ShelterTech Masterclass: Financial Solutions for Low-Income Households in Latin America

Masterclass highlights

The low-income housing market is characterized by informal market practices, long housing construction periods, high costs, and poor-quality construction methods and materials.

Low-income housing challenges include lack of access to housing finance, inadequate materials and services, and inadequate cultural practices regarding construction.

Low-income families resort to informal financial sources to build or improve their homes, such as personal savings, loans from family members, or high-interest loans.

Unbanked families can also access housing finance support from microfinance institutions and cooperatives, a trend that is growing in the region.

Key figures

- 167 million people practice open defecation.
- 76% of the population live in urban areas.
- 106 million lack adequate sanitation services.
- 70% of the population lack adequate land tenure.
- 40% of the population lack decent housing.
- 76% of the population lack adequate land tenure.
- 1 out of 3 people need a new house.
- 2 out of 3 people need housing improvement or extensions.
- 106 million lack adequate sanitation services.

Housing deficit Latin America/Caribbean

- 22-82782/PDF/TCIS/05-2022/CM

Key considerations for ventures in this sector

1. Design consumer-centric products.
2. Create partnerships with other market actors that enhance your offer.
3. Design with incentives for families and actors in mind.

Masterclass delivered by
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About
Shelter Tech is the world’s leading platform for affordable housing innovation. Find out more and join our ecosystem at shelter-tech.org.