

Terms of reference: SVL Peru end of program evaluation

Location: Lima

Term: 3 months

Deadline to apply: 20 February 2026

Overview

Habitat for Humanity's Terwilliger Center for Innovation in Shelter (TCIS) Peru seeks an external consultant/team to conduct an independent end-of-program evaluation of TCIS's portfolio of interventions in Peru. The evaluation will support learning and decision-making, helping to clarify what worked, for whom, and why, and to identify priority recommendations for future programming. The evaluation period covered: July 2023 – June 2026 (corresponding to FY24–FY26).

1. Context: housing challenge in Peru and TCIS's role

Peru's housing challenge is driven by deep-rooted systemic barriers across the housing value chain — from informal land access and constrained housing finance to fragmented technical services and weak coordination among market actors and public institutions. Most low-income households rely on incremental self-construction, often without reliable professional guidance or aligned incentives for quality, which results in unsafe building practices and higher long-term costs. These challenges are reinforced by a disjointed ecosystem where policies, service providers, and financial mechanisms operate in silos, limiting the ability to deliver scalable, affordable, and resilient housing solutions for low-income households.

Within this broader challenge, TCIS Peru works with market actors to test and strengthen practical solutions that address selected bottlenecks—expanding access to (i) trusted construction technical assistance and related services, and (ii) housing finance products and enabling support. Interventions may focus on one area (construction-focused or finance-focused) or integrate both through embedded models that link construction support with access to finance and enabling services along households' incremental building journeys.

Evaluation Scope and Objectives

The scope of work sets the boundaries of this evaluation. The TCIS Peru portfolio is delivered through interventions implemented with partners and is organized around three complementary work areas: (1) construction technical assistance and related services, (2) housing finance products and services, and (3) public goods/enablers. For the purpose of this evaluation, the focus will be on the first two areas— construction-related services and housing finance recognizing that some interventions integrate both through embedded models that link construction support with access to finance and enabling services along households' incremental building journeys. The evaluation will focus on these two areas of the Peru portfolio:

- Improving access to trusted construction technical assistance and related services (standalone or embedded) that enable low-income households to plan and implement incremental home improvements safely, affordably, and sustainably (including gender- and climate-sensitive considerations).
- Improving access to appropriate housing finance products and services, with related enabling support (standalone or embedded) such as financial capability and consumer protection, and linked, where relevant, to construction technical assistance.

The scope is intentionally focused on the market functions and actors most directly engaged through the interventions. The current portfolio comprises approximately 8 active interventions implemented with an estimated 15–25 partners, and a broader network of market actors (including construction MSMEs and SGBs in value chains, service providers, housing material retailers/distributors, and financial institutions). Interventions are primarily tested in Lima Metropolitan Area, with additional interventions in Northern Peru (e.g., Piura) and the southern highlands (e.g., Cusco, Arequipa, Apurímac, Puno), and some models with nationwide reach through partner networks. The specific set of interventions to be covered in depth will be confirmed during the inception phase based on relevance and evidence availability. It is not intended to be a comprehensive housing market systems assessment for Peru.

Evaluation Questions

Core evaluation questions (indicative; to be refined during inception phase):

- **Relevance and coherence:** To what extent did TCIS-supported interventions enable and strengthen embedded models that integrate construction-related technical assistance/service provision with appropriate housing finance (and enabling support), and how well did these integrated solutions respond to the needs and constraints of low-income households and the market actors involved?
- **Engagement with market actors:** How did TCIS work with construction MSMEs, SGBs, service providers and financial institutions (including through standalone and embedded interventions), and what factors affected uptake and performance?
- **Effectiveness and contribution:** What results were achieved at intervention/partner level within scope, and what is the program’s plausible contribution based on intervention logic and available evidence?
- **Market-level change:** What signs of changes in behaviors, practices, relationships, coordination, or norms among relevant market actors can be plausibly linked to the program’s work in the in-scope areas?
- **Learning and future direction:** What lessons and actionable recommendations should inform future strategy, portfolio prioritization, partnerships, and intervention design?

Evaluation phases and approach

The evaluation will be implemented in three phases:

1. Inception phase

During the inception phase, the consultant will confirm and agree with TCIS the evaluation questions, overall approach, methods, deliverables, and workplan. This phase will include a light-touch, desk-based review of key program documents and relevant housing market context, alongside a brief scan of the availability and quality of existing evidence (data readiness). The consultant will identify any critical evidence gaps and agree with TCIS on practical options for triangulation. If limited, targeted primary engagement (e.g., short pulse surveys or additional rapid checks) is considered necessary to address critical gaps, this will be proposed and agreed during inception, with implications for timeline and budget made explicit. The inception phase is not intended as a compliance or performance audit.

2. Evaluation and sensemaking

During this phase, findings will be collated and analyzed to address the evaluation questions. This will rely primarily on a desk-based review of existing documentation and data, complemented by targeted engagement with selected stakeholders (e.g., interviews or workshops) where necessary to interpret findings and test assumptions. TCIS may also provide additional targeted field evidence (e.g., a rapid assessment conducted by the team) as an input to the evaluation. Any limited, targeted primary engagement agreed during the inception phase (such as short pulse surveys) would be implemented during this phase.

Analysis will focus on:

- Expected and unexpected results and early signals of change associated with the program's interventions within the scope.
- The program's plausible contribution to system-level changes beyond direct partners (e.g., shifts in behaviors, practices, relationships, coordination, or norms among relevant market actors), where changes can be credibly linked to the program.
- Early or emerging signals of behavioral changes, influence and/or sustainability, including the likelihood that observed partner-level or system-level changes will persist beyond TCIS involvement.

The consultant will synthesize emerging findings into a preliminary findings and sensemaking output structured around the evaluation questions to support validation and interpretation with the TCIS team prior to finalization.

3. Reporting and finalization

During this phase, the consultant will consolidate findings into a draft report and a short presentation for discussion with TCIS. The purpose is to support internal learning and decision-making, and to confirm interpretation of evidence and stakeholder perspectives before finalizing outputs.

Given the primary learning focus of this exercise, reporting will prioritize effectiveness and contribution of the portfolio's interventions, emerging signals of sustainability, and lessons to inform future strategy and partnerships. Any discussion of efficiency will be light-touch and drawn from available program

management information and interviews, rather than treated as a separate analytical workstream or requiring new, representative household-level data collection.

Objectives

- 1. Relevance:** Assess the extent to which the program’s objectives, strategies, and activities are aligned with LIH housing needs and priorities, and with the roles, incentives, and capacities of key housing market actors.
- 2. Effectiveness:** Assess the extent to which the program has achieved its intended outputs and early results/signals of change, and how different interventions have contributed to observed changes.
- 3. System-level change:** Examine sign of changes/changes at household and market actor levels and identify early signs of broader housing market transformation that can be plausibly linked to the program.
- 4. Learning and adaptation:** Identify key lessons learned and good practices to inform future strategy, programming, and partnerships.

Key Deliverables and Outputs

Phase	Deliverables	Indicative timeline
Inception & evaluation workplan	Inception Report (agreed purpose and evaluation questions, methodology, light-touch evidence/data readiness snapshot, and detailed workplan, including decision on any limited targeted primary engagement if needed).	April 2026
Preliminary findings & sensemaking output	Preliminary findings and sensemaking output (short brief and/or presentation) to validate and interpret emerging findings with TCIS.	May 2026
Reporting and finalization	Final Evaluation Report (bilingual: English and Spanish) including executive summary, approach and limitations, findings by evaluation question, conclusions, and learning-oriented strategic recommendations. Executive summary (bilingual: English and Spanish), PPT deck (summary of findings & recommendations)	June 2026 (Mid)

Requirements

The consultant/team should demonstrate:

- Proven experience leading external programme evaluations and learning reviews (housing, financial inclusion, market systems, or related).

- Strong analytical synthesis skills, interpreting existing programme documentation and data and triangulating evidence across sources.
- Ability to apply systems/market systems lens (actors, incentives, relationships, coordination) and focus on learning.
- Experience conducting targeted qualitative engagement (interviews, small group discussions, validation workshops; optional short pulse surveys).
- Understanding of Peru's low-income housing ecosystem and experience engaging construction MSMEs, SGBs, service providers, and financial institutions.
- Ability to deliver high-quality outputs in English and Spanish for the final evaluation report.

How to apply (Expression of Interest)

Interested consultants are invited to submit an Expression of Interest (EOI). Shortlisted applicants will be invited to submit a full technical and financial proposal. EOI package:

1. Expression of Interest (max. 2 pages): relevant experience, understanding of the assignment, proposed team composition, and availability (April–June 2026).
2. CV(s) and at least three (3) professional references.
3. One sample of previous evaluation or learning review work relevant to the assignment (English preferred).
4. Indicative financial quote (max. 1 page): total professional fee and approximate breakdown by the three deliverables; include key assumptions (e.g., travel, short pulse surveys or additional rapid checks). The quote should be all-inclusive (taxes and any required costs).

Submit the requested information to gstratico@habitat.org and cbarrientos@habitat.org.

Deadline for EOIs: 20 February 2026.