

# Azarias H. Pallais Settlement Technical Assistance on Housing

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## 1. Shelter Situation Analysis

### 1.1 Basic General Data

#### Geography and Economy

Nicaragua, Central America, Area: 131,847 Km<sup>2</sup>. Capital: Managua. Politically constituted for: 15 departments, 2 autonomous regions ( Autonomous region of the North Atlantic Ocean and Autonomous region of the South Atlantic Ocean) and 153 municipalities.

Nicaragua possesses a quantity of **5,124,891.00** of population, where **49.3 %** is represented by the men and **50.7%** by the women. In the urban area it is provided with **1,287,518.5** men and **1,589,428** women. In the rural this area distributed of the following way **1,248,369** men and **999,575.5** women.

With an annual entrance per capita of **U\$ 730.00 ( not so sure)**, Nicaragua is one of the poor countries.

The principal products that Nicaragua export are: coffee gold and the bovine meat, generating profit of 160 millions dollars. And the other products are: gold, peanut, bean, sugar, lobster and fish, and our main market is Central America.

### 1.2 Shelter Related Fact and Figures

#### Housing stock

According to the 2006 National Nicaraguan Census, the existing number of houses in Nicaragua is estimated to be of 1,116,540, between urban area that are 630,660 houses, and rural area are 485,940 houses.

Housing deficit (quantitative and qualitative)

However, the deficit of housing is perceived when we find that **30.9%** of houses which are in bad condition and **46.4%** of houses which are in fairly good condition are occupied. Thus, the physical structure state of one in every five houses is in good condition. The situation is more critical in the rural areas where houses in severe condition represent **39.1%** of the total in rural area. Only those houses which are in critical condition can be replaced. According to the National census, **345,010.00** dwelling units should be replaced. This number of houses do not include those that are in possible environmental risks. The replacement request of houses will rise to **411,010.00** dwelling units because it should be taken into account the extended families. Houses with a regular physical structure state requested improvement actions with the aim of bringing security to the families. According to ENMN, **54.1%** houses in regular condition need improvement in walls, floors and roof, **37.3%** needs improvement in floors and roof, or walls and floors, or only floors. This come up to around **280,000.00** houses for the first case (the **54.1%** of houses) and **192,000.00** houses for the second case.

The demand of improvement of houses is higher, the same way that it is needed, the construction of new houses to eradicate those houses that are in serious condition, considering that they have land and do not need a new lots, and do not think about the environmental risks that they can be exposed to.

This group of indicators on the problems of housing allow us to see the importance of the crisis, where the housing deficit can easily rise above **900,000.00** houses.

The annual increase of housing in 2005 was 4,000 units in total.

The housing occupancy is around **5.2** persons per house in the urban areas and **5.4** persons per house in the rural areas according to the National Census in 2006.

The rental of the houses, there is **4.6%** of the total houses that are occupied, in rural area it is **1.0 %** and the urban area is **7.4%**.

About the house ownership in Nicaragua, **49.1%** of the total houses are with title deeds and **31.6%** without title deed. Only one house out of three do not have title deeds.

The housing affordability ratio is small, only **5.8 %** of the families have a monthly salary higher than **US\$ 700.00**. This fragment has the facility to be attended by the National Financial System in finance credit.

The truth is that an **81.2 %** demand of houses come from families with a salary rate or rank lower than **US\$350.00** monthly and the National Financial System does not hold up this part of the social segment. The rest of the families that represent **13%** gets a monthly salary between **US\$ 700.00** and **US\$ 350.00** and the support by the system is

measured, plus the credit policies are rigid, so they use formal or informal building company to construct their houses.

#### House price to income ratio



The price of housing differs but it can go from 200-400 dollars per square meter.

Majority of Nicaraguans use steel, concrete, zinc, gypsum, clay's brick, etc, and the poorest use: plastic, paper, straw, etc.

The access to the basic services has been extended according to the last survey of the National Census 2006. Almost **42 %** of the housings have drinking water. This is due to the fact that in the rural areas this service is still deficient and the cost is changed, but if it is realized by the management of the community it goes up to C\$ 600.00 to C\$1,500.0 cordobas



On the other hand according to the National Census 2006 almost **70 %** of the housing have power service. As for the educational system for 2004 there are 1,720,032 students in total. This system changes with the government of the President Ortega declaring free education. But private schools still exist.

### 1.3 Housing Policy



The country is in waiting for the discussion and approval of the housing policy in the National Assembly, but it possesses a housing plan that might be considered a policy and whose target is to establish a policy to combat the poverty since the problem of housing is not only of social character but also an

integral part in fight poverty across a scheme of housing promotion.

### 1.4 Shelter Design

#### Physical Planning

A physical urban and construction plan exists but is not always followed because some people take the private land, build in dangers areas, and do not have enough money for good construction.

#### Land Use

This aspect is significant as the local government is working to define the residential areas. But sometimes, these areas are not legally acquired.

#### Shelter Quality

Only some houses comply with the basic conditions and lacks structural study, and use improvised construction materials.

#### Function:

It is usually like a large room joined with the kitchen, dining room and bed rooms.

#### Safety

Some houses are being exposed to natural risks but the data is not accessible.

#### Gender Issues

57% are male-headed and 43% are female-headed households.

#### Sustainable Development

There is no recycling programme so the environment is being neglected by the population.

#### Norms and Codes

These are not being implemented. Most of the time the local government do not have enough human resources to supervise the different constructions.

### 1.5 Actors in Shelter Delivery and their Roles

Non Governmental Organization: **Habitar Nicaragua** is the intermediary between the agents' donors, the government and the community. It offers technical, social and administrative assistance. It investigates thoroughly the needs of the community, formulates and executes some of the projects with the help of certain agents.

Institutions: **INVUR** National Institute of the Urban and Rural Housing is the institution of major national incidence in the delivery of housings, it's moderator between Inter-American Bank of development, receives financing on the part of the BID, BCIE, the state budget, international cooperation, ONGS, municipalities, others. Inside its targets stand out: Reduction of the annual demand: urbanized soil. As last official number in the year 2005 INVUR delivered a whole of 4000 housings.

Simultaneously it is provided with a social fund of the housing FOSOFI, which executes houses with approximately 60 square meters, with a minor cost of 10,000 American dollars.

**Web of Housing.** Federation of not governmental organisms of housing and human settlements. this group has developed in these matters last years. Inside its targets the more important is: To support, articulate and coordinate the efforts of organizations, civil society and individual persons to work promoting a worthy habitat for the sectors of the poverty, to raise the efficiency and efficacy of the management. It works with the population organized to construct a healthy habitat.

## 2.0 Organisation

As an external consultant for HABITAR Nicaragua, I have been working with the poor communities of the country and discovered that most of the communities lack efficient technical and administrative assistance. As a result of that, the houses present several problems like in the structural system and also witnessed some exploitation of people that are not using their economic resources well.

Habitar is a moderator between the government and the communities by bringing technical and administrative support but this situation makes the communities more dependent of Habitar and one of the aspirations for Habitar is to focus only on the technical assistance and development of the "self-help" concept that is based on the family constructing its own house. At the same time, Habitar is a research agent of better technical construction systems in Nicaragua and helps in house design to make it a healthier place to live.

Our purpose is to make more profitable the economic resources but at the same time think about the people's security.



## 3.0 Shelter Problem

Nicaragua's shelter problems are affected by dominant factors such as the following:

- The cost of housing is high and the people's income is low: Around 81% of Nicaraguans are poor
- Dependent on the global price of building materials i.e. steel, cement, etc.
- The lack of confidence in different building methods

Nicaragua has a wide list of registered and approved building methods. Some of those building methods are not so expensive, the production process is cheap, and therefore can be accessible to the poor. But some times the lack of confidence is one of the most influential aspects because people consider 'temporary house' the house that was built with the non-traditional building system. Therefore, **acceptance** is the key.

In most situations, it could be the ignorance also because any developer or actor in shelter delivery could explain the new building methods and if these persons could take the time to explain and get some ideas from the community, the situation could be so different. At the same time, it is also a cultural and geographic issue. The traditional building method has been used for a long time and works well in certain natural events and the community is fearful of using a different system because they do not want to experience human suffering and economic losses.

### 3.0 Analysis of the Shelter Problems

The element of big incidence is the economic one, once the house donated or executed anyway, the people need from a time to save some money and to be able to do progress in the housing, but this progress stagnates, due to the high prices of the materials that commonly are used, this happens because there is no an opening to cheaper systems, as a result the people lose faith, and only some of them improve the housing across loan from financial entity, but those that they do not obtain only are satisfied to use those materials that could be acquire and build the house for them self, or what we know as self-construction.

The lack of technical assistance, the information and communication there are elements that increased the ignorance in the community.

The topic of the system investigation of building, it is provided with a low budget, nevertheless the universities and investigative architects have presented interesting systems, but they are not provided with the support of institutions of the state or with the correct promotion.

### 4.0 Proposal for Change and Improvement

1. Improve the quality of life of these areas.

- Bring technical assistance to the community in relation to the construction systems employed in these squatters.
- Assistance to the community to find good and cheap materials and negotiate with the local hardware stores to be able to get acceptable prices.

2. Link with local NGO and the local government in order to discover better economic solutions for social housing problems, with the aim to achieve and build more dwellings units.
  - Involve the community with the aim to share experiences about the issue
  - Share experiences with rural community about the solutions in those remote places
3. Promote the participation of the different scientists in this aspect and look at the support from sponsors in order to get resources to explore different construction systems.
  - Encourage and motivate the universities to search for solutions
  - Visit different construction companies in order to expose the issues, and promote the collective participation of the public and private construction sectors
4. Advocate the government's participation in forest resource management programmes in order to have a wide list of construction materials.
  - Promote in the communities planting of trees that can be used in construction in the community green areas.
  - Seek government institutions or NGOs in order to get support for the supply of tree seedling and land for planting.

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