



PERENE  
CONSULTING

KNOWLEDGE AND SOLUTIONS FOR SUSTAINABLE DEVELOPMENT

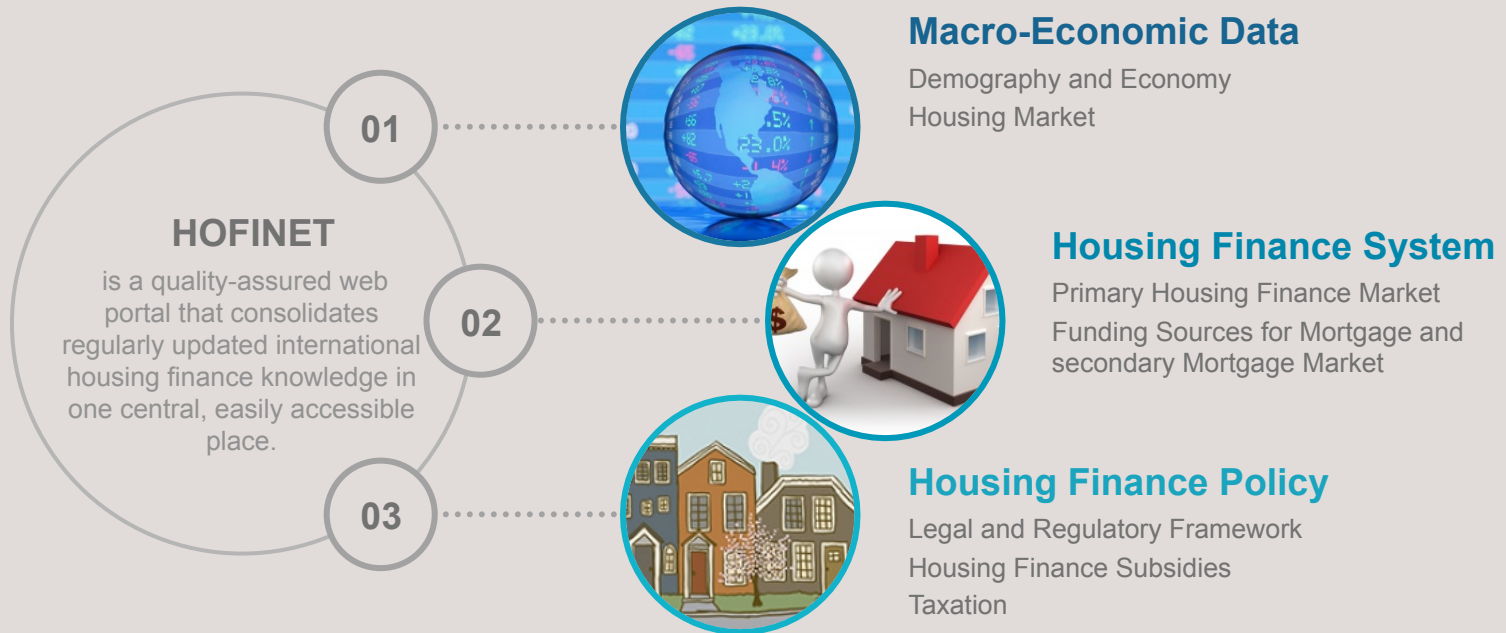
# HOFINET Survey Mozambique

28.04.2016 | Maputo, Mozambique



# The Housing Finance Information Network

## HOFINET



# Macro-Economic Data



01

### Population



### Population

Data collected by international agencies

### Economy



### Economy

Household income and employment rates missing

### Housing Stock



### Housing Stock

Number, Characteristics and ownership of dwellings unregistered

Production unregistered; Transaction (SISA)

### Housing Prices



### Housing Prices

Collected by Real estate agents for high end market

# Housing Finance System



02

## Industry Structure and Performance



## Industry Structure and Performance

Structure simple to describe, no data on performance publicly available

## Size of Mortgage Finance Sector



## Size of Mortgage Finance Sector

Data from BM refers to housing finance. Mortgage finance is not separately reported

## Housing Finance Products



## Housing Finance Products

Banks reluctant to release information other than product description

## Lending and Servicing Process



## Lending and Servicing Process

Little developed

## Credit Risk Assessment



## Credit Risk Assessment

Little developed

## Funding Sources /secondary Market



## Funding Sources /secondary Market

Secondary Market does not exist

## Housing Microfinance



## Housing Microfinance

Practically does not exist

# Housing Finance Policy



## Legal & Regulatory Framework



## Legal & Regulatory Framework

Laws and regulations existent but often not implemented/respected

## Housing Finance Subsidies



## Housing Finança Subsidies

Does not exist

## Taxation



## Taxation

Clear regulation

03

# Data Access

- **Who collects – intention/objective**
- **What could be done?**
- **On Housing Stock, Prices, Quality:**
  - Data collected or funded by public sector agencies: FFH
  - Data collected by Statistics Institute: Importance of including housing data in household census 2017; Employment Survey, Income survey, etc.
- **Data on Housing Finance System:**
  - Banco de Moçambique : Collect more detailed housing finance information
- .....



# PERENE

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C O N S U L T I N G

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