

ORGANIZATION METROPOLITAN HOUSING AND URBAN DEVELOPMENT COMPANY (EMVDU) MUNICIPALITY OF GUATEMALA

CATEGORY 3 HOUSING, ACCESS TO LAND AND URBAN RENEWAL

SELF-MANAGED COOPERATIVE HOUSING PROGRAM, BY MUTUAL HELP AND COLLECTIVE PROPERTY









SCOPE: MUNICIPAL, GUATEMALA CITY WITH NATIONAL SCALE POTENTIAL

CONTEXT

PROBLEM

GUATEMALA CITY DOESN'T HAVE MECHANISMS TO INCREASE ACCESS TO URBANIZED LAND AND OFFER DECENT AND AFFORDABLE HOUSING TO POPULATION BELOW THE POVERTY LINE, THAT IS 72% OF HOUSEHOLDS IN THE COUNTRY.

RESULTS

REACHED

- » SELF-MANAGED PILOT COOPERATIVE GROUP STRENGTHENED SINCE 2014 WITH ITS OWN CAPITAL;
- » S INTEGRATION OF THE MUNICIPALITY, PRIVATE AND FINANCIAL SECTOR, AND CIVIL SOCIETY IN ORDER TO ACHIEVE COOPERATIVE WORK;
- » MORTGAGE LOAN NEGOTIATED FOR 25 YEARS FOR THE PILOT

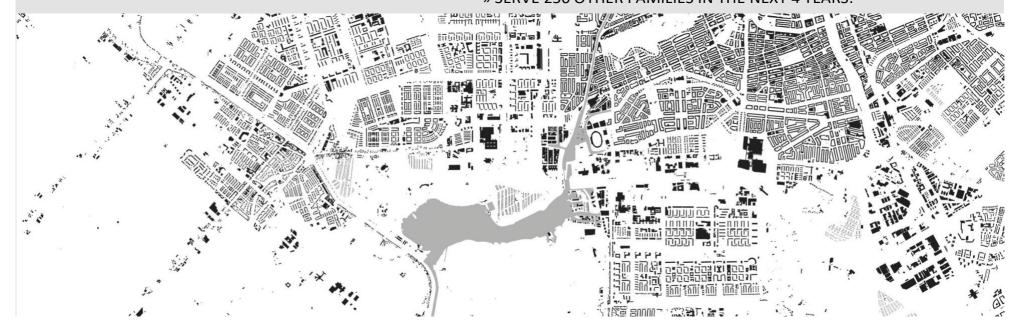
PROJECT

INNOVATE MUNICIPAL MANAGEMENT BY PROMOTING COOPERATIVE WORK TRHOUGH ACCESS TO LAND USE AND RESIDENCE AS PART OF A HOUSING PROGRAM AND MUNICIPAL URBAN RENEWAL MASTER PLAN. THERE IS A PILOT HOUSING COMPLEX (APARTMENTS) IN PROGRESS FOR 50 FAMILIES, APPROXIMATELY 225 INHABITANTS, WHERE 92% HAVE MONTHLY INCOMES OF 1.5 TO 3 MINIMUM WAGES, 50% OF THE DIRECT BENEFICIARIES ARE HOUSEHOLDS' HEAD, 15% ARE MAYANS AND GARIFUNA, 30% OF THEM WITH INFORMAL ECONOMY INCOME. APARTMENTS, WITH A GRACE PERIOD OF 1 YEAR WITH 8% INTEREST. THE LOAN IS GUARANTEED BY THE PAID USUFRUCT TO SOCIAL VALUE OF MUNICIPAL LAND WITH A 50-YEAR TERM;

 » TECHNICAL STUDIES CARRIED OUT, DESIGN AND INSTRUMENTS FOR THE PILOT PROJECT LAND MANAGEMENT, AGREED WITH THE FAMILIES, REVIEWED BY LEGAL COUNSELORS, ABOUT TO BE APPROVED BY THE MUNICIPAL COUNCIL.

EXPECTED

- » INDIRECTLY BENEFITED IN THE NEXT 2 YEARS, THROUGH THE MASTER PLAN, 43 THOUSAND INHABITANTS OF THE NORTHERN AREA OF THE CITY, THE MOST POPULOUS AND WITH A HIGH POVERTY INDEX;
- » START OF CONSTRUCTION OF MASTER PLAN ELEMENTS, INCLUDING 14 THOUSAND M² OF PARK AND INFRASTRUCTURE, THE WORKS OF THE APARTMENTS SHOULD START IN 2019;
- » INCLUDE A MINIMUM OF 20% OF FAMILIES LIVING IN OVERCROWDING AND/OR LIVING IN RISK AREAS IN THE PILOT;
 » SERVE 250 OTHER FAMILIES IN THE NEXT 4 YEARS.





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