



HIC - Habitat Program

## Habitat Program

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### 1.- History, background and context

The Habitat Program began in 1988, born out of housing needs which became especially critical following the crisis of the 1980s which had produced marginalized and slum areas affecting in particular the most disadvantaged population strata. The country lacked adequate models and programs for this population which would include application of participative methods in the search for community development and improved quality of life. It was within and in response to this context that FUPROVI initiated the Habitat Program.

The Program began with a bilaterally-negotiated donation from the ASDI of Sweden. This agency would later allocate two more donations, which together with the first would sum approximately 20 million dollars. An important percentage of this amount was recovered by FUPROVI through the National Financial System for Housing. FUPROVI would provide short-term loans to families, who reimbursed the Foundation once they received their subsidy. With this model, and Revolving Fund was established, which is what currently finances part of the execution of the Habitat Program.

For more than ten years, the Program supported the development of housing projects exclusively using the self-construction methodology, with the active participation of the families in the administration and construction of the infrastructure and housing works.

Starting in 2000, the Program assumed the role of umbrella program for a broader effort which includes four specific programs, with application of different methodologies and offering some differentiated products and services.

### 2.- Objectives, strategies and scope

General objective:

Contribute to improve the quality of life of lower income families by facilitating access to housing, basic services, and community strengthening.

Strategic criteria:

- Economically sustainable approach.
- Use of different mechanisms and resources available from FUPROVI, the State, the organizations, participating families, and the private and state banks.
- High-quality housing solutions at adequate prices for the target populations.
- FUPROVI's Revolving Fund which provides short-term assistance until the families secure long-term finance from other state or private financial entities.
- Stimulation of strategic alliances with different sectors for project execution.
- Community strengthening through the promotion of neighborhood identity and social citizenship.

Size of participating and beneficiary population:

Up to 4,000 families have been assisted per year. The projects are formed by groups which range in size from 50 to 300 families. To date, 20,000 families have been supported for housing, basic services, tenure regularization, and community strengthening.

Territorial scope:

The Program has national coverage (in the seven provinces which make up Costa Rica).

Innovative aspects:

- The program has been innovative since its creation: it gave credibility to self-construction in Costa Rica,



establishing it as an alternative for technically adequate construction at an accessible price for the poorest population sectors.

- It developed a participative management model.
- It implements innovative concepts in relation to social citizenship and neighborhood identity, to secure community development.
- It gave technique to self-construction, making it more efficient and effective and substantially reducing wear on the families.
- Uses and places into practice concepts related to integral habitat improvement (environment, training, organization, solidarity, maintenance, gender, etc.).
- The Program developed community strengthening elements in projects to address middle-income sectors.
- The Program values the perceptions of the clients.

### **3.- Actors involved**

A series of civil society and State actors are involved in execution of this Program (see Annex 1).

- Housing and Development Associations: Support organization of the communities for the management, administration and execution of social housing self-construction processes. Main references for community strengthening activities. In general, subscribe contracts with FUPROVI in the name of the community.
- Savings and Loan Mutuals: Entities authorized by the National Financial System for Housing that formalize the cases so they may receive the Housing Bonus (direct subsidy). In some case, they provide long-term finance.
- Municipalities: Support groups in the construction phase and approve plans and permits.
- State institutions: Ministry of Housing (Rector of the sector), Housing Mortgage Bank (finances the housing subsidy), and the Mixed Institute of Social Assistance (social welfare institution).
- State services institutions: Provide electricity, water, and telephone services for the housing projects, and the corresponding permits. The community groups negotiate a series of supports with these institutions.

### **4.- Program components**

The Program procures housing (1) which is accessible to the income possibilities of the clients, and incorporates community strengthening activities.

The main components of the Program are:

Advisory, training, and technical assistance for the construction or self-construction of housing or housing complexes.

Finance of housing construction and infrastructure services in housing complexes.

Training and advisory for community strengthening, with an approach based on identity and citizenship.

The Habitat Program works through three construction methodologies:

- Pure or mixed self-construction
- Contracted labor
- Key in hand

These methodologies can be developed independently or in a mixed model. The form of application of the methodology is determined by the type of project and the population being addressed.

The self-construction by mutual effort-aid methodology addresses poor (and especially urban) families. In some projects, the families participate in the programming, execution, and general administration of the Program, and in others they only contribute the labor and FUPROVI carries out the general administration of the construction process (current model).

In the case of the model of project administration and execution by the community, FUPROVI contributes technical support through advisory, training, and accompaniment in the legal, administrative, construction, finance, and social areas. That includes technical-financial resources for infrastructure, new housing, and housing improvement, as well as technical support. It incorporates environmental aspects such as reforestation, sewage treatment, waste management, alternative construction systems, and urbanization.



In the cases where the families contribute only their labor for housing construction, they are provided with training and technical assistance.

As noted above, the Habitat Program is now an "Umbrella Program which integrates four smaller programs or subprograms, in which different components are developed (see Annex 2). These are:

- House-Home: Access to new or improved housing in accordance with the family incomes. Uses the three methodologies, and works in individual cases.
- Roof-Community: Addresses families with no housing and organized groups. Produces housing construction and infrastructure, integrating post-project actions in community strengthening.
- Community Strengthening: Directed to local leaders and organizations, local governments, and the Costa Rica public and private sector. Works in integral neighborhood improvement, community organization, and strengthening of community identity and citizenship.
- Access: Developed exclusively with the key-in-hand methodology. Offers design and bureaucratic approval of plans, short-term finance, housing and infrastructure construction, and extensive support in the formalization of long-term finance and community strengthening activities.

#### 5.- Achievements and main lessons learned

##### Program achievements:

- Ample national acceptance thanks to its very visible results (both quantitative and qualitative).
- It is a sustainable initiative which can be replicated.
- Its strong social approach has made it possible not only to improve the housing conditions of participating families but also to generate their skills and participation as fundamental actors in the development of their communities.

##### Results achieved:

- Access to housing for more than 20,000 families.
- 18,000 families with legalized land tenure.
- 15,000 families with urbanized plots.
- 100,000 Costa Ricans have improved their quality of life starting with a home and an organized community.
- 75 organized communities.
- 30,000 persons trained in organization and execution of housing and community development projects.
- Creation of a school of Sustainable Development Promoters.
- Women including female household heads improve their self-esteem and community participation levels (35% of families which have participated in the self-construction projects are headed by women).
- Projects executed by the families through self-construction.
- 10 communities with environmental improvement projects.
- Special housing assistance for the elderly and persons with disabilities.
- Costa Rican population sectors with middle incomes have access to housing.

##### The following has been achieved in reference to sustainability:

- Financial: Through the recovery of donations, FUPROVI has been able to establish the Revolving Fund managed as a Trust, which provides sustainable operation to the Program. Nevertheless, FUPROVI is negotiating new national funds to broaden program coverage.
- Social and economic: The mobility produced by the Program is evident. The projects show important improvement in other services and in the self-constructed basic housing. Families no longer see themselves as poor but rather as middle class. Women improve their participation in leadership and directive positions during and after the construction process. The community acquires its own identity and increases its ability to interact with other social actors.
- Cultural: There is interaction between nationals and foreigners who in some cases participate in the project process.
- Environmental: Some of the projects have treatment plants administrated by community committees. Projects have also been promoted in forestation, maintenance of green and community areas, and waste treatment.

##### Lessons learned:



After more than ten years of operation, the Habitat Program carried out an analysis of the methodological approach, incorporating new elements to facilitate its execution, optimize costs, better benefit the target population, and broaden impact. The results of this analysis broke with a series of institutional paradigms (2). Some of the lessons and innovations are (see Annex 3):

- Seek methods to facilitate housing construction, to avoid wear on the families and reduce costs and times.
- Community participation should not be limited to before and during the housing project administration and construction process. A post-process element should be included addressing community strengthening (identity and citizenship).
- Not all families need to self-construct their housing. Mixed models can be developed: the families that can pay the labor may do so and others can provide it themselves. There are cases in which the families do not participate in self-construction, but nevertheless undertake a strong community strengthening process (construction and strengthening of a new community).
- The Program has provided technique for the self-construction methodology, establishing the use of modular systems (mounting of parts to reduce construction times).

The Program maintains strong national impact, financially consolidating itself and developing new work forms which assure sustainability.

## 6.- Key words

Costa Rica, accessibility, community management, self-construction, housing, low-income, community strengthening, sustainability, basic services, participation, community administration, empowerment, identity, citizenship, efficiency, effectiveness, strategic alliances, quality and service.

## 7.- Sources

FUPROVI: Case document on the Habitat Program prepared for the DUBAI 2000 contest, selected as one of the World's 40 Best Practices.

FUPROVI: Case document presented at the Hispano-American Construction Industry Conference, Guayaquil, Ecuador 2001. Awarded Honorable Mention.

## 8.- Contacts

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## NOTES:

(2) Housing is a limited physical space, built to prioritize the private and intimate uses of a group of persons who mutually protect and accept one another. Integrated space where human experiences occur and are reinforced, imprinting a particular seal on the style of family life through the production and transmission of values, goals and expectations, both individual and collectively. It is the concrete place where one can feel known and accepted, the place where each shows him or herself as he or she is. It is the place recognized by all and which holds shared meaning, allowing its occupants to create a sense of belonging and solidarity.

(3) It is important to emphasize that the changes were sustained in the interpretation of the surroundings, results to date of the Program, institutional possibilities, and in particular, the expectations and needs of the participating families, who were consulted through the application of surveys and other dynamics.

## Annex 1: Actors involved



The following actors, among others, have participated in one form or another in the Habitat Program:

**\* Approximately 80 organizations have participated in the Program to date, including:**

Asociacin Mansiones, Granadilla, Curridabat

Asociacin de Desarrollo Humano de Alajuelita, San Jos

Comisin de Vivienda de Oreamuno, Oreamuno de Cartago

Asociacin de Vivienda de Santa Rosa, Heredia

Asociacin Esquipulas II, Alajuelita

Asociacin de Desarrollo especifico pro obras comunales de Lagunilla, Heredia

Asociacin de Desarrollo Especifico pro Vivienda y mejoramiento habitacional de Santa Ana, San Jos

Asociacin Club Rotario de Alajuela

Asociacin Luz del Sol, El Roble de Alajuela

Asociacin Oasis, Guadalupe

Asociacin proyecto Santiago del Monte, Cartago

Asociacin Proyecto Korob II, Guadalupe

Asociacin Vista Real, Alajuelita

Asociacin de desarrollo Integral Sauces, Tres Ros, Cartago

Asociacin Integral de Desarrollo San Lorenzo, Desamparados

Asociacin de Vivienda Las Brisas, Guadalupe, San Jos

Asociacin de Vivienda Valencia, Desamparados

Comit proyecto Blanquillo, Cartago

Comit de Dos Cercas. Desamparados, San Jos

Asociacin de Desarrollo de Linda Vista de Ro Azul, Tres Ros Cartago

Asociacin Ciudadelas Unidas, Alajuelita, San Jos

Asociacin de Desarrollo de Jaris, Puriscal

Asociacin de Desarrollo de Guayabo, Puriscal

Asociacin Integral de Ips

And 60 more associations.

**\* All the local governments where housing or community strengthening projects have been implemented have participated in the Program.**



\* In reference to **State institutions**, the following have been involved in the Program:

Ministerio de Vivienda y Asentamientos Humanos, San Jos

Banco Hipotecario de la Vivienda, San Jos

Instituto Mixto de Ayuda Social

Instituto Nacional de Acueductos y Alcantarillados

Ministerio de Obras Pblicas y Transporte

Instituto Costarricense de Electricidad

Compaa Nacional de Fuerza y Luz

\* The following **financial institutions** have been involved:

Mutual Alajuela, Cartago

Mutual Heredia, Heredia

Mutual La Vivienda, San Jos

Banco Popular y de Desarrollo Comunal

Banco de Costa Rica.

Banco Nacional de Costa Rica.

\* Other NGOs and international organizations such as the World Food Program and the Earth Council have also been involved in some projects.



## Annex 2: Program Components

Housing-Home

### **Roof-Community**

#### **Access**

#### **Target population:**

Families with or without plot and/or housing

Families or organized groups which must have land

Individual families or organized groups which may or may not have land

#### **Type of attention:**

Individual

Individual

Group

Individual

Group

#### **Income level:**

Low

Middle-low

Middle

Low

Middle-low

Middle-low

Middle



**Construction methodology:**

Pure or mixed self-construction, contracted labor, key-in-hand

Pure or mixed self-construction, contracted labor, key-in-hand

key-in-hand

**Products:**

Urbanized plot

New housing

Housing improvement

Property title

Urbanized plot +

Property title

New housing

Community strengthening

Urbanized plot +

Property title

New housing

Community strengthening

**Services:**

Design of plans

Securement of permits

Budget

Technical direction

Long-term finance

Design of plans

Securement of permits

Budget



Technical direction

Short and long-term finance

Training and technical advisory in construction and community strengthening.