

An integrated Co-op housing model

Cooperative Housing Mathzi SCL

ICA Launch of the International Year of Co-operatives, General Assembly
and related meetings

14-18 November 2011, Cancun, Mexico



MATHZI S C L ECATEPEC, EDO. DE MEXICO



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The production of social housing

What does this mean:

- under the control of members and self builders who operate without profit
- which is aimed primarily at meeting the housing needs of low-income population

The production of social housing

- including that which is done by self-managed and supportive procedures that prioritise the use value of housing above the commercial definition

The production of social housing

- **combining resources, construction procedures and technologies based on their own needs and their capacity for management and decision making.**



Objective

- How:**
- **consolidate a cooperative model of integrated and sustainable housing**



Objective

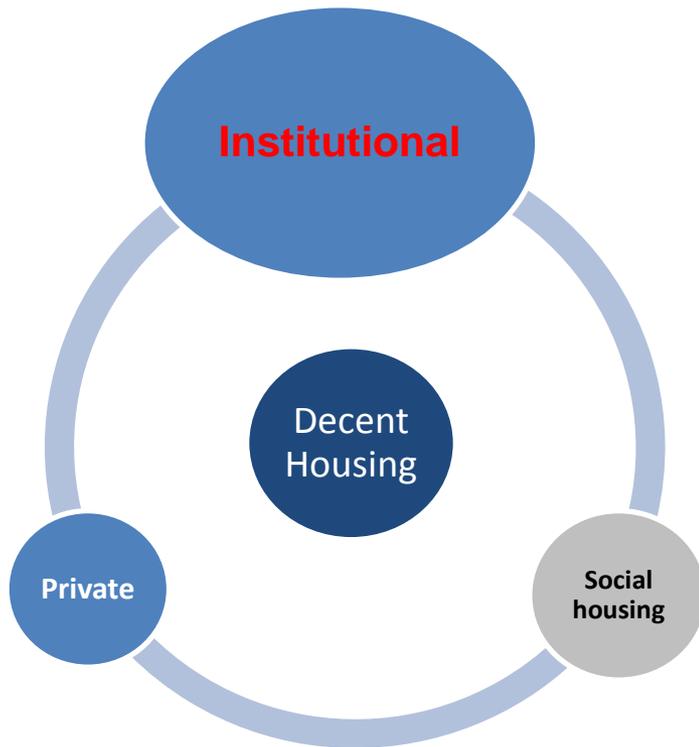
**For
what:**

- **development and expansion of social housing production* and habitat through the cooperatives.**
- **guarantee the right to decent housing.**

* Housing Act 2007 and HIC International



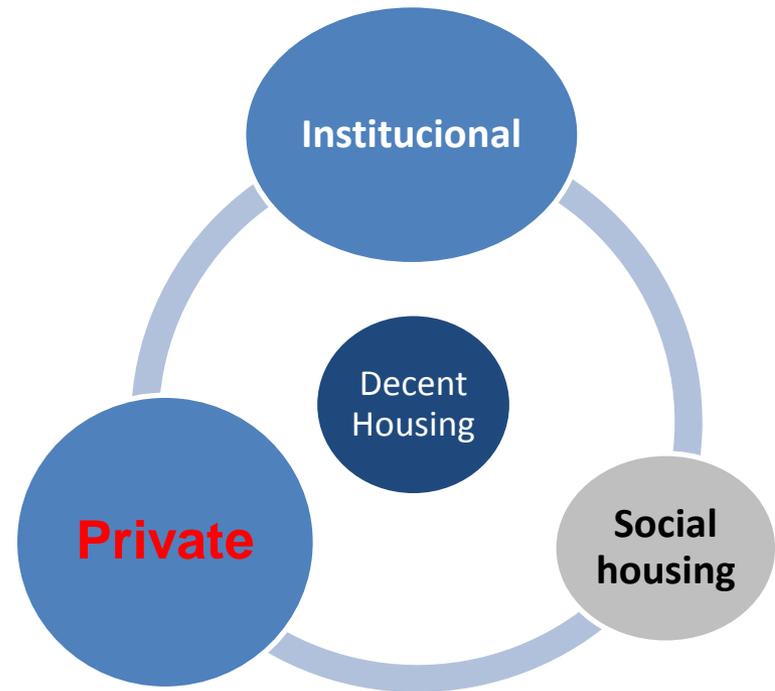
The system of housing in México



**Institutional members:
CONAVI,
INFONAVIT,
FOVISSTE,
FONHAPO, SHF,
SNC,
GOBIERNOS
ESTATALES**

The system of housing in México

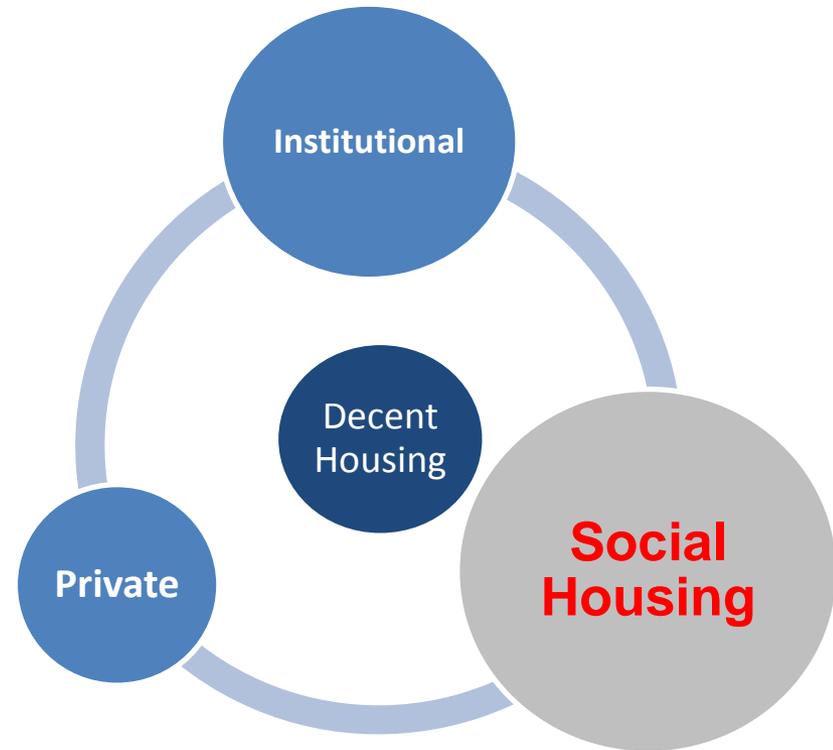
**Financial
Intermediaries,
Industrial
producers of
housing**



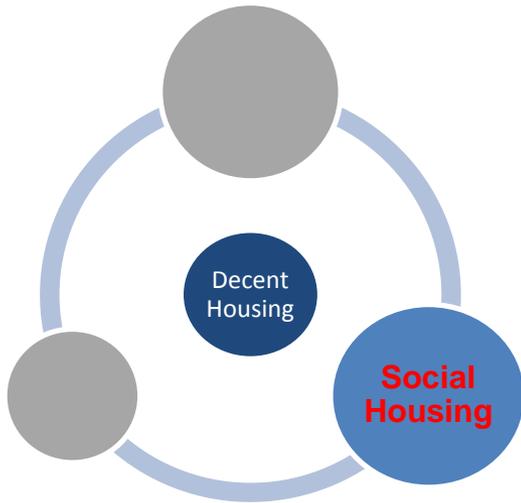
The system of housing in México

**Civil Associations,
Microfinance, Solidarity
Banks, Corporations,
Cooperatives, etc.**

**Autoproducers and self-
builders self-managed
and supportive
procedures that prioritize
the use value of housing
above the commercial
definition**

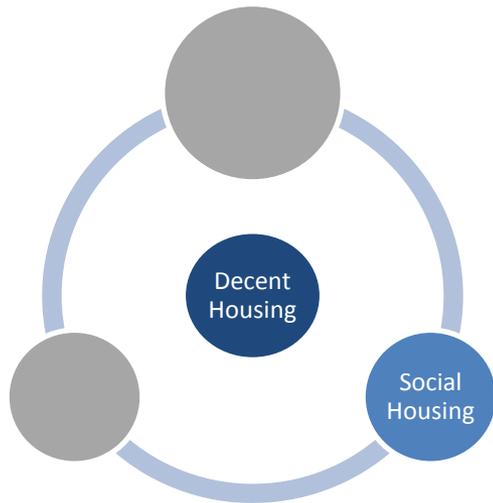


The system of housing in México



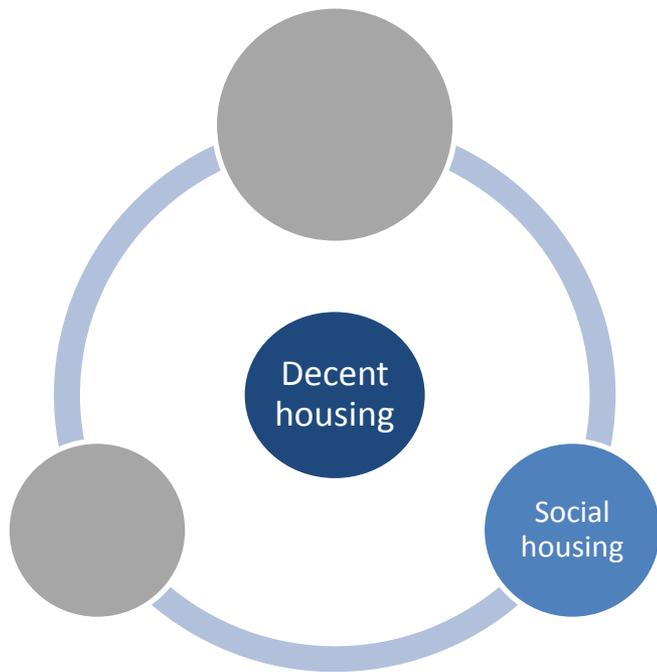
**20% of new homes
built by institutional
programs and funding
are not inhabited.**

The system of housing in México



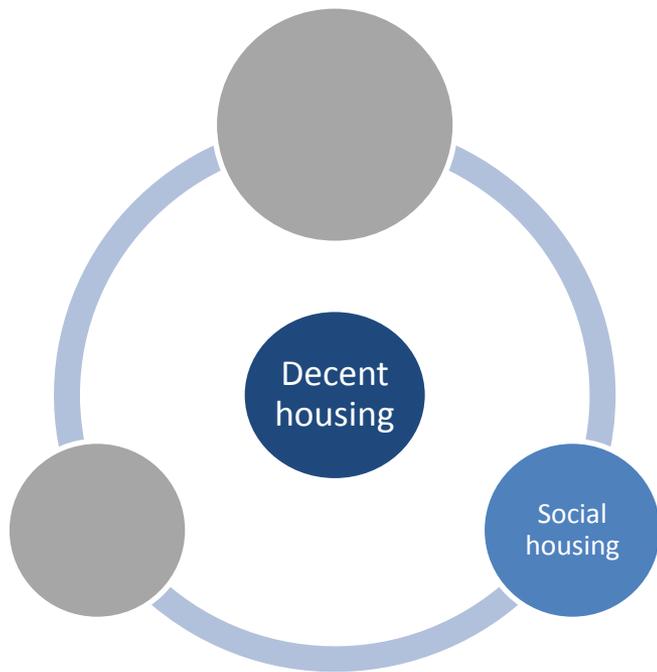
26.7 million living in the country.
The demand for housing:
Housing backlog: 8.9 million dwellings; 1.7 million dwellings, 7.2 million in improvements
Demographic dividend: 11.3 million dwellings

The system of housing in México



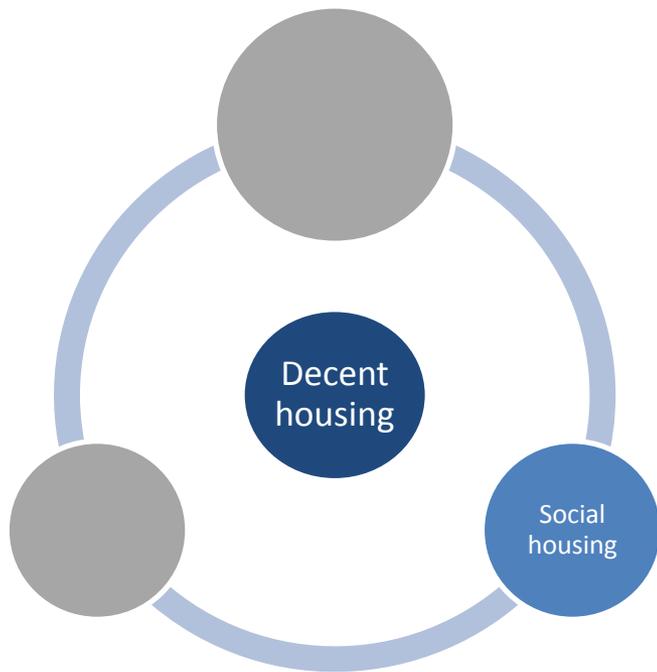
**Social housing
should be
strengthened in
Public Policy:
CONAVI.**

The system of housing in México



The production of social housing is not limited to the production of dwellings, but seeks the comprehensive development of the locality

The system of housing in México



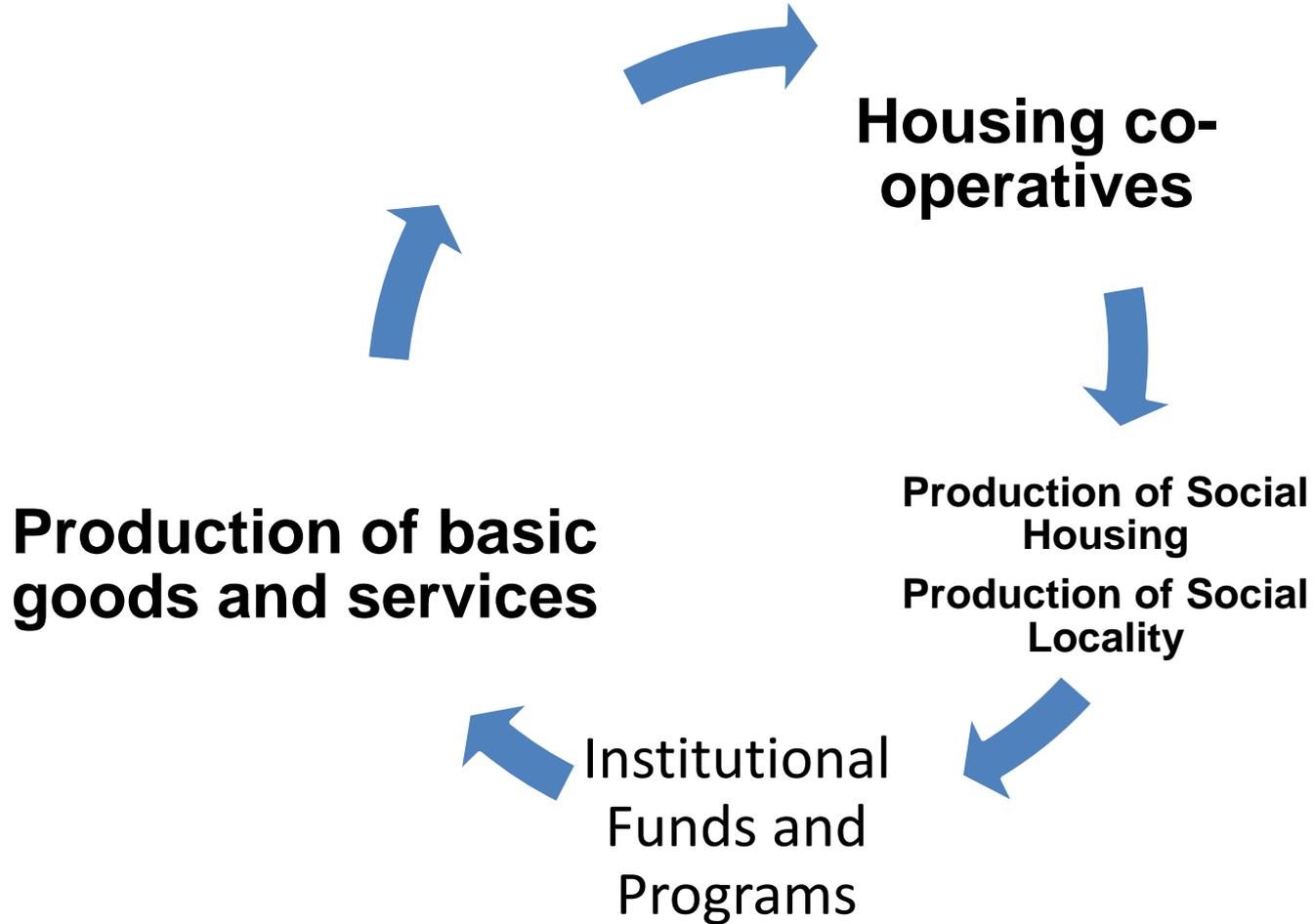
Social housing provides 65% of the national housing.
Housing is a fundamental human right, not a commodity.

The system of housing in México

Social Housing Federal Government Strategy



Integrated Co-operative Housing Model



Mathzi SCL

- **Housing cooperative founded in 1985 in Ecatepec de Morelos, Mexico State.**
- **Over 650 members, social production of housing units in three housing cooperatives (Mathzi I, II y III).**
- **Part of the Unión de Cooperativas Prospectiva Empresarial Nacional SC de RL de CV (UPEN) (2007)**
- **UPEN part of the Confederación Nacional Cooperativa de Actividades Diversas de la República Mexicana (2007)**



Mathzi SCL



- **Co-operative housing movement (Ecatepec):**
 - **8 co-operatives in the municipality with over 2500 dwellings (80-90's).**
 - **Mathzi is the only co-operative with active registration in the state.**
 - **Only social organization capable of guaranteeing legal possession of the house in the village of Guadalupe Victoria**

Mathzi SCL

Strengths	Weaknesses
<p>Social capital (trust) generated over 25 years, SCL Mathzi placed well above other civil society organizations dedicated to housing in the municipality and the State of Mexico.</p>	<p>Lack of a policy of education, training and cooperative information inside and outside.</p>
<p>Integration with the cooperative movement (UPEN & CONACOOOP)</p>	<p>Lack of funding</p>
<p>Link with the Mexican Institute of Social Housing</p>	<p>Lack of integration with the housing cooperative sector, national and international</p>
<p>The Government of Mexico created an Institute of Social and Solidarity Economy (2012-2017)</p>	<p>Lack of integrated development of the social practices, housing, savings and loans, consumer goods and services, construction and maintenance materials</p>

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Muchas gracias.

Elaboración

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Presentación:

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