



El Salvador

Capacity Overview

Habitat for Humanity started working in El Salvador in 1992, partnering with local organizations, the private sector, government agencies and communities to confront the barriers that prevent families from accessing a decent place to call home. Thanks to a multisector and integrated approach, Habitat has enabled nearly 230,000 people in 226 communities across the country to enhance their quality of life through adequate housing solutions.

Habitat's inclusive housing programs in El Salvador focus on access to financing, alternatives for building or repairing homes, disaster risk reduction and response, and land tenure security. Adequate and affordable housing leads to improvements in health, education and economic opportunities, while reducing inequality and building resilience against disasters and economic crises. A catalyst for 13 of the United Nations' 17 Sustainable Development Goals, housing will be particularly important in a post-pandemic world as an essential component of any comprehensive approach to recovery and development in emerging economies, including El Salvador.

Habitat has directly invested up to US\$170 million in housing development in El Salvador and has helped mobilize more than US\$600 million in indirect investments, helping to create 45,000 construction-related jobs and more than 182,000 jobs in related services, such as transportation and hospitality. Habitat has built nearly 12,500 houses in El Salvador and repaired or improved more than 33,000 homes.

Habitat has partnered with financial institutions such as the Federación de Cajas de Crédito y de Bancos de los Trabajadores, or Sistema FEDECRÉDITO; Mexichem; and Monolit El Salvador. Our public partners include Fondo Nacional de Vivienda Popular, or FONAVIPO, and the Banco de Desarrollo de El Salvador, or BANDESAL.

Habitat's international partners in El Salvador include the United Nations Industrial Development Organization, UN-HABITAT, the Inter-American Development Bank, the Swiss Foundation for Technical Cooperation, the Netherlands Development Organisation, the Pro Victims Foundation, Citi Foundation, and the Oikocredit-Ecumenical Development Cooperative Society and Global Partnerships.

Habitat works in **226 communities** across all **14 of El Salvador's departments**. We have regional offices in nine of those departments.



- Active project locations
- Regional office

Country context

El Salvador is the most densely populated country on the North American continent, with 8 out of 10 Salvadorans living in inadequate conditions and 3 out of 10 families living in poverty.

Many of these families do not have access to sanitation, clean water or education. They also lack access to financing to improve their housing; obtain land ownership; and achieve the opportunity to live in safe, healthy and stable environments. With a high degree of urbanization,

El Salvador is located on active fault lines. This makes the country extremely vulnerable to earthquakes, tsunamis and volcanic eruptions. About 32% of El Salvador's 6.5 million people live below the poverty line, and 1.3 million houses lack adequate conditions for living. Extreme weather events such as hurricanes, tropical storms and floods are common, as are landslides and droughts. According to the Ministry of Environment and Natural Resources, El Salvador has suffered 52 extreme natural phenomena in the last three decades.

Inclusive housing

Habitat for Humanity provides low-income families with access to housing solutions through affordable loans to build new houses or improve existing homes. Housing solutions are provided under one of the three financing modalities: a loan, a partial subsidy and loan, and total subsidy. Each building project is carried out in concert with national construction regulations – including sanitary, environmental and municipal rules – as well as international Sphere standards and those from the American Concrete Institute.

Habitat's participatory platform promotes an active role among families who work to finance and build their own housing solutions. They participate in the construction

activities, receive technical assistance and commit to work to make their communities better. Loan payments are used to fund new loans throughout the country.

Through technical assistance, families strengthen their knowledge in topics such as financial education, construction, maintenance, community leadership and risk management. An average of 4,000 people are trained every year.

This model and the commitment of the families contribute to the sustainability of the program, since the payments received are re-invested in other families seeking decent, sustainable housing.





Disaster risk reduction and response

Habitat El Salvador has provided humanitarian assistance to more than 56,000 families affected by various disasters since 1998, including a series of tropical systems in 2020: tropical storms Amanda and Cristóbal and hurricanes Eta and Iota. In partnership with local governments, private companies, and humanitarian networks, Habitat helped families rebuild their houses and make roof improvements and provided emergency supplies and shelter to bridge the gap until homes were once again livable.

For example, in five of the country's departments, Habitat has collaborated with the Sistema FEDECRÉDITO financial institution to help 165 families by either building new houses or repairing damaged roofs.

With the support and financing of national partners, Habitat has provided a comprehensive humanitarian response for 47,000 families vulnerable to the COVID-19 pandemic. Many received hygiene kits and information about how to prevent the spread of the virus, while others partnered with Habitat to improve their homes, including upgraded water supplies. These actions were coordinated with community leaders, civil protection agents and local health officials, among others, to ensure solutions are part of a more integrated, community-led effort.

A grace period of four months was granted to 13,520 families, so they were not obligated to pay their housing loan fees during the worst part of the pandemic. Other families received debt and unemployment insurance coverage.

Land tenure security

Land tenure security is a fundamental pillar of Habitat's work. We advocate for adequate housing as a human right, standing up for families who need a decent place to live and promoting policies that facilitate access to housing.

In coordination with UN-HABITAT and the Ministry of Housing, Habitat worked with a management group and joined a consultative council that formed the National Housing and Habitat Policy. The work conducted through these multi-actor groups resulted in national housing legislation that Habitat was urging the national government to adopt as of mid-2021.

In 2019, as part of Habitat's global Solid Ground campaign, Habitat El Salvador worked with local governments to forge more inclusive, gender-sensitive and low-cost systems to help families gain access to secure land tenure.

Habitat's Terwilliger Center for Innovation in Shelter collaborated to develop a project to help families learn about and obtain land rights with technical support from the Institute for Property Legalization and in coordination with the municipalities of Huizúcar, El Paisnal and Puerto de La Libertad. Of the 530 families who went through the training in land tenure security, 226 have already begun the process of securing legal rights to their land.

Habitat El Salvador continues to advocate for housing policies with allies such as Cities Alliance, the National Council for Territorial Planning and Development, the Housing and Habitat Researchers Network in the Americas, the Rafael Meza Ayau Foundation, and the National Ministry of Housing.



The Habitat network

Habitat's work in El Salvador is supported by Habitat for Humanity International, an acclaimed global development organization that partners with a full range of stakeholders in more than 70 countries. We implement appropriate housing-related solutions for more than 5 million people per year in urban, peri-urban and rural areas. Habitat advocates for policies that bring adequate housing within reach for the estimated 1.6 billion people worldwide who lack decent shelter, and we help make housing market systems more responsive to their needs.

Habitat for Humanity International maintains our Latin America and Caribbean area office in Costa Rica. This allows Habitat to multiply impact through regionally centralized programmatic support. Our resources and expertise can be adopted for use in countries within the region, including El Salvador, in support of programming and other services.

Accountability

Habitat El Salvador operates with the highest level of responsibility and financial integrity under the guidelines of Habitat for Humanity International and national laws. Habitat for Humanity International also provides staff members, volunteers, vendors, donors and the general public a platform to submit confidential and anonymous notifications when they suspect or identify unethical activity. In accordance with our global whistleblowing policy, we expressly prohibit all forms of retaliation against whistleblowers.

Habitat El Salvador practices accountability, providing quarterly accounting reports and financial statements under an international audit and internal and external audits at the national level.



everyone

needs a place to call home

NATIONAL DIRECTOR

Ernesto Tobar

Habitat for Humanity El Salvador

Email: etobar@habitatelsalvador.org.sv

Office: (+503) 25106400

GLOBAL POINT OF CONTACT

Roberto Valladares

Foundations, Organizations, and Institutions Manager

Habitat for Humanity International

Latin America and the Caribbean office

San José 1513-1200, Costa Rica.

Office: (506) 2296-8120 ext. 4038

Fax: (506) 2290-1262

Email: RValladares@habitat.org



285 Peachtree Center Ave. NE, Suite 2700, Atlanta, GA 30303-1220 USA

322 W. Lamar St., Americus, GA 31709-3543 USA

(800) 422-4828 fax (229) 928-8811 publicinfo@habitat.org habitat.org