



Gobierno de Reconciliación
y Unidad Nacional

El Pueblo, Presidente!

2020
TE  nicaragua

PATRIA!
PAZ!
PROVENIR!

INVUR

INSTITUTE FOR URBAN AND RURAL HOUSING

*Vamos
Adelante!*
CON AMOR,
ESPERANZA
Y ALEGRÍA!

Government Policy

The Government of Reconciliation and National Unity in the National Human Development Plan has incorporated the National Housing Policy, which has as a priority the restoration of the human right to access a decent and safe housing for the Nicaraguan families with limited resources, in order to achieve a level of an adequate lifestyle.

Through a model of shared responsibility between the Government, Municipalities, trade union organizations, private sector, cooperation organizations and families.

Law No. 677 - Special Law for the promotion of housing construction and access to affordable housing, its regulations and reforms.

- Approved in 2009
- Interest rate subsidy.
- Direct subsidy.
- National land banking for development.
- Single window.
- Compensation for seniority.
- Automatic payroll deduction.



Situation of the Housing Sector

- In Nicaragua, the housing stock is approximately 1,116,350 of which 56% is urban and 44% rural.
- It is estimated that 950,000 homes need to be built and improved, of which 350,000 are new homes and 600,000 require improvements.
- 24.9% of Nicaraguan families live in conditions of poverty, a situation that limits access to owning their own house; either with its own resources or with financing from the national financial system.



The GRUN through INVUR in 2020:

764 Subsidies for the construction of Social Interest housing through Municipalities, Housing Cooperatives, Foundations and NGOs, distributed in the following municipalities:



Managua, San Rafael del Sur, Nandaime, Matiguás, San Fernando, El Coral, La Trinidad, Somoto, Jalapa, Quilalí, El Jícaro, San Nicolás, Juigalpa, Sto. Tomás, Nueva Guinea, Quetzalguaque, San Francisco Libre and San Francisco del Norte, Ciudad Darío, León, Santa Lucía, La Libertad, Acoyapa, El Rama and Bluefields.

260 Subsidies for Home Improvement through Municipalities and NGOs.

San Juan del Limay, Estelí, San Fernando, Pueblo Nuevo, San Nicolás, San Francisco Libre, Diriamba and La Concordia.



JALAPA

Project : Construction of Social Interest Housing

End Date: June 15, 2020

Municipality: JALAPA

Department: NUEVA SEGOVIA

Number of Houses: 17



BLUEFIELDS

Project 2019 -2020

Project: Counterpart for the construction of low-income housing.

Start date: AUGUST 30, 2019

Municipality: Bluefields

Department: South Caribbean Coast Autonomous Region (RACCS)

Number of Homes: 50



The reform to the housing law was carried out on June 16, 2020

Law No. 1031 - Law to reform the laws:

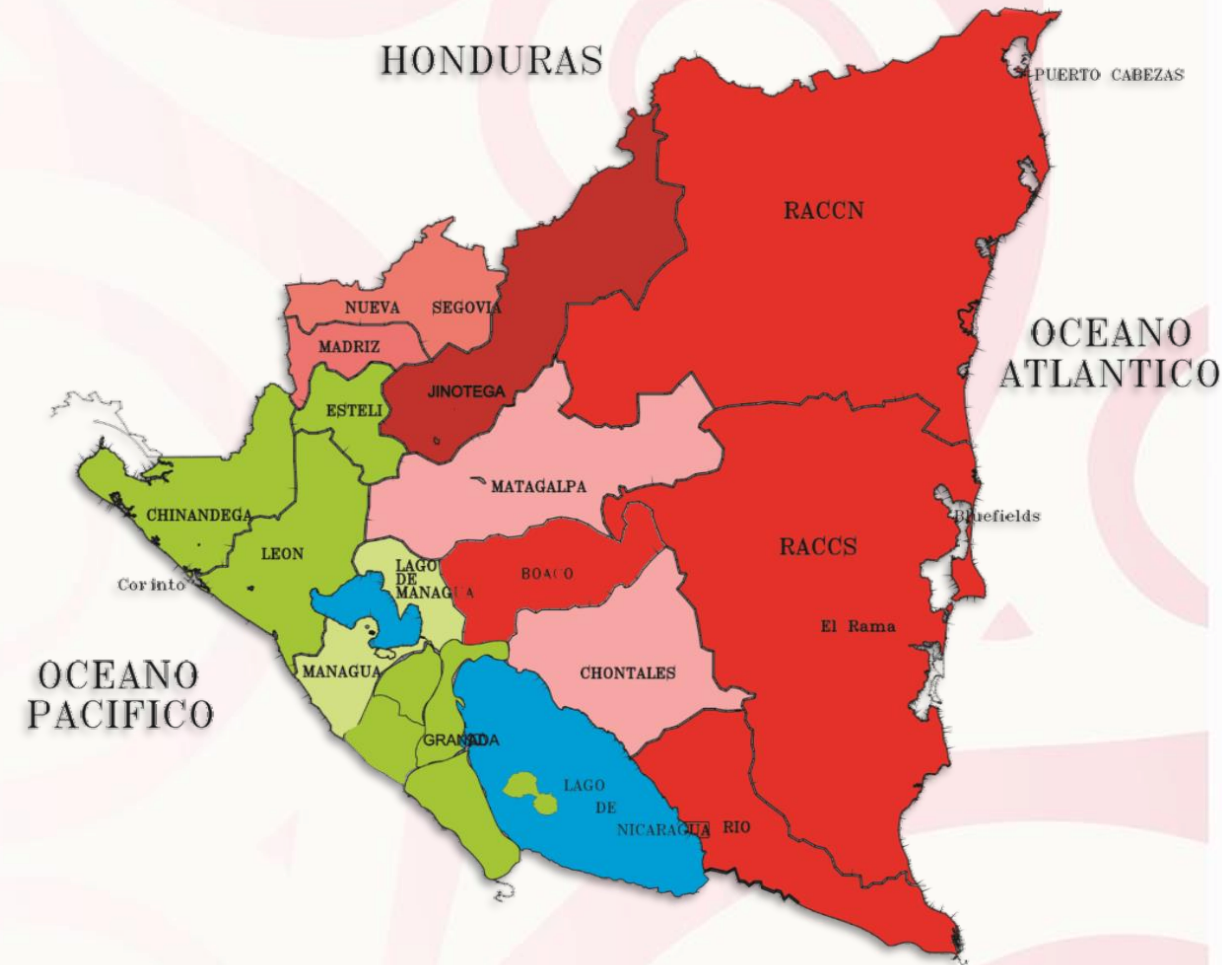
- **Law No.428 - Organic Law of the Institute for Urban and Rural Housing (INVUR).**
- **Law No. 457 - Law for Functioning, regulations and procedures of the Social Housing Fund (FOSOFI).**
- **Law No. 677 - Special Law for the promotion of housing construction and access to affordable housing, its regulations and reforms.**



GRUN through INVUR, estimations for 2021:

The construction of Social Interest Housing Projects with the new CABEL loan: \$ 171.6 Million

- Extreme social vulnerability to families with less than 1 average minimum wage income.
- To families with 1 to 4 average minimum wages incomes in projects with credit developed by municipal governments and housing producers.
- To families with 4 to 10 average minimum wages incomes in projects developed by housing producers.



Estimations 2020 - 2023:

- The Government of Reconciliation and National Unity has budgeted with treasury and external resources for the period 2020-2023 the construction and improvement of 12,468 houses.
- With the incorporation of this new program, we would be contributing to an increase of at least 18,660 houses, for a total of 31,128 new and improved homes.





In the period from 2007 to 2020, the Government of Reconciliation and National Unity (GRUN), in coordination with municipal governments and private companies, has facilitated the construction of 120,852 homes for the same number of families.



We continue to

Gobierno de Reconciliación

y Unidad Nacional

restore the

El Pueblo, Presidente!

Instituto de la Vivienda Urbana y Rural

right for

housing.