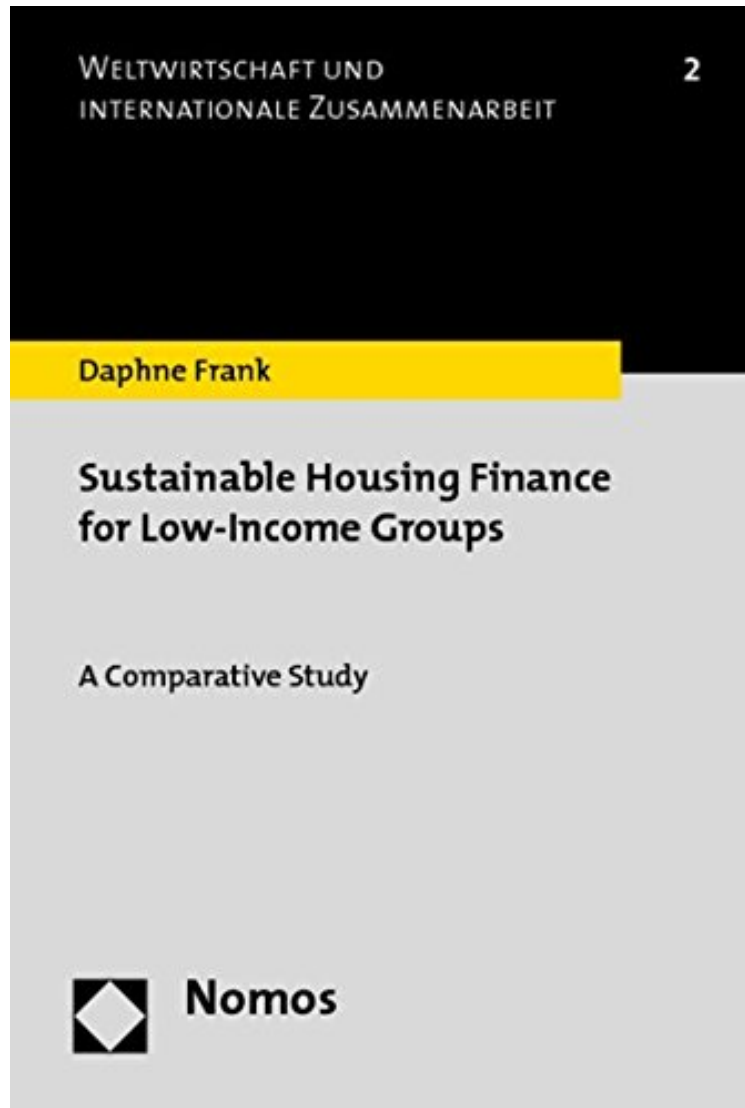


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Sustainable Housing Finance for Low-Income Groups: A Comparative Study (Global Economics and International Cooperation)

Dr. Daphne Frank

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Economics and International Cooperation):

Achieving sustainable housing finance is a daunting goal for an increasing number of countries around the world. Time and again, this proves to be a challenge, particularly for programs that support low-income groups. The failure of government support can have devastating consequences and places added constraints on opportunities for social and economic development. This book investigates the institutional, financial, and social conditions that are necessary for housing programs to effectively address the increasing demand for shelter. Particular emphasis is placed on social networks as a critical component of sustainability. The book proposes an analytical model that illustrates the complexity of relationships and interactions between the diverse actors that participate, contest, and coalesce in and around housing finance programs. Drawing from a rich international experience - with six case studies from Chile, Ecuador, South Africa, and Thailand - it covers a wide range of organizational arrangements. The author demonstrates that the provision and continuity of housing solutions rest fundamentally on community groups and their social networks, with self-sufficiency in organizational capacity and resource management being paramount.