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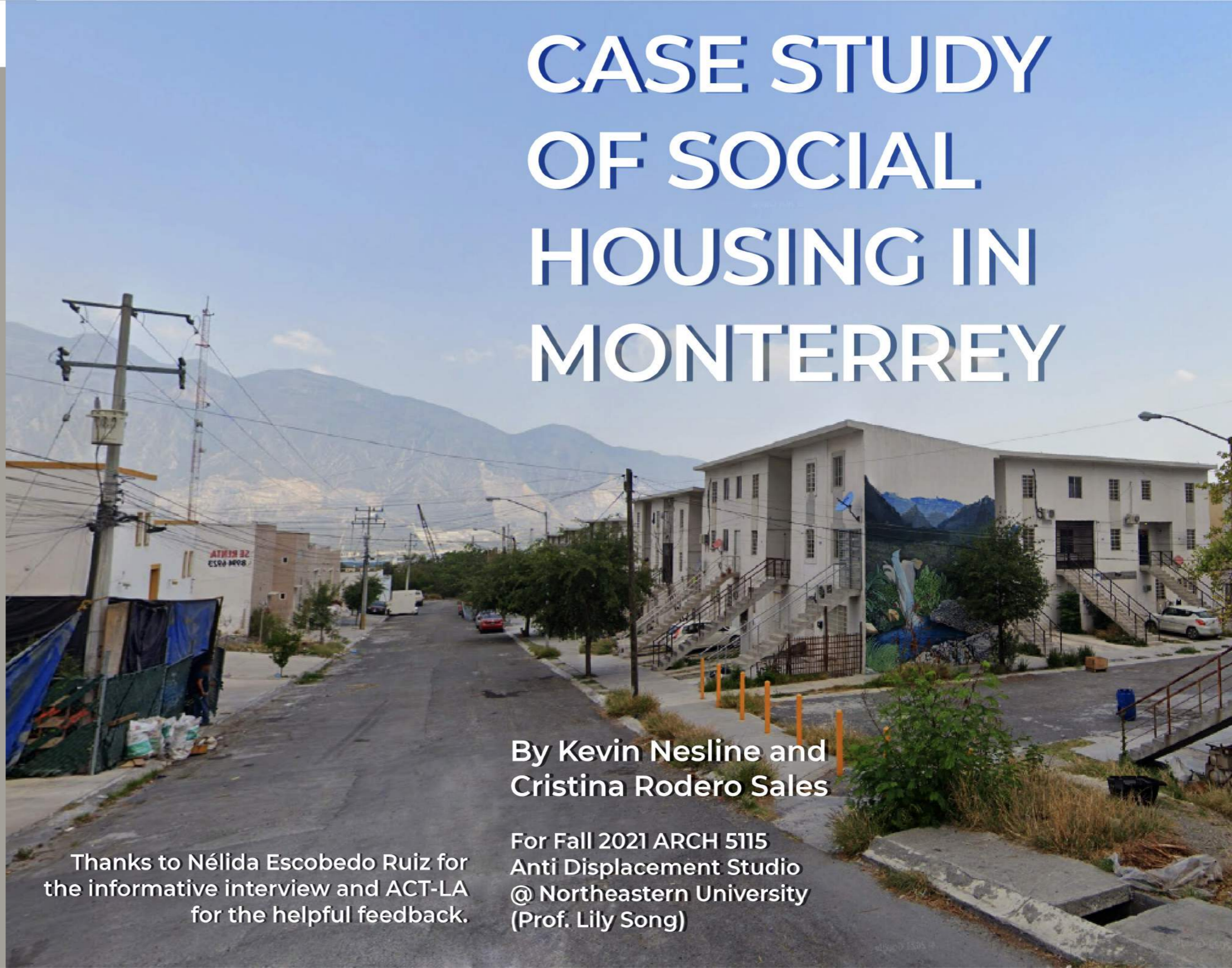
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CASE STUDY OF SOCIAL HOUSING IN MONTERREY



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For Fall 2021 ARCH 5115
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MEXICO HOUSING HISTORY



Centro Urbano Presidente Aleman, CDMX
Opened 1949

1940 - 85

- As technology advances, **vertical** social housing developments become popular as a solution to housing shortages.
- Many dense public buildings constructed in and around **Mexico City**.

1972

- Instituto del Fondo Nacional de la Vivienda para los Trabajadores (**INFONAVIT**) created. Funded by a **5% tax** on formal worker's salaries
- Federal government provides and guarantees **mortgage loans**.
- Because of widely available loans, most housing **bought**, not rented.
- INFONAVIT targets low-income workers, 73% of loans going to those making $\leq 5x$ minimum wage (as of 2016 reporting)
- **60%** of workers are not eligible because they have **informal** jobs.
- The prevalence of informal work has led 68.5% of Mexican homes being self-produced using the residents' personal resources.



1985

- A major **earthquake** hits Mexico City, devastating vertical public housing buildings and shifting government focus to **suburban sprawl**.

1992

- President Carlos Salinas de Gortari initiates the **privatization of rural communal land** (ejidos) that previously could not be sold.
- Private developers are now able to buy rural land cheaply and build large sprawling developments on it.

2001

- INFONAVIT **lending expanded**, mass-produced private housing boom
- Developers took government-backed mortgage payments, but built low-quality houses in **remote areas** often not connected to infrastructure.

2011 - 12

- INFONAVIT money slowed, many large developers went bankrupt.
- However, Mexicans had already moved to "affordable" developments at the **edge of cities**.



NUEVO LEON



- **Nuevo León** is a state located in northeastern **Mexico**, bordering with Texas.
- Its capital is **Monterrey**, is the center of Mexico's **second-largest** metropolitan area
- Monterrey and Nuevo Leon are currently experiencing an **economic boom** and **rapid urbanization**, so there is a clear need for more affordable housing to keep up with **demand**.

2008

- Nuevo León's state housing agency, Instituto de la Vivienda de Nuevo León (IVNL), commissioned the Chilean architecture firm Elemental to design 70 cost-effective housing units.

2010

- The housing development opens in Santa Catarina, a Monterrey suburb.
- IVNL's social investment focused on providing the **first foundation** to get residents housed and connected
- Elemental's design leaves room for them to grow with their own means **in their own direction**.

NEW STRATEGY



MONTERREY

VILLAS DE ALCALI



Garcia Neighborhood

- Previous social housing developments were built in **remote areas** where land was cheapest.

- For this project, **IVNL** decided to build closer to the city center after the failures of previous "affordable" private developments at the edge of the city.

ELEMENTAL



Santa Catarina Neighborhood

CITY CENTER



- **Formal jobs** are more common in Monterrey, so workers have better access to credit and home loans.
- **Fragmented city:** the Monterrey metro area includes eighteen municipalities, and until recently mayors in Nuevo Leon could only serve a one term. It is **difficult to coordinate public action**, and private developers hold significant influence.
- **Economic boom:** International companies have been opening offices and manufacturing facilities in Monterrey due to state tax incentives.



~30 min drive

Bird's eye view of housing project



WHAT

- Located in Monterrey, Nuevo León
- Northeast region of Mexico
- 70 units
- Opened 2010
- Project began in 2008
- Neighborhood of Santa Catarina (NW of central city)
- Colonia Las Anacuas
- Commissioned by IVNL
- Developer: Javer

The neighborhood's average house price is about \$50k USD, but these units only cost **about \$20k per home** to build. **80% of the \$1.4M total budget went towards purchasing land** and 20% to actual construction. Savings on construction allowed the state to build on more valuable land closer to the city center that is better connected to major roads, services, and businesses.



Diagram expressing housing amenities

HOW

- Residents are owners
- All units include **parking**
- Alejandro Aravena designed them to be half of a house
- "**Difficult half**" provided by gov't as social investment (bathroom, kitchen, stairs, plumbing, electrical wiring ...)
- Residents then have **room to expand** if/when they have the resources

WHERE

Goods and Services

- HEALTH
- FOOD
- INDUSTRY
- CHURCH
- SCHOOL
- OTHER

Architectural barriers

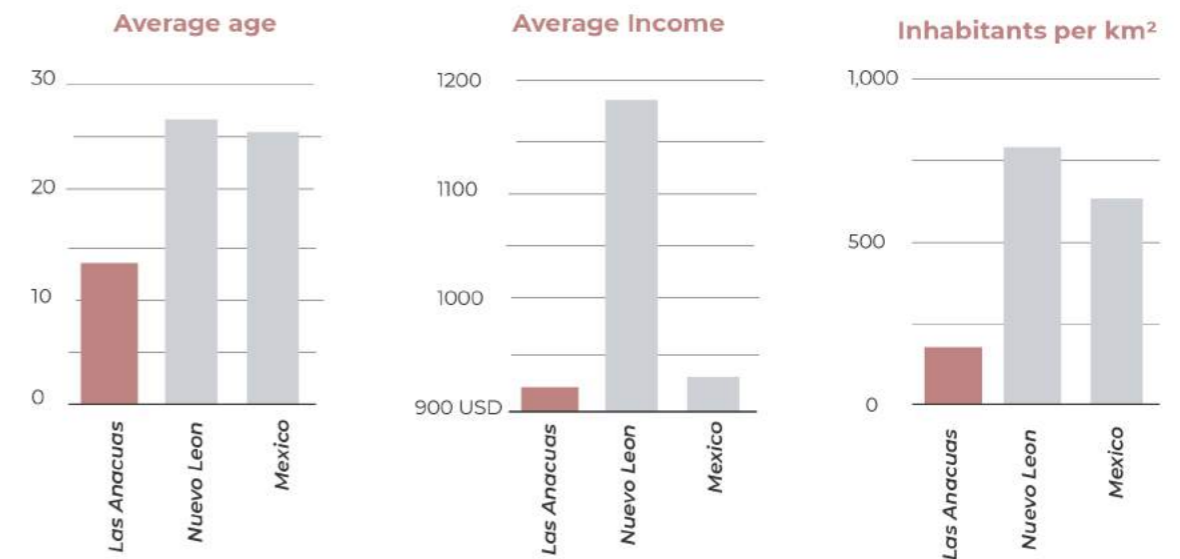
- Physical boundaries
- Stylistic differences



Map at "fraccionamiento" scale

WHO

Residents tend to be young working families with children.



According to "Market Data Mexico" by PREDIK

PROGRESS



From initial investment and empty spaces...

Elemental's incremental housing model *shows promise*. Residents are now expanding into the incremental spaces.

Providing an *affordable foundation* for residents enables them to build as they grow, investing in their homes at their own pace and in *a direction they choose for themselves*.

The development's investment in a *good location* enabled this by connecting residents to jobs, services, and infrastructure.

...towards residential ownership and full homes



Residents are investing in their own homes, but the state has not maintained nearby *public spaces*.

The development is lacking a strong sense of *collective ownership*, despite material improvement.

The complex is connected to major highways, but it is *not yet well integrated* with the surrounding neighborhood.

Neither Nuevo Leon nor the developer has repeated what seems like a *promising one-off experiment*.

Informal workers have less access to credit to buy homes.

TAKEAWAYS FOR THE U.S.



Like Mexico, in the United States the provision of *social housing is very limited*.

There is an opening for states or large cities to pioneer *modern public investments in social housing*.

This project has made real progress because Nuevo Leon *invested in land closer to the city center*, connecting residents with jobs, services, and infrastructure.

States and cities investing in social housing should target funding towards *connected neighborhoods served by transit and major roads*.



Elemental's incremental *buy-to-grow* design could potentially be replicated in an American context where home ownership is seen as a way to build wealth.



While the Monterrey example is funded by a state government, *large cities could make the same investment in social housing*.