



Co-financing of housing solutions

Financing model for building and improving housing

The main line of action of VIVA is based on the model of co-financing through the union of contributions for the execution of construction projects and improvement of housing, in urban and rural areas, succeeded in reaching places far from the 125 municipalities of Antioquia

Support for new housing construction

The Housing Company of Antioquia-VIVA-involved in the construction of new housing to reduce the quantitative deficit of the department, supporting families who do not have own homes. thus promotes:

1. The acquisition of the first and often the only assets of a home.
2. Quietness and positive vision for the future.
3. Improving the family economy.
4. Access to new investment and credit opportunities.
5. Opportunities for social advancement.

New Homes Special: Whose built area can not be less than 34.00 m² lot located in a minimum area of 54.00 m² and whose financial structure is supported on input from the Housing Company VIVA Antioquia, (up to \$ 5,000,000), the Municipality and the community. Noteworthy that for the financing of this housing there are no subsidies from the Government (Fonvivienda and / or Banco Agrario) and compensation funds.

Special Projects for the displaced population: VIVA provides additional subsidies to families in situation of displacement obtained national resources to access new or used homes.

Supporting the improvement of housing

VIVA contributes to the improvement of rural and urban housing to reduce the qualitative deficit in the department, managing to improve the quality of life for families living in abject conditions dwellings, of which they own. the company is betting on this strategy because it has the following benefits:

1. Spoke risk situations of the families residing undignified living: prevention of disasters, diseases, psycho-social problems.
2. A home that is improved, housing is less to be built in the future: a strategy for controlling the quantitative deficit.
3. It acts on the unique heritage of families with fewer resources and helps preserve it.
4. It involved the site of attachment of the families, the environment where they have grown and have established relationships: avoid the disintegration of neighborhoods and tissue member

Major deficiencies in housing to improve:

- Structure of housing at risk.
- Construction in inappropriate materials: cardboard, zinc, plastics.
- Overcrowding
- Lack of health units
- Flooding inside the housing
- Ground Floor
- unsafe