**Terms of Reference (ToR)**

**Housing Finance Systems Senior Specialist – Peru (Consultancy)**

**Location:** Lima, Peru

**Term:** 12-month consultant contract

**Deadline to Apply:** August 24th, 2026

## Background

Habitat for Humanity International's (HFHI) 50 for 50 strategy promotes market-based solutions that enable low-income households to access adequate, affordable, and resilient housing. In Peru, more than two million families build and improve their homes incrementally, often with limited access to appropriate housing finance and quality construction services.

Through the Terwilliger Center for Innovation in Shelter (TCIS), Habitat has generated evidence, tested innovative business models, and built partnerships that connect housing finance with quality construction services. As these efforts move toward broader adoption and scale, there is an opportunity to strengthen collaboration with financial institutions, policymakers, investors, and other ecosystem actors to expand sustainable housing solutions.

Based within the Peru Shelter Venture Lab and supported by TCIS' Global Housing Finance Systems Team, this role will manage strategic partnerships that expand access to housing finance for low-income households and construction MSMEs. Building on existing evidence and pilot learnings, the consultant will support the adoption of housing finance solutions and business models that improve housing quality while strengthening the supply side of the affordable housing market through greater access to finance for construction MSMEs.

## Objective of the Assignment

The objective of this assignment is to support the development and scaling of housing finance solutions that contribute, directly or indirectly, to families' ability to build safer, better-quality homes, and to construction MSMEs. Construction MSMEs are included as a strategic focus because they play a critical role in the delivery of quality housing improvement services and represent a key supply-side constraint in the housing ecosystem.

The consultant will manage a portfolio of strategic partnerships (currently comprising five key partners) and initiatives (three active projects) focused on strengthening the connection between housing finance, construction quality, and embedded construction services (advisory, design, or construction management services). The role will build on the TCIS Peru's existing evidence base, including market diagnostics, household construction studies, partner pilot results, customer insights, and ecosystem assessments, to strengthen partnerships, inform implementation, and advance the adoption of effective housing finance solutions.

For the purposes of this role, inclusive finance refers to financial solutions that contribute to improved housing outcomes for underserved households and housing-related market actors, including construction MSMEs.

Key areas of focus include:

- Expanding the bundling of construction services and financial services to improve housing quality and reduce risks and costs for families.
- Strengthening partnerships across the housing finance ecosystem.
- Generating evidence to support scale and adoption.
- Supporting public and private sector initiatives that increase access to quality housing.
- Strengthening access to finance and business development opportunities for construction-sector MSMEs that contribute to housing improvement and construction service delivery.

## Primary Focus of the Role

To lead the implementation and growth of the Peru Housing Finance portfolio through strategic partnership management and ecosystem development, while providing technical support to partners in the testing and improvement of housing finance models.

**Key Responsibilities/Workstreams** (*refer to Annex 1 for details*)

**Expected Results** (*refer to Annex 2 for details*)

## Qualifications and Experience

- Advanced degree or equivalent experience in economics, finance, public policy, urban development, architecture, engineering, or related fields
- 10+ years of experience in financial inclusion, housing, market systems, and/or public–private initiatives
- Strong understanding of Peru's financial and/or housing ecosystem
- Proven ability to build and manage strategic partnerships across sectors, especially the financial one
- Experience managing portfolios and translating strategy into implementation and results
- Experience designing or supporting solutions for low-income populations

- Ability to connect financial mechanisms with housing quality, risk reduction, and household decision-making
- Strong communication, facilitation, and stakeholder engagement skills
- Fluency in Spanish and strong working proficiency in English

## Coordination and Reporting

The consultant will lead the day-to-day management and implementation of TCIS Peru's housing finance portfolio, including partner engagement, market development, and portfolio performance. Reporting to the Lab Director (or designated supervisor), the role will drive partnerships and support the adoption of housing finance solutions that integrate quality construction services.

The Global Housing Finance Systems Team will provide technical guidance and quality assurance, while the Construction Services Manager will oversee construction service approaches and alignment with construction quality objectives.

Working closely with both teams, the consultant will translate technical guidance into local implementation, coordinate partner activities, and report on portfolio progress, results, and strategic opportunities.

## Framing Line

This role focuses on accelerating the adoption and scale of embedded construction and financial service models by connecting financial institutions, construction MSMEs, and evidence to improve housing outcomes for vulnerable families.

## Location and Duration

Based in Lima, Peru, with an initial engagement of 12 months. Occasional travel and participation in global calls may be required.

## Fees

Total contract fee of US$ 55,000 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 jchunga@habitat.org by August 24th, 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.

## Annex 1. Key Responsibilities/Workstreams

### 1. Portfolio Strategy

### Activities

- Conduct a first-quarter assessment of the housing finance portfolio and partner ecosystem, with regular updates to identify opportunities for growth and impact.

- Refine the housing finance portfolio strategy, in line with global housing finance framework, prioritizing scalable and commercially viable models addressing quantity and quality housing issues. This also includes identifying solutions that support construction management and design services.
- Establish investment and partnership criteria to guide the selection, design, and growth of future housing finance pilots.
- Analyze and prioritize sustainable financing pathways, including private sector, public sector, and blended finance mechanisms.

- Regularly participate in Housing Finance Systems learning programs and team meetings at global and regional levels.

### 2. Strategic Partnerships Development

### Activities

- Build and strengthen relationships with financial institutions and key ecosystem stakeholders to advance housing finance solutions.
- Lead knowledge-sharing and capacity-building efforts on embedded finance and construction service models.
- Strengthen financial institution capacity (loan officers, management etc) and monitor their contribution to product adoption and customer outcomes.

### 3. Commercial Viability Assessment

### Activities

- Develop business cases for embedded financial and construction service models and Construction MSME finance models.
- Assess the commercial viability of housing finance models, including customer acquisition, conversion, portfolio performance, and profitability.
- Identify scaling opportunities and requirements for high-potential models.

### 4. Evidence & Learning

### Activities

- Strengthen and maintain the portfolio monitoring framework to support performance tracking and decision-making.
- Measure and document the impact of housing finance models, including the contribution of embedded construction services and finance solutions for construction MSMEs.
- Analyze portfolio results and generate insights to improve solutions being tested, partnerships, and scale strategies.

## 5. Policy and Ecosystem Engagement

### Activities

- Engage key financial sector stakeholders to promote collaborative innovation and advance inclusive housing finance solutions.
- Generate and share evidence, lessons learned, and recommendations to inform policy and market development.
- Promote the integration of embedded construction services into public programs and financing mechanisms.
- Identify and assess sustainable financing pathways to support construction management and design services at scale.

## Annex 2. Expected Results

Expected results are organized across four quarters to reflect the progression from portfolio assessment and strategy development to evidence generation, scale planning, and policy engagement. The consultant will be responsible for delivering outputs and the following deliverables aligned with the workstreams:

- **Q1:** Portfolio Assessment, Strategy, Partner Framework and Monitoring Tools
- **Q2:** Business Cases, Construction Services Analysis, Training and Ecosystem Engagement
- **Q3:** Evidence Generation, Performance Assessment and Scale Recommendations
- **Q4:** Policy Influence, Scale-Up Strategy and Final Portfolio Assessment

This structure provides a logical sequence for portfolio development, market engagement, performance monitoring, learning, and scale-readiness.