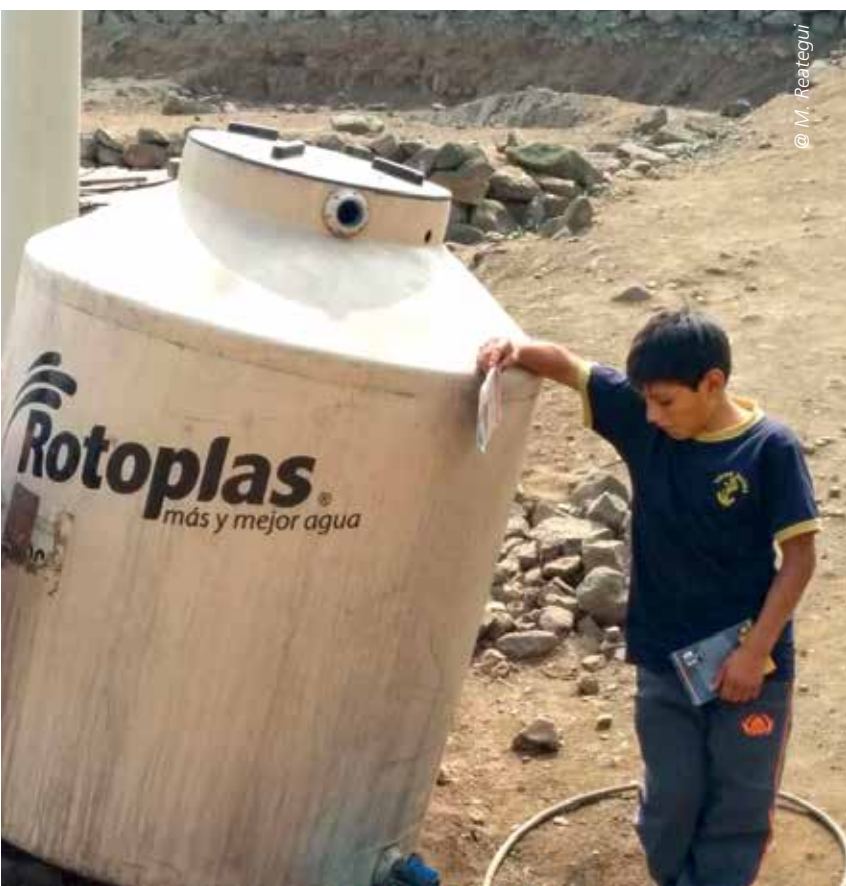




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Building Financial Resilient Neighborhoods

The Case of José Carlos Mariátegui, Lima, Peru



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Building Financial Resilient Neighborhoods: The Case of José Carlos Mariátegui in Lima, Peru

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¹This report integrates findings from an earlier study led by Marco Kamiya, head of Urban Economy and Finance Branch at UN-Habitat, and Juan Luis Arango, consultant with the Urban Economy and Finance Branch. That study was commissioned by University College London for the CLIMASINRIESGO project (CLIMA). The report was considerably strengthened by Luis Miguel Triveño, specialist in urban resilience, housing and disaster risk management at the World Bank. The authors also wish to thank Richard Walker for editorial support.

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Acronyms

CLIMA: climasinRiesgo Project

COFOPRI: Organismo de Formalización de la Propiedad Informal [Organization for the Formalization of Informal Property]

PROLIMA: Programa Municipal para la Recuperación del Centro Histórico de Lima [Municipal Program for the Renewal of the Historic Center of Lima]

SCC: Saving and Credit Cooperatives

SEDAPAL: Servicio de Agua Potable y Alcantarillado de Lima [Potable Water and Sewage Service of Lima]

1. INTRODUCTION

The supply of affordable and adequate housing has been overwhelmed by the demand of the millions of rural poor who have migrated to cities in hope of finding better employment, health care, and better educational opportunities. According to UN estimates, the urban population of the developing world alone will increase from 2.7 billion in the year 2011 to 5.1 billion by 2050. To accommodate the more than 2 billion new arrivals, the urban footprint of cities in the developing world is expected to double by 2030—and triple by 2050.⁴ This rapid increase in both urban population and the physical size of cities implies a pressing need for housing and land. According to Reinhard Goethert of the MIT School of Architecture, “We have 20 years to build as much urban housing as was built in the past 6,000 years.”⁵ This is a challenge that will require an approach that is completely unprecedented in terms of scale and speed.

The current demand for housing stands at 1 billion new homes worldwide by 2025, at a cost of \$650 billion per year.⁶ Because governments have failed to ensure that the supply of affordable and legal housing kept pace with demand, newcomers have had few alternatives but to informally occupy government and private land in cities and to use their savings to begin a process of incremental self-building. Incremental housing can thus be defined as shelter resulting from a gradual, step-by-step process in which building structures are appended or improved by owner-builders as funding, time, or materials become available. While in rare cases the financial resources of households have been supplemented by short-term credit from microfinance institutions and suppliers of building materials, the overwhelming majority of self-help, pay-as-you-go building is dependent solely on the savings of households and communities.

As in most cities across the Global South, Lima suffers from risk traps—the combination of biological, physical, and socioeconomic conditions that makes a population vulnerable to economic setbacks or physical harm.⁷ Risk traps have severe impacts on the everyday lives, livelihoods, and assets of the urban poor as well as the city’s ecological and socioeconomic future. While the specific ways in which everyday hazards and episodic, small-scale disasters accumulate to produce urban risk traps are still poorly understood by scholars and policymakers,

it is clear that the prevalence of substandard housing increases the vulnerability of the approximately 1 billion people worldwide who live in slums or informal settlements. The number of slum dwellers in the developing world has experienced a 28 percent increase over the past 14 years and is expected to reach 2.5 billion by 2020. Not surprisingly, the quantitative housing deficit the urban poor face is compounded by an even greater qualitative deficit: In 2010, around 980 million urban households lacked some or all of the amenities that define adequate housing, including access to clean water, improved sanitation, sufficient living space, structural quality, and security of tenure. Today, much of the world’s affordable housing is inadequate, while most of its adequate housing remains unaffordable for the urban poor.

In this paper we analyse the case of José Carlos Mariátegui, a neighbourhood located in the periphery of Lima that faces challenges from unplanned development and rapid growth. ClimasinRiesgo (CLIMA), a project launched by the Development Planning Unit of the University College London (UCL) and supported by the Urban Economy Branch of UN-Habitat, aims to help improve the living conditions of neighbourhoods such as José Carlos Mariátegui by (1) identifying the variables that produce risk traps for vulnerable inhabitants, and (2) developing effective and equitable strategies to mitigate or prevent risk traps.⁸ Improving access to housing with minimal quality standards is a major challenge in José Carlos Mariátegui, so this report focuses on the financial challenges of providing adequate housing in a way that is sustainable for investors and inhabitants alike.⁹ The financing alternatives explored in this paper include subsidized down payments and interest rates; incremental upgrades (through loans based on the repayment capacity of the households); and community mortgages. The financial scheme proposed in this study covers the five main requirements for safe and resilient housing: plot acquisition, titling, land levelling, housing unit structure, and public services. The cost of housing improvements was estimated by taking into account actual housing conditions, while estimates of households’ ability to pay for improvements was based on the actual socioeconomic conditions of the residents. Within this framework, there is space for interventions from both the private and the public sectors.



Current demand for housing stands at 1 billion new homes worldwide by 2025, at a cost of \$650 billion per year.

⁴Angel, S. et al. “The dimensions of global urban expansion: Estimates and projections for all countries, 2000-2050”. *Progress in Planning* 75, no. 2, pp. 53-107.

⁵Goethert, R. “Incremental housing: A proactive urban strategy”. *Monday Developments*. September 2010. Available from web.mit.edu/incrementalhousing/articlesPhotographs/pdfs/PagesMondayMag.pdf.

⁶Woetzel, J. et al. “Tackling the world’s affordable housing challenge”. *McKinsey Global Report*. October 2014. Available from <https://www.mckinsey.com/global-themes/urbanization/tackling-the-worlds-affordable-housing-challenge>.

⁷The idea of a risk trap is similar to the economic concept of a poverty trap, in which persistent and self-reinforcing conditions (such as lack of access to education, credit, or health care) inhibit people from rising out of poverty.

⁸More information about CLIMA is available on its website: www.climasinriesgo.net/.

⁹According to the McKinsey Global Institute, over 96 million urban households are financially overstretched, 235 million urban households live in substandard housing, and by 2025 106 million additional low-income households will face an affordable housing challenge. See Woetzel, J., et al. (2014).



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