to propose ways to improve their efficiency and targeting. Under the current policy, the Government buys land and redistributes it at below-market prices, the exact price depending on the nature of the recipients. Due to lack of information on the market price of the land parcels that have been distributed, the precise extent of these implicit subsidies is not known. The redistributive effects of the land distribution process, as well as the extent of the economic distortions it may generate, have not been thoroughly investigated, due to lack of data. The assessment of the performance of land subsidies will need to consider all those aspects. The consultant will benefit from an on-going data collection assignment whose main output will be an inventory of the national programs of housing and land subsidies, along with data relative to each program.

Duration of the assignment

The duration of the assignment is equal to (10) months.

Main Expertise Required:

The Urban Upgrading and Housing Reform Program (UUHRP) at the Ministry of Housing and Urban Development now invites eligible consultants or joint ventures of consulting firms to express their interest in providing the above-mentioned services. Interested firms must demonstrate a sound track record and international experience in housing policy evaluation, in particular in the areas of evaluation and design of housing and land subsidy programs. Joint ventures and association of firms are encouraged to express interest under this assignment. Familiarity with Islamic finance and land regulations in Iran would be an advantage. Interested consultants must provide information indicating their qualifications to perform the services (brochures, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.). The selected consulting firm shall register with the Management and Planning Organization (MPO) upon contract signature. A consultant will be selected in accordance with the procedures set out in the current edition of the World Bank's *Guidelines: Selection and Employment of Consultant by World Bank Borrowers (Quality and Cost Based Selection)*.

Interested consultants may obtain further information at the address below during office hours from 8:00 A.M until 4:00 P.M from Saturday to Wednesday. Expressions of interest must be delivered to the address below by mail or e-mail before 20.August.2006, 4:00 P.M.

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Project Management Unit
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¹ Annex 3, Housing Subsidies, Housing Sector Strategy, a World Bank report to the Ministry of Housing and Urban Development, Islamic Republic of Iran, June 2002, unpublished.

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شماره وام: P073433



REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTANT SERVICES)

Islamic Republic of Iran
Urban Upgrading and Housing Reform Program
(UUHRP)
World Bank Loan #P073433
Name of the Sub-Project:
Design and Implementation of a Risk Management Tool for a Savings-For-Housing Scheme
Project ID No. 2200002

The Government of Islamic Republic of Iran has received a loan from the International Bank for Reconstruction and Development (IBRD) toward the cost of the Urban Upgrading and Housing Reform Program (UUHRP), and intends to apply part of the proceeds for consultant services.

Background

Saving funds for housing are loan-linked deposit contracts promoted by Bank Maskan and several other banks or savings-and loans cooperatives. A thorough evaluation of these contracts is important due to the significant financial risks that may have lasting impacts on housing markets. A study conducted in 2004 This study will be available to the consultants selected to be in the short list of candidates out of which one will be awarded the contract. analyzed the products offered by Bank Maskan, assessed the risks related to these and made recommendations to improve their design and the matching of assets and liabilities involved in the system.

Objectives

- design a model of the functioning of savings funds for housing, which are loan-link deposits contracts.
- connect this model with the existing Information System of Bank Maskan.
- provide the Central Bank with an accurate understanding of the functioning of savings-for housing schemes, and to enable it to design matching prudential rules.

Scope of the Study

The design a model of the functioning of savings funds for housing, which are loan-link deposits contracts, will allow future simulations of various scenarios, including stressed situations, to be conducted in order to provide guidance for the definition of lending parameters, pricing and funding strategies.

Connecting this model with the existing Information System of Bank Maskan, especially its accounting system, will allow the model to measure the actual risks embedded in the Bank's portfolio – which amounts to 75% of its business. Providing the Central Bank with an accurate understanding of the functioning of savings-for housing schemes will enable it to design matching prudential rules. Such rules will then help other players to develop or adjust their own systems with different characteristics, but in any case within an appropriate risk management framework.

Duration of the assignment

The duration of the assignment is equal to 7 months.

Main Expertise Required:

The Urban Upgrading and Housing Reform Program (UUHRP) at the Ministry of Housing and Urban Development now invites eligible consultants or joint ventures of consulting firms to express their interest in providing the above-mentioned services. The Consultant must demonstrate a sound track record and international experience in preparation of statistical models that are similar to the above-mentioned schemes. Good knowledge of the functioning of savings-for-housing schemes that exist under different forms in several countries is required. Experience in emerging economies and international experiences in risk management and housing finance studies is required. Experience in assets/liabilities management in inflationary environment will be valuable and familiarity with Islamic finance would be an advantage.

Joint ventures and association of firms are encouraged to express interest under this assignment. Interested consultants must provide information indicating their qualifications to perform the services (brochures, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.). The selected consulting firm shall register with the Management and Planning Organization (MPO) upon contract signature. A consultant will be selected in accordance with the procedures set out in the current edition of the World Bank's *Guidelines: Selection and Employment of Consultant by World Bank Borrowers (Quality and Cost Based Selection)*.

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شماره وام: P073433



REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTANT SERVICES)

Islamic Republic of Iran
Urban Upgrading and Housing Reform Program
(UUHRP)
World Bank Loan #P073433
Name of the Sub-Project:
Assessment of the Housing Finance System in Iran and
Evaluation of the Impact of Existing Regulation on its Performance
Project ID No. 2200003

The Government of Islamic Republic of Iran has received a loan from the International Bank for Reconstruction and Development (IBRD) toward the cost of the Urban Upgrading and Housing Reform Program (UUHRP), and intends to apply part of the proceeds for consultant services.

Background

Housing finance system in Iran is subject to numerous limitations, regulations and controls.

One of the main obstacles in optimum performance of the Housing finance system is the limited size of the lending market, in recent decades, the share of banking system in financing housing market has been less than 35 percent. Therefore lack of sufficient, sustainable, long term financial resources is the main problem in existing housing finance system in Iran, and is the main reason behind inaccessibility of households to sufficient financial resources to meet their housing needs. The regulations and controls on housing finance system including loan amount ceilings and limits on rate of profits, furthermore limits the size of financial resources available. To assess the impact of these regulations on housing finance performance, and to evaluate the recent regulation on housing credit conditions, this study will carry out to pave the way to design a well functioning housing finance system. This study is the phase I of the two studies on the "Assessment of the Impact of Removing Credit and Price Controls, and for the Design of an Orderly Transition Towards a liberalized regulatory Environment".

Objectives

The objectives of this assignment include:

- Assessment of the performance of the existing housing credit system, with emphasis on Bank Maskan.
- Evaluation of the impact of current regulations on housing finance performance in Iran.

Scope of the Study

The scope of services under this assignment includes the following three tasks:

Task1: Assessment of the performance of the existing housing banking system

Task2: Assessment of the legal and organizational framework of Bank Maskan and other private and public commercial banks engaging on housing loans

Task 3: Assessment of the impacts of recent policy changes on housing credit market

Duration of the assignment

The duration of the assignment is equal to (7) calendar months.

Main Expertise Required:

The Urban Upgrading and Housing Reform Program (UUHRP) at the Ministry of Housing and Urban Development now invites eligible consultants or joint ventures of consulting firms to express their interest in providing the above-mentioned services. Interested firms must demonstrate a sound track record and international experience in housing policy evaluation, housing regulations and banking systems and housing finance. Consultants will require a good knowledge of the regulations and housing finance programs that exist under different forms in several countries. Joint ventures and association of firms are encouraged to express interest under this assignment. Familiarity with Islamic finance and land regulations in Iran would be an advantage. Interested consultants must provide information indicating their qualifications to perform the services (brochures, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.). The selected consulting firm shall register with the Management and Planning Organization (MPO) upon contract signature. A consultant will be selected in accordance with the procedures set out in the current edition of the World Bank's *Guidelines: Selection and Employment of Consultant by World Bank Borrowers (Quality and Cost Based Selection)*.

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شماره وام: P073433



REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTANT SERVICES)

Islamic Republic of Iran
Urban Upgrading and Housing Reform Program
(UUHRP)
World Bank Loan # P073433
Name of the Sub-Project:
Assessment of Land Market and Land Management Systems in the Cities of ESFAHAN and LANGEROUD
Project ID No. 2100001

The Government of Islamic Republic of Iran has received a loan from the International Bank for Reconstruction and Development (IBRD) toward the cost of the Urban Upgrading and Housing Reform Program (UUHRP), and intends to apply part of the proceeds for consultant services.

Background

The Housing Sector Strategy Report "Islamic Republic of Iran, Ministry of Housing and Urban Development: Strategies for the Housing Sector" (May 2004) prepared by the Ministry of Housing and Urban Development in 2002 has identified the following inefficiencies in the land market and land management systems in Iran. These include: (i) rigidity of national and municipal laws, regulations and standards concerning land use and city boundaries; (ii) lack of a single administrative authority for land management and policy implementation, leading to overlaps of responsibilities and rivalries between various departments involved in land management; (iii) lack of coordination between governmental institutions dealing with land management at the national and local level; (iv) insufficiency of current urban planning systems and lack of integrated decision making support systems for land management.

Objectives

The main objectives of the study in the cities of Esfahan and Langeroud include:

- The assessment of the current performance of the land market and;
- The assessment of the land management information and decision making support system in place.

Scope of the Study

The study will do quantitative and qualitative analyses and develop appropriate indicators to evaluate the efficiency of the observed market mechanisms and management systems. Based on its findings, the study will present concrete proposals for a platform designed to gather, analyze, and store land market information that will guide the decision making of the land managers. To this end, the following tasks will be carried-out:

Task 1: Review of the socio-economic context for land use and its spatial distribution

Task 2: Assessment of urban land market pattern

Task 3: Assessment of city level laws and regulations concerning the land market

Task4: Presentation of existing land information and decision making support systems

Task 5: Proposal for a land management decision making support system platform

Duration of the assignment

The duration of the assignment is equal to 10 months.

Main Expertise Required:

The Urban Upgrading and Housing Reform Program (UUHRP) at the Ministry of Housing and Urban Development now invites eligible consultants or joint ventures of consulting firms to express their interest in providing the above-mentioned services. Interested firms must demonstrate a sound track record and international experience in land management, land regulations and land information systems. Joint ventures and association of firms are encouraged to express interest under this assignment. Familiarity with Islamic finance and land regulations in Iran would be an advantage. Interested consultants must provide information indicating their qualifications to perform the services (brochures, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.). The selected consulting firm shall register with the Management and Planning Organization (MPO) upon contract signature. A consultant will be selected in accordance with the procedures set out in the current edition of the World Bank's *Guidelines: Selection and Employment of Consultant by World Bank Borrowers (Quality and Cost Based Selection)*.

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