



Housing Finance in Emerging Markets: Connecting Low-Income Groups to Markets

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The growth of urban areas and population in middle and low income countries is a continuing trend. Urbanization expands as rural to urban migration offers better income opportunities in cities. This trend is both a source of development opportunities and challenges for the housing sector. On the one hand, housing is a large and growing market, and on the other, massive slums confirm the poor housing conditions in many developing countries. These adverse conditions mirror inadequate housing policies, inefficient or absent property registration, as well as limits to access to housing finance. Provision of affordable housing is therefore an important topic in the fight against poverty. This book focuses on solutions that improve the enabling environment for the poor in accessing housing finance. It explores how to develop and integrate housing finance into a sustainable financial system for developing countries and offers ways in which low-income families can obtain better access to housing finance. This book provides a conceptual framework for housing finance development and addresses practical solutions in the provision of housing finance and compares different approaches.

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