

Habitat for Humanity
World housing policy indicators

Survey Instrument

Reviewed on May 23, 2011

Originally designed and assessed by Shlomo Angel and Lucy Gitlin

Date on which it was carried out:	July 3-31, 2012		
Country:	Colombia	State/Province:	Bogota, D.C.
Region:	N/A	City:	Bogota, D.C.

Field researcher information:			
Name:	Jorge Enrique	Last Name:	Torres Ramírez
Organization:	CENAC		
Address:	Carrera 10 No. 19-65 Of. 804		
City:	Bogota, DC	Postal Code:	N/A
Country:	Colombia	E-mail address:	cenac@cenac.org.co
Telephone:	(57 1) 342 3508	Fax:	(57 1) 243 7372

INTRODUCTION:

Habitat for Humanity, HFH, has built, revamped, repaired or improved more than 400,000 affordable housing units all over the world since 1976. Although this is clearly a praiseworthy achievement, the organization has realized that they will never be able to fulfill their main purpose of building “decent housing for everybody” by their own means. Currently, they are gradually advancing to assume a role as advocates for the cause whose purpose is to influence housing practice and policy as a whole in the more than 100 countries where it operates.

To this effect, Habitat for Humanity aims to supply reliable and comparable information with regards to world housing policy. The organization is trying to do it through the ongoing data collection on housing policies used in a number of countries and with this data they are seeking two complementary purposes: (a) to keep an information center on the housing policy through the Internet, with updated information on the housing policy used in each country; and (b) to provide the advocacies with true data to be used to influence the housing policy.

The pilot study data collection is structured in five sections:

1. The property rights system;
2. The housing financing system;
3. The housing subsidy system;
4. Residential infrastructure; and
5. The regulatory system.

The real time required to collect the necessary data to complete all the sections is expected to be about 20 full working days within a two-month period.

The data collection shall include interviews with informers, document analysis and field observations. In certain cases, it may be necessary to interview more than one informer to complete the data collection. In certain cases, it may be necessary to get information from documents instead of getting it from the interviews. The interviewer is responsible for assessing the data collected and for using the best data source available to get the information. When assessing the collected data, it may be important to refer to field experts and ensure that the results are reasonable and can withstand a thorough analysis.

Here it is important to consider that when trying to find out what the official housing “policy” is in the country, three different and complementary approaches shall be used, in order to understand the housing policy: (1) the intent of the officers’ policy; (2) the policy regulations, whether signed in writing in published documents, regulations, laws or decrees; and (3) the real practices of those responsible for carrying out the official policy. It goes without saying that the three approaches are never identical.

Use this spreadsheet form to collect and record the survey data and send it to Jane Katz, director of International Affairs and Programs, Government Relations and Habitat for Humanity Cause Advocacy (jkatz@habitat.org) when it is complete. Instructions and definitions will be provided with this survey instrument. All the questions or suggestions which could be related to the information or to its source shall be written in the sections provided for such end. Provide an explanation for any question not answered in the remarks section indicating why the information could not be acquired.

THE INTERVIEWS:

The interviews shall necessarily be one of the means to get information to complete the survey. All the interviews shall be carried out in the metropolitan area of the capital city or in any other large city within the country. Interviews may include meetings with officers in the national housing agency, the state or provincial government of the capital city and the municipal offices of a city in the outskirts of the metropolitan area. Also, interviews may be carried out with private sector informers as well as with those of the civil society sector.

Below is a partial list of the informers who can be interviewed to collect the survey data:

1. a policy officer (National Housing Agency);
2. a program officer (National Housing Agency);
3. a budget officer (National Housing Agency);
4. a housing program officer (State/provincial government);
5. a housing budget officer — State/provincial government;
6. a municipal inspector;
7. a municipal infrastructure officer;
8. a municipal officer familiarized with evictions and demolitions;
9. a municipal housing officer;
10. a municipal budget officer;
11. a person responsible for mortgage loans in a commercial bank;
12. a real estate agent;
13. a land subdivision developer;
14. a housing advocate; and
15. an expert in legal matters.

If the aforementioned proposed informant cannot provide the required information, it shall be at the local counselor's discretion to find a way to get the information from other sources. Likewise, if the information acquired seems not to be accurate or reliable, it may be necessary to get it from more than one source in order to ensure it is correct.

REMARKS SECTION:

Indicate in the remarks section all the data sources used to get the answer, e.g. indicate the name, position and organization of every individual being interviewed. There are additional questions in the instructions section to be dealt with in the remarks section. Read the instructions carefully and provide complete answers to these open interpretation questions. Include all the details and additional information within the remarks section, as this will help to get a better general explanation of the quantitative answers.

QUESTIONS ON THE SURVEY INSTRUMENT:

Before starting the survey, thoroughly review the survey instrument. If you have any questions on the definition of a concept or on a data collection method, write it in the remarks section next to each question. Then send the questions to jkatz@habitat.org. We will answer your questions directly. Do it as soon as possible so as not to waste time. In the meantime, you can start collecting the data of the points you understand where you have no questions. You can continue sending us questions throughout the data collection period. If you use an official definition, include the definition in the remarks section.

SEND THE QUESTIONS TO THE ATTENTION OF THE INFORMANTS BELOW:

Many of the questions require quantitative or specific information that may not be available to the informants at the moment of the interview. It may be useful to send the questions to the informants in advance, together with a covering letter where you introduce yourself, explaining what you are doing and why you need the information. We will provide a letter sample to the Habitat for Humanity representative in your region who shall be responsible for your work; this person will give you this letter. If you are planning to send the interview information in advance, make sure you give the individual being interviewed enough time to prepare the material.

* * *

Thank you!

Property Right System

	Question	Score	Instructions	Remarks
P		0.84		
P1	Barriers to land ownership are removed.	1.00		
P1.1	Can women legally own or inherit land? (Yes=1/No=0)	1	To answer the following six questions, check with an individual familiarized with property law.	It is of general public knowledge
P1.2	In practice, do women own or inherit land? (Yes=1/No=0)	1	Indicate in the Remarks section if this comprises inheritance from parents, from a spouse or from both.	It is of general public knowledge
P1.3	Can land be jointly owned by husband and wife? (Yes=1/No=0)	1	If the answer is yes, comment if this happens in practice.	It is of general public knowledge
P1.4	Does the law recognize the customary or tribal land rights of indigenous people? (Yes=1/No=0 or 100 if no indigenous people)	1	If the answer is yes, provide details in the remarks section.	The indigenous, afro-descendants and Rom ethnic groups have a specific legislation acknowledging their land rights, as well as the jurisdiction of their authorities. All the infrastructure works shall go through a prior consultation with the community process. (Source: Ministry of the Interior).
P1.5	Are immigrants, refugees and non-citizens allowed to own land? (Yes=1/No=0)	1	If the answer is no, indicate if this comprises a big part of the population.	Foreign refugees are allowed, if they have regularized their migratory condition in Colombia. (Source: Ministry of the Interior)
P1.6	Is it common for residents to hold land through a long-term lease? (Yes=1/No=0)	0	Describe the land tenure method in the remarks section, i.e. if land can be owned jointly, if the land is leased for a short or long term, or if land can be individually owned.	The land can be individually or collectively owned. However, long-term leasing agreements are not common in the city. In the countryside there are leasing agreements, typically for agricultural production cycle periods. With regards to livestock, it is an association with the land owner. (Source: Superintendence of Notaries and Registry)
P2	All residential land has registered titles and/or incremental tenure documents	0.90		
P2.1	Is there an operating program to register titles or incremental tenure documents? (Yes=1/No=0)	1	Analyze the recent documents in the government policy. Specify in the remarks section if the local or national government implements the policy/program. "Increase in tenure documents" refers to any document protecting residents from eviction.	In Bogota, at a national and local level, there are housing tenuring programs. (Sources: Ministry of Housing, City and Territory, MVCT; Secretariat of District Housing, SDHT)
P2.2	Estimated percent of all the properties in the greater municipality that have their title properly registered. (%)	87	Check with the individuals working in the agency who record the property deeds.	(Source: District Planning Secretariat, SDP. Bogota multipurpose survey, EMB, 2011)

	Question	Score	Instructions	Remarks
P2.3	Are titles updated regularly when property is transferred? (Yes=1/No=0)	1	Check with the individuals working in the agency who record the property deeds. Indicate, in the remarks section, if there is any difference in practice, between families whose head of household is a female and those whose head of household is a male.	If the housing has a complete property record, the owners update the deed when the real estate is transferred and there is no difference in this decision as for the gender of the head of household. (Source: Superintendence of Notaries and Registries)
P3	Titles and/or alternative property documents are given to long-term residents of informal settlements.	0.67		
P3.1	Is there a policy or program that supports the regularization of titles or alternative documents in established informal settlements? (Yes=1/No=0)	1	To answer this question, check with a housing agency leader. Specify in the remarks section if the local or national government implements the policy/program. Indicate in the remarks section if there are special initiatives to get close to families whose head of household is a woman.	The national and local government implement this policy. There are no special initiatives for households whose head is a woman. (Sources: Ministry of Housing, City and Territory, MVCT; District Secretariat of Habitat, SDHT)
P3.2a	Number of households living in informal settlements in the greater municipality.	17,365	Check the official documents. Make sure that the calculation of the total number of squatter families is realistic by asking several experts.	69,461 people live in diagnosed settlements or under a legalization development process as of September 2011. The average size of households identified in informal city neighborhoods is 4.0 (Source: District Planning Secretariat, SDP; District Habitat Secretariat, SDHT).
P3.2b	Number of households living in informal settlements in the greater municipality who have titles provided by a regularization program.		Check the official documents. Make sure that the informal settlement calculation is realistic by asking several experts. If there are no regularization programs or informal settlements, input 0 and write a note in the remarks section. If the number of families whose head of household is a female is known, add it in the remarks section.	According to Bogota Multipurpose Survey, EMB-2011, 154,356 homes without deeds are recorded in the city. As a preliminary objective of the 2012-2016 Bogota Development Plan, a total of 6,000 deed program is posed. (Source: District Planning Secretariat, SDP, District Habitat Secretariat, SDHT)
P3.3	Is the occupation of public land tolerated? (Yes=1, No=0)	0	Check with a person familiarized with land law, especially with public land settlements or adverse possession.	(Source: Ministry of Housing, City and Territory, MVCT)
P3.4	Is there a process or program to recognize occupancy of public land? For example, certificates of occupancy, street addressing, or other official documents are given to informal settlers. (Yes=1/No=0)	1	Check with a person familiarized with the land law, especially with public land settlements or adverse possession.	The full titling is given if the land is public, the housing is in the Social Interest Housing, VIS, price range; it is not in a risk area and the land was occupied before a certain date. (Source: Law 9 of 1989 and Law 388 of 1997)

	Question	Score	Instructions	Remarks
P4	Evictions are minimized and, when they occur, they are legal and involve just compensation or resettlement.	1.00		
P4.1	The number of persons evicted in the largest mass eviction that took place in the greater municipality in the last three years.	0	Get reliable numbers from means of communication, from government agencies responsible for the evictions, or from organizations working with individuals who have been victims of evictions. Provide references and explain the situation in detail in the remarks section.	Not applicable, due to the fact that there are no mass evictions in Bogota or in Colombia. Informal housings in Bogota are developed in lands purchased by the households. There is also an important rate of fraud, leading to conciliations with the land owners, implying that the land has to be paid again by the household. Public entities, the District Habitat Secretariat and the Popular Housing Fund, CVP, mediate as facilitators in these processes. Evictions occur due to the delay in the payment of new housing quotas and do not constitute an important proportion in the mortgage portfolio, because in these cases conciliations, generally proposed by banks, are also agreed.
P4.1a	Did the eviction follow an established legal guidelines for evictions? (Yes=1/No=0, or 100 if no eviction)	100	Check with a person familiarized with the legal framework of evictions.	The low number of evictions is generally due to a delay in the mortgage loans, and in these cases all the relevant legal regulations are applied.
P4.1b	How long in advance of the actual eviction were people first informed? (months) Please enter 100 if no eviction.	100	Check with an organization working with people who have been victims of evictions.	In the event of banking evictions, the legislation is applied in the framework of a house restitution process to the bank. This can take several months, a time period determined by the activities of the parties.
P4.1c	Was violence involved? (Yes=1/No=0, or 100 if no eviction)	100	Check with the means of communications or with an organization working with individuals who have been victims of evictions.	In evictions made by virtue of bank demands, they occurred through confrontations with the police.
P4.1d	The percent of people who were resettled or given compensation roughly equivalent to the value of their homes. (%) Please enter 100 if no eviction.	100	Check with an organization working with people who have been victims of evictions. Indicate in the remarks section if there has been any difference in the compensation between families whose head of household is a woman and families whose head of household is a man.	Not applicable
P5	Clearance of low-income communities to replace them with more profitable development is minimized.	0.50		
P5.1	Slum clearance and redevelopment is an established policy of the national or local housing agency. (Yes=1, No=0)	1	Check with a person working for a national housing agency, as well as with the slum residents' advocates. Specify in the remarks section if the policy is implemented at a local or national level.	If the settlement is within a risk area or in an environmental protection area, a re-settlement program is implemented; this program is foreseen in the national housing policy and in Bogota in the district habitat policy. (Sources: Ministry of Housing, City and Territory, MVCT; District Habitat Secretariat, SDHT).

	Question	Score	Instructions	Remarks
P5.2	The government has torn down existing low-income neighborhoods and transferred the vacant lands to the private sector for development of new commercial, infrastructure or higher-end residential. (Yes=1/No=0)	0	"Government" can refer to the municipal, provincial or national government. It is important to find out if the Government makes use of their faculties, such as expropriation, to demolish the existing housings against the residents' will.	Not applicable in the case of Colombia
P6	The public housing stock is privatized, and restrictions on the sale of units are minimized.	1.00		
P6.1a	The estimated share of the housing stock that is publicly owned. (%)	0	Check with the agency which manages or is familiarized with the total of public housing.	In Colombia and Bogota the housing stock is the property of the homes. The State intervenes with subsidies to the demand. (Source: Ministry of Housing, City and Territory, MVCT)
P6.1b	The estimated share of the public housing stock that is being or has been privatized. (%)	0	Check the documents of the agency responsible for directly privatizing public housing. Indicate the year(s) the privatization process took. Input 0 if there are no public domain housings.	In Colombia and Bogota the housing stock is the property of the homes. The State intervenes with subsidies to the demand. (Source: Ministry of Housing, City and Territory, MVCT)
P6.2	Is the public housing stock generally well maintained? (Yes=1/No=0 or 100 if no public housing stock)	100	Visit the public housing development and observe it in detail, or check with a reliable resident of the public housing or with an organization working with public housing residents.	In Colombia and Bogota the housing stock is the property of the homes. The State intervenes with subsidies to the demand. (Source: Ministry of Housing, City and Territory, MVCT)
P6.3	A national or local housing policy is in place to support the privatization of the public housing stock. (Yes=1/No=0 or 100 if no public housing stock)	100	Analyze the recent documents of the housing agency or check with a person familiarized with the outlooks of the housing agency leaders. If possible, analyze the current documents of the housing policy or the current speech texts.	In Colombia and Bogota the housing stock is the property of the homes. The State intervenes with subsidies to the demand. (Source: Ministry of Housing, City and Territory, MVCT)

Housing finance system

	Questions	Score	Instructions	Remarks
F		0.72		
F1	Conditions support mortgage lending.	0.33		
F1.1	The inflation rate last year. (%)	3	Get it from the Central Bank documents, in the local currency. If last year's inflation rate is not the same as that in previous years, indicate so in the remarks section.	Bogota. 2010 1.6%. 2011 3.0%. Colombia. 2010 2.0%. 2011 2.8%. (Source: National Administrative Department of Statistics, DANE)
F1.2	Residential mortgage debt as percentage of GDP. (last year)	4	In general, the information is available in the superintendence of Banks or of the Central Bank. Note: If last year's information is not available, use the most recent year available and add the year in the remarks section.	(Source: Banco de la República)
F1.3	Are there ceilings on interest rates for bank deposits? (Yes=1/No=0)	1	Check with a manager of a business bank.	The limit is set by the market, but there is a significantly high offer; the Financial Superintendence mediates to check if the financial establishment is authorized to raise the limit and whether it has the support required to respond. (Source: Banco Davivienda)
F2	Mortgage lending is liberalized.	1.00		
F2.1	Are private housing finance institutions (commercial banks) allowed to engage in mortgage lending? (Yes=1/No=0)	1	In general, the information for this section is available from commercial bank managers who grant mortgage loans.	(Source: Financial Superintendence)
F2.2	Can private housing finance institutions make mortgage loans in any geographical region inside the country? (Yes=1/No=0, or if no mortgage lending=100)	1	"	(Source: Financial Superintendence)
F2.3	Is mortgage lending available for both newly-built and existing houses? (Yes=1/No=0, or newly-built only =0.5, existing only=0.5)	1	"	In the current juncture, loans for the purchase of used housings exceed in value the amount of mortgage loans for new housings. (Source: Financial Superintendence)
F2.4	Is mortgage lending available for the construction of rental housing? (Yes=1/No=0)	1	"	It is the same line as for the construction of new housings, plus special lines for the construction of housings to lease. (Source: Financial Superintendence)
F2.5	Is construction lending for residential development (infrastructure and housing) allowed? (Yes=1/No=0)	1	"	They are part of the credit lines from the construction of housing projects. For informal housings this type of finance is not available. (Source: Financial Superintendence)
F3	Mortgage interest-rate subsidies are eliminated.	0.33		

	Questions	Score	Instructions	Remarks
F3.1	The government has a public housing bank or agency that lends directly to borrowers. (Yes=1/No=0)	0	In general, the information for this section is available from commercial bank managers who grant mortgage loans.	Mortgage loans are private. There is a Fondo Nacional de Ahorro (National Savings Fund), FNA, an industrial and commercial company of the State, which operates mortgage loan lines through a voluntary contractual saving or against severance deposits, as they also operate as a severance fund. (Source: Ministry of Housing, City and Territory, MVCT).
F3.2	What is the difference between the interest rate on a mortgage given by a private housing finance institution and an interest rate on a mortgage given by a government agency? (%) Enter 100 if there are no private housing finance institutions. Enter 0 if government agency does not give mortgages.	100	You can calculate this difference yourself from the mortgage interest rates in commercial banks and in the Government's mortgage bank.	In the case of the FNA, for the lower income household range, the difference is variable; it can be about 5 points (0.05). Note: The Fondo Nacional de Ahorro (National Savings Fund), FNA, is not a mortgage state bank. This entity builds a severance fund which, among the services it offers to its affiliates, is that of granting mortgage loans. For populations not affiliated to the bank, they offer mortgage loans through contractual voluntary savings.
F3.3	Are there mortgages given at subsidized interest rates? (Yes=1/No=0)	1	You can also check with officers of the Government agency or mortgage bank which provides the subsidy. Describe who the beneficiaries of the subsidy rates are.	Recently, a subsidy was established to the interest rate, FRECH subsidy, which at the beginning was applied to housings with a maximum value of US \$ 94,000. Currently, it only applies for VIS, which has a regulated maximum price of US \$ 42,500 (US\$ 1 = COP\$ 1,800). (Source: Ministry of Housing, City and Territory, MVCT).
F4	Mortgage lending is protected from undue risk.	0.95		
F4.1	Private housing finance institutions are required to investigate borrower credit using independent credit agencies. (Yes=1/No=0)	1	In general, the information for this section is available from commercial bank managers who grant mortgage loans.	(Source: Banco Davivienda)
F4.2	Private housing finance institutions are required to assess the value of collateral using an independent third party. (Yes=1/No=0)	1	"	Appraiser experts, in general, from Lonjas de Propiedad Raíz (Real Estate Land). (Source: FEDELONJAS)
F4.3	Is there a legal upper limit to the loan-to-value ratios for bank mortgage loans? (Yes=1/No=0)	1	"	The referred percentage is 70%, although it is very frequent to loan lower percentages. Source: Banco Davivienda)
F4.4	Is there a legal upper limit on the loan payment-to-monthly income ratio for bank mortgage loans? (Yes=1/No=0)	1	"	30% maximum, although banks do not consider the family nominal income but its balance after deducing other loans, credit card limits, etc. (Source: Banco Davivienda)
F4.5	Does government guarantee individual mortgage loans for housing? (Yes=1/No=0)	1	"	Yes, there is a Fondo Nacional de Garantías (National Security Fund), FNG, for VIS. (Source: Ministry of Housing, City and Territory, MVCT)

	Questions	Score	Instructions	Remarks
F4.6	Banks that provide mortgage lending are required to have annual audits. (Yes=1/No=0)	1	"	(Source: Financial Superintendence)
F4.7	The volume and size distribution of mortgages is reported annually to the regulatory agency. (Yes=1/No=0)	1	"	To the Financial Superintendence. (Source: Financial Superintendence)
F4.8	Please indicate the percentage of the mortgage lending portfolio that is in default (60-days past due). (%)	7	If a different standard is used to define non-compliance (more or less than 60 days in delay), describe it in the remarks section.	Quality indicator as per default (Balance in the Default Portfolio / Portfolio and Gross Leasing) as for May 2012. (Source: Financial Superintendence)
F5	Lender's interest in the collateral is protected.	0.75		
F5.1	Percentage of residential properties with mortgages that have legal titles. (%)	100	In general, the information is available in the property/land registry. If the answer is less than 100 %, indicate what is commonly used as a security in the remarks section.	The mortgage loan only applies to housings holding legal deeds. (Source: Superintendence of Notary and Registry)
F5.2	Private housing finance institutions view property titles or long-term lease agreements as sufficient collateral and do not require personal guarantees (Yes=1/No=0, or no mortgage lending = 100)	1	In general, the information for questions F5.2-F5.4 is available from commercial bank managers who grant mortgage loans. If the answer is No, indicate what is generally used as a security, in the remarks section.	Financial entities do not consider leasing agreements. Only real securities. (Source: Financial Superintendence)
F5.3	The number of months required for a bank to register a lien on a property used for collateral (Months) (no mortgage lending=100)	0	If the number is less than 1, input zero.	It is a simple procedure. (Source: FEDELONJAS)
F5.4	The number of months required to foreclose on a mortgage and transfer the property to the bank (Months) (If no foreclosures or no mortgage lending=100)	36	If the number is less than 1, input zero.	This is the average term, which can vary according to the activity and initiative of the parties involved in the processes. (Source: FEDELONJAS)
F6	Secondary mortgage markets are operational.	1.00		
F6.1	Has legislation passed for the creation of a secondary mortgage market? (Yes=1/No=0)	1	The information for this section may be obtained from a person within the banking sector familiarized with program plans related to the secondary mortgage market.	Titularizadora Colombia exists in Colombia. (Source: Titularizadora Colombia)
F6.2	Government liabilities in support of secondary mortgage markets are transparent and have a sunset clause (Yes=1/No=0, or no secondary mortgage market =100)	1	Part of the information may be available from the Superintendence of Banks or from the Central Bank.	(Source: Titularizadora Colombia)

	Questions	Score	Instructions	Remarks
F6.3	Are mortgages standardized? (Yes=1/No=0, or no mortgage lending=100)	0	"	The importance of this matter has been raised for years and currently this is being worked on. (Source: Titularizadora Colombia)
F6.4	Is mortgage insurance readily available? (Yes=1/No=0, or no mortgage lending=100)	1	"	For informal income households, it is not possible. And for formal income households perceiving less than two minimum monthly salaries, it is not possible either. The minimum monthly salary is US\$315. (Source: Banco Davivienda)
F6.5	Have banks issued mortgage bonds? (Yes=1/No=0)	0	"	(Source: Titularizadora Colombia)
F6.6	Are mortgages traded in a secondary market (i.e. mortgage-backed securities)? (Yes=1/No=0)	1	Explain in detail, in the remarks section, the types of instruments used in the secondary mortgage market, as well as how long they have been traded.	There is a secondary mortgage market, but it generally circulates among the same banks. (Source: Titularizadora Colombia)
F7	Microcredit for housing is available.	0.67		
F7.1	Is there a ceiling on lending interest rates for microcredit? (Yes=1/No=0, or microcredit for housing is not available = 100)	1	The information shall be acquired from any institution providing micro-credits for housing.	In Colombia there is a maximum interest rate for credits and micro-credits and for higher rates the usury crime is understood. For housing micro-credit, the rate is regulated. (Source: Banco de la República)
F7.2	Organizations providing microcredit for housing are licensed and require annual auditing (Yes=1/No=0, or no microcredit available = 100)	1	"	There is housing micro-credit, but it has not been a demanded product. (Source: Financial Superintendence)
F7.3	The volume and size distribution of microloans for housing is reported annually to a regulatory agency or other association. (Yes=1/No=0, or no microcredit available = 100)	1	"	(Source: Financial Superintendence)
F7.4	Private money lenders, individuals, or private companies provide unregulated credit (Very common=3, Somewhat common=2, Rarely=1, Never=0)	3	The information shall be based on the personal experience or shall be acquired from institutions providing housing micro-credits.	There is an short-term, informal and illegal extra-banking credit, dynamic, market. There are no private companies involved. (Source: Misión de pobreza (Mission of Poverty), MERPD)
F8	General financing questions			
F8.1	The typical loan term (number of years of mortgage loans by private housing finance institutions) for mortgage lending.	15.0	The information shall be acquired from any institution providing housing mortgage loans.	(Source: Banco Davivienda)
F8.2	The typical interest rates (annual nominal rate by private housing finance institutions) for mortgage lending.	14.9	The information shall be acquired from any institution providing housing mortgage loans.	The rate value is calculated based on an average of the Effective Annual Interest Rate shown below: For VIS in UVR (Real Value Units): 14.24 For VIS in pesos (\$): 13.9 For Non-VIS in UVR: 16 For Non-VIS in pesos (\$): 15.6 (Source: Banco Davivienda)

	Questions	Score	Instructions	Remarks
F8.3	The typical loan term (number of years of mortgage loans by private housing finance institutions) for micro-credit.	5.0	The information must be acquired from any institution providing housing micro-credits.	
F8.4	The typical interest rates (annual nominal rate by private housing finance institutions) for micro-credit.	19.8	The information must be acquired from any institution providing housing micro-credits.	Leasing modality, between 3 and 5 years (Source: Calculations made by Banco de la República based on the information taken from form 088 of the Financial Superintendence of Colombia).
F8.5	Are mortgages tied to an index?	Yes	The information shall be acquired from any institution providing housing mortgage loans.	Through the interest rate set forth by Banco de la República. (Source: Banco de la República)
F8.6	Are there other sources of funding for the housing sector?	Yes	For example, this can include fund transfers, housing associations, savings associations. Check with a private construction company or with house builders.	The solidarity sector. Employee funds and business and sector corporates, managed by employees and workers. (Source: Superintendence of Solidarity-based Economy)

Housing subsidy system

Questions		Score	Instructions	Remarks
S		0.75		
S1	Housing subsidies are an important share of the national government budget.	0.7		
S1.1	Housing was one of the ten highest priorities in the platform of the national government. (Yes=1/No=0).	1	Check the platform documents and the documents of the national Government's policy.	2010-2014 National Development Plan called "Prosperity for everybody" indicates that the definition of the course to be taken by the Colombian economy in the next years shall be supported on the so called "growth engines", i.e. the sectors with the greatest capacity to generate continuous and permanent productivity increases, as well as those with the potential to drag growth and the generation of employment to the other economy sectors, especially through their productive chaining with related activities. Within the five growth engines identified by the government, "housing and courteous cities" is included. (Source: National Planning Department, DNP – 2010-2014 Development Plan).
S1.2	Is there a ministry or department of housing in the national government (Yes=1/No=0)	1	Check with the national Government.	Ministry of Housing, City and Territory, MVCT, created through Decree No. 3571 of 2011 (Source: Ministry of Housing, City and Territory, MVCT)
S1.3	What is the housing budget as a percentage of the total national government budget in the last year? (0-100%)	14	100*(last year's housing budget/last year's total budget of the Government). If more than one entity has a budget for housing-related activities, list them in the housing budget. Specify the numbers used for the calculations in the remarks section.	According to the Multiannual Investment Plan defined in 2010-2014 National Development Plan, the "Housing and courteous cities" program which is part of the "growth engine" strategy provides an investment of \$19,854,402 million (current pesos) for the year 2011 out of a total investment of \$ 143,013,155 million (current pesos). (Source: National Planning Department, DNP – 2010-2014 Development Plan).
S1.4	What is the estimated share of the housing budget at the national level that finances the production of completed housing units or housing improvements this year? (%)	6	Check with the budgetary office of the national agency related to housing or check the budget documents published by the agency.	Following the information of the objectives, activities and resources assigned for every MVCT dependency in 2012, for the objective "Begin and foster the construction of 72,642 VIS", \$121,434,000,000 (out of a total of \$1,935,055,190,000 for Housing and Territorial Development – Drinkable Water and Basic Sewerage) (Source: Ministry of Housing, City and Territory, MVCT)

S1.5	What is the estimated share of the housing budget at the national level that was given in rent vouchers, direct demand subsidies (housing allowances, vouchers or subsidies for a down payment), interest-rate subsidies, grants given directly to beneficiaries or slum-upgrading in low income communities, this year? (%)	39	Check with the budgetary office of the national agency related to housing or check the budget documents published by the agency. Include details of every program in the subsidy spreadsheet.	Following the information of the objectives, activities and resources assigned for every MVCT dependency in 2012, for the objective: "Housing financing (subsidy at an interest rate): \$ 70,000,000,000; "Assign 48,400 VIS subsidies" : \$523,620,000,000; "Assign 22,000 VIS subsidies to the population affected by the 2010-2011 harsh winter: \$167,280,000,000 (out of a total of \$1,935,055,190,000 for Housing and Territorial Development – Drinkable Water and Basic Sewage) (Source: Ministry of Housing, City and Territory, MVCT)
S1.6	What is the estimated share of the housing agency's budget dedicated to all forms of homeless assistance? (%)	0	Check with the budgetary office of the national agency related to housing or check the budget documents published by the agency. "Homeless" refers to people without shelter. If another agency is responsible for the homeless issue, indicate so in the remarks section. Get the budget of such agency and its operational domain (municipal, provincial, national).	Homeless people can postulate in equal conditions to those of poor homes. Homes under special conditions (displaced, affected by natural phenomena, old people, etc.) have special bags. (Source: Ministry of Housing, City and Territory, MVCT)
S1.7	What is the estimated share of the housing agency's budget dedicated to upgrading homes and infrastructure in low-income communities? (%)	7	Check with the national budgetary housing agency or check the budget documents published in the agency.	Following the information with regards to the objectives, activities and resources assigned for every MVCT dependency relevant to 2012, the following is foreseen for the objectives: "To implement the national Comprehensive Neighborhood Improvement, MIB, policy: \$2,779,400,000; "Technical assistance and/or financial support for the enhancement, rehabilitation, construction of drinkable water and basic sewage systems, as well as the upgrading of the service providers": \$99,408,466,706; "To implement the first in-house connection phase for the poorest population of the country": \$30,000,000,000 (out of a total of \$1,935,055,190,000 for Housing and Territorial Development – Drinkable Water and Basic Sewage) (Source: Ministry of Housing, City and Territory, MVCT).
S2	Housing subsidies are serving low-income households.	1.0		
S2.1	Housing agency provides demand side subsidies such as housing vouchers to beneficiaries to rent or purchase housing. (Yes=1/No=0)	1.0	Do not include subsidies granted to producers to improve the infrastructure of low income communities, such as subsidies "oriented to the offer". Check with a reliable person familiarized with the perspectives of the housing agency leadership members. If the answer is yes, refer to the specific subsidies in the subsidy spreadsheet.	(Source: Ministry of Housing, City and Territory, MVCT)

S2.2	Is eligibility and the value of demand side subsidies (housing allowances, vouchers or subsidies for a down payment) determined by income level of the resident? (Yes = 1/No=0 or 100 if no demand side subsidies)	1	Check with the national or local housing agency.	Within the requirements foreseen for the application and awarding process of the Housing Family Subsidy, SFV, is that of "Proving the economic situation", in accordance to which the total monthly income of the household shall not exceed 4 monthly minimum legal salaries in force. (Source: Ministry of Housing, City and Territory, MVCT)
S2.3	Are there other criteria to target demand side subsidies? (Yes=1/No=0, or 100 if no demand side subsidies)	1	Check with the national or local housing agency. If the answer is yes, indicate what the criterion is in the remarks section.	Being an independent and/or informal worker (applicants to FONVIVIENDA subsidy) Not being affiliated to a Family Welfare Fund (applicants to FONVIVIENDA subsidy) Having set up a home of two or more people. Not having been the beneficiary of a subsidy granted by INURBE, FOREC, FOCAFE, Welfare Funds, Military Funds or ICT credit. The special population is exempted from this item. Not having the right to other national subsidies such as, for example, those offered by the Military Housing Promotion Fondo or Banco Agrario Having a savings account scheduled to have a minimum balance equal to 10% of the total value of the housing to be acquired. The special population and families with income lower than 2 SMMLV are exempted. Not being the owner of a property (except if they apply for a housing improvement subsidy, for the construction in their own site or for the legal authorization of Deeds) (Source: Ministry of Housing, City and Territory, MVCT)
S3	The government engagement in public housing is limited	0.8		
S3.1	Does the government subsidize the construction of new housing for low-income residents? (Yes=1/No=0)	1	Check with a person within the Department of Operations of the national housing agency or from the municipality.	In June 2012 the Priority Interest Housing Law was passed (Law 1537 of June 20, 2012) through which the program of 100% subsidized 100,000 housing units is governed, addressed to families linked to State social programs whose purpose is to overcome the extreme poverty, under a displacement situation, affected by natural disasters, public calamities or emergencies and/or living in non-mitigating high risk areas. (Source: Ministry of Housing, City and Territory, MVCT)
S3.2	The private sector is engaged in carrying out government funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing program)	5	Check with a person within the Department of Operations of the national housing agency.	The housing offer in the public policy is 100% private. (Source: Ministry of Housing, City and Territory, MVCT)
S3.3	The civic sector is engaged in carrying out government funded housing programs. (Very engaged=5/Not engaged=1, or 100 if no government housing programs)	3	Check with a person within the Department of Operations of the national housing agency.	There is will, but not state support. (Source: Ministry of Housing, City and Territory, MVCT)

S4	Down-payment assistance is provided in conjunction with mortgage lending.	0.5		
S4.1	Is the government providing up-front subsidies in the form of a partial or full payment of a down payment for a mortgage loan. (Yes=1/No=0)	1	Check with a person within the Department of Operations of the national housing agency. Also answer "No" if there are no mortgage loans available.	There is an advance disbursement, generally in the programs carried out by the municipalities. (Source: Ministry of Housing, City and Territory, MVCT)
S4.2	Subsidies were given in association with micro-loans for housing improvement last year. (Yes=1/No=0)	0	Check with a person within the Department of Operations of the national housing agency. Also answer "No" if there are no micro-loans available.	There are improvement micro-credits and subsidies at a national level and in Bogota but they are not granted as an integral part of the subsidies, with the credit. (Source: Ministry of Housing, City and Territory, MVCT)
S5	Other assistance related to housing is provided.	0.3		
S5.1	Subsidies for costs associated with land titling were provided by the national or local government to incentivize residents to obtain a land title. (Yes=1/No=0 or 100 if everyone has land title)	0	Check with the budgetary office of the national housing agency or municipality, or check the budgetary documents published by the agency.	Colombia and Bogotá count with a deed registration program but they do not grant subsidies for the process costs. In the case of Bogota, the CVP provides a facilitation work for the process between the parties. (Source: Ministry of Housing, City and Territory, MVCT; Popular Housing Fund, CVP)
S5.2	The government has a slum upgrading program providing infrastructure improvements in low-income settlements. (Yes=1/No=0 or 100 if no slums)	1	Check with the budgetary office of the national housing agency or municipality, or check the budgetary documents published by the agency.	Neighborhood Comprehensive Improvement Program, MIB, in Colombia and in Bogota. (Source: Ministry of Housing, City and Territory, MVCT; Popular Housing Fund, CVP)
S5.3	The government has a sites-and-services program. (Yes=1/No=0)	0	housing agency or municipality, or check the budgetary documents published by the agency. "Estate and service" refers to the practice of providing land plots which have received a maintenance service for its reconstruction.	(Source: Ministry of Housing, City and Territory, MVCT)
S6	There are tax incentives for homeownership and rental	1.0		
S6.1	Are there tax deductions for constructing affordable rental housing? (Yes=1, No=0)	1	Check with a builder or developer responsible for the construction of affordable housings to lease.	Homeless people can postulate in equal conditions to those of poor homes. Homes under special conditions (displaced, affected by natural phenomena, old people, etc.) have special bags. (Source: Ministry of Housing, City and Territory, MVCT)
S6.2	Can mortgage interest payments be deducted from income tax calculation? (Yes=1/No=0 or 100 if not applicable)	1	Check with a certified public accountant or with a lawyer familiarized with the tax legislation.	The Colombian Tax Statute defines in its Article 119: "Interest deduction on loans for the acquisition of housing" (Source: Colombian Tax Statute)
S6.3	If so, is there a ceiling on the amount of mortgage interest that can be deducted? (Yes=1/No=0 or 100 if not applicable)	1	Check with a certified public accountant or with a lawyer familiarized with the tax legislation.	The limit of the mortgage interest amount that can be deduced is 2.29% per month. It corresponds to the maximum rate legally allowed in Colombia from which the usury crime is understood. (Source: Colombian Tax Statute)
S7	The housing subsidy system is transparent and well-understood.	1.0		

S7.1	Does the government provide insurance for mortgages issued by the private sector at preferential rates? (Yes=1/No=0 or 100 if not applicable)	0	Check with a person familiarized with the mortgage insurance.	Mortgage insurance are incorporated to the monthly payment to be charged to the debtor. (Source: Financial Superintendence).
S7.2	The estimated amount of tax exemptions to homeowners is documented and publicly available. (Yes=1/No=0 or 100 if not applicable)	1	Check with the budgetary office of the national housing agency or municipality, or check the budgetary documents published by the agency.	Defined in the Colombian Tax Statute (Source: Colombian Tax Statute)
S7.3	If there is a government housing bank providing mortgages at below market rates, is this implicit subsidy being documented and made publicly available. (Yes=1/No=0 or 100 if not applicable)	0	Check with people who work in the government bank for housing.	There is no government housing bank. However mortgages are available at lower rates than those offered on the marked, such as the FNA. As has already been pointed out, for homes with low incomes, the difference in the variable interest rate can be 5 points (0.05). This subsidy is known to the public. (Source: National Savings Fund)
S7.4	The estimated amount of mortgage loans given by public agencies that are in default is known and published. (Yes=1/No=0 or 100 if not applicable)	100	Check with the budgetary office of the national housing agency or municipality, or check the budgetary documents published by the agency.	There are no government housing banks. However, the information regarding mortgage loans is publicly available via the Financial Superintendence website.

SUBSIDY SPREADSHEET

Complete a spreadsheet per subsidy offered after checking with the national and local housing agencies, and with others familiarized with the housing subsidies available.

Subsidy spreadsheet No. 1	Subsidy spreadsheet No. 2	Subsidy spreadsheet No. 3
Name of the subsidy <u>Acquisition of new and existing housing (national)</u>	Name of the subsidy <u>Construction in an owned site (national)</u>	Name of the subsidy <u>Housing improvement (national)</u>
<input checked="" type="checkbox"/> Subsidy oriented to offer <input type="checkbox"/> Other _____ <input type="checkbox"/> Subsidy oriented to the _____	<input checked="" type="checkbox"/> Subsidy oriented to the _____ <input type="checkbox"/> Other _____ <input type="checkbox"/> Subsidy oriented to the _____	<input checked="" type="checkbox"/> Subsidy oriented to the _____ <input type="checkbox"/> Other _____ <input type="checkbox"/> Subsidy oriented to the _____
Date on which the subsidy began (mor <u>jan-91</u>)	Date on which the subsidy began (mo <u>jan-91</u>)	Date on which the subsidy began (mor <u>jan-91</u>)
Describe the subsidy in the following blank space It is a state money contribution, granted just one time to the beneficiary, with no payback charges, constituting a complement to savings and/or resources, allowing the beneficiary to acquire a social interest housing.	Describe the subsidy in the following blank space It is a state money contribution, granted just one time to the beneficiary, with no payback charges, constituting a complement to savings and/or resources, allowing the beneficiary to build a house in a plot of their own property.	Describe the subsidy in the following blank space It is a state money contribution, granted just one time to the beneficiary, with no payback charges, constituting a complement to savings and/or resources, allowing the beneficiary to improve their housing.
Beneficiaries of the subsidies <input type="checkbox"/> property ownership <input type="checkbox"/> housing to lease What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)	Beneficiaries of the subsidies (3) <input type="checkbox"/> property ownership <input type="checkbox"/> housing to lease What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)	Beneficiaries of the subsidies (3) <input type="checkbox"/> property ownership <input type="checkbox"/> housing to lease What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)
Being an independent and/or informal worker (applicants to FONVIVIENDA subsidy) Not being affiliated to a Family Compensation Fund (applicants to FONVIVIENDA subsidy) Having set up a home of two or more people Not having been the beneficiary of a subsidy granted by INURBE, FOREC, FOCAFE, Compensation Funds, Military Fund or ICT credit. The special population is exempted. Not having the right to other national housing subsidies such as, for example, those offered by the Military Housing Promotion Funds or Banco Agrario Having a savings account scheduled to receive a minimum balance equal to 10% of the total value of the housing to be acquired. The special population and households in income lower than 2 SMMLV are exempted. Not being the owner of a house	Being an independent and/or informal worker (applicants to FONVIVIENDA subsidy) Not being affiliated to a Family Compensation Fund (applicants to FONVIVIENDA subsidy) Having set up a home of two or more people Not having been the beneficiary of a subsidy granted by INURBE, FOREC, FOCAFE, Compensation Funds, Military Fund or ICT credit. The special population is exempted. Not having the right to other national housing subsidies such as, for example, those offered by the Military Housing Promotion Funds or Banco Agrario Having a savings account scheduled to receive a minimum balance equal to 10% of the total value of the housing to be acquired. The special population and households in income lower than 2 SMMLV are exempted. Being the owner of the plot where the housing construction will be built.	Being an independent and/or informal worker (applicants to FONVIVIENDA subsidy) Not being affiliated to a Family Compensation Fund (applicants to FONVIVIENDA subsidy) Having set up a home of two or more people Not having been the beneficiary of a subsidy granted by INURBE, FOREC, FOCAFE, Compensation Funds, Military Fund or ICT credit. The special population is exempted. Not having the right to other national housing subsidies such as, for example, those offered by the Military Housing Promotion Funds or Banco Agrario Having a savings account scheduled to receive a minimum balance equal to 10% of the total value of the housing to be acquired. The special population and households in income lower than 2 SMMLV are exempted. Being the owner of the property to be improved.
What economic group is the subsidy destined to? Households with income lower than 4 smmlv (1)	What economic group is the subsidy destined to? Households with income lower than 4 smmlv (1)	What economic group is the subsidy destined to? Households with income lower than 4 smmlv (1)
How many families are benefited with this subsidy? 653,170 (2)	How many families are benefited with this subsidy? Not available	How many families are benefited with this subsidy? Not available
What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)	What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)	What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)

SUBSIDY SPREADSHEET

Complete a spreadsheet per subsidy offered after checking with the national and local housing agencies, and with others familiarized with the housing subsidies available.

<p>The information at the economic group destined for the subsidy level is not available. As a reference, at a national level, on the total expenditure structure of households, that destined to housing corresponds to 22.8% (National Survey on Income and Expenditure)</p>	<p>The information at the economic group destined for the subsidy level is not available. As a reference, at a national level, on the total expenditure structure of households, that destined to housing corresponds to 22.8% (National Survey on Income and Expenditure)</p>	<p>The information at the economic group destined for the subsidy level is not available. As a reference, at a national level, on the total expenditure structure of households, that destined to housing corresponds to 22.8% (National Survey on Income and Expenditure)</p>
<p>Subsidy management</p>	<p>Subsidy management</p>	<p>Subsidy management</p>
<p>Who administers the subsidy program? The National Housing Fund – Fonvivienda, is the entity which grants Urban Housing Family Subsidies to independent individuals not affiliated to a Family Compensation Fund. Family Compensation Funds – CCF, are the entities which grant the Housing Family Subsidy both at a urban and at a rural level, for employees affiliated to a Fund. Banco Agrario de Colombia – BAC, is the entity that grants the Social Interest Housing Family Subsidy for housings located in the rural area, according to that set forth in the Land-Use Regulation Plan.</p>	<p>Who administers the subsidy program? The National Housing Fund – Fonvivienda, is the entity which grants Urban Housing Family Subsidies to independent individuals not affiliated to a Family Compensation Fund. Family Compensation Funds – CCF, are the entities which grant the Housing Family Subsidy both at a urban and at a rural level, for employees affiliated to a Fund. Banco Agrario de Colombia – BAC, is the entity that grants the Social Interest Housing Family Subsidy for housings located in the rural area, according to that set forth in the Land-Use Regulation Plan.</p>	<p>Who administers the subsidy program? The National Housing Fund – Fonvivienda, is the entity which grants Urban Housing Family Subsidies to independent individuals not affiliated to a Family Compensation Fund. Family Compensation Funds – CCF, are the entities which grant the Housing Family Subsidy both at a urban and at a rural level, for employees affiliated to a Fund. Banco Agrario de Colombia – BAC, is the entity that grants the Social Interest Housing Family Subsidy for housings located in the rural area, according to that set forth in the Land-Use Regulation Plan.</p>
<p>Who provide funds for the subsidy program? Resources from the national budget in the case of Housing Family Subsidy granted by the National Housing Fund - Fonvivienda. Parafiscal resources in the case of the subsidy granted by Family Compensation Funds.</p>	<p>Who provide funds for the subsidy program? Resources from the national budget in the case of Housing Family Subsidy granted by the National Housing Fund - Fonvivienda. Parafiscal resources in the case of the subsidy granted by Family Compensation Funds.</p>	<p>Who provide funds for the subsidy program? Resources from the national budget in the case of Housing Family Subsidy granted by the National Housing Fund - Fonvivienda. Parafiscal resources in the case of the subsidy granted by Family Compensation Funds.</p>
<p>What is the total budget for the subsidy program? \$690,900,000,000, adding 48,400 VIS subsidies and 22,000 VIS subsidies for the population affected by the 2010-2011 harsh winter</p>	<p>What is the total budget for the subsidy program? Information not available</p>	<p>What is the total budget for the subsidy program? Information not available</p>
<p>What is the subsidy cost per family? Information not available</p>	<p>What is the subsidy cost per family? Information not available</p>	<p>What is the subsidy cost per family? Information not available</p>
<p>Is information available to the public on the cost and number of beneficiaries? The information on the number of beneficiaries is available (not on the cost)</p>	<p>Is information available to the public on the cost and number of beneficiaries? No information on the cost and number of beneficiaries is available to the public.</p>	<p>Is information available to the public on the cost and number of beneficiaries? No information on the cost and number of beneficiaries is available to the public.</p>
<p>Provide a source of information and any other remark: Ministry of Housing, City and Territory; Current regulations</p>	<p>Provide a source of information and any other remark: Ministry of Housing, City and Territory; Current regulations</p>	<p>Provide a source of information and any other remark: Ministry of Housing, City and Territory; Current regulations</p>

Subsidy spreadsheet No. 4

Name of the subsidy Housing leasing (national)

Subsidy oriented to the Other _____

Subsidy oriented to the _____

Date on which the subsidy began (mor Feb-12)

Describe the subsidy in the following blank space

The housing family subsidy to which the households of all the municipalities in the country can access by proving the holding of a housing leasing agreement with an entity authorized by the Colombian Financial Superintendence for such end. The entity which grants the

Subsidy spreadsheet No. 5

Name of the subsidy Leasing (national)

Subsidy oriented to the Other _____

Subsidy oriented to the _____

Date on which the subsidy began (mo 2010)

Describe the subsidy in the following blank space

Leasing subsidies granted by Colombia Humanitaria (\$200 thousand pesos per month) to those families whose housings were affected by the 2010-2011 "La Niña" phenomenon and do not have any housing option.

Subsidy spreadsheet No. 6

Name of the subsidy District Housing Subsidy (Bogota, D.C.)

Subsidy oriented to the Other _____

Subsidy oriented to the _____

Date on which the subsidy began (mor Mar-09)

Describe the subsidy in the following blank space

The District Housing Subsidy is a contribution in money or kind made by the District to a household to complete their own resources (savings, credit) and reach the financial closure which allows them to reach a housing solution.

SUBSIDY SPREADSHEET

Complete a spreadsheet per subsidy offered after checking with the national and local housing agencies, and with others familiarized with the housing subsidies available.

<p>housing family subsidy holds agreements with the entities authorized to carry out housing leasing operations in order to define the awarding operations, as well as the payment of the housing family subsidies in housing leasing agreements.</p>		
<p>Beneficiaries of the subsidies</p> <p><input checked="" type="checkbox"/> property ownership <input type="checkbox"/> housing to lease</p> <p>What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.) Being an independent and/or informal worker (applicants to FONVIVIENDA subsidy) Not being affiliated to a Family Compensation Fund (applicants to FONVIVIENDA subsidy) Having set up a home of two or more people Not having been the beneficiary of a subsidy granted by INURBE, FOREC, FOCAFE, Compensation Funds, Military Fund or ICT credit. The special population is exempted. Not having the right to other national housing subsidies such as, for example, those offered by the Military Housing Promotion Funds or Banco Agrario Not being the owner of a house</p>	<p>Beneficiaries of the subsidies</p> <p><input checked="" type="checkbox"/> property ownership <input checked="" type="checkbox"/> housing to lease</p> <p>What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)</p> <p>The families shall be certified by the CLOPAD, Local Committee for the Prevention and Attention to Disasters and in the Unique Registry of Victims of the DANE.</p>	<p>Beneficiaries of the subsidies</p> <p><input checked="" type="checkbox"/> property ownership <input type="checkbox"/> housing to lease</p> <p>What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)</p> <p>Having the Colombian nationality (at least one person in the household); Not having a house; Income lower than three (3) SMMLV adding the incomes of all the individuals living in the house (for the acquisition of Priority Interest Housing – VIP - and for constructions); That the home has their own resources represented in money, savings or credit, sufficient for the amount of the subsidy to help them fulfill the value of the housing they intend to acquire (this condition is called financial closure); Not having any type of affiliation to any Family Compensation Fund which allows them to access a housing subsidy; Not having been the beneficiary of any other housing subsidy or having received the Unique Acknowledgement Value – VUR -.</p>
<p>What economic group is the subsidy destined to? Households with income lower than 4 smmlv (1)</p> <p>How many families are benefited with this subsidy? Not available</p> <p>What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)</p> <p>The information at the economic group destined for the subsidy level is not available. As a reference, at a national level, on the total expenditure structure of households, that destined to housing corresponds to 22.8% (National Survey on Income and Expenditure)</p>	<p>What economic group is the subsidy destined to? Victims of the 2010-2011 "La Niña" phenomenon</p> <p>How many families are benefited with this subsidy? 773,318 (4)</p> <p>What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)</p> <p>The information at the economic group destined for the subsidy level is not available. As a reference, at a national level, on the total expenditure structure of households, that destined to housing corresponds to 22.8% (National Survey on Income and Expenditure)</p>	<p>What economic group is the subsidy destined to? Households with income lower than 3 smmlv (1)</p> <p>How many families are benefited with this subsidy? 3,210 (5)</p> <p>What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)</p> <p>The information at the economic group destined for the subsidy level is not available. As a reference, in Bogota, on the total expenditure structure of households, that destined to housing corresponds to 9.9% (National Survey on Income and Expenditure)</p>
<p>Subsidy management</p> <p>Who administers the subsidy program? The National Housing Fund – Fonvivienda, is the entity which grants Urban Housing Family Subsidies to independent individuals not affiliated to a Family Compensation Fund. Family Compensation Funds – CCF, are the entities which grant the Housing Family Subsidy both at a urban and at a rural level, for employees affiliated to a Fund. Banco Agrario de Colombia – BAC, is the entity that grants the Social Interest Housing Family Subsidy for housings located in the rural area, according to that set forth in the Land-Use Regulation Plan.</p>	<p>Subsidy management</p> <p>Who administers the subsidy program? The governments of every department and the mayors of the capital cities receive the wires from the Calamity National Fund. Governors and mayors of the capital cities are responsible for executing the resources given through operators such as: local well-known NGOs, Compensation Funds, The Army, the Navy, the Police, the Red Cross or the Civil Defense.</p>	<p>Subsidy management</p> <p>Who administers the subsidy program? The District Secretariat of Habitat, SDHT, of Bogota</p>
<p>Who provide funds for the subsidy program?</p>	<p>Who provide funds for the subsidy program?</p>	<p>Who provide funds for the subsidy program?</p>

SUBSIDY SPREADSHEET

Complete a spreadsheet per subsidy offered after checking with the national and local housing agencies, and with others familiarized with the housing subsidies available.

<p>Resources from the national budget in the case of Housing Family Subsidy granted by the National Housing Fund - Fonvivienda. Parafiscal resources in the case of the subsidy granted by Family Compensation Funds.</p>	<p>Calamity Fund of the national government</p>	<p>Resources gathered for this subsidy by the District Secretariat of Habitat, SDHT, of Bogota</p>
<p>What is the total budget for the subsidy program? Information not available</p>	<p>What is the total budget for the subsidy program? 11,058,593,368,414</p>	<p>What is the total budget for the subsidy program? For the "Right to a Roof" program, the expenditure and investment budget of the District Secretariat of Habitat, SDHT, for 2012 considers \$14,357,000,000</p>
<p>What is the subsidy cost per family? Information not available</p>	<p>What is the subsidy cost per family? Information not available</p>	<p>What is the subsidy cost per family? Information not available</p>
<p>Is information available to the public on the cost and number of beneficiaries? No information on the cost and number of beneficiaries is available to the public.</p>	<p>Is information available to the public on the cost and number of beneficiaries? The information on the number of beneficiaries is available (not on the cost)</p>	<p>Is information available to the public on the cost and number of beneficiaries? The information on the number of beneficiaries is available (not on the cost)</p>
<p>Provide a source of information and any other remark: Ministry of Housing, City and Territory; Current regulations</p>	<p>Provide a source of information and any other remark: Colombia Humanitaria</p>	<p>Provide a source of information and any other remark: District Secretariat of Habitat, SDHT, of Bogota</p>

Subsidy spreadsheet No. 7

Name of the subsidy Construction (Bogota, D.C)

Subsidy oriented to the _____ Other _____

Subsidy oriented to the _____

Date on which the subsidy began (month/year) Mar-09

Describe the subsidy in the following blank space

Subsidy which is aimed at complementing household contributions destined for building at least one basic living unit on a property which the recipient of the subsidy holds or owns

Beneficiaries of the subsidies (3)

property ownership housing to lease

What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)

Having the Colombian nationality (at least one person in the household); That the conditions of the house do not endanger the health or the physical integrity of those who live in it; Income lower than three (3)

Subsidy spreadsheet No. 8

Name of the subsidy Housing improvement (Bogota, D.C)

Subsidy oriented to the _____ Other _____

Subsidy oriented to the _____

Date on which the subsidy began (month/year) Mar-09

Describe the subsidy in the following blank space

Subsidy which is aimed at complementing household contributions destined for fixing faults and meeting the structural and construction needs of the property, as well as for improving habitability

Beneficiaries of the subsidies (3)

property ownership housing to lease

What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)

Having the Colombian nationality (at least one person in the household); That the conditions of the house do not endanger the health or the physical integrity of those who live in it; Income lower than three

Subsidy spreadsheet No. 9

Name of the subsidy _____

Subsidy oriented to the _____ Other _____

Subsidy oriented to the _____

Date on which the subsidy began (month/year) _____

Describe the subsidy in the following blank space

Beneficiaries of the subsidies

property ownership housing to lease

What criteria are used to determine the eligibility to the subsidy? (For example, if based on income, the family size, the assets, etc.)

SUBSIDY SPREADSHEET

Complete a spreadsheet per subsidy offered after checking with the national and local housing agencies, and with others familiarized with the housing subsidies available.

<p>SMMLV adding the incomes of all the individuals living in the house (for the acquisition of Priority Interest Housing – VIP - and for constructions); That the home has their own resources represented in money, savings or credit, sufficient for the amount of the subsidy to help them fulfill the value of the housing they intend to acquire (this condition is called financial closure); Not having any type of affiliation to any Family Compensation Fund which allows them to access a housing subsidy; Not having been the beneficiary of any other housing subsidy or having received the Unique Acknowledgement Value – VUR -</p>	<p>(3) SMMLV adding the incomes of all the individuals living in the house (for the acquisition of Priority Interest Housing – VIP - and for constructions); That the home has their own resources represented in money, savings or credit, sufficient for the amount of the subsidy to help them fulfill the value of the housing they intend to acquire (this condition is called financial closure); Not having any type of affiliation to any Family Compensation Fund which allows them to access a housing subsidy; Not having been the beneficiary of any other housing subsidy or having received the Unique Acknowledgement Value – VUR -</p>	
<p>Households with income lower than 3 smmlv (1)</p> <p>What economic group is the subsidy destined to?</p> <p>How many families are benefited with this subsidy? <u>Not available</u></p> <p>What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)</p> <p>The information at the economic group destined for the subsidy level is not available. As a reference, in Bogota, on the total expenditure structure of households, that destined to housing corresponds to 9.9% (National Survey on Income and Expenditure)</p>	<p>Households with income lower than 3 smmlv (1)</p> <p>What economic group is the subsidy destined to?</p> <p>How many families are benefited with this subsidy? <u>828 (6)</u></p> <p>What are the typical domestic expenses in the economic group housing destined to the subsidy? (provide the answer in local currency, indicate if it is per month, year or other)</p> <p>The information at the economic group destined for the subsidy level is not available. As a reference, in Bogota, on the total expenditure structure of households, that destined to housing corresponds to 9.9% (National Survey on Income and Expenditure)</p>	
<p>Subsidy management</p> <p>Who administers the subsidy program? The District Secretariat of Habitat, SDHT, of Bogota</p> <p>Who provide funds for the subsidy program? Resources gathered for this subsidy by the District Secretariat of Habitat, SDHT, of Bogota</p> <p>What is the total budget for the subsidy program? Information not available</p> <p>What is the subsidy cost per family? Information not available</p> <p>Is information available to the public on the cost and number of beneficiaries? No information on the cost and number of beneficiaries is available to the public.</p> <p>Provide a source of information and any other remark: District Secretariat of Habitat, SDHT, of Bogota</p>	<p>Subsidy management</p> <p>Who administers the subsidy program? The District Secretariat of Habitat, SDHT, of Bogota</p> <p>Who provide funds for the subsidy program? Resources gathered for this subsidy by the District Secretariat of Habitat, SDHT, of Bogota</p> <p>What is the total budget for the subsidy program? Information not available</p> <p>What is the subsidy cost per family? Information not available</p> <p>Is information available to the public on the cost and number of beneficiaries? The information on the number of beneficiaries is available (not on the cost)</p> <p>Provide a source of information and any other remark: District Secretariat of Habitat, SDHT, of Bogota</p>	<p>Subsidy management</p> <p>Who administers the subsidy program?</p> <p>Who provide funds for the subsidy program?</p> <p>What is the total budget for the subsidy program?</p> <p>What is the subsidy cost per family? Information not available</p> <p>Is information available to the public on the cost and number of beneficiaries?</p> <p>Provide a source of information and any other remark:</p>

(1) smmlv: minimum monthly legal salary in force

(2) Subsidies assigned for the acquisition of new housings during the 2003-2011 period. From 1991 to 2011 2,120,883 subsidies were assigned in all the modalities (including the acquisition of new housing)

SUBSIDY SPREADSHEET

Complete a spreadsheet per subsidy offered after checking with the national and local housing agencies, and with others familiarized with the housing subsidies available.

(3) Not applicable

(4) Number of affected families. Affections relevant to April 2010 - May 2011 (National report. High presidential counselor for the regions and for citizen involvement)

(5) Number of homes with a subsidy disbursed during the period which goes between 2008 and June 2011

(6) Number of homes receiving the housing improvement subsidy (habitability, structural reinforcement) during the years 2009, 2010 and 2011

Residential infrastructure

	Questions	Score	Instructions	Remarks
I		0.68		
I1	Infrastructure services in informal settlements are upgraded.	0.50		
I1.1	There is an active infrastructure upgrading program in the city's informal settlements (Rank 1 to 5, Strong program=5/No program=1, enter 100 if no informal settlements)	3	Check with a person from the municipal government housing agency familiarized with the policies and programs.	MIB program and other programs related to lacks in the urban environment attributes. (Source: Popular Housing Fund, CVP)
I1.2	There is an active national-level infrastructure upgrading program operating in informal settlements in numerous municipalities. (Rank 1 to 5, Strong program=5/No program=1)	3	With this question we are trying to explore if the improvement program is implemented at a national level. Check with a person from the housing agency or with someone familiarized with the policies and programs.	MIB program and other programs related to lacks in the urban environment attributes. (Source: Ministry of Housing, City and Territory, MVCT)
I2	Infrastructure plans are adequate to meet future population growth	1.00		
I2.1	There are approved physical plans in the city and its surrounding municipalities for urban expansion to accommodate population growth. (Yes=1/No=0)	1	Check that the planning documents have the population projections and that this planning really seeks to fit to the projected population. Indicate the physical planning dates approved in the notes, as well as who is the person responsible for elaborating them (at a national, municipal, district level, etc.)	Through a national regulation (Law 388 of 1997) municipal territorial bodies must formulate the land-use regulation, POT. (Source: Law 388 of 1997)
I2.2	There are recent capital investment plans for urban expansion to accommodate population growth in the city. (Yes=1/No=0)	1	Check with local government officers or review the urban planning documents. "Recent" means less than two years. Describe an example of a recently planned capital investment project.	The POT is outlined as a long-term planning instrument. Every administration shall formulate for their relevant (four year) administrative period, the Development Plan considering the relevant investments (Source: Land-Use Regulation Plan, POT)
I2.3	Is there an active program of acquiring the right-of-way for major roads in expansion areas? (Yes=1/No=0)	1	This means that there is a public agency which is currently acquiring land for the main roads in the expansion areas.	Access rights are legally guaranteed in Colombia. Depending on the population density, investments are made to turn them into public roads and spaces. (Source: FEDELONJAS)
I3	There is adequate water supply in all neighborhoods.	0.92		
I3.1	Most recent data on the percentage of the urban population in the country with access to improved water supply (From www.wssinfo.org)	99	Check the website to get the available data, as well as the accepted definition of "improved water supply".	(Source: www.wssinfo.org)

	Questions	Score	Instructions	Remarks
I3.2	Year for which most recent data is available. (Year)	2008	Check the website.	(Source: DANE. ECV 2008)
I3.3	How many hours a day, on average, is water available in pipes in low-income settlements in the city? (hours)	24	If there is no available data published, visit a typical settlement and find it out.	(Source: Multi-purpose Survey in Bogota, EMB, 2011. DANE - District Secretariat of Planning, SDP. Processing: CENAC)
I3.4	What is the ratio of the price of water sold by water trucks or private vendors and the price of metered water in a typical informal settlement in the [capital] city? (if there are no water trucks then write 100 and note in the comments section)	100	Calculate the price per liter or per cubic meter and then one divided by the other.	
14	There is adequate sanitation in all neighborhoods.	0.25		
I4.1	Percent of urban population with improved sanitation (From www.wssinfo.org) (0-100%)	82	Check the website to get the available data, as well as the accepted definition of "improved sewage".	(Source:www.wssinfo.org)
I4.2	Year for which most recent data is available. (Year)	2011	Check the website.	(Source: Multipurpose Survey in Bogota, EMB, 2011. DANE - District Secretariat of Planning, SDP. Processing: CENAC)
I4.3	Percentage of the city's sewerage that is treated (0-100%)	28.6	"Treated" means that they go through a treatment plant of any type, instead of freely discharging into the river or sea.	Bogota wastewaters are about 14 m ³ /second. The Saltpeter Plant currently treats 4 m ³ /second, with primary treatment (non-complete or secondary) (Source: Bogota Aqueduct and Sewage Company, EAAB)
15	The road network is adequate and well maintained.	0.17		
I5.1	The percentage of paved roads in the country [From World Bank's WDI website] (0-100%)	8.5	Check the website or, if the data is not available, check with a public officer of the agency related to transport public works.	2011-2014 PEI data of the National Department of Planning (DNP) reveal that in total Colombia has 187,432.89 kilometers of road network, from which 19,714.89 km. is responsibility of the nation, 35,040 km of the departmental network, 12,556 km is a non-classified private network and 135,679.45 km are part of the tertiary network. Out of the total 187,432.89 km of road network, only just a little more than 16,000 km ² are paved, most of them by the National Institute of Roads (Invías) which has more than 10,000 km, about another 2,000 km paved by concessionaires hired by the National Institute of Concessions (Inco) and the remaining 4,000 by the governors and mayors. Note: The percentage of paved roads in the country in 1999, according to the IDM of the World Bank is 14.4%. This data is not considered due to the fact that it is not updated. (Source: National Department of Planning, DNP).

	Questions	Score	Instructions	Remarks
15.2	The average time of the journey to work by all modes in the city (minutes)	55	Check with the engineer or with the municipal Department of Transport familiarized with the latest data of the transport survey.	Based on travels/day and the average traveling time (minutes/travel) taken from the report "Observatory of the urban mobility - CAF". 2009. (Source: CAF, Observatory of the urban mobility - Bogota. 2009)
15.3	Number of days last year that the roads in the city were flooded.	7	If the data is not available, use the most realistic calculation.	Last harsh winter produced floods in certain city neighborhoods which lasted no longer than 7 days. (Source: Department of Disaster Attention and Prevention, DPAE)
16	Electricity is available in all dwelling units.	0.88		
16.1	Percent of urban dwelling units with electrical connection [from last census] (0-100%)	98.4	Data of the entire country in the last census.	Note: Out of the total occupied urban housing (Source: DANE. Census 2005)
16.2	Year for which most recent data is available. (Year)	2008		(Source: DANE. ECV 2008)
16.3	Number of hours per day that electricity is available in a typical low-income settlement in the city.	24	Check with people from a typical slum or with the members of organizations working in such slums. Indicate, in the remarks section, if illegal connections are common.	(Source: Multi-purpose survey in Bogota, EMB, 2011. DANE - District Secretariat of Planning, SDP. Processing: CENAC)
17	There is adequate police and fire protection in all neighborhoods.	0.75		
17.1	The share of the area of the city in neighborhoods that are regularly patrolled by the police (0-100%)	100	Check with the police department or with the members of organizations working in slums.	(Source: Greater Bogota Mayoralty)
17.2	Ratio of the value of a mid-range dwelling unit in a safe neighborhood and a similar-quality dwelling unit in an unsafe neighborhood.	3.4	Check with the real estate agents acknowledgeable with the city intermediate housing market.	VIS housing Price – top - (135 smmlv = \$72,306,000 in 2011) compared to the price a housing would be sold in a city sector of informal origin (\$20,966,667 in 2011). (Source: "Habitat policy assessment" study. 2008-2012 District Development Plan. District Secretariat of Habitat, SDHT – CENAC)
17.3	Number of murders per 1,000 people in the city last year.	0.2	Check with the police department or review the crime data published or the website of the World Health Organization. If the data on murders is not available in these forms, calculate it the best way possible.	The homicide rate in Bogota, with more than seven million inhabitants, is 21.5 for every 100,000 inhabitants in 2011. (Source: Greater Bogota Mayoralty. Observatory on Citizen Security)
17.4	Does the government provide resources to address youth violence?	1	Check with the police department or with the members of organizations working in slums.	Due to the internal conflict, both at a national level and in Bogota, there are various juvenile support and urban co-living programs. (Source: Greater Bogota Mayoralty)

	Questions	Score	Instructions	Remarks
17.5	Is there adequate fire protection in all neighborhoods? (Rank 1 to 5, adequate fire protection in all neighborhoods=5/fire protection in some neighborhoods=3/No fire protection=1)	3	Check with the Firefighting Department.	47% of housings produced in Bogota are of informal origin (2006-2010). These neighborhoods do not have firefighting networks (hydrant system) or Fire Stations. (Source: Greater Bogota Mayoralty)
18	Public transport is available throughout the city.	0.50		
18.1	The estimated percentage of the city within 10-minute walking distance of a public transit (bus or rail) stop. (0-100%)	85	Check with the public transport administration.	The remaining 15% mainly corresponds to high strata housings. (Source: District Secretariat of Mobility, SDM)
18.2	Estimated percentage of commuters who walk to work (0-100%)	9.7	Check the latest transit study data. Check with experts on updated data, if they are older than five years.	Based on travels/day according to the type of transport from the "Urban Mobility Observatory" report - CAF". 2009. (Source: CAF, Urban Mobility Observatory - Bogota. 2009)
18.3	Estimated percentage of journey-to-work trips in the city and its environs by public transport, mini-busses and other non-private transport, excluding walking trips (0-100%)	76.3	Check the latest transit study data. Check with experts on updated data, if they are older than five years.	(Source: District Secretariat of Mobility, SDM)
19	Garbage collection is adequate.	0.67		
19.1	Percentage of the city with regular public garbage collection. (0-100%)	99.8	Check with the garbage collection body. Public garbage collection refers to the collection of garbage hired or administered by the Government. The Government can offer the collection service or can sub-contract it from a private company.	(Source: Multi-purpose Survey in Bogota, EMB, 2011. DANE - District Secretariat of Planning, SDP. Processing: CENAC)
19.2a	How many times a week, on average, is garbage collected from households in high-income neighborhoods in the city?	6	Check with the garbage collection body.	(Source: Public Service Special Administrative Unit, UAESP)
19.2b	How many times a week, on average, is garbage collected from households in low-income neighborhoods in the city?	3	Check with the garbage collection body or with the people working in low income neighborhoods.	(Source: Public Service Special Administrative Unit, UAESP)
19.3	Percent of garbage disposed in sanitary landfills (0-100%)	100	Check with the garbage collection body.	(Source: Public Service Special Administrative Unit, UAESP)
110	Access to education and health care is adequate in all neighborhoods.	0.88		

	Questions	Score	Instructions	Remarks
I10.1	What is the average travel time in minutes to the nearest primary school from low income communities? (minutes)	15	Check with a reliable resident, NGO or an education professional. Make the best valuation possible on the calculation of low income communities in the great municipality.	Time on foot, given that the District Secretariat of Education, SED, guarantees vacancies in District Educational Institutions within one (1) kilometer from the student's residency. This is predominant. In the other cases, specialized transport is provided. (Source: District Secretariat of Education, SED). Note: According to 2011 EMB, out of the total of students in Bogota, 47.1% walks to the educational institution.
I10.2	What is the average travel time from low-income neighborhoods to the nearest health care center or medical facility? (minutes)	20	Check with a reliable resident, NGO or a health professional. Make the best valuation possible on the calculation of low income communities in the great municipality.	Time on foot. (Source: District Secretariat of Health, SDS)
I11	Municipalities can mobilize finance for infrastructure investments.	1.00		
I11.1	Municipalities are allowed to borrow or issue bonds to finance infrastructure. (Yes=1/No=0)	1	For this section, check with a person familiarized with municipal finances, municipal lands and municipal bonds.	Financing is almost exclusively through credit because there is a low issuance of bonds. Source: Law 388 of 1997)
I11.2	Municipal budgets and expenditures of all municipalities are subject to strict accounting, reporting, and auditing rules. (Yes=1/No=0)	1	"	(Source: District Controller of Bogota)
I11.3	All municipalities have available revenue streams that can be pledged for debt repayment. (Yes=1/No=0)	1	In the remarks section, indicate if these funds are considerable, safe or if they are not reserved for other purposes.	Estate, industry and commerce tax, ICA, etc. (Source: National Department of Planning, DNP)
I11.4	Municipal assets, especially land, can be sold or used as collateral to finance infrastructure investments. (Yes=1/No=0)	1	"	(Source: National Department of Planning, DNP)

Regulatory system

	Questions	Score	Instructions	Remarks
R		0.60		
R1	An official housing policy document is prepared.	0.75		
R1,1	The law mandates the preparation of an official housing policy document by at least one level of government. (Yes=1/No=0)	1	Check with a person from the housing agency familiarized with the elaboration of housing policy documents. Indicate if the policy was elaborated at a national, local or both Government levels.	Development plans at a national, departmental and municipal level. The planning practice in Colombia is formalized in the Political Constitution of 1991 (Article 339 of Title XII: "With regards to the Economic System and Public Treasury", Chapter II: "With regards to development plans"), and it is ruled through Law 152 of 1994 (Organic Law of the Development Plan), which extends the planning policy to the other territorial bodies. (Source: Political Constitution of Colombia 1991; Law 152 of 1994).
R1,2	Number of UN global resolutions on housing rights that are adopted by the government. (If none=0, enter 1-7 depending on the number of resolutions adopted)	1	Check the UN Human Right Statement with regards to the adequate housing at www.unhchr.ch/html/menu6/2/fs21.htm to find out how many resolutions the country has adopted.	Remark No. 4 of DESC covenant (Source: Ombudsman)
R1,3	Do representatives of the private sector, the civic sector, and residential communities actively participate in the preparation of the housing policy document? (Yes=1/No=0)	1	Check with a person from the housing agency familiarized with the elaboration of housing policy documents, with a representative of the civil society or of the private sector involved in the production or in the housing policy.	The civil society participates through the Territorial Planning Board and its approval is produced in the District Board of the City, and the national development plan in the national congress. (Source: National Department of National Planning, DNP)
R1,4	Is progress against the official housing policy document publicly known? (Yes=1/No=0)	1	Check with a person from the housing agency familiarized with the elaboration of housing policy documents, with a representative of the civil society or of the private sector involved in the housing policy.	It is published in newspapers and is available in the public entities webpages.
R2	There are no restrictions on residential mobility.	1.00		
R2,1	Are there restrictions on residential mobility? (Yes=1, No=0)	0	Check with real documents. One restriction on the residential mobility can include the requirement of internal passports, residence permits or other documents preventing the change of address within the country.	No restriction
R2,2	If yes, is the government working to eliminate the restrictions? (Yes=1/No=0 or enter 100 if no restrictions exist)	100	Check with a person from the housing agency familiarized with its leadership members and its policies.	No and it has not been tried either

	Questions	Score	Instructions	Remarks
R3	Exclusionary housing practices are discouraged.	0.25		
R3,1	Are there policies, laws, or regulations that prohibit the refusal to rent or sell property to someone based on race, religion, ethnicity, gender, or marital status. (Yes=1, No=0)	0	Check with a person from the housing agency familiarized with its policies. If the answer is yes, provide details in the remarks section.	In the case of the leasing market, in practice, restrictions are identified to the access by the demanding population: As for 2007 it was estimated that 35% of the leasing homes in Bogota were not leased the unit the wanted for several reasons, among them their race or gender (Source: "Urban leasing market characterization for the low income population segment", carried out by CENAC for the Ministry of the Environment, Housing and Territorial Development, UN- Habitat and First Initiative)
R3,2	If yes, are the policies, laws, or regulations enforced? (Rate 1 to 5, Strong enforcement=5/No enforcement=1, Not Applicable=100)	100	Check with a reliable resident or with a specialist in real estate sales or leasing.	Those affected can claim before justice, but this is not an extended practice
R3,3	Are residential neighborhoods in the city segregated by race, income, or religion? (5=all neighborhoods are mixed,1=highly segregated)	1	Check with a reliable resident or with a specialist in real estate sales or leasing.	The residential segregation index (ISR) shows that in Bogota rich people and poor people do not mix in the urban space (Source: González, Jorge. 2007. Poverty and urban agglomeration. In: How to advance towards a Bogota without poverty. Notebook from the Human Development Report for Bogota, PNUD; District Secretariat of Planning (SDP). 2007. Socio-economical segregation in the urban space in Bogota. National University, SDP, Bogota; Urban Human Development Report, IDHU, 2008).
R3,4	Are gated communities for specific race or income groups common? (Rate 1 to 5; Very common=5, Not common=1, Not Applicable=100)	5	Check with a real estate specialist familiarized with this market. Check the definition of residential communities with private and restricted access.	Private access is restricted to the residents living in condominiums and closed developments. (Source: FEDELONJAS)
R4	Land and housing regulations are not burdensome or costly	1.00		
R4,1	Please indicate the most recent <u>year</u> that the municipality reviewed or revised land regulations and building codes. (Enter 0 if official building regulations or codes do not exist)	2004	Check with a person familiarized with municipal regulations and standards.	Decree 190 of 2004 (compiling Decree 619 of 2000 – through which the Land-Use Regulation Plan – POT- is adopted, and the exceptional review of 2003: Decree 694). According to the current regulations, ordinary adjustments to POT can be applied after 12 years of its adoption; before this date, exceptional reviews are made.
R4,2	Smallest minimum lot size for residential building of any kind in the city (square meters).	35	Check the municipal land construction or subdivision standards. If the minimum lot size in the city varies, indicate the smallest, not the average. The answer is zero if there is no minimum lot size.	Based on the national regulations. Decree 2083 of 2004. Article 1: Minimum lot area for VIS Type 1 and 2. (Source: Decree 2083 of 2004)

	Questions	Score	Instructions	Remarks
R4,3	Maximum allowable number of stories for new residential multi-unit buildings in the city. (Number)	-	If the restriction is on the height of the building, in meters, instead of the number of stories, then divide the number by 3.5 to get the estimate calculation of the number of stories.	The regulation, in this case, mainly depends on the type of treatment and it is regulated not on the number of stories, but with the construction index. For the Development treatment, Decree 327 of 2004 shows basic and maximum construction indexes as per location and range. On the other hand, for a detached, semi-detached or building housing originated under the individual lot system, the allowed development potential derives from the compliance with volume conditions. Also, special areas are identified, with a restricted activity, for example on hills and places closed to forest reservoirs, in which basic occupational, construction and height indexes are set forth, as well as the maximum limits if a process associated to a Partial Plan or a sharing system are submitted. The construction standard for every venue depends on the sub-sector it belongs to, set forth in the regulatory sheets of every Zonal Planning Unit, UPZ. (Source: District Secretariat of Planning, SDP).
R4,4	Maximum allowable density in new housing developments (persons per hectare).	-	If the restrictions on the population density are expressed in housing unit per hectare, multiply by the average family size; for example, if the maximum allowable population density is 50 units per hectare and the average size of a family is 5.0, the maximum allowable population density is 250 people per hectare.	The population density in Bogota is 4.146 inhabitants per square kilometer (414.6 per hectare), with an average of 200 housings per hectare. The city model adopted by the national and local policy is oriented to the "compact city", according to which Bogota is expected to reach 280 housings per hectare.
R5	Processes to meet land and housing regulations are not burdensome or costly	0.25		
R5,1	What is the number of days required to register a property?	10	Check with a private constructor or with the municipal Construction Department. If the information is not available, check the Doing Businesses survey of the World Bank at www.doingbusiness.org .	Includes from the recording of the deed until the moment on which the news appears in the ownership registry and on-line certificate (10 working days). (Source: Colombian Federation of Real Property Plots, FEDELONJAS)
R5,2	What are the typical costs involved in registering a property? (in local currency)	3,600,000	Check with a private constructor or with the municipal Construction Department. It shall include the typical costs and charges to be paid to get the deed. Specify how this cost is calculated in the remarks section.	Notarial fees: Between 2.7 and 3 x 1,000 of the commercial value of the housing, depending on the Price range where it is located and the type of housing In the registry: Registry tax: 1% of the commercial value Registry fee: 5 x 1.000 Note: Calculation based on a housing with a commercial value of \$200,000,000

	Questions	Score	Instructions	Remarks
R5,3	What is the number of days required to obtain building permits for residential construction.	270	Check with a private constructor or with a person familiarized with municipal regulations and standards.	<p>Under the partial plan*, the District Secretariat of Planning, SDP, through Resolution 1637 of 2010, estimates that within a term of 105 working days the procedures are made from the filing of the partial plan to its adoption through a Decree. However, the average time observed for the fulfillment of the required procedures on 36 partial plans adopted within the 2002 to 2009 period is 331 working days. Out of the partial plan, the District Secretariat of Habitat, SDHT, estimates that since the procedures prior to the urban and construction permits until the connections with Utility Companies, the time required has been 1,382 days, i.e. 46.1 months.</p> <p>* The partial plan is defined as a mechanism to schedule the urbanization and re-urbanization of land and to set forth the financing and execution responsibility on the works; it is formulated for the urban land defined in the POT, for urban expansion areas and for those which shall be developed through urban acting units, macro-projects or other special urban operations according to the authorizations granted from the general urban standards. The current conditions to develop partial plans in urban land are outlined in article 69 of the 2010-2014 National Development Plan.</p> <p>(Source: Habitat policy assessment. 2008-2012 District Development Plan. District Secretariat of Habitat, SDHT - CENAC)</p>
R5,4	What is the number of agencies that an individual is required to visit to obtain a permit for new construction?	19	Check with a private constructor or with a person familiarized with the municipal regulations and standards. Specify the names of the agencies in the remarks section.	According to the District Secretariat of Habitat, SDHT, in Bogota 56 transactions and 355 requirements (baseline) had to be taken for the execution of a housing project, for which 19 entities were responsible for their execution. (Source: Habitat policy assessment. 2008-2012 District Development Plan. District Secretariat of Habitat, SDHT - CENAC)
R5,5	What are the typical costs associated with obtaining a building permit? (in local currency)	-	Check with a private constructor or with the municipal Construction Department. Specify how this cost is calculated or if it is based on the construction value or if it is a fixed charge in the remarks section.	The component which represents a cost corresponds to the issuance of the permit, which is materialized in the conservatorship expenses, related to the construction costs. In theory, the transactions required before public entities are free. (Source: District Secretariat of Habitat, SDHT).
R5,6	Can alternative documents be used in place of official property title to obtain construction permits? (Yes=1/No=0)	0	Check with a person familiarized with the municipal regulations and standards.	In the case of formal constructions. (Source: District Secretariat of Habitat, SDHT)
R6	Incremental building practices are allowed.	0.00		

	Questions	Score	Instructions	Remarks
R6,1	Land regulations require that new residential land be fully serviced before it is occupied (Yes=1/No=0)	1	Check the actual documents. "Comprehensive maintenance" implies working utility connections, such as water, sewage and electricity.	They shall be urbanized land with utilities available in the houses. (Source: District Secretariat of Planning, SDHT)
R6,2	The building code requires that houses be completed before they are occupied (Yes=1/No=0)	1	Check the real documents.	In the case of formal construction, the housing habitability shall be proven (utilities available in every unit). The delivery of the "progressive development" units in areas and finishing is allowed, with the availability of utilities. (Source: District Secretariat of Habitat).
R7	Residential development is not permitted on environmentally sensitive or hazardous land.	1.00		
R7,1	Recent municipal documents and maps designate areas to be protected from development. (Yes=1/No=0)	1	Check the real documents.	(Source: District Secretariat of Planning, SDP)
R7,2	Illegal or irregular construction in protected areas is demolished. (Always=3, sometimes=2, never=1)	3	Check with a person familiarized with the municipal policies with regards to the protection of open spaces.	Homes are included in re-settlement programs, with national and local subsidies covering 100% of the price of the new housing solution. (Source: Popular Housing Fund, CVP)
R7,3	In earthquake prone areas, do building codes require earthquake resistant construction standards? (Yes=1, No=0 or 100 if not applicable)	1	Check the real documents or with a person familiarized with the municipal construction regulations.	In Colombia there is 2010 - NCR-10 earthquake regulation. The NSR-10 is a technical regulation responsible for governing the conditions the construction must comply with so that the structural response to an earthquake is favorable. It was passed through Decree 926 of March 19, 2010.
R8	There is an ample supply of land for residential development.	0.75		
R8,1	The most distant year for which populations projections for the metropolitan area of the city are available to municipal or metropolitan planners (Year).	2020	Check the real documents. Keep in mind that "the furthest year" refers to a year in the future.	In accordance with the official population projection of the DANE. However, there is a Bogotá 2038 project with extra-official projections.

	Questions	Score	Instructions	Remarks
R8,2	Estimated number of years it would take for raw land where residential development is allowed on the periphery of the city to be filled up, given present densities and present annual levels of land consumption. (Years)	-	Check with the municipal planning office or with real estate experts on how much land, in average, is built for residential use every year. Divide the total area reserved for the residential development by that number.	In general for the cities in Colombia, and in particular in Bogota, the consumption of urbanized land is not uniform with the passing of time. This feature is influenced by the offer behavior (variable in terms of the production of housing units), the demand, the public expense, the generation of urbanized land, etc. As a mirror to the aforementioned, it is worth highlighting the recent resolution issued by the District Secretariat of Habitat (1099 of July 2012) through which the object of priority development were classified 1,185 plots in urban land in Bogota, covering 111.31 hectares, which correspond to vacant plots in the consolidated city, connected with the urban equipment, which have not been developed. The aforementioned proves that the existence of urbanized land is not a guarantee of its development. The Colombian legislation (Law 388 of 1997) allows the following land readjustment instruments: preferential right, priority development, voluntary transfer, (administrative or judicial) expropriation. The priority development statement was firstly applied in Colombia in the city of Bogota within the last administrative period (2008-2012) and it is currently being applied for the second time through resolution 1099 of July 2012. By virtue of the aforementioned, we seek to give evidence that despite the existence of urbanized land, there are no plans for the development of land; thus the application of instruments such as the priority development statement, are necessary to be applied, binding the owners to develop this land.
R8,3	Does the city have an urban planning document designating areas for urban expansion. (yes=1, no=0)	1	Check the real documents.	Land-Use Regulation Plan, POT
R9	Home-based businesses and mixed land uses are allowed.	0.33		
R9,1	Municipal regulations allow the operation of home-based businesses in residential communities (Always=3, sometimes=2, never=1)	2	Check the real documents.	In the formal building it is regulated. In the informal construction a high level of economic activity in houses is recorded.(Source: District Secretariat of Planning, SDP)
R9,2	Municipal zoning regulations allow mixed-use zoning of residences, stores and productive establishments (Always=3, sometimes=2, never=1)	2	Check the real documents.	In the formal building it is regulated. In the informal construction a high level of economic activity in houses is recorded.(Source: District Secretariat of Planning, SDP)
R9,3	Degree of segregation of different land uses in the city (Rank 1 to 5, 5=highly mixed, 1=highly segregated).	1	The question refers to the separation of industrial, commercial and residential areas.	In the formal building.(Source: District Secretariat of Planning, SDP)

	Questions	Score	Instructions	Remarks
R10	Condominium and cooperative housing laws are in operation.	0.60		
R10,1	There is a condominium law and it is operational (Yes=1/No=0)	1	Check the real documents.	Law 675 of 2001: Horizontal Property System. (Source: Colombian Federation of Real Estate Land, FEDELONJAS)
R10,2	There a cooperative housing law and it is operational (Yes=1/No=0)	1	Check the real documents.	Law 3 of 1991, according to which Popular Housing Organizations, OPVs, are part of the set of entities which make up the Social Interest National Housing System, SINAVIS. (Source: Law 3 of 1991)
R10,3	If yes to R10.1 or R10.2, are common elements of apartment buildings also privatized? (Yes=1/No=0)	0	Check the real documents. "Common elements" are defined as the roof, lobby, commercial or storage spaces which make up the building, as well as the adjacent land.	Common areas are not privatizable. Law 675 of 2001: Horizontal Property System. (Source: Colombian Federation of Real Estate Land, FEDELONJAS)
R10,4	There are regulations allowing for restrictive covenants in residential communities (Yes=1/No=0)	0	Restrictive agreements are binding regulations attached to the purchase of a housing unit in a residential community.	(Source: Colombian Federation of Real Estate Land, FEDELONJAS)
R10,5	There are regulations that allow the creation of formal community organizations (Yes=1/No=0)	1	Check with the community organizers in low income residential areas.	Any type of organization. That related to the administration of condominiums and common areas is mandatory. Law 675 of 2001: Horizontal Property System. (Source: Colombian Federation of Real Estate Land, FEDELONJAS)
R11	Rent restriction or rent control is phased out	0.69		
R11,1	Rental units as a percentage of total housing units. (%)	41.4	Check with a person familiarized with the leasing market.	It refers to the leasing housing ratio on the total of homes as for 2011 (Source: Multi-purpose survey carried out in Bogota in 2001 - DANE. Processing CENAC)
R11,2	The percentage of total rental units now under rent restriction or rent control in the [capital] city (0-100%)	1	"	For low socio-economic strata (out of a total of six strata). (Source: CENAC)
R11,3	What is the ratio of the estimated average market rent to the average rent in a similar rent-controlled or restricted unit in the city? (100 if no rent control)	7	"	Leasing value (sum of the total leasing canon out of the total leasing homes) of the strata in relation to strata two. (Source: CENAC. Article called "Profile of the leasing home in Bogota, D.C. and market value estimate")
R11,4	New rental units are not rental controlled or rent restricted (Yes=1/No=0)	1	"	In Colombia there is a free generation of offer. (Source: CENAC)
R11.5	The dismantling of rent control or rent restriction on new rental units is addressed in recent policy documents.(Yes=1/No=0 or 100 if no rent control)	1	Check the real documents.	Outlined in the national and local policy, as well as in the most recent regulation. (Source: Law 820 of 2003 and regulatory Decrees)