



Ecosystem of a nation's housing finance

A fully-detailed listing of a country's housing finance ecosystem: housing tenure markets, legal and governmental environment, financial forms and markets, program tools/ resources. For more, see [Why an Ecosystem?](#)

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Client type: Policy maker, international or domestic funder or donor, research institution.

Why an ecosystem? An *ecosystem* description encompasses all the features that influence housing production, ownership, financing, and resale. A populated ecosystem enables people from many different perspectives (e.g. program participant, policy maker, analyst or advisor, agencies, and foreign stakeholders) to talk to one another more meaningfully, and in the process, to identify gaps and things to be done. Wide distribution is beneficial.

Challenge facing the client: For public-benefit entities (governments, multilateral or bilateral agencies, or policy advocates), making change in housing finance is exceedingly complex because markets are much larger than any amount of government intervention can afford, and move much faster than any government body. Importing an innovation successful elsewhere is a tempting quick fix but usually fails because the innovation is succeeding in a host country ecosystem that is wildly different from that of the receiving country. It is critical, therefore, to understand innovations in the context of both the *exporting* country (where it is working) and the proposed *importing* (country) considering that or any other innovation.

What AHI delivers

A fully populated ecosystem, with a side-by-side comparison of an already-evaluated country, whether developed and complex (e.g. US or UK) or developing (e.g. South Africa); [an example is on AHI's Web site](#).

What AHI does and how AHI works with the client's team

- AHI works with subject-nation local housing finance experts, either nominated by the host country's representatives or identified through AHI's network of affiliates, associates, and global colleagues. These are paired with AHI's experts to develop a comprehensive point-by-point listing of all relevant local features, and their global analogs (if any).
- The ecosystem is developed collaboratively, often open-ended -- issued for distribution with provision for periodic supplementing or updating.

How AHI's work is used; followup activities

A populated ecosystem of a subject country and one or more comparative countries enables all stakeholders:

- To supplement their own knowledge with compact, fact-oriented knowledge of other countries'.
- To have effective dialogs from a base of shared knowledge.
- To identify other 'peer' nations with similar ecosystems who can be brought into the dialog as appropriate.