La Esperanza Project
Santa Fé de Bogotá D.C, Colombia
### The context

Colombia is situated in the northwestern part of South America; it has an area of 1,350,000 km² and 36 million inhabitants.

The shortfall in the provision of popular housing, which is particularly felt among the low-income population, amounts to 1.8 million units. It constitutes one of the main problems of poor people who, however, are hardly ever offered a legal, technical and economical viable solution. Crear Cooperativa is a financial body concerned with urban but mainly with social development, specialized in the creation of tools that enable target groups to obtain loans, and to start saving programs. It aims to assist low-income families to get their own houses.

Through the promotion of popular housing associations that comprise thousands of families, a saving plan is initiated and worked out together with these families.

### The promoters

This plan is complemented by short-term loans provided by Crear Cooperativa to enable the families to buy the land in which their houses will be built. Construction begins with housing subsidies provided by the government or by family compensation organizations. A second credit is then made available by Crear Cooperativa to enable the families to pay off the outstanding costs of their dwellings. Families get government and Crear Cooperativa help, they just have to pay back the loans provided by Crear Cooperativa. These are very easy to pay back because of their low rate costs. This scheme allows significant cost savings, since no loans are taken out for the construction of the houses, no publicity costs are involved to sell them, and mainly because the executing body Fenavip (Federación Nacional de Vivienda Popular) is a non-profit organization. The consequence is that good quality
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<th>Achievements</th>
<th>Access to credit</th>
<th>Community participation</th>
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<td>Houses may be purchased at a very low price on the Colombian market. This is how Crear Cooperativa, working together with Fenavip, has started the organization, support and educational training for about 64,000 families throughout the country since 1995, creating 13 popular housing associations, which have promoted the construction of more than 8,000 dwellings in 9 Colombian cities. This process has become the biggest popular housing project in Colombia, known as “Colombia Siglo XXI”. Crear Cooperativa has released credits of US$ 14.5 million for more than 10,000 families in order to enable them to buy their own houses. The growth of this financing system depends on obtaining further funds, which will be allocated to an increasing number of families covered by this program. Therefore, Crear Cooperativa has recently been seeking international financing that would offer credits at favorable terms and conditions. The community participation in the implementation of these projects includes not only the finances; the families are also involved in the construction of the houses. Owner families join together to give an auxiliary help in the construction development. This involvement enhances the integration and active participation among all residents. In addition, the traditional leaders of the community are incorporated into a capacity building plan called “The School of Community Leaders” thus further strengthening the organization of the community. The organizational and training work carried out simultaneously with the construction of the residential districts, leads to participative, self-governing and supportive communities within a country that is suffering serious social conflicts.</td>
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This CASE STUDY SERIES, published by SKAT, is a collection on intelligent architecture and best practices of economical and energy-efficient building systems. It encompasses traditional and sociocultural aspects as well as the requirements of modern living. The CASE STUDY SERIES comprises three dossiers: Social Housing, Health Facilities and Educational Facilities.

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FUNCTION Housing Development
LOCATION Bogotá (similar projects implemented in 8 other cities)
PROMOTERS CREAR COOPERATIVA, FENAVIP
ARCHITECTS Equipo técnico FENAVIP
ENGINEERS Equipo técnico FENAVIP
IMPLEMENTATION CREAR COOPERATIVA, FENAVIP
YEARS OF CONSTRUCTION 1997 - 2000

MASTERPLAN

Masterplan, covering close to 3000 housing units and including out door facilities, parks, access roads and parking.

PROJECT SCOPE

Site:
| Coverage     | m²  | 244’500 |

Buildings:
| Covered area | m²  | 139’731 |
| Living area/unit | m²  | 47 |
| No. of houses   |     | 2’973 |

BUILDING COSTS

| Construction cost per m² | US$  | 77.- |
| Selling price/unit       | US$  | 7935.- (incl. urbanisation) |
| Overall Project costs    | US$  | 23,5 Mio (incl. urbanisation) |
Legend
1  Living Room
2  Dining Room
3  Kitchen
4  Extension
5  Laundry
6  Main Room
7  Room 2
8  Bath Room
9  Room 3
10 Room 3

Ground floor 43.0 m²

1st Floor 43 m²

Front elevation (partial view)

Section A - A
(Phase 1)

Section B - B
(Phase 2)