Tenement renters buy and rebuild their Mexico City homes

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Guerrero, Mexico City. Tenement renters buy and rebuild their Mexico City homes.


Population Metropolitan Area (1986): 20 million
Population Federal District (1986): 9.5 million
Population Los Angeles District (1970): 25,000

Mexico City
- Built-up Area
- Main Traffic Routes
- Project Cohuatan
- Project Santa Ana
- Federal District

Mexico (estimate)

Los Angeles District (1975)

Percentage Distributions of Population by Income Level
S = when 85% of household income must be spent on food

Climate Graph Mexico City (2,315m)
Los Angeles District, location of the Guerrero Housing and Services Co-operative, is a 59.5 hectare area in the centre of Mexico City. From the end of the nineteenth century, the railway industry invested in the area and the population consisted mainly of railwaymen and workers. But in 1950, the government started to dismantle most of the railway installations, and many people left the District. The population declined from 35,400 in 1950 to only 24,900 by 1970.

Genesis of the projects 1974-5
The majority of those who remained lived on low incomes. In 1975, 32 per cent of the residents earned the minimum wage or less.

The majority of dwellings in the District were old, and of the traditional house type known as ‘vecindades’. Some twenty (or more) cramped rooms were arranged around a central ‘patio’. The ‘vecindades’ were overcrowded and decrepit, but the tenants preferred to remain there, valuing their location close to the city centre.

INFONAVIT, a state organization, proposed to COPEVI, a non-governmental organization (NGO) that an alternative renovation project be developed, calling on the participation of the community.

In 1975, COPEVI set in motion initial surveys and plans, in collaboration with the future beneficiaries, using an evolutionary housing model.
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The first project - Cohuatián 1975-8
In January 1976, the inhabitants officially registered the Guerrero Housing Co-operative with the aim of providing housing and services. Sixty homes would be distributed amongst 3 buildings of 4 to 6 floors. The work began in 1977 and the 3 blocks were officially opened in 1978. The extra costs of the operation to the residents were covered by public loans.

The second project - Santa Ana 1982-7
The Santa Ana project, separated from the Los Angeles District by a major road, developed along similar lines to that of the Cohuatián site, bringing together the local residents.

The technical assistance group, CENVI, moved into action. By August 1982, they presented a project proposal to INFONAVIT providing for 32 homes to be built, equally distributed between 4-storey buildings.

Because of the financial crisis, INFONAVIT found its budget axed and the project was held up for two years. The building work finally began in May 1986.

Overcrowded 'vecindad' rooms open onto semi-public patios. Yet, the people want to stay.
"We want to die in Guerrero, but not under a pile of rubble."

More than a project or two, a process
The main virtues of the Cohuatlán and Santa Ana operations are their existence as concrete examples, and that they launched a new process. The two projects (one now inhabited, the other well on the way to completion) show that renovation in an urban centre on behalf of a low-income population is possible.

A triple alliance
In both cases, the dynamic of the process is based on a triple alliance (federal authorities, co-operative members, and non-government organization). The results achieved have contributed to forging new institutional tools, and to modifying urban legislation. The creation in 1981 of FONHAPO (the National Fund for Popular Housing) constitutes an undeniable step forward. This new organization can allocate collective loans to a group of co-operative members or organized users whose incomes are less than two and a half times the minimum wage. The passing in 1981 of a new federal housing law has also provided a more favourable legislative framework for buildings and renovation of 'social priority housing'.

During the implementation of the Cohuatlán improvements, before these legal reforms existed, the triple alliance had to compromise to take into account institutional constraints. At that time, INFONAVIT and the other public financial organizations were only allowed to recognize private property as a valid mortgage guarantee. Meanwhile, the future inhabitants of Cohuatlán were putting forward co-operatively-owned property, as were the technical assistance groups, COPEVI and CENVI. After numerous discussions, an intermediate solution was adopted. The statute accepted the principle of joint property (based on private property). However, the Guerrero Co-operative was granted a pre-emptive right over sales of the Co-operative’s housing. In the event of any members dropping out, the Co-operative would designate those to whom new allocations should be made (with INFONAVIT's agreement).
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The partners also successfully negotiated waivers to the existing planning regulations with the administrative division of Cuahutemoc. The maximum net density allowed was 284 homes to the hectare. Regulations also specified three parking places for every 4 dwellings in 1979 and one for every dwelling in 1982. Reductions in parking spaces were negotiated and agreed: one lock-up garage for every 4 homes in Cohuatlan and two lock-ups for every 3 homes in Santa Ana.

Acceptable extra costs

The Co-operative’s members agreed to pay extra for improvements to the Cohuatlan project. Thirty per cent of families paying more than P100 per month are those with the highest incomes, who were not eligible for the highly advantageous INFONAVIT loans. They borrowed instead from another financial institution at 10 per cent interest, repayable over 15 years.

<table>
<thead>
<tr>
<th>Surface area of homes</th>
<th>Previous housing % of families</th>
<th>Cohuatián housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 25m²</td>
<td>30%</td>
<td>0%</td>
</tr>
<tr>
<td>26 - 35m²</td>
<td>39%</td>
<td>0%</td>
</tr>
<tr>
<td>36 - 45m²</td>
<td>17%</td>
<td>19%</td>
</tr>
<tr>
<td>46 - 55m²</td>
<td>10%</td>
<td>19%</td>
</tr>
<tr>
<td>Over 55m²</td>
<td>4%</td>
<td>79%</td>
</tr>
</tbody>
</table>

Average surface area 31.80m² 64.00m²

Habitable surface area per person 5.19m² 10.57m²

<table>
<thead>
<tr>
<th>Services</th>
<th>Previous housing % of families</th>
<th>Cohuatián housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indoor running water</td>
<td>60%</td>
<td>100%</td>
</tr>
<tr>
<td>Indoor ventilation</td>
<td>30%</td>
<td>100%</td>
</tr>
<tr>
<td>Windows</td>
<td>15%</td>
<td>100%</td>
</tr>
</tbody>
</table>

The guarantees required by INFONAVIT and its financial methods (monthly repayments deducted at source from the co-operative members’ wages) excluded from the programme the least well off, the unemployed and those with irregular incomes or undeclared jobs. These restrictions gave rise to debates within the technical assistance groups. CENVI summarizes its position as follows: “One needs to remember that the problem of housing, at least as far as Mexico is concerned, involves not only the poorest of the poor, but also nearly all sectors of the working class. And if one fails to seek a solution to the latter problem, it will be difficult to resolve the issue of the least well off. In any case, if one adopts the criterion of seeking solutions only on behalf of the most needy, then in Mexico, as in many other countries, it would be necessary to direct all resources to rural areas, as it is certainly there that one finds the cases of most extreme poverty.”

CENVI’s dilemma: self-finance or self-destruction

The challenge of an independent advisory group

The two projects highlight the important role played by COPEVI and CENVI, the technical assistance groups. The time they spent in supporting the community from the beginning to the actual setting up of the co-operative was considerable. Between May 1975 and March 1976, a period of forty-six calendar weeks, the time spent giving technical assistance to the co-operative amounted to approximately three person/year, the equivalent of three persons working full-time with the co-operative for one year.
The activities which took place during this initial period of the co-operative’s development included research on 100 ‘vecindades’, socio-economic and attitude surveys, preparation and dissemination of information, liaising with the administrative and financial authorities, social events and meetings of the co-operative, giving advice, and carrying out an evaluation.

It should be noted that apart from the COPEVI/CENVI groups, some universities and their students have participated in the process by collaborating on the socio-economic survey of the District and on the development of housing proposals.

On an architectural level, it is interesting to observe once more, that a non-governmental organization can effectively tackle collective housing.

A particular effort was also made to interest the media (newspapers, magazines), in order to make the achievements of Cohuatlán known, stimulating others and generating a ripple effect. New co-operatives and neighbourhood unions have been set up, leading COPEVI and CENVI officials to keep up their links with the media.

The problem of finding financial resources to remunerate the professionals of non-governmental organizations remains unsolved. Between 1975 and 1978, COPEVI was only able to finance its technical assistance team through donations from a German charitable organization, MISEREOR. From 1979 to 1986, CENVI could afford to finance this assistance from its own resources because the expenses were to be reimbursed, though it took 2 or 3 years for the funds to arrive. These expenses are categorized as ‘indirect costs’ in the loan granted to the co-operative. But CENVI seems to doubt
that this type of technical assistance, high cost both in economic and in human terms, can be offered indefinitely. CENVI staff’s assessment of Cohuatlán and Santa Ana states: “...as far as technical assistance is concerned, there are two possibilities. In the first place, one can envisage that part of the assistance tasks would be ensured by means of voluntary or paid work by members of the user group or co-operative. In that event, one would need suitable training. One could also speculate that another series of assistance tasks, notably under financial and administrative headings, might be taken on by the public sector, through its housing finance organizations or by means of new institutions.”

The shock of the earthquake

Minimal co-operation

In the case of Cohuatlán and of Santa Ana, the co-operative principle was essentially applied to the management (in the broadest sense of the word) of the housing programme. Actual building work was done by outside firms; there was no self-help building. Three years after the completion of the Cohuatlán programme, it was possible to observe, in the dramatic circumstances of the Mexico City earthquake of September 19 and 20, 1985, the lack of continued involvement of the Guerrero Cooperative. While the Los Angeles District was not so severely affected as other areas, the fact remains that it was other organizations: the neighbourhood union, backed up by students, architects; and ‘House and City’, a non-government organization, which took in hand most of the tasks of clearing and reconstruction of destroyed ‘vecindades’.

“...the community roots of traditional Mexico remain intact.”

The seismic tremors of September 1985, which cost the lives of nearly 15,000 people and reduced some 300,000 others to the status of disaster victims, also shattered the regulations on urban development and disrupted the work taking place at the time. Even though the buildings of Cohuatlán withstood the tremor well, building norms were amended. The system of concrete posts and beams with breeze-block infill, intended for use in Santa Ana, now had to be replaced by thin, load-bearing panels of reinforced concrete.

The earthquake finally obliterated many of the old ‘vecindades’: 13,000 were totally destroyed and 40,000 others needed essential repairs. The new regulations mean that they can only be replaced by buildings with a maximum of three storeys. The institutional framework has also been changed. A new public organization called ‘Restoration’ has been created.

But whatever the new rules of the urban game, the authorities should reckon with the inhabitants’ capacity to mobilize, and the general solidarity which they displayed in September 1985. In this respect, the co-operative ‘school’ and the neighbourhood groups played a prominent role in increasing public awareness.

As far as the Mexican writer Octavio Paz is concerned, the catastrophe of September 1985 also “...showed that in the depths of society, underground but alive, the seeds of democracy exist in profusion.” “For”, he observes, “in a matter of hours, popular action spread over and submerged the area occupied by government authorities. It was not a rebellion, an upheaval or a political movement. It was a social tide, revealed peacefully, by the true reality, the historic reality of Mexico. Or more precisely the inter-historic reality of the nation.” And it is Octavio Paz who concludes that “the community roots of traditional Mexico remain intact. It was an admirable spectacle, and one on which our governments, and all those who, like many of our intellectuals, idolize the state, would do well to reflect. The historic and social lesson of the earthquake can be reduced to this one sentence: Render unto society that which belongs to society.”