

Terms of Reference for Affordable Housing Finance Specialist – Peru

Location: Lima, Peru

Term: 12-month consultant contract

Deadline to Apply: February 11, 2026

Background

Habitat for Humanity International's (HFHI) 50 for 50 strategy calls for an expanded role in market-based approaches to addressing the housing crisis. A critical element of this strategy focuses on increasing access to finance while ensuring that financial solutions for housing (including subsidies, loans, etc.) translate into affordable, adequate and high-quality housing for low-income households (LIH), aligned with technical and sustainable construction standards. Efforts in this area include engaging key stakeholders across the housing finance ecosystem, ranging from financial intermediaries, investors, regulators, and policymakers, while addressing the financing needs of low-income families and micro, small, and medium enterprises (MSMEs) within the housing value chain. Positioned within Habitat's Terwilliger Center for Innovation in Shelter (TCIS), this role will be part of the Peru Shelter Venture Lab team and will work closely with the global Housing Finance Systems (HFS) team.

In this context, HFHI, through TCIS, aims to strengthen an inclusive housing finance ecosystem in Peru. This approach emphasizes expanding access to affordable, resilient, and sustainable housing solutions for low-income families and MSMEs in the incremental housing value chain.

Objective of the Assignment

The Affordable Housing Finance Specialist ("Specialist") will work within the framework of an ongoing country program strategy, supported by and in strong collaboration with a multidisciplinary team and strong relationships with key partners. The role will contribute to the design and implementation of our strategic financial solutions and initiatives that have the potential to scale and improve access to affordable and climate-smart housing, enhance financial inclusion, promote and explore blended finance opportunities, while ensuring gender equality and climate resilience are integrated throughout. This work is critical to the advancement of the affordable housing finance ecosystem, and some of the initiatives the Specialist may support include technical assistance, partnership facilitation, strategy execution, and advocacy. The specialist is also expected to contribute to fostering the growth and expansion of critical stakeholder relationships.

Key Responsibilities

1. Affordable Housing Finance Strategic Planning (30%)

- **Contribute to market research, stakeholder consultations, and policy reviews** to assess demand- and supply-side readiness among financial institutions, MSMEs, and government agencies.
- **Identify priority geographic and demographic segments**, with emphasis on informal sectors.
- **Co-lead** and enhance the Affordable Housing Finance **Roadmap for Peru** that:
 - Promotes affordable, inclusive, and resilient housing finance solutions while embedding high-quality, technically sound construction practices within the framework of the country's program strategy.
 - Integrates climate resiliency and energy efficiency with a focus on LIH, embedding gender equity and sustainability throughout.
 - Addresses systemic barriers such as tenure security, subsidy access, regulatory constraints, and affordability gaps.
 - Outlines pathways to leverage government subsidies to support informal and vulnerable populations housing access.
 - Supports the design and implementation of a blended finance initiative to mobilize capital into the affordable housing sector in coordination with the global HFS team.

2. Financial Institution Partnership Development & Support (35%)

- **Engage directly with financial intermediaries** (especially MFIs, cooperatives, national banks, and FinTechs) and **consolidate strategic partnerships** to expand access to affordable housing finance for LIH and MSMEs in the housing value chain.
- **Conduct institutional assessments and readiness for open innovation** focused on management commitment, operational sustainability, risk management, and social performance.
- **Lead and support** the development, pilot implementation, and scaling of **open innovation solutions for affordable housing finance**.
- **Document insights and learnings** that highlight success stories in which financial solutions integrated technical quality, with the participation of key players in the ecosystem and their potential for scale.

3. Influence, Networking, and Knowledge Sharing (25%)

- **Position affordable housing finance as an asset class** by sharing learnings from TCIS financial inclusion initiatives with financial intermediaries, investors, regulators, and donors to influence capital allocation to the sector.

- **Design and implement workshops and knowledge exchange activities** for financial institutions, SMEs, regulators, and policymakers, as well as inside the organization.
- **Produce technical reports, case studies, and strategic documentation** to establish TCIS as a thought leader in inclusive housing finance, based on the results obtained.

4. Regulatory Influence on Affordable Housing Finance (10%)

- **Support engagement with regulators, government agencies, and stakeholders** at national and local levels to strengthen the enabling environment for affordable housing finance.
- **Contribute to advocacy efforts promoting policy reforms** that improve subsidy access, tenure security, and market incentives for inclusive housing solutions.
- **Support proposal development and stakeholder engagement** to advance regulatory improvements.
- **Coordinate with the global housing finance policy lead** to identify and leverage opportunities for systemic impact.

Qualifications and Experience

- Proven experience working with financial institutions, government agencies, and/or private sector actors on housing finance, microfinance, financial inclusion, or related fields, with a strong understanding of digital and green finance solutions.
- Demonstrated expertise in financial product development, institutional assessment of financial institutions, and policy advocacy, specifically related to financial inclusion and/or affordable housing.
- Capacity to facilitate multi-stakeholder partnerships and to act as a trusted advisor to financial institutions and other market actors.
- Excellent research, communication, multidisciplinary teamwork, and analytical skills.
- Fluency in Spanish and English is required.
- Ability to communicate, affirm, and apply the foundational values and principles of HFHI in decisions, recommendations, and actions while carrying out work assignments.
- Thrives in ambiguous environments. Establishes a systematic course of action for self and others to ensure the accomplishment of specific objectives.
- Balances the needs and interests of various stakeholders and the broader organization.

- Determines priorities and allocates time and resources effectively. Recognizes when there is enough data for a decision and the risk of not having all possible information is tolerable.
- Previous experience and knowledge of the affordable housing sector are highly valued.

Location and Duration

Based in Lima, Peru, with an initial engagement of 12 months. Travel within the country and global availability are expected.

Fees

Total contract fee of US\$ 35,000 with travel expenses reimbursed on actuals as per HFHI travel policy.

How to apply

Interested candidates should submit a detailed CV and a cover letter outlining their experience and approach to the assignment. Please submit the requested documents via email to gstratico@habitat.org by February 11, 2026. HFHI welcomes proposals that demonstrate a strategic understanding of Peru's housing finance ecosystem.

*Applicants must also be willing to submit required documents and sign covenants on data privacy, safeguarding, and ethics to comply with the Service Provider Accreditation process of Habitat for Humanity International.

Ethical Standards

The consultant must adhere to HFHI's policies on data protection, confidentiality, and conflict of interest. Specific safeguards should be considered based on regional contexts as we actively live the values that we at Habitat for Humanity aim to share with our collaborators: humility, courage, and responsibility.