



Technical Assistance and Financing for Resilient Housing

Gender Equity | Financial Inclusion | Climate Adaptation





CONGRATS! Indonesia NAHP Closing Workshop

300,000 Housing Units Served by NAHP / 230,000 Housing Units Improved by BSPPS

Key successes from Indonesia:

- 1. Focus on meeting QA/QC standards, not level of completion.** Shifting the focus on 1 million homes from minimum completion to good quality, disaster-resilient housing, multiplying those reaching construction quality standards by 7x.
- 2. Go digital - increase the number of digital platforms available for data collection, processing and sharing.** Digitalization helped improve both efficiency and quality control and assurance through the development of the e-BSPPS mobile app.
- 3. Increasing subsidy amounts is key.** Homeowners should be able to complete and feel confident about their homes.
- 4. Advance technical clarity and awareness.** Adapt a simple, easy to implement retrofit or strengthening solution that could be applied to many similar houses

Key partnerships:



THE WORLD BANK



Ministry of Public Works and
Housing of Republic of Indonesia



Build Change: TA Provider & Systems Change Catalyst



19+ years
trusted leadership in
disaster-resilient
housing



26 countries



200,000+
safer buildings



1,000,000
people served



140+ partners



\$56 million
philanthropy raised
and income earned



\$700M+
investments
leveraged



\$4 billion
housing assets protected



It's Not This OR That / No Single Solution

The path to resilient housing



1: The Beauty of Incremental Financing (Subsidies or Loans)

Helps incentivize compliance with building standards.



Philippines: Innovative Resilient Housing Microlending

Key takeaways from the Philippines:

- 1. The power of women borrowers.** 97% of disbursements are to women, and existing clients of MFIs. Repayment > 99%.
- 2. Incremental lending works.** The dominant incremental loan product had been delivered to nearly 500 homeowners through three MFI partners. The average loan size is \$1,000. A typical home improvement loan averages \$250.
- 3. Technical assistance grant funding needed more than wholesale capital.** Philippines lending market is over-liquid; need TA to unblock investment pipeline
- 4. Increasing automation will help with scale.** Currently semi-automated, paper dominated. Processes for loan delivery, incl. household risk awareness, structural and habitability deficiency assessments, designs, scopes of work, bill of quantities, borrowing options, and capacity building for MFI staff and construction professionals.

Key partnerships:





Scaling Microfinance and TA for Resilient Housing





2: The Unyielding March Toward Urbanization

If you can't beat 'em, join 'em.





Honduras: Second Story Expansions





3: The Complexity of the Enabling Environment

Take it one step at a time.



Innovative Tools and Services

The Build Change Guide to Resilient Housing (Build Change, 2021) is a freely-available handbook that provides governments, funders, and practitioners with the tools they need to carry out and support resilient housing programs at scale around the world.

The Resilient Housing Ecosystem Assessment Tool (RHEAT) has been developed by Build Change to help countries, states, territories, and cities to identify key gaps and challenges as they work toward achieving resilient housing at scale.

Download the Guide 



	Pre 1994	1994 - 2012	2013 - present
PEOPLE/POLICY	2.5	2.8	3.1
P1 Policy & Legal Framework for Risk & Resilience	1.7	2.4	2.7
P2 Understanding and Framing of Risk	1.8	2.0	2.4
P3 Enabling Environment for Effective Building Codes & Standards	3.4	3.8	3.8
P4 Program Implementation Framework	1.3	1.7	3.0
P5 Implementation Framework: Building Permitting	2.6	2.8	2.8
P6 Implementation Framework: Construction Monitoring	4.0	4.0	4.0
P7 Enabling Environment for Construction Workforce	3.7	3.7	3.7
P8 Homeowner Perception & Participation	1.5	1.8	2.5
MONEY	1.9	2.1	2.5
M1 Budget Allocations for Resilient Housing Policy & Technology	1.4	2.0	3.0
M2 Supply of Resilient Housing	2.0	2.2	2.4
M3 Government Finance for Resilient Housing	1.0	1.5	1.7
M4 Private Sector Finance for Resilient Housing	3.2	3.2	2.7
M5 Homeowner Participation & Demand for Resilient Housing	1.8	1.8	3.0
TECHNOLOGY	2.4	2.9	3.1
T1 Technical Content and Quality of Building Codes & Standards	2.8	3.0	3.5
T2 Risk Data & Mapping	1.7	3.0	3.3
T3 Technical Capacity of Construction Workforce	3.0	3.8	3.5
T4 Digital Technology	2.0	2.0	2.0
T5 Homeowner Perception & Participation	2.5	2.5	3.0



Build Change Technical Assistance Across Sectors

TA for Homeowners & Builders



- Homeowner-driven construction principles
- Provision of building designs
- Quality assurance and quality control
- Architectural support & builder training

TA for Governments



- Policy advocacy (retrofit guidelines, building codes)
- Development of Management Information System (MIS)

TA for Microfinance Institutions



- Deployment of MIS and custom platform
- Training MFI officials to evaluate home
- Innovation on financing tools



4: The Need for Building Codes and Simple Permitting for Informal Housing

Way to go, Colombia.



Colombia: Policy Change for Systems Change

Key takeaways from Colombia:

- 1. Don't underestimate the value of seeing and feeling an actual retrofit.** Build Change has de-risked investment by proving the concept on the ground first, yielding critical insights on overcoming barriers to scale.
- 2. Facilitating incremental upgrades are necessary.** The adoption of AIS 410, a set of technical guidelines for incremental retrofits, is a huge policy success to meet homeowners where they are.
- 3. Simplify the permit process.** Homeowners, government agencies, builders. Use it to formalize, but reduce paperwork and site visits
- 4. Strengthen housing finance from micro to macro.** Support subsidy bundling and increase. Multiple funding streams will be needed (government subsidy, housing finance, and technical assistance grants) to reach the 100,000 house/year target.

Key partnerships



MINISTERIO DE VIVIENDA,
CIUDAD Y TERRITORIO

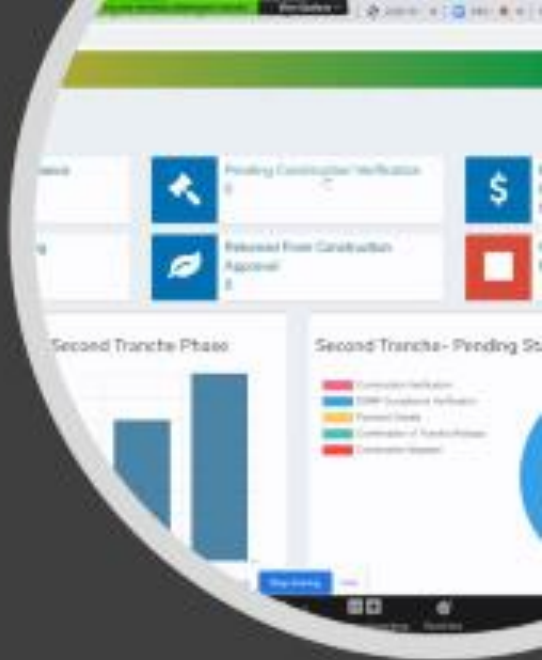
INVISBU
Instituto de Vivienda de Interés Social
y Reforma Urbana de Bucaramanga





5: Technology Platforms Can Increase Scale & Transparency, Reduce Cost

But they require subject matter expertise and committed capacity.



[Housing Recovery Project](#)

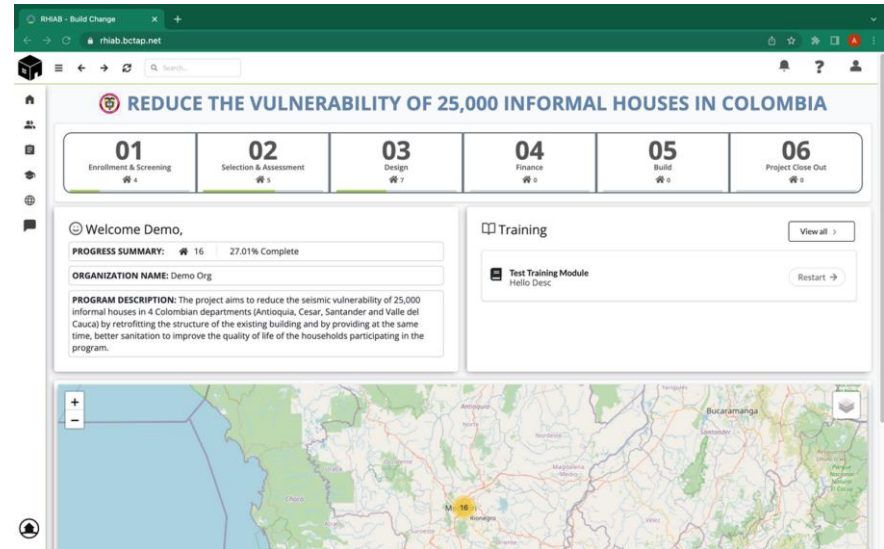
Dominica Post-Hurricane Housing Reconstruction MIS



Resilient Housing in a Box (formerly BC-TAP)

RHIAB is a technology system curated from Build Change's proven global Technical Assistance Platform (BCTAP) to **facilitate project implementation for both disaster prevention and post-disaster housing programs.**

RHIAB simplifies and compiles the tools, workflow, management and reporting needs associated with implementing successful resilient housing programs.



RHIAB
platform



GPS



Revit



Dynamo



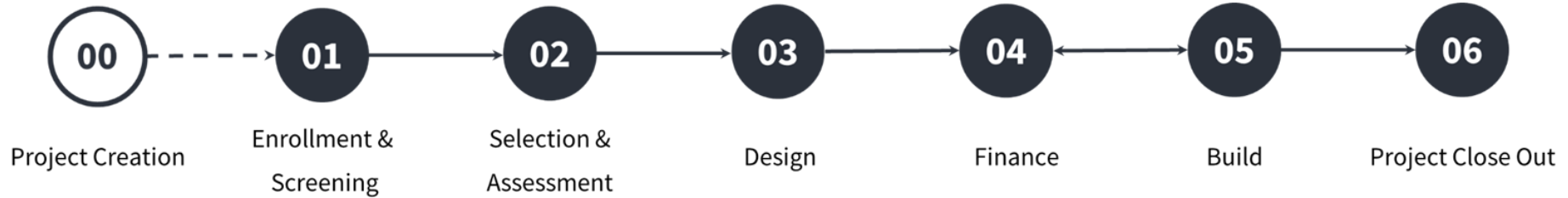
Fulcrum



Magicplan



Resilient Housing in a Box: Savings Across All Stages



**20x
faster**

**Increased
Transparency &
Data Consistency**

**3x
faster**
from 3 days to 1 day

**8x
faster**
from 8 days to 1 day

**Increased
Transparency**

**Increased
Quality
Control**

**Increased
Data
Consistency**



6: Women.

Housing is a women's issue.

Women borrowers, women engineers, women leaders, women...





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Credit: Build Change

Thank You

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