My House in Bogotá: Comprehensive Program for Dignified Housing

Submitted By: Secretaría Distrital del Hábitat (SDHT) Secretariat of Habitat – Bogota District



Organization Profile

Organization Name: Secretariat of Habitat – Bogotá District

Organization Type: Subnational government

Website: https://www.habitatbogota.gov.co/

Practice Details

Country(ies): Colombia

City(ies): Bogotá

Start Year: 2024

Ongoing: Yes

End Year: N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Rental Housing
- Social Housing
- Housing & Informality
- Housing Rights & Social Inclusion

Relevant SDGs:



UN-HABITAT

Problem & Context

Bogotá, capital of Colombia and gateway to South America, is home to 8 million people and a key driver of economic development, generating 25% of national GDP and 20% of employment. However, it faces challenges due to rapid population growth of 18% in 20 years, which increased housing demand. Over 223000 families need housing, and households are expected to increase 12.6% in the next decade. The challenge is not only quantitative but also accessibility. Around 70% of households earn below USD353.7 and nearly 490000 are in poverty. Informal employment affects 37% of workers, limiting credit access. Builders and the financial sector also face barriers in land access, paperwork, financial closure and low inclusion of a residential segment in the financial system. Thus, the city must not only increase housing supply sustainably and efficiently but also align this offer with inclusive mechanisms that allow the most vulnerable access to adequate housing.

Solution Developed

Bogotá has taken a historic step with its most ambitious housing policy: Mi Casa en Bogotá.This plan sees housing not just as shelter or a consumer good, but as an engine of social and economic equity. With a holistic approach, it integrates programs for the most vulnerable: acquisition, improvement and rental. The plan offers solutions adapted to the local context with alternatives and incentives for housing supply and demand. It includes 8 programs supporting families in purchase, financing, mortgage payment, housing upgrades and rent. It also offers financial education, technical support to builders and land generation for social housing. A key element is housing's strategic location. The plan promotes housing in "revitalization zones", areas defined by the city for proximity to corridors and transport systems and which are being comprehensively addressed to improve urban conditions. This strategy seeks to build safe, resilient and sustainable environments, linking housing with close access to transport, employment, services and equipment. In addition, the plan promotes provision of social housing land in central areas, strengthening sustainable and equitable urban development.

Implementation

Mi Casa en Bogotá is part of the Development Plan Bogotá Camina Segura 2024-2027 with a budget of USD$260 million to deliver 75000 housing subsidies raising social housing financing from 15% to 65%. It is implemented through eight programs:

1. Oferta Preferente reserves housing with subsidies between COP$14.2 and $42.7 million.
2. Reactiva tu compra, reactiva tu hogar helps families who did not achieve financial closure.
3. Reduce tu cuota covers up to COP$19.9 million for mortgage payments.
4. Ahorro para mi casa promotes saving via rent subsidies of COP$882570 over 12 months.
5. Mejora tu casa upgrades for vulnerable households.

6. Education and financial inclusion empower families to transform their future.
7. Suelo para mi casa enables acquisition and habilitation of social housing properties.
8. Ventanilla única de la construcción (VUC) for streamline procedures.

The programs were formalized in 2024-2025 through regulatory instruments defining operation, implementation and targeting. Led by the city's habitat secretariat, coordination is required among public entities (Caja de Vivienda Popular, Empresa de Renovación Urbana, Secretarías of Social Integration, Environment and Planning), private sector (construction and banking associations), NGOs (Family Compensation Funds) and civil society (Local Administrative Boards, academia). Housing fairs in 2024-2025 reached 50000 people, about 25000 families interested in housing programs, bringing solutions to Bogota's needs.

Enablers & Obstacles

Enablers: The Subnational Housing Plan is implemented under the District Development Plan Bogotá Camina Segura 2024-2027 and Decree 431 of 2024, which set legal guidelines and mechanisms for subsidies in acquisition, rental and improvement of housing, focusing on vulnerable households. This framework ensures effective, territorially prioritized implementation, especially in revitalization areas with access to services. The plan is backed by a public-private-community partnership and an integrated budget that guarantees its reach.

Obstacles: Structural barriers persist for vulnerable families, mostly unbanked and earning under 4 SMMLV, to access decent housing. 30.7% live in precarious conditions, with expenses above income, and purchasing power grows slower than the square meter price. The 2024 interest rate rise to 14.5% raised mortgage costs, restricting credit access. Informal work, low savings and delays in permits and licenses slow housing production and financing.

Results & Impact

The Plan will deliver 75,000 housing solutions between 2024 and 2027, including 60,000 VIS/VIP acquisitions, 12,000 improvements and 3,000 rental supports, focused on vulnerable households, especially women heads of household, victims, people with disabilities, young people and single-parent households. With a budget of 1.1 billion pesos, we triple the efforts of previous administrations to not only provide decent housing, but also promote economic recovery and social transformation. The investment of 1 billion in new and improved housing is expected to generate an economic impact of 1.82 trillion in GDP and create 40,500 direct and indirect jobs per year.

As of July 2025, nearly 15,000 grants have been allocated, achieving relief in monthly payment, formalization of tenure and habitability improvements, benefiting women heads of households (19.6%), victims (10.6%) and people with disabilities (2.3%). The One-Stop-Shop for Construction reduced licensing and execution times, while discontinuance of purchase fell 11.7% and 50% of households consider it a good time to buy housing.

In addition, intervention in 20 revitalization polygons will recover 300,000 m2 of public space, benefiting one million inhabitants with well-connected and equipped areas. The "Improve Your Home" program incorporates an environmental approach with Sustainable Urban Drainage Systems, water and energy efficiency, and reuse of buildings, promoting sustainable and resilient environments.

Replication & Scale Up

Nationally, the Habitat Secretariat and ASOCAPITAL promoted the Partnership for Housing and Habitat, facilitating exchanges with Barranquilla, Cali, Cartagena and Medellín. This exchange enabled dissemination of good practices, leading Cali to replicate the operational pilot of the Reduce Your Quota program. Regionally, the Ministry of Cities in Brazil and the Ministry of Housing in Costa Rica have shown interest in Bogota's urban revitalization model, fostering cooperation and joint learning. The Inter-American Development Bank (IDB) has provided expert technical support for implementation.

In 2025, Bogota will host the World City Day, a key opportunity to disseminate the "Mi Casa en Bogotá" Housing Plan and its urban revitalization strategy. The city has also socialized this model among cooperators and cities in international events such as the World Bank Land Conference and the Regional Academy of Asian Cities, being the only Latin American guest. In addition, at Infra4Dev of the World Bank, Bogotá strengthened urban planning mechanisms, expanding the scope and scale of this housing and urban development practice.

Policy Uptake

This housing practice has been fully adopted into formal policy frameworks and legislation, and is being implemented at scale with institutional support.

The District Development Plan provides the overarching legal and policy framework, positioning housing as a central axis of district management. Complementarily, Decree 431 of 2024 establishes the specific regulations and legal framework for each of the programs under the plan, including housing subsidies, home improvements, and rental schemes. The main objective of this decree is to align the actions of the various institutions involved and to ensure the effective and transparent execution of the financial resources allocated to the plan.

Lessons & Takeaways

Recognizing the barriers faced by vulnerable households, such as informal income and insufficient savings, the Habitat Secretariat has explored alternatives to make financing more flexible and reduce risks. An in-depth analysis was carried out on the use of guarantees from the National Guarantee Fund (FNG) to provide social housing loans, assessing the ability to pay of households with incomes from 1 to 4 SMMLV. This study showed that FNG guarantees,

covering up to 80% of the outstanding balance, are key to expanding access to inclusive housing and reducing financial risk.