Technical Assistance and Financing for Resilient Housing

Gender Equity | Financial Inclusion | Climate Adaptation

www.buildchange.org
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Build Change Strictly Proprietary and Confidential
CONGRATS! Indonesia NAHP Closing Workshop

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

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-BSPS 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

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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

Before vs. After image of a house.
3: The Complexity of the Enabling Environment

Take it one step at a time.
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 (RHEA T) 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
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.

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**Key partnerships**

MINISTERIO DE VIVIENDA, CIUDAD Y TERRITORIO

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

PLANTERRAZAS: Toda la información aquí

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

But they require subject matter expertise and committed capacity.
Dominica Post-Hurricane Housing Reconstruction MIS

https://app.dominicahrp.net/
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.
Resilient Housing in a Box: Savings Across All Stages

Project Creation
- Enrollment & Screening
- Selection & Assessment
- Design
- Finance
- Build
- Project Close Out

Increased Transparency & Data Consistency: 20x faster from 3 days to 1 day

Increased Transparency: 3x faster from 8 days to 1 day

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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Thank You

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info@buildchange.org