Early Warning System

WB-P513953

Housing Opportunity: Governance, Affordability, Reform in El Salvador

Quick Facts

Countries	El Salvador
Financial Institutions	World Bank (WB)
Status	Proposed
Bank Risk Rating	U
Voting Date	2026-11-25
Borrower	Government of El Salvador
Sectors	Law and Government
Investment Type(s)	Loan
Investment Amount (USD)	$ 230.00 million
Loan Amount (USD)	$ 230.00 million
Project Cost (USD)	$ 1,065.61 million

Project Description

According to the WB, the development objective is to strengthen El Salvador's affordable housing finance, supply, and governance ecosystems, and enable private sector mobilization.

This operation aims to improve access to affordable and adequate housing for low-income populations by addressing both supply and demand constraints in the housing market. On the supply side, the project will consider opportunities to provide credit lines or guarantees to private developers to incentivize the construction of new social housing units, it will also consider preparation of social housing project of large scale using a private-public partnership approach. On the demand side, the project will aim to identify opportunities to improve access to mortgage credit for lower income population, potentially through establishing fund for upfront mortgage payment subsidies to eligible low-income households. The operations will also include a sizable TA component needed to build capacity of key public institutions in the sector and develop a longer term reform agenda, which could be supported by the following operations in the series. By combining these interventions, the operation seeks to foster a more inclusive housing market, promote private sector participation, and contribute to improved living conditions for underserved communities.

Investment Description

- World Bank (WB)

Contact Information

ACCESS TO INFORMATION

To submit an information request for project information, you will have to create an account to access the Access to Information request form. You can learn more about this process at: https://www.worldbank.org/en/access-to-information/request-submission

ACCOUNTABILITY MECHANISM OF THE WORLD BANK

The World Bank Inspection Panel is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by a World Bank-financed project. If you submit a complaint to the Inspection Panel, they may investigate to assess whether the World Bank is following its own policies and procedures for preventing harm to people or the environment. You can contact the Inspection Panel or submit a complaint by emailing ipanel@worldbank.org. Information on how to file a complaint and a complaint request form are available at: https://www.inspectionpanel.org/how-to-file-complaint

Bank Documents

- Concept Program Information Document (PID)
- P513953 - Draft Environmental and Social Systems Assessment (ESSA) - Housing Opportunity: Governance