

RESILIENCE FROM THE GROUND UP:
**A COMMUNITY BASED
APPROACH TO
RESILIENT HOUSING
IN URABA, COLOMBIA**





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Executive Summary

Colombia continues to face a significant housing deficit—both quantitative and qualitative—driven by high construction costs, limited access to finance, and policies and programs that do not cater for informal, self-built housing, which comprises the majority of the country's housing stock. In Urabá, a region marked by deep social and racial inequalities, Afro-descendant communities face compounded challenges from historical exclusion, violence, and exposure to climate risks such as flooding, erosion, and extreme heat. Yet, these same communities demonstrate strong traditions of collective organization, making them vital partners in advancing equitable and resilient housing solutions.

In alignment with Colombia's National Development Plan 2022–2026 (Colombia: World Power of Life), Build Change partnered with the Ministry of Housing, City and Territory (MVCT) to design and pilot a community-based technical assistance model for resilient housing improvements. This initiative placed Afro-descendant community-based organizations (CBOs) at the center of housing production, combining climate resilience, racial equity, and housing justice principles.

Through participatory mapping and engagement with over 70 community organizations, Build Change identified 62 CBOs active in the housing value chain and co-developed a technical assistance roadmap, outlining how to strengthen local organizational, financial, and technical capacities, improve access to

financing, and expand the scope of housing improvements to include climate-resilient retrofits.

Results demonstrate that technical assistance, when community-driven, creates lasting local capacity. CBOs gained practical skills in housing diagnostics, construction oversight, and resource management, while households became active decision-makers. This approach not only improved housing safety and climate resilience but also strengthened social cohesion, transparency, and economic participation through the use of local labor and materials.

Lessons from Urabá show that scaling resilient housing requires shifting from top-down delivery to systems that empower communities. Embedding technical assistance to CBOs in national housing policy can expand access to safe, dignified housing for Colombia's most vulnerable, while advancing climate and housing justice. Build Change and MVCT are now developing a national technical assistance program to institutionalize these practices and equip CBOs nationwide to implement housing improvements at scale.

By centering community leadership, equity, and resilience, the Urabá project offers a replicable model for transforming housing systems—moving from isolated interventions toward structural change that redistributes power and resources to those most affected by housing and climate inequities.

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Background & Introduction

Housing is recognized as a fundamental right in Colombia's 1991 Constitution¹, with the State tasked to guarantee access through social housing programs, financing systems, and support for community-based initiatives. Despite this framework, Colombia continues to face both a quantitative (shortage of housing units) and a qualitative (inadequate living conditions in existing homes) housing deficit.

Public policy has largely prioritized the mass construction of new housing, financed through mortgage systems, while underinvesting in the improvement of existing housing—much of which is built through self-managed or informal construction. According to Colombia's Center for Construction and Regional Urban Development Studies (CENAC)², roughly 60% of homes constructed in Colombia are informal, built outside the permitting and building code system, with no guarantees of structural safety.

The persistence of informal housing stems from barriers such as high land and housing costs, limited access to credit, and rapid urbanization. Although Colombian law recognizes self-construction and community participation systems as valid

modalities for housing solutions, in practice, there is little state-provided technical or financial support. This has left households and communities to continue building and upgrading their homes independently and outside formal systems, often without access to resources to ensure safe construction practices.

This reality underscores two key issues:

- Because formal housing remains unaffordable for most, production lags behind rapid urbanization, resulting in most housing being built informally and in substandard structural and spatial conditions.
- Current public policy has shied away from investment in strengthening self-built and community-based housing systems, despite the prevalence and demonstrated effectiveness of both.

Addressing this challenge requires prioritizing the upgrading of Colombia's existing informal housing stock in order to close the qualitative and quantitative deficits and ensure safe, well-located homes for those most in need.

¹ Full text available here: <https://www.refworld.org/es/leg/legis/pleg/1991/es/126622>

² The Build Change Guide to Resilient Housing, p. 80, <https://bit.ly/3LD5qRS>

Housing in the Urabá region

Inequalities in access to housing, services, and opportunities often stem from historical exclusion based on race, gender, economic status, or geography. In Colombia, these disparities are especially pronounced in rural areas and disproportionately affect

Afro-descendant populations, reflecting structural inequalities rooted in colonial and slave histories—conditions that perpetuate long-term cycles of poverty and vulnerability³.

In Colombia's Urabá region, located in the northwestern part of the country in the country's Antioquia department, these challenges are further intensified by various forms of violence. This includes armed conflict, driven by the region's strategic location for drug trafficking routes, combined with economic violence rooted in the historically limited development of local populations—despite the presence of large agricultural and business projects.

Yet, amid these adversities, Urabá holds a key strength: community organization. This has become a vital tool for local residents to preserve their customs and culture, ensure their permanence in the territory, and overcome adverse conditions. In this context, housing is not only a basic need, but also a central element around which communities have strengthened and reinforced their social fabric.

Afro-descendant communities in Urabá maintain a deep connection to their territory, viewing it as an essential element of their identity, rights, and cultural survival. Access to land, housing, and collective ownership

remains a core demand, with community organization playing a critical role in defending cultural traditions, securing territorial permanence, and advancing local autonomy and development.

Supporting Equity & Justice through Technical Assistance for Community-Based Organizations

Recognizing these needs, and the strength of local community-based organizations (CBOs), Colombia's 2022–2026 National Development Plan, *World Power of Life*⁴, calls for integrating associative and self-managed housing initiatives, strengthening community organizations with technical and financial support, fostering participation, and promoting the use of local labor. In response to this, Build Change partnered with the Ministry of Housing, City and Territory (MVCT) to provide technical assistance for resilient housing to local CBOs in Urabá, capacitating them to be local implementers of the government's national housing program.

By providing technical support for resilient housing to Afro-descendant community-based organizations, Build Change integrates racial equity and climate justice principles into the implementation of Colombia's national housing program, increasing access to the technical and financial resources needed for some of Colombia's most vulnerable communities to access the resources they need to access safe, resilient housing. In these communities, where residents face overlapping vulnerabilities from violence, informality, and limited access to

³ "Building an Equitable Society in Colombia," The World Bank Group, 2021 <https://documents1.worldbank.org/curated/en/686821635218586591/pdf/Main-Report.pdf> and "People of African descent in Latin America & the Caribbean: An exploration of social and territorial realities in the rural world," FAO and ECLAC, <https://openknowledge.fao.org/server/api/core/bitstreams/db075563-4559-4c87-b42e-c881c79db966/content>

⁴ Law 2294/2023 National Development Plan 2022–2026 Colombia, <https://climatepolicydatabase.org/policies/law-22942023-national-development-plan-2022-2026>

land, technical assistance becomes a mechanism of redress. It allows communities to improve and formalize housing quality and processes and safeguard cultural traditions while building resilience against future shocks, ensuring that historically marginalized communities can define and sustain their own development pathways.

These interventions are also central to climate justice. Communities excluded from formal housing markets live in unsafe areas—flood-prone zones, unstable hillsides, or informal settlements without resilient infrastructure—making them more vulnerable to the impacts of climate change. By providing technical assistance for resilient housing, we can empower local organizations to adopt safer, more sustainable construction practices, retrofit existing housing, and advocate for adaptation measures that reflect their specific climate risks and vulnerabilities. Placing technical knowledge in the hands of communities enables households to reduce risk, improve the safety and living conditions of their homes, and strengthen autonomy in the face of climate threats.

Ultimately, providing technical assistance to community-based organizations not only expands access to safe and dignified housing—it also addresses structural inequalities and reinforces the right of marginalized groups to remain in their territories. It recognizes that advancing climate justice requires centering the voices and leadership of those most affected, and that true resilience is built when communities are equipped to design, manage, and sustain solutions for the future.

Planning Phase

With self-built housing being the dominant form of housing production in Colombia, particularly in informally established areas, households often lack technical and financial support to ensure safety and resilience of housing structures. The resulting qualitative housing deficit is widely recognized as having superseded the quantitative housing deficit as a public concern. Investment from the public sector does not yet reflect this reality. As public housing policy actors and frameworks diversify, there is a growing need to strengthen their capacity and effectiveness.

Colombia's National Development Plan 2022–2026 emphasizes strengthening community-led and self-managed housing processes, prioritizing marginalized areas and informal settlements. To advance this, Build Change partnered with the Ministry of Housing (MVCT) to provide technical assistance to community organizations active in the social housing production chain, including housing cooperatives, Community Action Boards, and small builders.

The engagement produced:

- Mapping of 62 community-based organizations and analysis of their technical, administrative, financial and organizational capacities.
- Contributions from 70+ organizations to define the stages and activities needed in the social production of housing value chain.
- Identification of organizations able to deliver housing improvements or offer regional technical assistance, consistent with the Social Management Scheme established by the government's new housing improvement decree.

These findings, along with the government's agenda for working with community-based organizations, informed the development of a roadmap, for presentation to the Ministry of Housing, charting a path for implementing a technical assistance plan to CBOs in the short, mid and long term. Build Change based the roadmap on the assessment and inputs from the CBOs, indicating how they would like to see technical assistance provided in order to continue strengthening the role of CBOs in implementation of national housing policy in their territories.

The roadmap is oriented toward comprehensive technical assistance, taking into account that the CBOs not only need to improve their technical capacities for project execution, but also require better access to financial tools and the enhancement of their administrative capacities to manage all aspects involved in implementing housing improvements at scale. At the same time, the roadmap also focuses on identifying challenges, difficulties, and needs, and on outlining how to address these in accordance with the realities faced by these actors in their territories.

Some of the key issues identified in the roadmap are:

- **Comprehensive technical assistance:** Shift from top-down supervision to interdisciplinary support that strengthens organizations' technical, financial, administrative, and policy capacities.
- **Access to financing:** Improve access to land, credit, subsidies, and guarantees for construction and / or improvements to informal housing, as most of these organizations currently rely on their own

limited resources and lack credit histories due to reliance on the informal labour market.

- **Expand scope of improvements:** Move beyond basic repairs to include structural reinforcements, future expansions, and climate-resilient, sustainable construction practices tailored to diverse geographies and climate risks.

Implementation Phase

Building on this experience, the Colombia team partnered with community organizations in Urabá to implement five proof of concept housing improvement projects, with the CBOs serving as implementers and with climate resilience measures integrated into the work.

This included the development of a Technical Assistance Model with a community and climate-resilience focus, engaging households and community organizations throughout the process and aligning with the Ministry of Housing's methodology for housing improvements.

Thanks to the collaboration with the national government, lessons learned from this initiative will be proposed as policy recommendations to strengthen community-driven, resilient housing approaches nationwide.

Urabá, like many other regions in Colombia, is exposed to climate impacts such as flooding, extreme heat, coastal erosion, drought, and landslides, making it necessary to improve housing by prioritizing structural resilience, natural lighting and ventilation enhancements, and rainwater harvesting to improve household living conditions.

Working with CBOs allowed the team to integrate empirical and local knowledge with technical standards, improving the safety and resilience of self-built homes while retaining connection to local building techniques and materials.

The technical assistance model developed through this project includes four stages:

Assessment

The assessment stage focused on defining the geographic scope of intervention, identifying community organizations with strong leadership on housing, and jointly shaping a strategy that integrates a community approach with climate change resilience. This strategy includes three primary components:



Designing a social engagement approach

Establishing ongoing dialogue with households and organizations, supported by an organization from the Network of Peoples' Housing Organizations of Antioquia, and creating citizen oversight teams to strengthen participation and knowledge transfer.

Defining a territorial and population framework

A conceptual framework was developed to guide interventions and select five community organizations as partners. This framework also provided the basis for jointly defining strategies to implement housing improvements with both a community focus and climate resilience.

Analysis of social and housing characteristics

A socioeconomic survey of 20 households per organization (100 households total) gathered data on demographics, income, access to services, and housing conditions. This characterization informed the design of housing strategies tailored to local realities and long-term resilience.

Outcome: Build Change and the partner CBOs defined a strategy to implement five housing improvement projects that combine habitability, structural safety, climate resilience, and technical assistance to strengthen organizational capacity.

Identification and selection of homes for intervention

Building on the definition of stakeholders and territories, the second stage focused on identifying and selecting housing units for improvement works and technical assistance, using technical, legal, and social criteria aligned with MVCT policy.



Socializing selection criteria with CBOs

Organizations were trained on selection requirements, including legal ownership, location in legalized neighborhoods, structural conditions, and exclusion from high-risk areas. This was in preparation to preselect five homes for upgrading, ensuring consistency and alignment with policy.

Conducting on-site housing assessments

Field visits were carried out to the 25 preselected homes, with participation from both households and community organizations. Technical surveys, measurements, drawings, and photographs were collected to document housing conditions and guide the diagnostic process.

Evaluation and final selection

Using the surveys and records, organizations participated in virtual evaluation sessions to diagnose housing conditions and confirm feasibility. Selection prioritized homes with adequate foundations, legal ownership, and clear needs for improved safety, habitability, and climate resilience.

Outcome: From this process, five households—one per participating organization—were selected across the municipalities of Mutatá, Turbo (Nueva Colonia and Río Grande), Apartadó, and Necoclí. These homes became the pilots for implementing resilient housing improvement works, with the CBOs now capacitated to conduct similar evaluations going forward. Additionally, there now exists a fundable pipeline of houses suitable for retrofitting, pending additional resources.

Design of intervention proposals

The design stage focused on preparing architectural and structural plans, budgets, and work schedules in collaboration with households and community organizations. Community participation was central to ensure the interventions addressed housing needs while integrating climate resilience and supporting local economies.



Risk identification

The CBOs organized community workshops to map climate-related risks to housing and habitat. These discussions helped shape design priorities with a resilience lens.

Participatory budgeting

Organizations and communities identified the real cost for local material and labour and prepared cost estimates, ensuring budgets reflected real conditions and strengthened local supply chains.

Needs assessment & prioritization

Joint workshops with households and local organizations defined the specific improvements needed to strengthen structure, habitability, and climate resilience given local needs and context.

Agreement on implementation

A local partner with the necessary technical and organizational capacity was selected to manage resources, coordinate work, and hire local labor. Oversight committees were formed with households, communities, and organizations to ensure transparency.

Intervention proposals

With Build Change's technical assistance, tailored proposals were developed, adjusted with household input, and finalized through socialization workshops. Through active participation of families, we reinforced ownership and reduced risks during construction.

Outcome: Final designs and budgets were approved for implementation, backed by a collaboration agreement between Build Change and our local partner. This formalized roles, investment amounts, disbursement schedules, and oversight mechanisms, ensuring transparent and resilient delivery of the housing improvements.

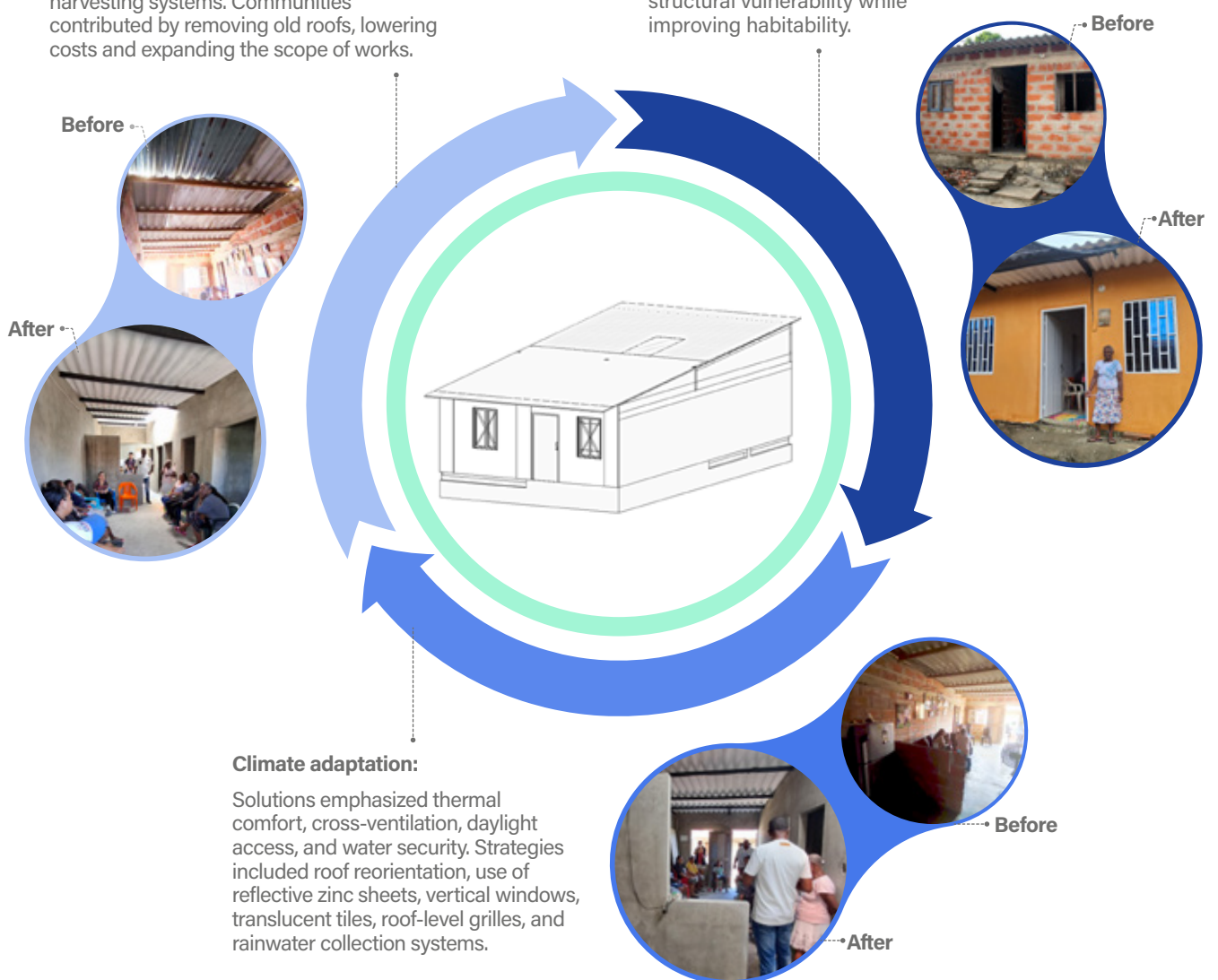
Key interventions

Roofs:

Replacement of deteriorated asbestos and zinc roofs with thermoacoustic sheets, improving thermal comfort and safety. Roof modifications allowed for higher interior ceilings, better ventilation, translucent tiles for natural lighting in strategic locations, such as the common areas, and rainwater harvesting systems. Communities contributed by removing old roofs, lowering costs and expanding the scope of works.

Walls:

Reinforcement of unconfined masonry through plastering, welded mesh, and confinement beams to improve stability. Electrical lines were safely embedded, and new openings were created to enhance natural light and airflow. These changes reduced structural vulnerability while improving habitability.



Evaluation Phase

Once the construction work was completed, the Build Change team carried out a final visit to each of the homes. This visit included the participation of local organizations from each territory, the implementing organization, and the household, with the aim of engaging in dialogue around the experiences, lessons learned, and challenges identified during the project's implementation.

Inputs from the evaluation phase contributed to the development of a technical document, transforming lessons learned and challenges encountered into public policy recommendations in order to promote replication and scaling of these approaches at city, regional and national levels.

Key Lessons for Equitable Community Engagement in Resilient Housing Programs

Lessons from our work in Urabá provide valuable insights as to how to ensure equitable community engagement in housing projects. Key takeaways from this project can be applied to housing projects anywhere to ensure they address equity and justice needs. These include:

Strengthening CBO participation drives equity and transparency in the home improvement process, especially in under-resourced areas.

Strengthening the participation of community-based organizations ensures the active involvement of households in every stage of the project—from identifying housing needs to designing resilient improvements and executing the works. This was done through participatory workshops, capacity building, and on-site engagement with homeowners.

Additionally, this approach makes it possible to reach marginalized communities, such as those in Urabá—located far from urban centers and disproportionately affected by climate impacts—that are typically excluded from public policy programs.

Technical assistance delivers not only a house but the capacity to drive home improvements in the future.

Technical assistance, if done well, is capacity development. Once the technical assistance is complete, the capacity remains. Households take on the role of decision-makers and become central actors in the home improvement process, building local capacity for prioritizing improvements, budgeting, tracking resources, and maintaining materials and housing. It also promotes the formation of citizen oversight committees, which reinforce transparency and accountability throughout the process. Social and community participation further optimizes resources, enabling communities to complete construction tasks outside of the project budget, expanding the overall scope of works.

Building capacity for disaster resilient construction changes construction practice permanently.

Building capacity of community-based organizations and households contributes to reducing the qualitative housing deficit, as the skills required to integrate resilient construction practices into self-built homes is integrated into local housing value chains. At the same time, working with community organizations supports local and informal economies by sourcing materials and labor within the territory, reducing costs and maximizing impact.

Next steps: Achieving Scale through Systems Change

Throughout the design and implementation of the community-based resilient housing project in Urabá, one lesson has been clear: **partnerships with community-based organizations are critical for success.** This approach makes it possible to:

- Reach areas where institutional housing programs rarely operate, due to remoteness, high transport costs, and poor road access.
- Actively involve homeowners as decision-makers at every stage of improving their own homes.
- Strengthen local technical capacities so communities can participate in public housing programs.
- Ground housing plans in local realities.
- Stretch available resources further through collective action and local economic mobilization.

The next step is to scale these lessons nationally, embedding this model into public housing policy. In partnership with Colombia's Ministry of Housing, City and Territory, we are piloting a technical assistance program to equip community organizations with the technical, administrative, and financial skills needed to implement national housing initiatives nationwide. Our goal is to move from successful pilots to long-term policy integration—ensuring that community organizations across Colombia can access public resources, strengthen their capacities, and help drive resilient housing at scale.

Several CBOs from Urabá are already positioned to receive Ministry funding under national housing improvement programs, creating a clear path to expand impact.

Building capacity of community organizations to implement government resilient housing programs offers a significant opportunity to increase access to safe, adequate housing at scale, while at the same time addressing legacies of exclusion. Global marginalization of the poor is the outcome of structures that require a systems change approach — with justice at the center — to effect meaningful change. Effective approaches to meaningfully advancing resilient housing to the most vulnerable must be rooted in principles of housing justice to acknowledge and seek redress for these inequities.

The work in Uraba shifts power to CBOs located in and working with some of the most historically excluded communities in Colombia, capacitating them to implement national government housing programs for communities who need them most. In doing so, the project sets the stage for a policy change that can begin to redistribute power to local communities and homeowners, supporting local decision-making and implementation, and empowering local actors with the skills and resources needed to have agency over their own housing futures.

We urge stakeholders at all stages of the housing value chain to consider the significant opportunity available in addressing the global housing crisis through the adoption of resilient housing policies and programs that have housing and climate justice principles at their core.





**If you're interested in partnering with us to help
strengthen communities and build resilience, reach out at**

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to learn more.