

Savings and Grant Housing Program "Tu Casa"

General Objective

To improve the living conditions of lower-income Mexican households through housing actions.

Target Population

Mexican households living in patrimony poverty, and needing to improve their dwelling conditions.

Type and amounts of support

AREA	MODALITY	CONTRIBUTIONS		
		FEDERAL SUBSIDY UP TO	STATE OR MUNICIPAL GOVERNMENT	BENEFICIARY
Urban	Basic Housing Unit (BHU)	\$53,000.00	A support, which amount is no less than the subsidy of the federal government.	\$ 8,250.00
Urban	Extension Improvement	\$20,000.00	A support, which amount is no less than the subsidy of the federal government.	10% of the total value of the housing action.
Rural	Basic Rural Housing Unit (BRHU)	\$40,000.00	At least 30% of the total value of the housing action	\$1,650.00
Rural	Extension	\$ 20,000.00	At least 30% of the total value of the housing action.	5% of the total value of the housing action.
Rural	Improvement	\$15,000.00	At least 30% of the total value of the housing action.	5% of the total value of the housing action.

1 / In terms of responsibility, the states or municipalities may also contribute to complete the housing action with a credit or subsidy, which will be set forth in the Implementation Agreement.

2 / The beneficiary's contribution may be monetary, of building materials or work force as set forth in the Implementation Agreement.

If a SEDESOL Agency executes the housing action, the subsidy will only include federal funds and the beneficiary's contribution. There may be additional or supplementary contributions from legally established societies and civil associations.

When the entity's executing agencies provide the lot for building the BHU, it will be considered as a specie contribution. The value of a single-family lot of at least 90 m², serviced with water, sewage, and electricity on site, is equal to the federal funds.

Beneficiaries who previously received federal funds for home extension or improvement in fiscal years prior to the present year, and who are seeking new support, may receive a new support provided that it does not exceed the maximum amount for progressive home acquisition corresponding to the fiscal year when they received the first support as set forth in the "Vivah" Operation

Rules of SEDESOL for the fiscal years 1998 to 2002; or, where applicable, the maximum amount for acquisition or construction of BHU or BRHU as set forth in "Tu Casa" Operation Rules for the fiscal years 2003 to 2008.

The beneficiaries of the Program "Tu Casa" in the fiscal years 2007 and 2008, who received a grant for laying cement floor, may receive an additional support for the acquisition or construction of a Basic Housing Unit. This support can only be applied to the lot where the cement basis was installed.

Eligibility Criteria and Requirements

Criteria	Requirements (Documents Required)
For all modalities the beneficiary must:	
Application of the head of the household (male or female) with at least one economic dependant	<ul style="list-style-type: none"> • Submit the CIS duly signed at the assigned office of the state or municipal governments, or Agency.
For accrediting his/her identity:	<ul style="list-style-type: none"> • Submit the original (for comparison) and a copy of his/hers official identification. • Submit the original (for comparison) and a copy of his/hers CURP and of his/hers spouse or, if applicable, the constancy of its processing. • Submit a proof of his/her income or an original document with his/her monthly income signed under oath of telling the truth. • If the beneficiary receives a municipal service, a simple copy of a record of his/her current address (water, electricity, or property tax receipts), or if applicable, an original certification issued by the municipal authority. • An original document signed under oath of telling the truth that he/she has not received a federal subsidy for the acquisition or construction of a home, except if the beneficiary previously received a grant for his/hers home expansion or improvement. • If the housing action requested is to be fulfilled in the applicant's lot, in urban areas: submit a single copy of the property tax receipt, and the document certifying the legal possession of the lot; if the housing action requested is to be fulfilled in the applicant's lot, in rural areas: submit a copy of a document, which is considered by the executing body as attesting the legal possession of it. • If requesting support for the acquisition or construction of a home, to deliver the original certificate of no ownership of the applicant and his/hers spouse.

Selection Criteria

The applicants meeting the established eligibility criteria and requirements may be granted a subsidy. However, the results of the SIDI will be taken into account to prioritize the procedures according to:

- a) Higher poverty conditions.
- b) Applicants with disabilities or if one of his/her dependants is disabled.
- c) Single mothers.
- d) Households with children up to 14 years of age.
- e) The population living in natural risk areas identified by the competent federal or state authorities, having taken residence prior to January 1st, 2001, and subject to relocation by the local authorities and who have fulfilled the requirements in these Rules.
- f) Municipalities with high and very high level of social backwardness as defined by CONEVAL.
- g) Those who live in municipalities classified as ZAP's (high priority zones).

- h) Residents of "Habitat" polygons of SEDESOL, who qualify as beneficiaries under the requirements of these Rules.

Obligations of the Executing Agency

- a) Attend the applicants, inform them of the program, and assist them in completing the CIS.
- b) Submit through the Auxiliary Agency the physical characteristics of the housing action included in the Approved Work Plan (AWP) to the Regulatory Agency.
- c) Provide its contribution in accordance with the described in these Rules.
- d) Receive from qualified applicants their contribution and decide the form and time when they will receive it.
- e) Sign with the recipient the housing action agreement.
- f) Monitor 100% of the executed housing action and the quality thereof.

Obligations of the Executing Agency

- g) Provide 100 percent finished housing actions. In the case of BHU actions, deliver completely functioning basic services, and integrate a photographic record before and after completing the housing action.
- h) In the case of urban housing developments, deliver a housing habitability report to the Regulatory Authority for its validation in accordance with the format set forth in the Manual.
- i) Submit to the Auxiliary Agency the reports and the formats required in accordance with these Rules and the Manual.
- j) Regularly check by means within its reach that the beneficiary receiving the BHU support lives therein, submitting an annual report to the Regulatory Agency in accordance with the rules set forth in the Manual.