



Project Information Document (PID)

Concept Stage | Date Prepared/Updated: 25-Feb-2020 | Report No: PIDC28412

**BASIC INFORMATION****A. Basic Project Data**

Country Colombia	Project ID P172535	Parent Project ID (if any)	Project Name Colombia: Resilient and Inclusive Housing Project (P172535)
Region LATIN AMERICA AND CARIBBEAN	Estimated Appraisal Date Sep 03, 2020	Estimated Board Date Nov 24, 2020	Practice Area (Lead) Urban, Resilience and Land
Financing Instrument Investment Project Financing	Borrower(s) Ministry of Economy and Public Credit	Implementing Agency Fonvivienda, Ministry of Housing, City and Territory (MVCT)	

Proposed Development Objective(s)

To increase resilience and social inclusion in the housing sector in selected municipalities.

PROJECT FINANCING DATA (US\$, Millions)**SUMMARY**

Total Project Cost	115.00
Total Financing	115.00
of which IBRD/IDA	100.00
Financing Gap	0.00

DETAILS**World Bank Group Financing**

International Bank for Reconstruction and Development (IBRD)	100.00
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Non-World Bank Group Financing

Trust Funds	15.00
Miscellaneous 1	15.00



Environmental and Social Risk Classification

Moderate

Concept Review Decision

Track II-The review did authorize the preparation to continue

Other Decision (as needed)

B. Introduction and Context

Country Context

Colombia, an upper-middle income country with a population of 48.2 million¹, has recorded sustained economic growth over the past 15 years, which contributed to poverty reduction and shared prosperity. Notwithstanding idiosyncratic and external shocks, the economy expanded at an average annual growth of 4.1% between 2004 and 2018, making Colombia one of the strongest performers in Latin America. The poverty rate declined by nearly 20 percentage points from 2004 to 2018, while extreme poverty nearly halved. More than 6.5 million people were lifted out of poverty over this period and multidimensional poverty declined significantly, in large part due to increased access to health care and education, and higher educational attainment. Per capita incomes among the bottom 40% of the population grew above 4%, faster than the national average over the period 2002-2016.

Colombian cities have played a key role in poverty reduction and shared prosperity. Colombia is a highly-urbanized country with 77% of its population living in cities (2017), up from 29% in 1938. The cities of Bogota, Cali, Medellin and Barranquilla account for more than 30% of the country's population. The rapid urbanization has been characterized by informality in land and housing tenure, as well as in economic activity. Economic growth in urban areas has been pivotal for advances in poverty reduction and shared prosperity during the last decade and a half. However, recently, poverty and inequality are showing a slight increase. Further, while poverty rates are still higher in rural areas (36.1% in 2018), the size of the urban population implies that cities include more people living in moderate and extreme poverty and are also characterized by higher inequality.²

Notwithstanding the marked progress achieved in poverty and inequality reduction, Colombia remains a highly unequal country both in terms of incomes, job opportunities, as well as access to quality housing, schooling, health, and social benefits. For urban dwellers, this inequality has left a significant number of people struggling to afford adequate and safe homes. Migration and disasters have further exacerbated this problem. For example, the estimated damages and losses caused by disasters in the last two decades is equal to one decade of the government's investment in housing programs.³ The Government of Colombia (GoC) is now working to reduce inequality, mitigate hazard risks and address a spike in housing needs.

¹ The World Bank Group (2018)

² In 2016, Gini coefficients showed more pronounced inequality in main cities (0.495) than in rural areas (0.458) (DANE 2016).

³ *Vivienda Digna para Todos*, World Bank, 2019.



Sectoral and Institutional Context

the housing sector, housing quality remains a major challenge. Despite the government's significant investments in the housing sector over the last years, according to the Integrated Household Survey (*Gran Encuesta Integrada de Hogares*, GEIH 2018) about 3.9 million households currently face a housing deficit⁴. Of those households that live in deficit, roughly half live in urban areas. Currently, 8 out of 10 Colombian families with housing deficit live in a substandard housing unit. These families living with qualitative housing deficit are usually most vulnerable and are in most need the Project's interventions.

- **First, they have less accumulated wealth.** While the estimated value of homes that do not show any qualitative deficit is US\$51,000, the value of the units facing qualitative deficit is only US\$18,000 with the lowest values reaching US\$9,000.
- **Second, they have lower monthly incomes.** 60% of households experiencing qualitative housing deficit in urban areas earn less than 2 Monthly Minimum Wage (MW)⁵. This is consistent with a significant income gap between households facing qualitative deficit (US\$581 per month) and those that do not suffer from it (US\$983 per month).
- **Third, they mostly work in the informal sector,** are more exposed to economic shocks and are less likely to have access to standard social benefits offered in the formal sector.

In addition to the housing quality challenges, hazards strike frequently and generate high costs for the country. According to the Center for Research on the Epidemiology of Disasters, 155 events hit Colombia between 1970 and 2015, affecting 17.8 million people and causing damages of US\$7 billion⁶. Floods constituted the most frequent disasters, impacting 16 million people and leading to damages of US\$3.7 billion. Earthquakes occurred less frequently, but each event hit more people and caused greater damages. The World Bank report "Unbreakable" finds that hazards disproportionately affect the poor, with hazards and climate change more than twice as significant for poor households because they tend to live in the most vulnerable areas, often with weak housing standards and limited or no access to credit or insurance.⁷

With 87% of the housing units in Colombia exposed to seismic risk, combining home improvements that improve living conditions with ones that increase physical security (structural safety) is a solution with dual benefits.⁸ For years, a main strategy has been to Build Back Better (i.e. to rebuild stronger housing after an unfavorable event). However, experience has shown that under certain conditions it is more cost effective and life-saving to strengthen (retrofit) the existing housing stock and to construct robust buildings than it is to repair damaged buildings after a disaster: to Build Better Before.⁹

The GoC has interest in mainstreaming Disaster Risk Management (DRM) in the housing sector. The Second Disaster Risk Management Development Policy Loan with a Catastrophe Deferred Drawdown Option – CAT DDO II (P126583) – approved in November 2012 - supports policy and institutional reforms to strengthen the GoC's program for reducing risks resulting from adverse events. A second three-year renewal of the CAT DDO II was approved - as requested by the GoC - till July 10, 2021. Since the operation's declaration of effectiveness in 2013, and with the objective of bolstering Colombia's

⁴ Including both quantitative and qualitative housing deficits.

⁵ A monthly minimum wage (MW) equals to COP 877,803 or US\$ 274.

⁶ Project Performance Assessment Report, Disaster Risk Management Policy Loan, IEG 2017.

⁷ Unbreakable, the World Bank, 2017.

⁸ According to the results of the Technical Assistance on Resilient Housing in Colombia (P171734) and based on knowledge developed by the Global Program for Resilient Housing (P167747) and the Technical Assistance for Improving Housing Resilience in Colombia financed by the Global Partnership for Results-Based Approaches (GPRBA).

⁹ Studies have shown that every \$1 in disaster mitigation saves from \$4 to \$10 in post-disaster reconstruction costs (World Bank, 2019).



DRM program, the CAT DDO II has supported three policies, namely: (i) strengthening disaster risk management institutional and planning capacity; (ii) strengthening the institutional framework and capacity for including disaster risk management in land use planning; and (iii) strengthening policies and tools to reduce risk in the housing sector.¹⁰

To address the large existing qualitative housing deficit, the GoC recently introduced two new subsidy programs. Through these most recent programs, *Semillero de Propietarios (SP)* a housing rental program and *Casa Digna, Vida Digna (CDVD)* an incremental housing improvement program, the GoC aims to achieve a high quality and well-located¹¹ housing solution and target low-income populations. The combined effect of these programs - private investment from households, companies, and the financial sector are expected to inject substantial resources into the economy. Through these actions, the GoC aims to modernize its housing subsidy programs and integrate them with disaster preparedness, urban planning, city management, and social inclusion.

Colombia has a legal and institutional framework that supports an efficient housing subsidy scheme to support the most vulnerable households, both for the acquisition and improvement of their homes. Starting in 1991 with the publication of Law No. 3/1991 and complemented with new regulations in subsequent years, this scheme has allowed the GoC to attract private sector participation (developers, banks, insurance companies, households) and deliver housing solutions at scale in a decentralized way. The most recent Decree no. 1077/2015 compiles the different norms on housing and urban regulations and is considered as the Single Regulatory Decree of the Housing, City and Territory Sector.

The National Housing Fund (Fonvivienda), with an average annual budget of US\$ 525 million has delivered more than 500,000 housing solutions since 2009 in a decentralized way through a variety of programs. Most recently, with the approval of Law No. 1537/2011¹², the GoC significantly reduced the housing quantitative deficit through its Free Housing Program (*Programa de Vivienda Gratuita*) and a diversified—generous—set of housing subsidies. However, 3.3 million households out of 14.6 million households (23%) still live in housing units with qualitative deficit¹³. In addition, the Ministry of Housing and FONVIVIENDA have provided urban amenities and urban infrastructure as part of the housing programs in targeted areas in specific projects. These interventions improved the livelihood conditions of the household beneficiaries in targeted municipalities.

- **Under the Free Housing Program, approximately 500 projects were carried out in 31 out of the 32 departments.** A significant number of housing units was provided to municipalities category 1 and 2¹⁴, and their metropolitan areas. Departments that have been mostly benefitted by the Program include Antioquia (15,173 housing units; 11.6%),

¹⁰ The World Bank supported the elaboration of the report “Disaster Risk Management in Colombia – A contribution to the creation of Public Policies”. Moreover, a “Guide for making a high-risk settlement inventory” (*Guía para el inventario de asentamientos en alto riesgo*) for the MVCT was also elaborated.

¹¹ Well-located housing refers to the housing units located in suitable areas according to urban planning guidelines, built according to building regulations and with access to well-served urban infrastructure.

¹² Law No. 1537/2012 promotes urban development and housing access in Colombia.

¹³ According to results from GEIH 2018.

¹⁴ According to Law No. 617/2000, municipalities are classified in 7 categories: *Special Category*: all those districts or municipalities with more than 500,001 inhabitants, with more than 400,000 monthly minimum wages (MW) as annual income; *Category 1*: all those districts or municipalities with a population between 100,001 and 500,000 inhabitants with annual income between 100,000 and 400,000 MW; *Category 2*: all those districts or municipalities with a population between 50,001 and 100,000 inhabitants with annual income between 50,000 and 100,000 MW; *Category 3*: all those districts or municipalities with a population between 30,001 and 50,000 inhabitants with annual income between 30,000 and 50,000 MW; *Category 4*: all those districts or municipalities with a population between 20,001 and 30,000 inhabitants with annual income between 25,000 and 30,000 MW; *Category 5*: all those districts or municipalities with a population between 10,001 and 20,000 inhabitants with annual income between 15,000 and 25,000 MW; *Category 6*: all those districts or municipalities with less than 10,000 inhabitants with 15,000 MW as maximum annual income.



Atlántico (12,043 housing units; 9.2%), Valle (9,764 housing units; 7%), Córdoba (9,134 housing units; 7%) and Magdalena (7,769 housing units; 6%).

- **The Social Housing Savings Program (VIPA) and Social Housing Promotion Program (Mi Casa Ya) have also efficiently reached the low-income population.** VIPA built 80,000 new housing units for households with a monthly income that is less than 2 times the minimum wage (MW) and savings up to 5% of the dwelling price. The program provided upfront subsidies up to 30 MW and 5% mortgage interest rate subsidy. In *Mi Casa Ya*, mortgage loans and government housing subsidies were provided simultaneously to households with a monthly income equal to less than 4 MW. By 2018, these two programs had benefitted more than 150,000 poor households.

Colombia has experienced an unprecedented migration process since 2015, which has generated social, sectoral and economic impacts, mainly in the urban and rural areas of border municipalities. More than 1.4 million people¹⁵ have recently entered the country, considering both, migrants and returning Colombians. Despite migration is an extended phenomenon that affects an important number of municipalities, there are 15 municipalities in Colombia which have the highest proportion of migrants – as they house about 368,000 migrants - and are experiencing increasing urban infrastructure needs. Most of these municipalities belong to border departments (La Guajira, Norte de Santander and Arauca), and are categorized as 2, 3, 4 and 5, except for the municipalities of Maicao, Riohacha, Cúcuta and Ciénaga, which are category 1. All these municipalities have high poverty rates, population with unsatisfied basic needs, high rates of unemployment, concentration of households with quantitative and qualitative housing deficits, and institutional weaknesses. Colombia, similar to other countries in the region receiving migration flows from Venezuela, is struggling to adequately respond to migrants most urgent needs.

Relationship to CPF

The Project is aligned with the Government priorities reflected in the Colombia Country Partnership Framework for FY16-FY21¹⁶ (Report No. 101552-CO) which focuses on eight critical objectives structured across three pillars: (i) Fostering balanced territorial development; (ii) Enhancing social inclusion and mobility through improved services delivery; and (iii) Supporting fiscal sustainability and productivity. Cutting across all three pillars, the CPF aims to “Assist in Constructing the Peace” and to look forward for a “Balanced Territorial Development”. The proposed Project will contribute to the three pillars by (i) improving access to home improvement and infrastructure services in target areas; (ii) promoting social inclusion and cohesion between migrants/refugees and host communities, to promote a balanced territorial development and address housing provision challenges; and (iii) supporting fiscal sustainability of municipalities by strengthening institutional capacity for planning, management and implementation of an integrated multi-sectoral response to housing deficit and migration.

The Project is also aligned with the 2018-2022 National Development Plan (Plan Nacional de Desarrollo, PND) that seeks to (i) reduce monetary poverty by 2.9 million people (thus reducing the monetary poverty rate from 27% to 21% in 2022); (ii) reduce the population in extreme poverty by 1.5 million people (from 7.4% to 4.4% in 2022); (iii) reduce the population in multidimensional poverty by 2.5 million people (from 17% to 11.9% in 2022); and (iv) create 1.6 million additional jobs during the four-year period of its implementation. The Project is also aligned with the “Colombia Resilient: knowledge and risk management prevention of disasters and climate change adaptation” section of the PND, particularly with its objective 2, which seeks to ensure territorial and sectoral co-responsibility in disaster risk reduction and adaptation to variability and climate change.

¹⁵ According to figures from Migration Colombia.

¹⁶ Discussed by the World Bank’s Executive Directors on April 7, 2016.



C. Proposed Development Objective(s)

To increase housing resilience and social inclusion in selected municipalities.

Key Results (From PCN)

The PDO level results indicator are the following:

- a. Number of households in targeted areas living in homes with qualitative deficit (female-headed households as a percentage of beneficiaries).
- b. Percentage of beneficiaries in the bottom 20% of the income distribution (including migrants/refugees).

The Intermediate Results Indicators to be included are:

- a. Number of targeted households provided with home improvement subsidies.
- b. Number of targeted households benefitted by infrastructure interventions for integrated urban upgrading in municipalities (of which migrants/refugees located in most affected by migration).
- c. Regulatory framework for home improvement microfinance and its linkage to national or local government subsidies improved (Y/N).
- d. Number of relevant municipal staff trained to enforce the municipal finance and planning instruments in municipalities (of which serve municipalities most affected by migration).
- e. Standard products, budget tools and quality control mechanisms designed for home improvement microfinance market (Y/N).
- f. Number of microfinance institutions providing microcredits – in combination with subsidies – for home improvement.
- g. Number of relevant national and municipal staff trained to enforce housing resilience and social inclusion in housing subsidy programs.
- h. Number of relevant national and municipal staff trained to enforce the urban control and urban regulations related to housing subsidy programs(Curaduria 0, among others)
- i. Geospatial housing subsidy allocation monitoring systems developed and implemented (Y/N).

D. Concept Description

The overall objective of the Project is to support the scaling-up of Colombia's home improvement program CDVD. This program aims to assist vulnerable families living in selected areas with the resources they need to upgrade their homes and improve their living conditions.

The Project concept reflects lessons from previous urban resilience and housing operations, analytical work, and international good practices.

Access to adequate housing is of critical importance for the health and wellbeing of people. Yet, hundreds of millions live in inadequate conditions with little or no access to decent housing, and current conditions will be exacerbated by rapid urbanization and population growth. Adequate housing is enshrined as a human right with "adequate" meaning more than just a physical shelter but "to have a home, a place which protects privacy, contributes to physical and psychological



wellbeing and supports the development and social integration of its inhabitants” (Bonney et al., 2003 -pp 413). Housing is also a key social determinant of health¹⁷ with a growing body of research linking housing to overall health and wellbeing (Baker et al., 2014; Bonney, 2007; Braubach, 2011; Braubach et al., 2011; Evans et al., 2003; Gibson et al., 2011; Howden-Chapman, 2002; Shaw, 2004; Thomson et al., 2009). Housing can affect health and wellbeing through a range of pathways. For example, housing conditions such as mold, damp and unsafe water may directly influence health conditions (e.g., asthma or diarrheal illnesses), overcrowding can contribute to the spread of communicable diseases, housing difficulties can cause stress and anxiety, unaffordable housing costs can limit money available for health promoting resources, and housing issues can negatively affect access to other resources such as employment and education that are themselves social determinants of health. Consistent relationships found between physical aspects of housing and physical and mental health, with other aspects of housing such as safety and overcrowding linked to mental health justify public interventions to increase housing quality. In the case of migrants and refugees, they often face the same struggles as citizens, but on top of that, they may experience social exclusion due to material, symbolic and legal obstacles due to their immigration status.^{18 19}

Focusing on housing resilience can deliver better results than focusing on reconstruction and building new. The lack of effective preventive measures makes people in developing countries more vulnerable to catastrophes than those in developed countries. The World Bank’s Post-Disaster Needs Assessments reveal that housing make up 36-93% of the damages and losses, and studies show that reconstruction costs 4-10 times what prevention costs. Although home improvement subsidies are operationally more complex to manage than those oriented to construction and acquisition of new housing units, they are more cost effective and have tremendous potential to improve housing resilience and, thus; save lives, protect assets, and strengthen the economy.

Home improvements have important benefits to the economy (Malpezzi 1999). Housing construction and home improvement generate demand for professional, skilled, semi-skilled, and unskilled labor; and allow many micro and small businesses to flourish in a decentralized way. The housing market is an important component of national economies and housing booms and busts can have significant effects on the macro economy and financial sector (Zhu 2014)²⁰.

Home improvement interventions can be compatible with social and environmental standards. In terms of social standards, there is a big difference in terms of owners’ involvement during works: while in the case of building new, the contractors build for the families, during home improvement interventions, contractors build with the families. Moreover, home improvement and home retrofitting are approaches which generate lower greenhouse emissions than building new and, provided, energy efficient technologies are introduced, can generate savings to families.

Interagency coordination is critical for detecting gaps in urban infrastructure and service coverage, identifying funding needs and responsibilities, and clarifying mandates across sector agencies. In the housing sector, portfolio lessons, supplemented by fieldwork, reveal that although support for coordination is increasing, there is a lack of focus on connecting housing activities to sustainable service provision in informal areas. For example, in Bahia’s Poor Urban Areas Integrated Development project, IEG found that incremental housing improvements led to improved infrastructure quality and lower exposure to risks (flood, fire, open sewerage), and that general infrastructure improvements in the built

¹⁷ The set of conditions in which people are born and live, and which shape daily life, World Health Organization, 2017.

¹⁸ The social consequences of the denied access to housing for refugees in urban settings: the case of Turin, Italy, 2015 - Magda Bolzonio, Enrico Gargiulob and Michele Manocchia.

¹⁹ “Social exclusion refers to current circumstances in which some people are marginalized and unable to live a full life for a variety of reasons that may include, but are not restricted to, a lack of material resources. These reasons include lack of family support, social isolation, ill health and disability, not having a home or living in unsafe or inadequate housing, low levels of education, and inability to get a job.” Hulse, K., Jacobs, K., Arthurson, K & Spinney, A., 2011.

²⁰ World Bank Group Support for Housing Finance – Learning Product – Independent Evaluation Group (IEG), 2016



environment eased access to services. However, the Project did not include clear institutional arrangements or legal provisions to ensure links among the urban upgrading units, education, and/or health service providers²¹.

Innovative ideas are being implemented around the globe to address migrants’ needs. Policymakers, architects, NGOs, and families facing the influx of migrants/refugees - or a growing population – are adopting some ideas, considering that the high costs of housing migrants/refugees solutions must also benefit the local community if they are to be successfully implemented. Some examples of these ideas are: (i) an unconditional cash transfer program, the Emergency Social Safety Net (ESSN) the European Union funded in Turkey to take the pressure off Turkey’s housing stock and to better integrate newcomers.²² The program supplies a monthly stipend to families via their debit cards covering 75% of a household’s needs, the remaining expenses are their responsibility; (ii) the practice implemented in Germany to welcome over 1 million refugees– by dispersing refugees in cities across the country. This practice has enabled municipalities to share the responsibilities of housing, multiplying the probabilities of innovative housing solutions that will encourage thriving communities. Germany has turned abandoned Soviet-style apartment buildings into homes for refugees in Magdeburg, East Germany.²³ Greece has also repurposed vacant buildings, including an abandoned hotel, though mostly as temporary housing.²⁴ Such solutions have helped ignite an ongoing public debate in Europe on how to move beyond temporary housing and ensure that thriving communities are built; (iii) a program developed by the Norwegian Refugee Council in Jordan²⁵ - where over 750,000 refugees currently live, mainly escaping the Syrian crisis²⁶ - to address an acute housing shortage by enabling landlords to complete partly completed properties, in return for leasing the property rent free to a Syrian refugee family for up to 18 months. The program has been effective in finding quick solutions to house refugees by adding to the available rental housing stock, while supporting the local economy.²⁷ Funding home expansions that then can be rented to migrants using rental vouchers or subsidies could work; (iv) the solution families have found in South Africa - in their own backyards - to cope with a severe housing shortage resulting from rapid urban growth: 12% of the country’s households now live in formal or informal shelters that have been erected in the backyards of existing housing, most of it government subsidized²⁸. This grassroots movement, known as “backyarding,” has increased South Africa’s housing supply without changing density. Furthermore, it provides additional incomes and has reduced the number of households living in precarious slums.

Legal Operational Policies	Triggered?
Projects on International Waterways OP 7.50	No
Projects in Disputed Areas OP 7.60	No

Summary of Screening of Environmental and Social Risks and Impacts

Environmental Risk Rating - Moderate

The Environmental risk and impact have been determined as Moderate under the WB ESF. Overall, the project will have positive environmental and social benefits in home improvement civil works, in small scale, with structural strengthening, qualitative improvements and expansion of already existing infrastructure. Also, the activities to home improvement will

²¹ Building Urban Resilience: An Evaluation of the World Bank Group’s Evolving Experience (2007-2017).

²² An estimated 3.6 million Syrian refugees were living in Turkey in 2019, more than 90 percent of them in cities, rather than refugee camps.

²³ <https://foreignpolicy.com/2016/01/06/building-a-new-life-in-communisms-ghost-towns-east-germany-migrant-refugee-crisis/>

²⁴ <https://www.theguardian.com/commentisfree/2017/jun/23/refugee-squat-city-plaza-greece-best-worst-humanity>

²⁵ Over 750,000 refugees currently live in Jordan, mainly escaping the Syrian crisis.

²⁶ This large influx has placed enormous pressure on the country’s housing stock with 86% of refugees living in urban areas.

²⁷ <https://www.nrc.no/globalassets/pdf/evaluations/evaluation---shelter-icla-urban-programme-in-jordan.pdf>

²⁸ <https://foreignpolicy.com/2016/01/06/building-a-new-life-in-communisms-ghost-towns-east-germany-migrant-refugee-crisis/>



implemented in housing located in urban, peri-urban and rural areas and, according the PCN, those areas will not be located in (i) areas of high risk or with non-mitigable risks, (ii) environmental protected areas, (iii) areas with no access to public services, (iii) areas with no roads and basic infrastructure.

The environmental risk classification responds to potential environmental risks and impacts stemming from interventions under the activities of Component 1: Increasing housing quality for lower income families, some of these activities may include roofing and floor repairs, window and door replacements, sanitary facilities, housing expansion within the same property; those potential environmental risk and impacts are: (i) predictable and expected to be temporary and/or reversible; (ii) low in magnitude and not expected to cause serious adverse effects to the environment; (iii) will occur in site specific either urban, periurban or rural areas and new areas will not be intervened; (iv) can be easily mitigated in a predictable manner; (v) do not involve use of toxic materials, and (v) are expected to be site-specific, short term, and at a local and punctual level.

In general, the execution of the Component 1 could generate the key potential environmental risks and impacts, as: (i) consumption of water and raw materials for civil works, (ii) generation of solid waste from residual construction materials; (iii) nuisance related to dust generation, vibration and noise; and (iv) occupational health and safety hazards for the workforce, including the increased risk of occupational accidents from inadequate working conditions.

Social Risk Rating - Moderate

The risk and social impact are determined as Moderate under the ESF of the World Bank. In general, the project will have positive social benefits through civil works and qualitative improvements in housing, as well as structural strengthening and expansion of existing infrastructure. households will benefit and housing conditions will have qualitative and quantitative increases. Since these are Vulnerable Groups, they will have to improve their housing standards and will be at desirable levels. On the other hand, the purchase of land is not foreseen, nor is the restriction on the use or entry into lands or territories, investments will only be in already established public space or in legally constituted homes and land, so the impacts will be temporary and reversible and of low magnitude. The project will not carry out interventions in Afro-descendant or Indigenous collective territories (*Consejos Comunitarios and Resguardos*), considering that these populations have another route of differentiated attention and are attended by several institutions, through specific consultations and dialogues.

The social risk classification responds to potential social risks and impacts stemming from interventions under the activities of Component 1. Risks associated with subcomponent 1.2 are not expected, considering that they are related to improvement of the financial capacity and technical support to the municipalities and some works to improve the public space already built, without increasing the footprint.

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APPROVAL

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