Asia-Pacific Housing Forum: Unlocking the Potential for Housing Finance for the Poor in Urban Informal Settlements and Land Markets

Centre for Development Finance
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Centre for Development Finance, IFMR

Mandate: To develop sustainable models of financing infrastructure and services through data-driven and evidence-based research.

• Strategy building – market entry, product design, identifying viability gaps

• Domain expertise – knowledge aggregation, issue/policy framing, local landscape navigation

• Academic studies – informs centre’s work, impact evaluation
# CDF Work Programs

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<td>• Housing finance (microfinance, mortgages, leveraged loans, developer finance)</td>
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Low-Income Housing

Mandate: To assist in creating a vibrant low-income housing market in India by facilitating market-based solutions across the housing value chain intended to expand access to housing for the poor.

Partners: NGOs, governments, financial institutions, academics, bi and multi-lateral organizations, industry
Accessing Commercial Finance for Slum Redevelopment

*Partner: SPARC*

- Document SPARC’s experience in borrowing commercial loans
- Standardize the way NGOs approach banks; creating a “common language”
- Refine guarantee structure: risk mitigant or credit enhancement?
- Organize culminating workshop to test framework and generate feedback from partners
Providing Housing Finance for the Urban Poor

*Partner: Development Innovations Group*

- Introduced DIG to market players
- Assisted in market assessment—site selection, refining survey instrument, training of survey supervisors
- Contributed to supply-side study of launch city
Scaling Urban Microhousing Through India’s Largest Private Bank

*Partner: ICICI Bank, Development Strategy Group*

- Guide conceptualization of new opportunities for DSG in housing
- Provide fundamental data and analysis of market potential and risk elements for program sanction note
- Structure monitoring framework for testing pilots projects
- Current project: corporate linked microhousing
Leveraging Rajasthan’s Land Bank Holdings

Partner: Government of Rajasthan

• Draft case studies of two pilot areas in Rajasthan which captures land management processes

• Develop a framework with which to assess viability of land use options

• Create a flexible tool to score land bank options, weighing such factors such as risk, return (economic and social), environmental impact and equity
Thank You!