

# OFFICIAL DOCUMENTS

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CREDIT NUMBER 62320-DM  
GRANT NUMBER D3070-DM

## **Financing Agreement**

(Housing Recovery Project)

between

COMMONWEALTH OF DOMINICA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

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**CREDIT NUMBER 62320-DM  
GRANT NUMBER D3070-DM**

## **FINANCING AGREEMENT**

AGREEMENT dated as of the Signature Date between COMMONWEALTH OF DOMINICA (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”). The Recipient and the Association hereby agree as follows:

### **ARTICLE I — GENERAL CONDITIONS; DEFINITIONS**

- 1.01. The General Conditions (as defined in the Appendix to this Agreement) apply to and form part of this Agreement.
- 1.02. Unless the context requires otherwise, the capitalized terms used in this Agreement have the meanings ascribed to them in the General Conditions or in the Appendix to this Agreement.

### **ARTICLE II — FINANCING**

- 2.01. The Association agrees to extend to the Recipient a grant and a credit, both deemed by the Association to be on concessional terms, as set forth or referred to in this Agreement, (collectively “Financing”), to assist in financing the project described in Schedule 1 to this Agreement (“Project”):
  - (a) an amount equivalent to twenty million and eight hundred thousand Special Drawing Rights (SDR 20,800,000) (“Grant”); and
  - (b) an amount equivalent to seven million Special Drawing Rights (SDR 7,000,000) (“Credit”).
- 2.02. The Recipient may withdraw the proceeds of the Financing in accordance with Section III of Schedule 2 to this Agreement.
- 2.03. The Maximum Commitment Charge Rate is one-half of one percent (1/2 of 1%) per annum on the Unwithdrawn Financing Balance.
- 2.04. The Service Charge is three-fourths of one percent (3/4 of 1%) per annum on the Withdrawn Credit Balance.

- 2.05. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.
- 2.06. The Payment Dates are February 15 and August 15 in each year.
- 2.07. The Payment Currency is Dollar.

### **ARTICLE III — PROJECT**

- 3.01. The Recipient declares its commitment to the objectives of the Project. To this end, the Recipient shall carry out the Project in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement.

### **ARTICLE IV — EFFECTIVENESS; TERMINATION**

- 4.01. The Additional Conditions of Effectiveness consist of the following:
  - (a) The Recipient has prepared and adopted the Project Operations Manual in form and substance satisfactory to the Association.
  - (b) the draft Safeguard Documents have been prepared and furnished in form and substance satisfactory to the Association.
- 4.02. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.
- 4.03. For purposes of Section 10.05(b) of the General Conditions, the date on which the obligations of the Recipient under this Agreement (other than those providing for payment obligations) shall terminate is twenty (20) years after the Signature Date.

### **ARTICLE V — REPRESENTATIVE; ADDRESSES**

- 5.01. The Recipient's Representative is the Minister in charge of Finance.
- 5.02. For purposes of Section 11.01 of the General Conditions:
  - (a) the Recipient's address is:

Ministry of Finance  
Financial Centre  
Kennedy Avenue, Roseau

Commonwealth of Dominica; and

(b) the Recipient's Electronic Address is:

Facsimile:                      E-mail:  
1-767-448-0054                  edwardsr@dominica.gov.dm

5.03. For purposes of Section 11.01 of the General Conditions:

(a) The Association's address is:

International Development Association  
1818 H Street, N.W.  
Washington, D.C. 20433  
United States of America; and

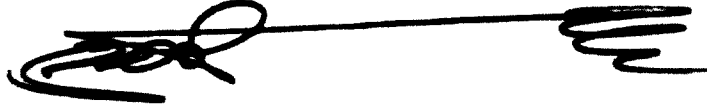
(b) the Association's Electronic Address is:

Telex:                      Facsimile:                      E-mail:  
248423 (MCI) 1-202-477-6391      tsayed@worldbank.org

AGREED as of the Signature Date.

COMMONWEALTH OF DOMINICA

By

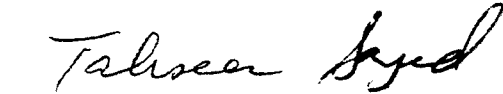


Authorized Representative

Name: His Excellency Dr. Roosevelt Skerrit  
Title: Prime Minister and Minister for Finance  
Date: May 10, 2018

INTERNATIONAL DEVELOPMENT ASSOCIATION

By



Authorized Representative

Name: Tahseen Sayed  
Title: Country Director, Caribbean Country  
Management Unit, Latin American and  
the Caribbean Region  
Date: May 10, 2018

## SCHEDULE 1

### Project Description

The objectives of the Project are to contribute both to the recovery of housing for households affected by Hurricane Maria and to improve the application of resilient building practices in the Recipient's housing sector.

The Project consists of the following parts:

#### **Part 1: Support for Housing Recovery Systems and Capacity Building**

Setting systems to manage, expedite, and monitor the Recipient's housing recovery program and building capacity and a sustainable framework for development planning in the Recipient's housing sector:

##### **1.1. Development Planning Support to TACs and the Project at the Local Level**

Establishment and operation of TACs to support the Recipient's housing recovery program and provide technical advisory services to homeowners on demand, facilitate processing of planning and building controls, conduct building assessments and facilitate technical training on the application of resilient building practices.

##### **1.2. Development of Management Information Systems**

Development of management information and monitoring systems for the Project.

##### **1.3. Technical Design of a New Physical Development Planning Office**

Preparation of detailed design of a new building for the Recipient's Physical Development Planning Office.

#### **Part 2: Support for Reconstruction of Houses**

Reconstructing or replacing housing destroyed by Hurricane Maria:

##### **2.1. Support for Reconstruction of Houses**

Provision of Housing Grants to Eligible Homeowners for reconstruction or replacement of housing destroyed by Hurricane Maria (Subprojects).

##### **2.2. Design and Supervision of House Reconstruction**

Provision of design and supervision services for the reconstruction works for Subprojects for Eligible Homeowners including *inter alia* those needed for the construction to meet the Recipient's building guidelines requirements for

resilience to Category 5 Storm events and applicable environmental, social, health and safety safeguards requirements.

**Part 3: Project Management and Coordination**

Establishment and operation of the PIU and the IST through, *inter alia*, the provision of services, training and equipping required therefor.

## SCHEDULE 2

### Project Execution

#### Section I. Implementation Arrangements

##### A. Institutional Arrangements

1. The Recipient shall establish not later than two (2) months after the Effective Date and thereafter operate and maintain, throughout Project implementation, a Project Implementation Unit (PIU) under the administrative authority of MoH to be responsible for the overall implementation, management, monitoring and evaluation of the Project with qualified and experienced staff in sufficient numbers, as well as with adequate funds, facilities, services and other resources acceptable to the Association, as further detailed in the Project Operations Manual.
2. The Recipient shall:
  - (a) operate and maintain in form and substance satisfactory to the Association, as further detailed in the Project Operations Manual and throughout Project implementation, an Oversight Committee with representatives from MoH in charge of the overall strategic guidance and oversight of the Project; and
  - (b) establish not later than three months after the Effective Date and thereafter operate and maintain, in form and substance satisfactory to the Association, as further detailed in the Project Operations Manual and throughout Project implementation, the Implementation Support Team (IST) under the authority of MoF to provide fiduciary and quality assurance assistance for the Project, composed with staff and consultants with qualifications and terms of reference acceptable to the Association.

##### B. Project Operations Manual

1. The Recipient shall carry out the Project, and/or cause the Project to be carried out, in accordance with the Project Operations Manual, which consists of different schedules setting forth, respectively, rules, methods, guidelines, specific development plans, standard documents, and procedures for the carrying out of the Project, including the following:
  - (a) the detailed description of Project implementation activities, their sequencing and the prospective timetable and benchmarks in relation thereto;



- (b) the Project administrative, accounting, auditing, reporting, financial, and disbursement procedures, including all pertinent standard documents and model contracts;
  - (c) the plan for the monitoring, evaluation and supervision of the Project;
  - (d) (i) the eligibility criteria for Eligible Homeowners, Subprojects and Housing Grants; (ii) the conditions and procedures for receiving the Housing Grants and implementing the Subprojects; and (iii) the regular publication of the lists of Eligible Homeowners.
  - (e) the model form for the Housing Grant Agreements to be entered into with Eligible Homeowners and the model form for the Memorandum of Understanding to be entered into with the Banking Institutions;
  - (f) the Negative List;
  - (g) the Safeguards Documents including: (i) the culturally appropriate features incorporated in the Project design to address the Safeguard Policies requirements regarding Indigenous Peoples; (ii) the chance find procedures to be followed to address the physical cultural resources Safeguard Policies concerns; (iii) pest management and resettlement procedures; and (iv) the negative list of investments set forth in Schedule 4 to this Agreement.
  - (h) the grievance mechanisms and the code of conduct; and
  - (i) the performance indicators for the Project.
2. In the event that any provision of the Project Operations Manual shall conflict with any of the provisions under this Agreement, the terms of this Agreement shall prevail.
  3. The Project Operations Manual may only be amended in consultation with, and prior approval of, the Association.

**C. Housing Grants Implementation Arrangements**

1. The Recipient shall provide Housing Grants to Eligible Homeowners in accordance with eligibility criteria and procedures satisfactory to the Association and specified in the Project Operations Manual which shall include, *inter alia*:
  - (a) **Identification of Eligible Beneficiaries.** The PIU shall make a preliminary identification of houses categorized as “destroyed” as per the Project Operations Manual and arrange for formal structural building

assessment to be conducted by TAC. For houses validated as “destroyed” and assessed as requiring full reconstruction or replacement, the PIU shall proceed to assess and validate the other criteria for the affected household as defined in Project Operations Manual. On the basis of this information, the PIU shall compile a list of proposed Eligible Homeowners and priority information. Through a validation process detailed in the Project Operations Manual, the list of prioritized Eligible Homeowners who will be receiving Housing Grants will be finalized.

- (b) **Preparation of Works Plan.** Eligible Homeowners shall receive technical assistance for site investigation, design, supervision services, and cost estimate for the Subprojects.
- (c) **Engagement of Building Supplier.** Based on the chosen works plan, the Eligible Homeowner shall, with the agreement of the PIU prior to signing the respective contract, engage the services of the building supplier, from a panel of firms pre-qualified by the PIU for the Project, using a quotations process specified in the Project Operations Manual.
- (d) **Execution and Supervision of Works.** The PIU shall, through technical advisors contracted for the purpose, supervise the works, ensuring compliance with the Recipient’s building guidelines, social and environmental safeguards, monitor physical progress of the works and certify the satisfactory completion of works.
- (e) **Financial and Payment Arrangements.** The Housing Grant shall be disbursed in tranches by the PIU to the Eligible Homeowner’s accounts held by the Banking Institutions participating in Part 2.1 of the Project.

2. The Recipient shall:

- (a) prior to the commencement of any works to be financed by a Housing Grant, enter into an agreement with the Eligible Homeowner based on the model form for the Housing Grant Agreements set forth in the Project Operations Manual and under terms and conditions acceptable to the Association, including, *inter alia*, the obligation to comply with the Project Operations Manual, including financial management, the Safeguard Documents, the Procurement Regulations and the Anti-corruption Guidelines; and
- (b) exercise its rights and carry out its obligations under each Housing Grant Agreement in such manner as to protect the interest of the Recipient and the Association and to accomplish the objectives of the Project. Except as the Association shall otherwise agree, the Recipient shall not assign, amend, abrogate, terminate or waive or fail to enforce any Housing Grant

Agreement or any of its provisions.

3. The Recipient shall:

- (a) prior to the commencement of any works to be financed by a Housing Grant, enter into a Memorandum of Understanding with the Banking Institutions based on the model form for the Memorandum of Understanding set forth in the Project Operations Manual and under terms and conditions acceptable to the Association including, *inter alia*, the Banking Institution's obligation: (i) to promptly pay building suppliers upon their presentation of satisfactory invoices and certification of works; and (ii) to comply with the Project Operations Manual, including financial management, the Safeguard Documents, the Procurement Regulations and the Anti-corruption Guidelines; and
- (b) exercise its rights and carry out its obligations under each Memorandum of Understanding in such manner as to protect the interest of the Recipient and the Association and to accomplish the objectives of the Project. Except as the Association shall otherwise agree, the Recipient shall not assign, amend, abrogate, terminate or waive or fail to enforce any Memorandum of Understanding or any of its provisions.

**D. Safeguards**

- 1. The Recipient shall ensure the Project is carried out in accordance with the Safeguards Action Plan and when adopted, the Safeguards Documents, including the guidelines, rules and procedures defined in said Safeguards Documents.
- 2. To this end, if an ESMP or a ARAP is required on the basis of the ESMF or the RPF, the Recipient shall specifically take the following actions, in a manner acceptable to the Association:
  - (a) such ESMP or ARAP shall be prepared in accordance with the requirements of the ESMF or the RPF, consulted and disclosed locally and furnished to the Association for approval; and the pertinent Project activity shall be carried out in accordance with such ESMP or ARAP as approved by the Association.
- 3. The Recipient shall include in the Project Reports referred to in Section II of this Schedule, adequate information on the implementation of the ESMF, the RPF, the PMP, any ESMP or any ARAP, giving details of:
  - (a) measures taken in furtherance of the Safeguards Documents, any ESMP or any ARAP;

- (b) conditions, if any, which interfere or threaten to interfere with the smooth implementation of the Safeguards Documents, any ESMP or any ARAP; and
  - (c) remedial measures taken or required to be taken to address such conditions and to ensure the continued efficient and effective implementation of the Safeguards Documents, any ESMP or any ARAP.
4. The Recipient shall ensure that the terms of reference for any consultancy in respect of any activity under Part 1 of the Project shall: (a) duly incorporate, in the opinion of the Association, the requirements of the applicable Safeguards Policies then in force; and (b) require that the advice conveyed through such technical assistance comply, in the opinion of the Association, with the requirement of the applicable Safeguards Policies then in force.

**Section II. Project Monitoring, Reporting and Evaluation**

The Recipient shall furnish to the Association each Project Report not later than one (1) month after the end of each calendar semester, covering the calendar semester.

**Section III. Withdrawal of the Proceeds of the Financing**

**A. General**

Without limitation upon the provisions of Article II of the General Conditions and in accordance with the Disbursement and Financial Information Letter, the Recipient may withdraw the proceeds of the Financing to finance Eligible Expenditures in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

<b>Category</b>	<b>Amount of the Credit (expressed in SDR) (Credit Number 62320-DM)</b>	<b>Percentage of Expenditures to be Financed by the Credit (inclusive of Taxes)</b>	<b>Amount of the Grant (expressed in SDR) (Grant Number D3070-DM)</b>	<b>Percentage of Expenditures to be Financed by the Grant (inclusive of Taxes)</b>
(1) Goods, works, non-consulting services, consulting services, Operating Costs and Training for the Project	0	100%	4,500,000	100%
(2) Housing Grants for Subprojects	7,000,000	30%	16,300,000	70%
<b>TOTAL AMOUNT</b>	<b>7,000,000</b>		<b>20,800,000</b>	

**B. Withdrawal Conditions; Withdrawal Period**

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made for payments made prior to the Signature Date; except that withdrawals up to an aggregate amount not to exceed SDR 4,000,000 equivalent may be made for payments made up to twelve months prior to said Signature Date for Eligible Expenditures under Category (1).
2. Notwithstanding the provisions of paragraph 1 above, no withdrawal shall be made for payments under Category (2), for, until and unless: (i) the Association has received satisfactory evidence that the Recipient has adopted the Safeguard Documents in form and substance satisfactory to the Association; (ii) the first list of Eligible Homeowners has been published by the Recipient in form and substance satisfactory to the Association; and (iii) the Association has satisfactory evidence that the Recipient has signed at least one Memorandum of Understanding in form and substance satisfactory to the Association.
3. The Closing Date is December 29, 2023.

**Section IV. Other Undertakings**

1. By June 30, 2020, or such other date as the Association shall agree upon, the Recipient through the Project Implementation Unit shall: (i) carry out jointly with the Association, a mid-term review of the implementation of operations under the Project, which shall cover the progress achieved in the implementation of the Project; and (ii) following such mid-term review, act promptly and diligently to take any corrective action as shall be agreed by the Association.
2. The Recipient shall, not later than three (3) months after the Effective Date, prepare, adopt and publish the Safeguard Documents, all in form and substance satisfactory to the Association.
3. The Recipient shall not later than three (3) months after the Effective Date furnish to the Bank a final version of the Procurement Plan and the PPSD, satisfactory to the Bank.

**SCHEDULE 3**

**Repayment Schedule**

<b>Date Payment Due</b>	<b>Principal Amount of the Credit repayable (expressed as a percentage)*</b>
On each February 15 and August 15:	
Commencing August 15, 2028 to and including February 15, 2038	1%
commencing August 15, 2038 to and including February 15, 2058	2%

\* The percentages represent the percentage of the principal amount of the Credit to be repaid, except as the Association may otherwise specify pursuant to Section 3.05 (b) of the General Conditions.

## SCHEDULE 4

### Negative List

1. Dam construction, reconstruction, rehabilitation or strengthening.
2. Activities affecting negatively natural protected areas recognized as national or municipal areas (or buffer zones thereof), other than as required to mitigate damage caused by the Eligible Emergency.
3. Land clearance and leveling (when affecting critical natural habitats and natural land contours, natural habitats for this purpose being those water or land areas where most of the original plant and animal species are present), except for clearing or debris resulting from the Eligible Emergency.
4. Land reclamation (i.e., drainage of wetlands or filling of water bodies to create land).
5. Hazardous waste management and disposal, as well as manufacture, transport and use of pesticides classified as Pesticides Class I (highly toxic) and other hazardous and/or toxic materials (except small amounts of solvents, degreasing materials, paints, fuels, and the like used during construction). However, Pesticides Class II (medium toxicity) and Pesticides Class III (very low toxicity and not toxic to non-target organisms) may be purchased by the Recipient under the conditions defined in the project's Safeguards Documents, including the guidelines, rules and procedures defined in the said Safeguards Documents.
6. Activities involving industrial plants (large-scale) and industrial estates.
7. New road construction or major upgrading or realignment of roads (major means: changing the road category, in the opinion of the Association, such as, *inter alia*, from seasonal to all-weather or secondary to primary; or adding new lanes).
8. Activities which involve:
  - (i) (A) any river, canal, lake or similar body of water that forms a boundary between, or any river or body of surface water that flows through, two or more states, whether Association members or not; (B) any tributary or other body of surface water that is a component of any waterway described in (A) immediately above; and (C) any bay, gulf, strait or channel bounded by two or more states or, if within one state, recognized as a necessary channel of communication between the open sea and other states and any river flowing into such waters;



- (ii) hydroelectric, irrigation, flood control, navigation, drainage, water and sewerage, industrial and similar projects that involve the use or potential pollution of international waterways as described in paragraph (i) immediately above; and
  - (iii) detailed design and engineering studies of projects under paragraph (ii) immediately above, including those to be carried out by the Association as an executing agency or in any other capacity.
- 9. Activities of any type classifiable as category A for environmental purposes pursuant to Association's Safeguards Policy relating to Environmental Assessment (OP 4.01).
- 10. Conversion or degradation of critical natural habitats as defined in Annex A of the Association's Safeguards Policy relating to Natural Habitats (OP 4.04).
- 11. Transfer of ownership.
- 12. Financing of debts and liabilities.

## APPENDIX

### Definitions

1. “Anti-Corruption Guidelines” means for purposes of paragraph 5 of the Appendix to the General Conditions, the “Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants”, dated October 15, 2006 and revised in January 2011 and as of July 1, 2016.
2. “ARAP” means an abbreviated resettlement action plan prepared in accordance with the RPF and satisfactory to the Association to address any economic and human displacement caused by the Project, as said plan may be amended from time to time with the prior consent of the Association.
3. “Banking Institution” or “Banking Institutions” means any or all of the banks participating in Part 2.1 of the Project to facilitate the payment of building providers under Subprojects.
4. “Category” means a category set forth in the table in Section III.1 of Schedule 2 to this Agreement.
5. “Category 5 Storm” means the strongest hurricanes that can form on the planet, i.e. tropical cyclones or storms with sustained winds exceeding 156 mph (251 km/h).
6. “Displaced Person” means a person who, on account of the execution of the Project had or would have been affected by an involuntary taking of land under the Project, which causes said Displaced Person to have his/her: (i) standard of living adversely affected; or (ii) right, title or interest in any construction, land (including premises, possessed, temporarily or permanently; or (iii) access to productive assets adversely affected, temporarily or permanently; or (iv) business, occupation, work or place of residence or habitat adversely affected, temporarily or permanently; and “Displaced Persons” means, collectively, all such Displaced Persons.
7. “Eligible Homeowner” or “Eligible Homeowners” means any or all of the homeowners selected under the Project and found eligible to receive a Housing Grant for the reconstruction of their housing under Part 2.1 of the Project pursuant to a Housing Grant Agreement.
8. “Environmental and Social Management Framework” or “ESMF” means the Recipient’s environmental and social management framework acceptable to the Association to be adopted and published as part of the Safeguard Documents pursuant to Section IV.2 of Schedule 2 to the Financing Agreement, giving details of a program of actions, measures and policies designed to maximize the benefits of the Project, eliminate, offset or mitigate any adverse environmental impacts, or

reduce such impacts to acceptable levels, along with the procedural and institutional measures needed to implement such actions, including the guidelines for protection of natural habitats and forests, as said framework may be amended from time to time with the prior consent of the Association.

9. "Environmental and Social Management Plan" or "ESMP" means an environmental and social management plan prepared, consulted, adopted and published by the Recipient based on the ESMF, found acceptable to the Association, and setting forth the detailed modalities for environmental management under the Project, as said plan may be amended from time to time with the prior consent of the Association.
10. "General Conditions" means the "International Development Association General Conditions for IDA Financing, Investment Project Financing", dated July 14, 2017.
11. "Housing Grant" means a fixed subsidy grant made, or to be made out of the proceeds of the Financing to an Eligible Homeowner for a Subproject.
12. "Housing Grant Agreement" means any of the agreements referred to in Section C.2 of Schedule 2 to this Agreement.
13. "Hurricane Maria" means the hurricane that passed through the Recipient's territory in September 18, 2017 and which significantly destroyed public and private assets and livelihoods.
14. "Implementation Support Team" or "IST" means the team referred to in Section I.A.2(b) of Schedule 2 to this Agreement
15. "Indigenous Peoples" means any indigenous peoples residing in the Kalinago territory in Dominica which meets the Association's criteria to be deemed indigenous peoples for purposes of its Safeguard Policies.
16. "Indigenous Peoples Plan" or "IPP" means the plan to be included in the Project Operations Manual, and setting forth the steps to be taken to address the safeguard requirements of the Project for Indigenous Peoples, as said plan may be amended from time to time with the agreement of the Association.
17. "Memorandum of Understanding" means any agreement to be signed between the PIU and a Banking Institution for the implementation of Part 2.1 of the Project.
18. "MoH" means the Recipient's Ministry of Housing and any successor thereto.
19. "MoF" means the Recipient's Ministry of Finance and any successor thereto.

20. "Negative List" means the list, approved by the Association, and included in Schedule 3 to this Agreement and in the Project Operations Manual specifying the activities which are not eligible for financing under the Project.
21. "Operating Costs" means reasonable costs, as shall have been approved by the Association, for the incremental expenses incurred on account of Project implementation, consisting of, communication costs, office supplies and maintenance, rental of office space, minor office refurbishing, and equipment maintenance, utilities, document duplication/printing, consumables, travel cost and *per diem* for Project staff for travel linked to the implementation of the Project, (but excluding consulting services and salaries of officials of the Recipient's civil service).
22. "Oversight Committee" means the Recipient's Housing Task Force, established after Hurricane Maria through an Administrative Directive, and operating in accordance with the Project Operations Manual and referred to in Section I.A.2(a) of Schedule 2 to this Agreement, or any successor thereto.
23. "Physical Planning Development Office" means the Recipient's office established and operating under the Recipient's Physical Planning Act No 5 of 2002 in charge of the control of building activities in the Recipient's territory or any successor there.
24. "PIU" or "Project Implementation Unit" means the unit referred to in Section I.A.1 of Schedule 2 to this Agreement.
25. "PMP" means the pest management plan prepared, acceptable to the Association, to be adopted and published by the Recipient as part of the Safeguard Documents pursuant to the provisions of Section IV.2 of Schedule to the Financing Agreement, to address any pest management issues under the Project, as said plan may be amended from time to time with the prior consent of the Association.
26. "PPSD" means "Project Procurement Strategy for Development", the Recipient's strategy document to carry out procurement under the Project, as prepared and adopted by the Recipient in accordance with the Procurement Regulations.
27. "Procurement Plan" means the procurement plan for the Project, as referred to in paragraphs 4.4 and 4.5 of the Procurement Regulations, to be adopted by the Recipient in form and substance satisfactory to the Association.
28. "Procurement Regulations" means, for purposes of paragraph 87 of the Appendix to the General Conditions, the "World Bank Procurement Regulations for Borrowers under Investment Project Financing", dated July 1, 2016 as revised in November 2017.

29. "Project Operations Manual" means the manual to be adopted by the Recipient in form and substance satisfactory to the Association, as referred to in Section I.B.1 of Schedule 2 to this Agreement, as said manual may be amended from time to time with the agreement of the Association.
30. "Resettlement Policy Framework" or "RPF" means the Recipient's resettlement policy framework acceptable to the Association to be adopted and published by the Recipient as part of the Safeguard Documents pursuant to Section IV.2 of Schedule 2 to the Financing Agreement, setting forth the screening modalities for resettlement and compensation of, *inter alia*, Displaced Persons, including guidelines for the preparation of any ARAP under the Project, as said framework may be amended from time to time with the agreement of the Association.
31. "Safeguard Action Plan" or "SAP" means the plan included in the Project Operations Manual, and setting forth the steps to be taken to address the safeguard requirements of the Project, as said plan may be amended from time to time with the agreement of the Association.
32. "Safeguards Documents" means collectively the ESMF, SAP, the IPP, PMP and the RPF.
33. "Safeguards Policies" means the Association's operational policies and procedures, set forth in the Association's operational manual and identified as OP/BP 4.01, 4.04, 4.09, 4.10, 4.11, 4.12, 4.36 and 4.37, as said manual is published under [www.WorldBank.org/opmanual](http://www.WorldBank.org/opmanual).
34. "Signature Date" means the latest of the two dates on which the Recipient and the Association signed this Agreement and such definition applied to all references to "the date of the Financing Agreement" in the General Conditions.
35. "Subproject" or "Subprojects" means any or all of the reconstruction of housing to be carried out under Part 2.1 of the Project with financing out of the proceeds of a Housing Grant.
36. "TAC" means any of the Recipients technical assistance centers, the decentralized extension units of the Physical Planning Development Office.
37. "Training" means the reasonable costs, as shall have been approved by the Association, for training and workshops, conducted under the Project, including tuition, travel and subsistence costs for training participants, costs associated with securing the services of trainers and speakers, rental of training and workshop facilities, preparation and reproduction of training materials, and other costs directly related to training course or workshop preparation and implementation (but excluding goods and consulting services).