Early Warning System

IDBI-15365-01

Habi - Structured Line of Credit - Colombia

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Quick Facts

Countries	Colombia
Financial Institutions	IDB Invest (IDBI)
Status	Active
Bank Risk Rating	B
Voting Date	2025-12-19
Borrower	MCN Inversiones S.A.S
Sectors	Construction, Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 50.00 million
Loan Amount (USD)	$ 50.00 million
Project Cost (USD)	$ 50.00 million

Project Description

IDB Invest is supporting Habi Colombia through a structured credit line of up to US$25 million, with the possibility of an uncommitted second tranche for an equivalent amount. The financing is channeled through a special purpose vehicle (SPV) established as a trust in Colombia, where IDB Invest acts as the first beneficiary. The structure has a four-year term and a 24-month availability period, and will support structural working capital through the acquisition and accumulation of an eligible housing inventory, which will be managed and sold by Habi.

An innovative feature of this operation is the use of mortgages on the underlying assets as collateral, which significantly enhances legal certainty compared to previous models based on preventive notices. The funds will be used for the purchase, renovation, and resale of homes, thereby boosting the used housing market in urban areas of Colombia. In addition, Habi's business model promotes job creation through networks of local contractors and independent real estate agents.

The main objective of this operation is to expand access to affordable housing and strengthen the liquidity of the Colombian real estate market. Through this financing, IDB Invest aims to support Habi's sustainable growth, diversify its funding sources, and solidify its role as a strategic partner in digital housing solutions across Latin America.

Investment Description

- IDB Invest (IDBI)

Private Actors Description

Habi is aproptechcompany founded in 2019, operating in Colombia and Mexico, with the mission of facilitating the purchase and sale of homes, particularly in the low- and middle-income segments. Through a data-driven digital platform, it seeks to reduce information barriers and increase efficiency in the secondary housing market.

Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Corporativo MCNMéxico, S. de R.L. de C.V. (“Habi”)	Client	-

Contact Information

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: https://www.iadb.org/en/access-information/information-request

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Bank Documents

- HABI COLOMBIA ENVIRONMENTAL AND SOCIAL ACTION PLAN (ESAP) [Original Source]
- HABI COLOMBIA ENVIRONMENTAL AND SOCIAL REVIEW SUMMARY (ESRS) [Original Source]