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MICRO_CASA

MICRO_CASA

01_Condition

02_Method

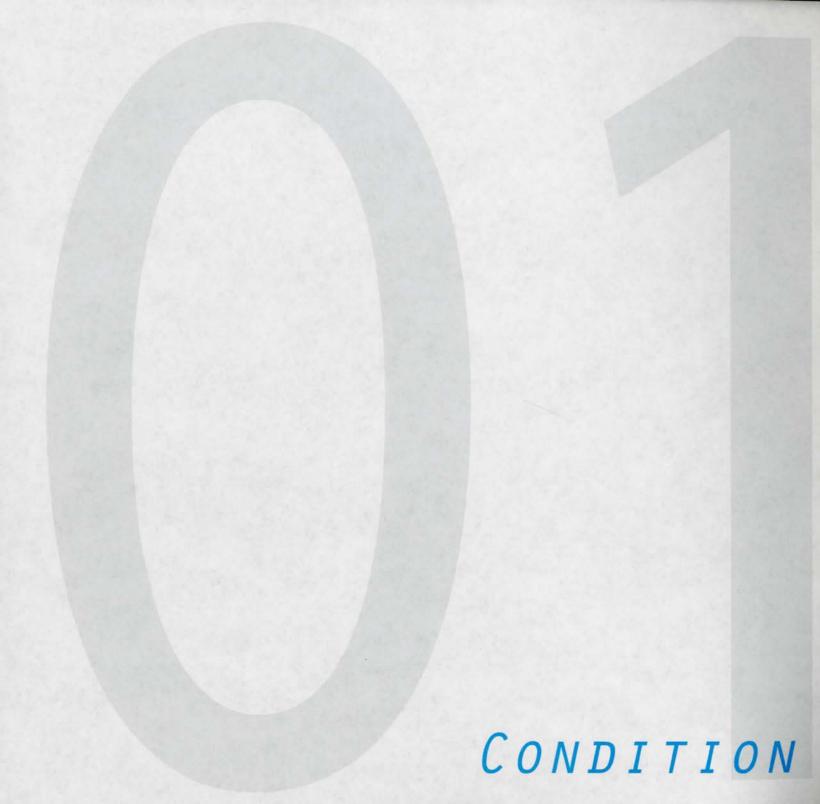
03_Case Studies

04_Analysis

05_Conclusions

06_Design

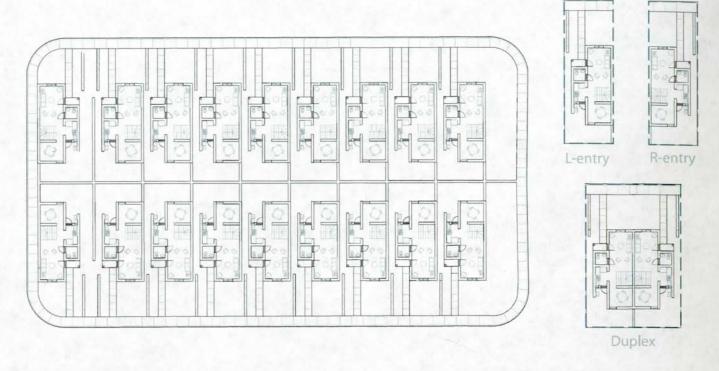
07_Works Cited



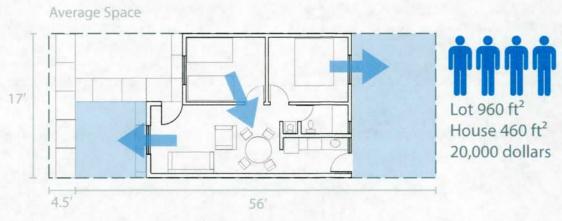
The city of Monterrey, Mexico is a large industrial city that seems to have limitless growth. Due to this growth there has been a race to provide sufficient housing for the population. One major way that this is occurring is through the development of planned communities on large tracts of land just beyond the border of the city's official urban footprint. This unique set of characteristics has led to spacial and economic realities that create many unique and interesting systems. Systems that both represent limitations and possibilities that can inform an architectural study and intervention in these areas.

Neighborhoods with block after block of monolithic homes; which can be seen as far as the eye can see, are constructed by large conglomerate companies who's goal is to create the largest number of homes in the smallest area in order to achieve the largest amount of profit. These homes, which typically sit on a 960 square foot lot, are usually one or two stories tall and range from about 400-800 square feet. Common interior and exterior living space are sacrificed for rooms that can be called bedrooms, which increases profitability. Backyards, that are more like a back pathways, are quickly built over for additional living space and front yards become off street parking as families increase the number of cars that they own and get tired of fighting for on street parking. Gates on windows and doors must be installed before the home can be occupied. Front property lines are built out with walls and carports so that ownership can be extended to the street which in turn controls how people use this public space.

As these communities continue to develop, the innovative use of space increases to accommodate a population that was never meant to live in the original square footage of the development. The ebb and flow on the individual lot and between lots also increases as densities increase and the needs of occupants change over time. Some occupants work together, some don't. Some homes increase, Some don't. Businesses come and businesses go. The question becomes, what can we learn from this intensive use of space and how can it inform a design project that attempts to intensify use of space in the existing footprint of these communities in a intensification of uses that is informed by the informal relationships that already exist.

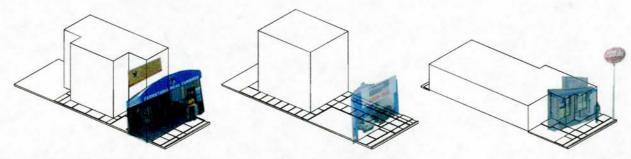


The same floor plan is repeated hundreds of times to fill in entire blocks. In this neighborhood the only variation is the occasional mirroring of a lot or a duplex lot which mirrors the same home

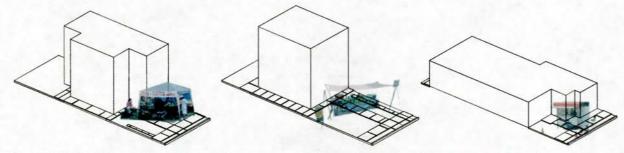


The dining room becomes an additional bedroom unless financing is available to build onto the front or back of the home.

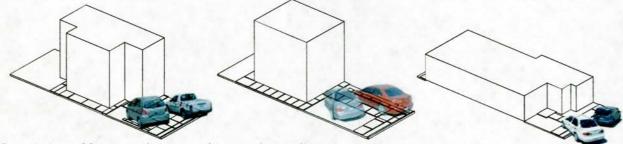
INTENSIFICATION OF USES



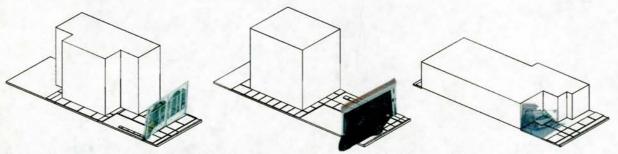
Conversion of private space to the home business becomes one means of survival



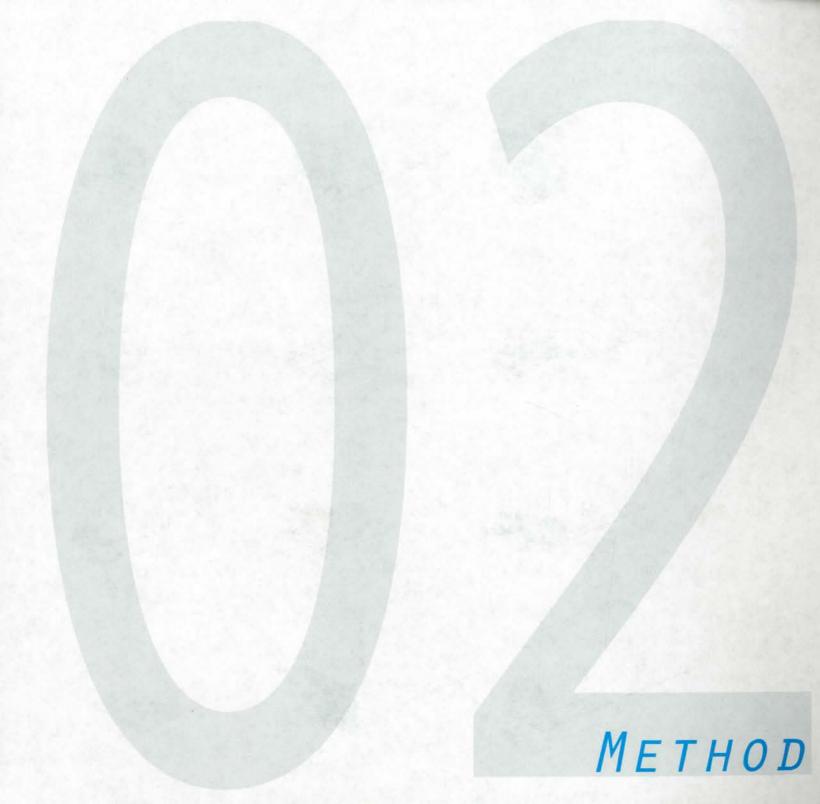
The mobile business allows for vendors to test different areas or different places for sales



Conversion of front yards into parking and guarding spaces is common practice.



Marked property boundaries all for better protection of possessions and home businesses.

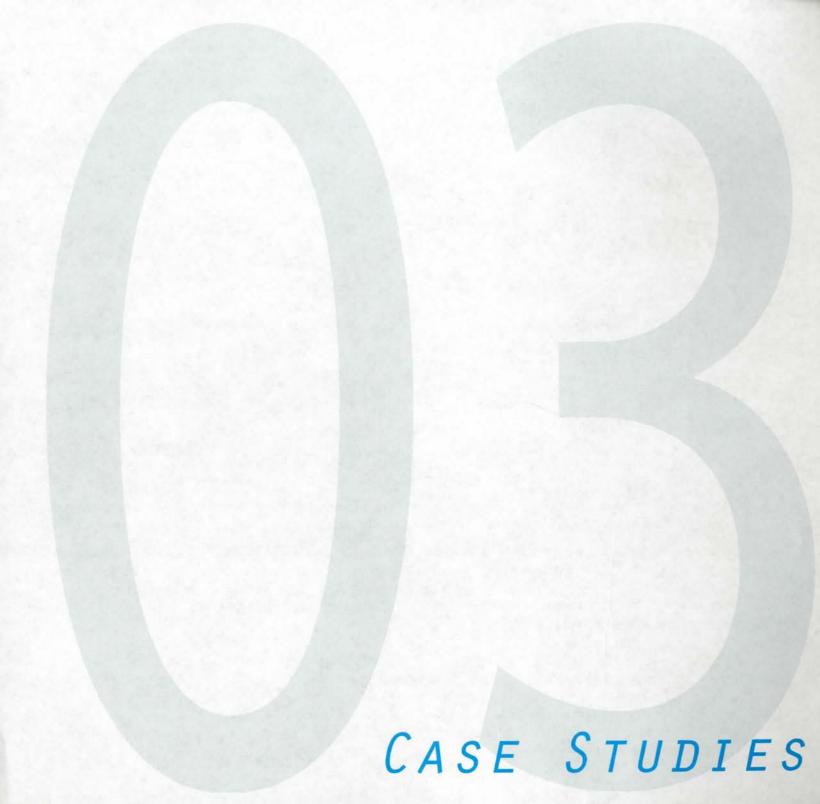


Understanding a city and the way that it develops can be a difficult process because of the many factors that affects the way people move through and create environments in the spaces that they occupy. In order to better

understand why mirco-casas are being built intense **mapping** and **analysis** of the city is employed at various scales. Through this process, understanding of relationships and realities can be developed. It is important to use various scales including the city, neighborhood, the block and the individual house level in order to understand the overall relationships of the city and its municipalities by studying various economic, infrastructural, demographic and economic realities.

Additional mapping focuses on three neighborhoods that are geographically removed from one another to the south-east, north and north-west of the city. In addition to them being located in different parts of the city these neighborhoods were chosen because of their age and the relative amount of development that has occurred posterior to the original construction. Mapping and de-contructed at the block and house scale is also used in order to understand the original and subsequent uses of space and to best determine the best possible methods of entry into this urban phenomenon.

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In addition, it is also important to understand similar architectural CASE STUDY projects and how they have address similar problems or issues. Two projects of particular interest are those of Teddy Cruz and Alejandro Aravena of Elemental.

Teddy Cruz is of particular interest because of his deep acknowledgement of the processes that are involved in the development of a community and neighborhood. Critical to Cruz are the social and economic factors that many would see as limitations but that instead become conditions that allow for new forms of innovation. Innovative uses of space that can be applied to a new environment that on its own would never develop in such a way.

Elemental, on the other hand sees limitations as a means to focus the scope of a project to only the necessary minimum while at the same time building into its design the capacity for expansion. Porosity that can eventually be taken over by the occupant when time and economic conditions allow it to happen. It is a project about pre-planning for the unknown variables of future growth.

CASE STUDY

TEDDY CRUZ

Tijuana Case Study Tactics of Invasion: Manufactured Sites Teddy Cruz

Teddy Cruz describes how his practice in San Diego has used its experience of Mexican/US border conditions to inform a project of urban acupuncture that has the potential to bridge the enormity of a transnational divide that exists between two adjacent communities. In essence a simple prefabricated aluminium frame, Manufactured Sites could provide the much-needed, small-scale infrastructures and services for favela-like settlements.

This project focuses on low-income informal settlements in Mexico and how the manufacturing sector can be re-tooled to be used to help the communities in which they exist. While this is a critical sector of Mexican society there are many other groups that are also effected by the political and economic conditions but receive little or no attention because they are not the poorest of the poor.

Minimum standards for housing development should not be accepted simply because they are better than the worst case scenario. Large companies should not have the power to mandate what is acceptable for those of the middle class. Teddy Cruz touches on the importance of studying and understanding these conditions in the design process just as much as understanding spacial and programmatic conditions.



ELEMENTAL

70 HOUSING UNITS Under construction Location:

Monterrey (México)

Areas:

Land area: 6.591m² Initial house: 40m² Final house: 76.6m² Initial duplex: 40m²

Expanded duplex: 76.6m²

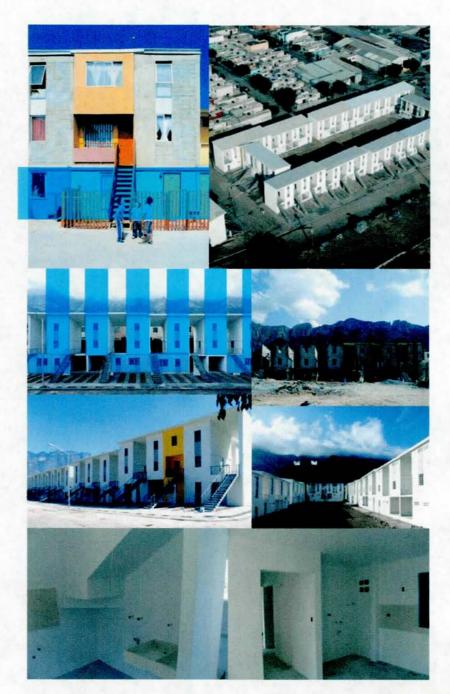
Client:

Instituto de la vivienda de Nuevo León (IVNL) Engineering:

Área de Proyectos e Innovación tecnológica, IVNL

Urbanization and specialization: Área de Proyectos e Innovación tecnológica, IVNL

Restrictions: Santa Catarina is a city of 230,000 inhabitants, located in the state of Nuevo León, in the northwest of Mexico. This project is Elemental's first outside of Chile. The Government of Nuevo León, México, commissioned the design for a group of 70 homes on a site of .6 hectares in a middle class neighborhood in Santa Catarina. The required density suggests the application of the typology developed for the unique conditions because the climate in Santa Catarina is very different from the northern dessert climate of Chile for which the design was originally developed. Both sun and rainfall were factors that had to be addressed.







Monterrey is located in the north-east part of the country in the state of Nuevo Leon at the base of the Sierra Madre Oriental Mountains. It is about 135 miles from the border to with the United States.

It was founded in 1596 by Diego de
Montemayor from Spain. Its proximity to the
United States as well as its place as capital of
the state of Nuevo Leon has allowed it to
become an industrial center for both the state
and country. Industries such as steel, concrete
and glass have all played an important role in COAHUILA STATE
the development of the city. More recent
companies include the Beer producer
Cuahtemoc Moctezuma, Carrier, Daewoo,
General Electric, Gamesa and LG.

This concentration of large business has created a better than average level of employment which in turn supports the demand for housing.



This demand for housing exists in an environment that has many unique factors that have caused it to form as the micro-casa phenomena.

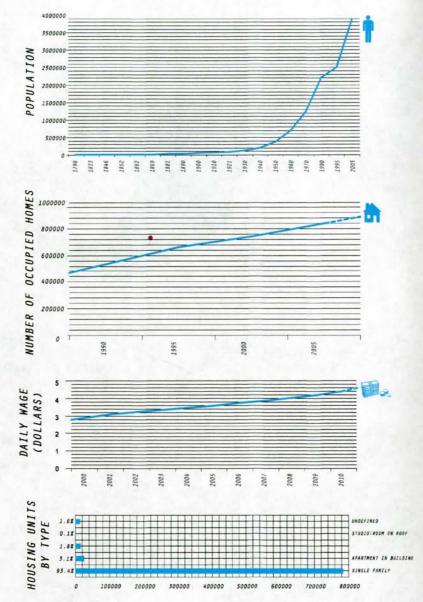
An explosion in POPULATION to a recorded 3,864,331 million people in the 2005 census has created a tremendous demand for new housing stock. Builders have focused on turning once agricultural land which is located just outside the formal urban footprint of the city in to developments of smaller and smaller homes on smaller and smaller lots in order to create maximum efficiency and maximum profit.

The ECONOMIC CRISIS of 1994, has causes many to lose their wealth because of the devaluation of the peso. This means that newly forming families don't have the benefit of accrued family wealth.

INFLATION has also continued to rise. Between 2007 and 2008 it rose to 6.5% from 3.8%. Inflation in 2009 is expected to be 4% a full 1% higher than The Bank of Mexico's minimum standards of 3%. Inflation means there is less money to spend on things like housing because more must be spent on necessities.

WAGES have also remained fairly low. In 2010 the daily minimum wage was increased to 4.36 dollars.

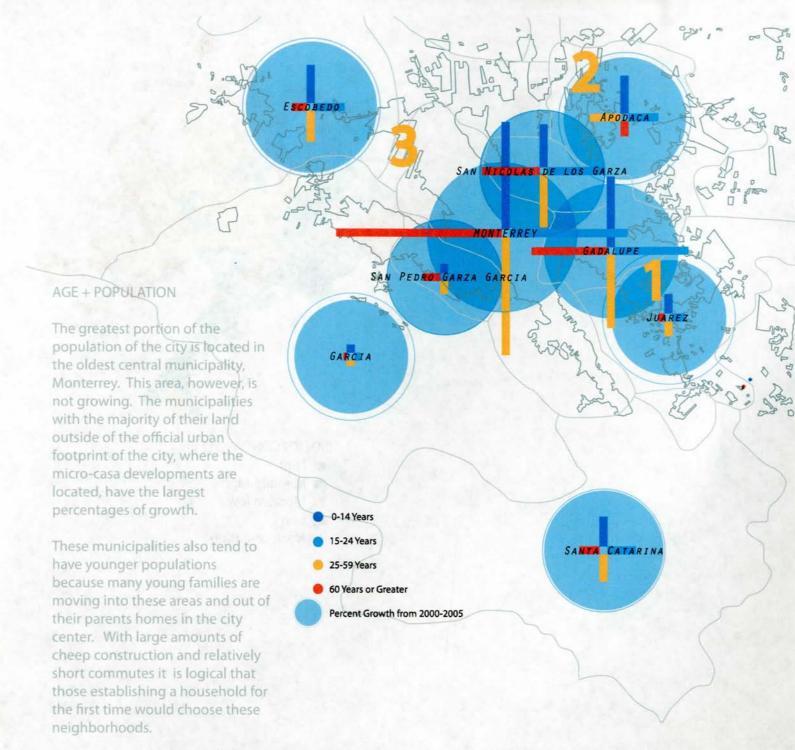
The availability of FINANCING has also been a huge problem. While programs like the Instituto del Fondo Nacional de la Vivienda para los

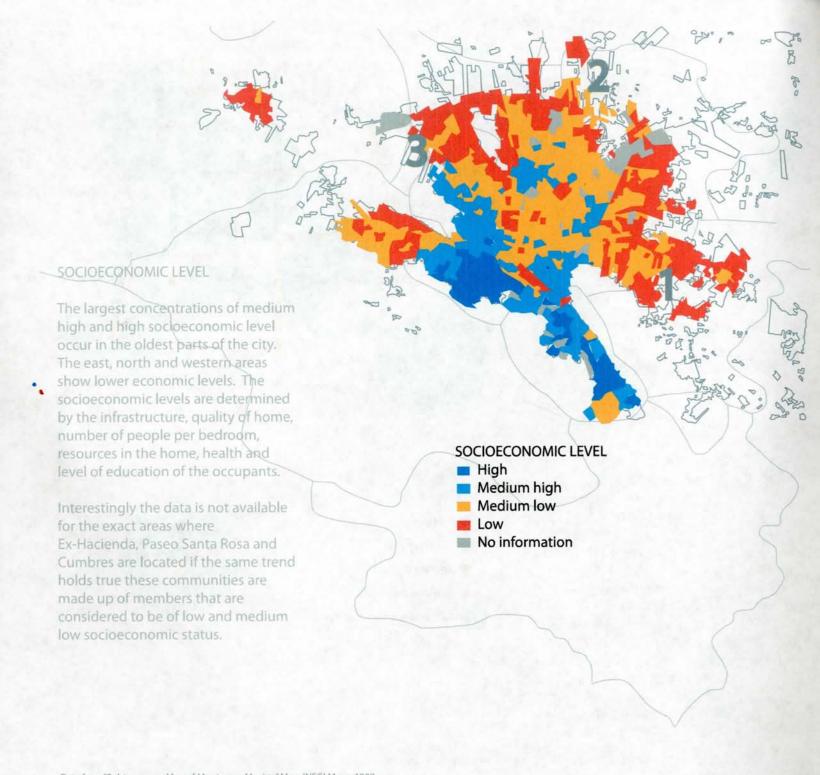


Trabajadores—INFONAVIT) has helped to provide some small direct shot-term loans to builders. The low wages, high cost of living and low government limits on how much a worker can borrow has made afford ability a huge issue forcing construction to be smaller and of lower quality.



Fingers of horizontal development can be seen to stretch out from the historic city center to where the three neighborhoods that are analyzed for this research are located. Ex-Hacienda El Rosario which is lies to the south-east of the city and can be the most difficult to travel to because highways follow the footprint of the Cierro de la Silla, so there is no direct path to this area from the majority of the more established areas. Paso Santa Rosa in the north-east part of the city is located much further from the city center but very close to infrastructure like the international airport and the national highway to the north. Real Cumbres in the north-west is the most established of the three neighborhoods. While it is the closest to the central area of the city it is also located near factories and is often congested with traffic and pollution produced by these businesses. All three of these developments are located just outside of the urban footprint of Monterrey but have been connected to the government water and sanitations systems in their respective municipalities.





Economic Level

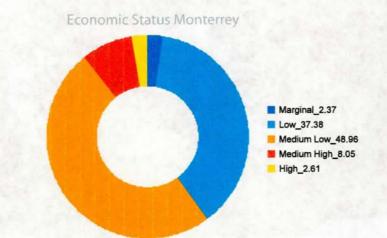
Overall the majority of people in the city are of low and medium low income. The wealthy people, medium high and high, make up only 10% of the total population of the entire city.

Apodaca, where Paseo Santa Rosa is located is primarily made up of low and medium low income households.

Guadalupe, where Ex-hacienda El Rosario is located is sightly more diverse in terms of income level with 5% marginal, 36% low income, 51% in the medium low, 6% in the medium high and under 1% in the high level.

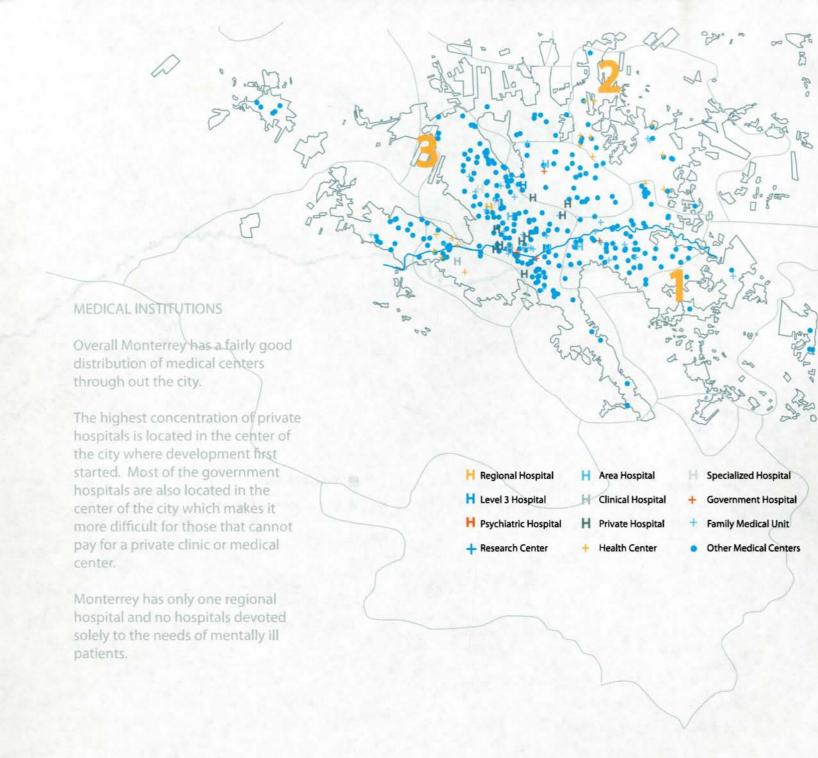
Escobedo, where Cumbres is located there is a shift back to the low level, with less than 1% marginal, 64% low and 35% medium low.

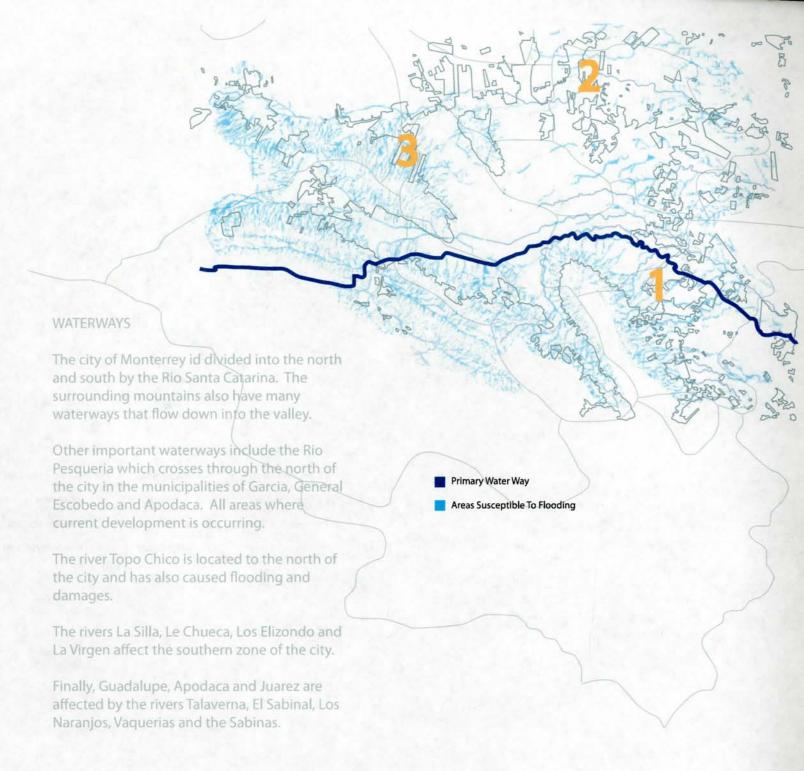
It is interesting to note that The municipalities in which our neighborhoods are located tend to be more geographically removed also have the greatest portion of marginal and low economic status occupants. The lower the price and quality of the land the greater the problems of poverty access to services.





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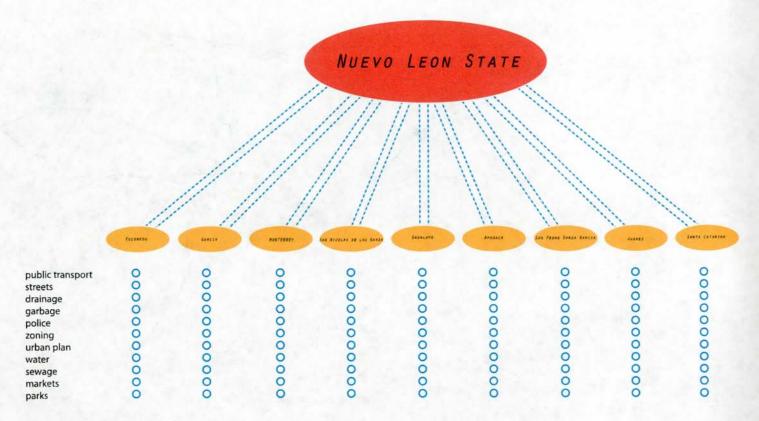




URBAN INFRASTRUCTURE Monterrey has transportation infrastructure that consists of rall, metro, public and private vehicles and air travel. Rail is primarily used for the transport of goods from the manufacturing sector to the Northern border with the United Railroad States. Metro There are two major metro lines that primarily **Primary Roads** serve the central municipality of Monterrey. Secondary Roads While there is some talk of extending these lines they currently do not reach the areas were the Airport majority of growth is starting to take place. Cars, taxi's and buses are the primary mode by 70 which people travel. The number of private cars on the road continues to increase as the use of 60 buses fall. This increased volume creates traffic 50 Transportation Use patterns that are often more than the current system is able to handle. The secondary street infrastructure connects to primary highways that run east-west and north south. 20 10 Monterrey also has an International airport in the north-east part of the city. There is no public

transport connection between the airport and

the city center.



Municipal Government Structure

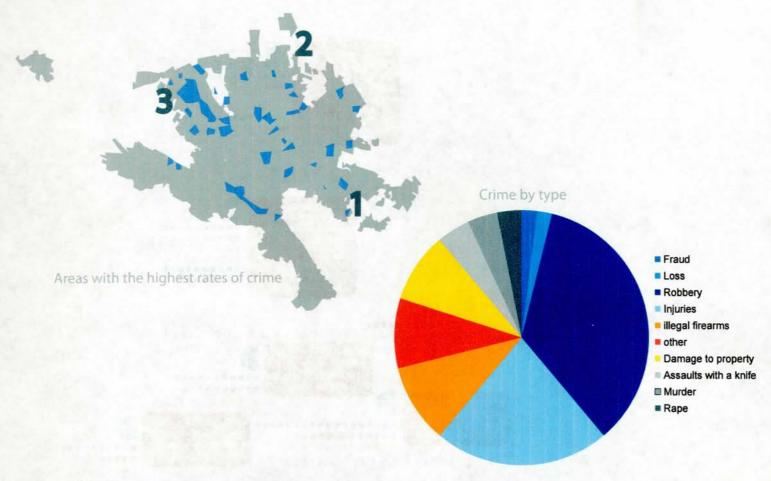
Each of the municipalities of the city has its own government and deals with the internal issues of its own area. Each has its own way of dealing with public transport, streets, garbage pick-up and police force. There is little organization between the municipalities because of Federal Constitution which states that each municipality must work directly with the state. It means that it is against the law for the municipalities to work together. All communication must go through the state. The results in disorganization and the inability to combine services that would run more efficiently together.

By law each municipality must also provide safe drinking water, sewage and street drainage, public fencing, market areas, parks and trails, cemeteries and protect public space. The state has the right to take over these responsibilities if the municipality does not meet them.

Each municipality also has the responsibility to create, pass and enforce zoning law and urban development plans. As part of this process the municipality controls ecological areas, historic preservation areas and the expansion of public transit

Data from "Monterrey, Mexico." Map. INEGI Maps. INEGI, 2007. State Board of Streets and Transportation of Nuevo Leon.

From Article 115 and 132 of the State Constitution of Nuevo Leon, in accordance with Article 115 of the Federal Constitution

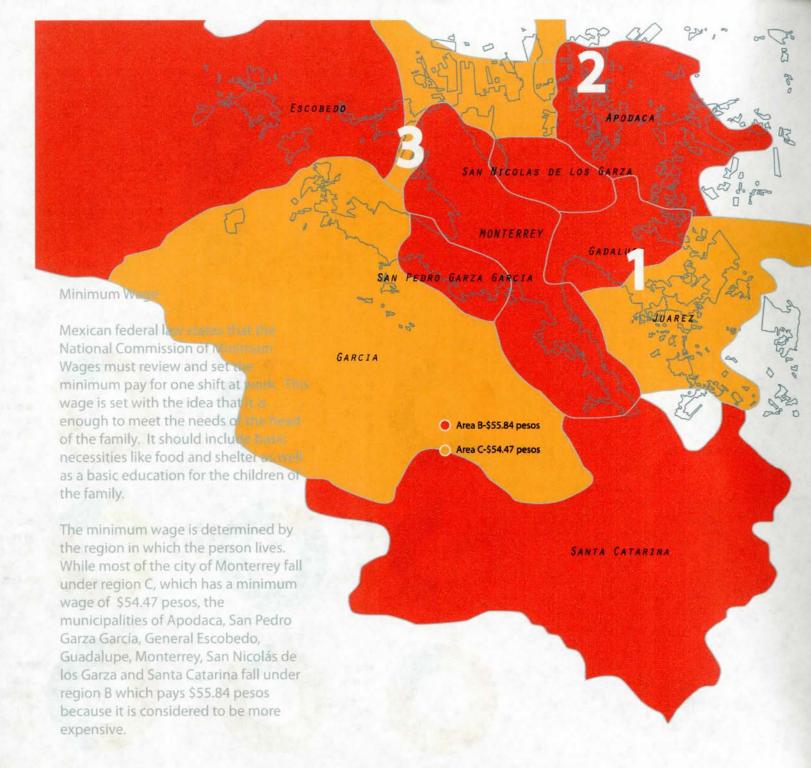


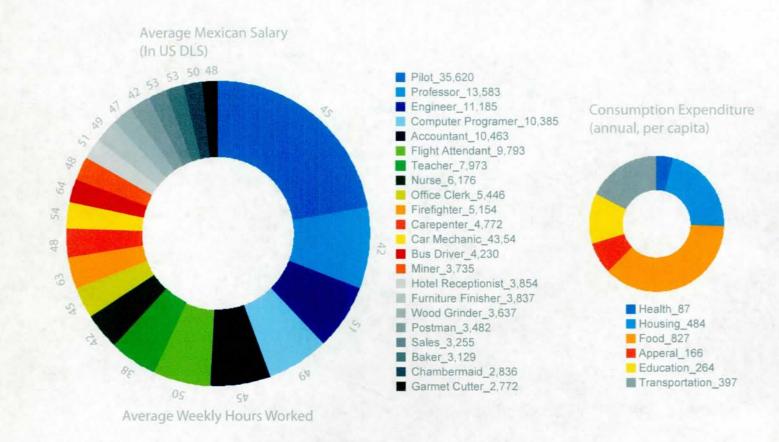
Criminal Activity

When looking at the types of crimes that are committed by those people that are caught and sentenced for that crime, robbery is by far the largest portion of criminal activity. The majority of crimes that occurred and for which the criminal was sentenced happened in the municipal of Monterrey. This might be due to the fact that more people are caught in this area or because more people live there.

Perhaps more interesting is the percentages that municipalities spend on public safety. In 2000 Guadalupe spent 12%, San pedro 12.34% and Garcia spent 11.16%. On the low end of the spectrum Juarez spent .41% and Santa Catarina spent (1.67%).

Much like the state government oversees all communication of the municipalities the National system of Civil Protection creates plans and provides emergency prevention and relief efforts in the care of natural disaster or emergency situations. Other fragmented police forces are in charge of various activities like the Policia preventiva deals with keeping the peace and domestic issues while the Ministerio Publico investigates crime.



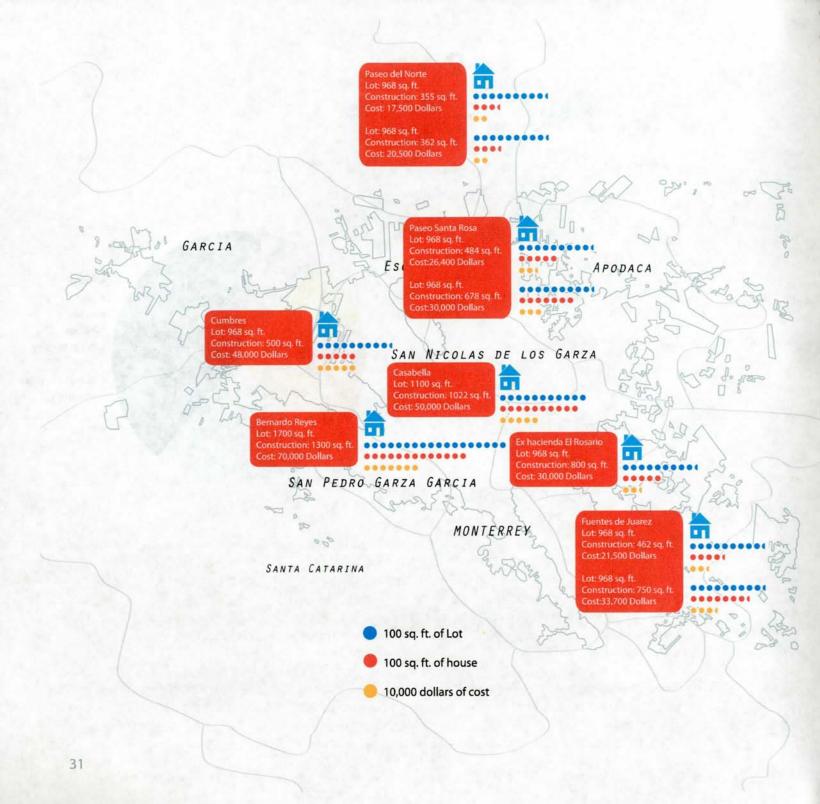


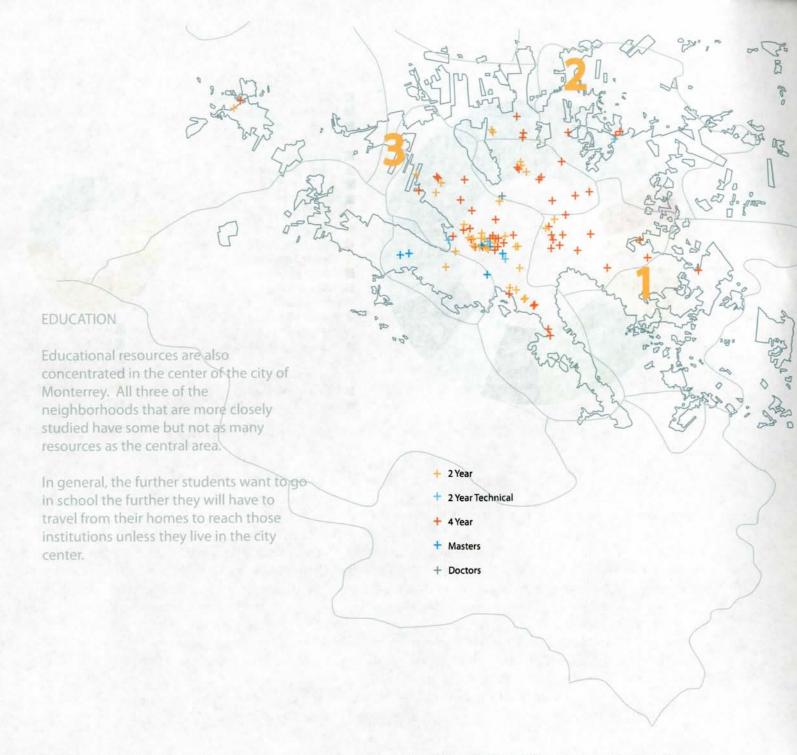
Average Incomes and Household Consumption spending

Income levels in Mexico are significantly less than other countries like the United States and Europe. On average a airplane pilot makes 35,620, a teacher makes 7,973 and a garment cutter in a factory makes 2,772 dollars a year. In addition the average number of hours worked is also greater. Many jobs in the United States are based on the 5 day, 35 hour work week where as in Mexico the average is as low as 38 for a teacher and ask high as 64 hours a week for a bus driver. Many jobs also operate on the 6 day work week with Sundays being the day off.

On average the annual per capita spending on consumer goods is 3, 034 dollars a year. The greatest portion of this

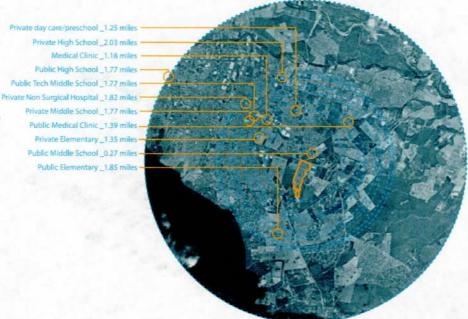
goes to food at 827 dollars. Housing and transportation take the second and third place with 484 and 397 dollars consecutively. While living costs are comparably low, this amount can be anywhere from as little as 8.5% of an average income to more that what a person makes in a year. It should also be noted that these are averages and in many areas more costly areas, like Monterrey, living expenses are much higher.





NEIGHBORHOOD STRUCTURE

Ex-Hacienda is located in the south-east part of the city in the municipality of Gadalupe. It is a uniform development except for the exclusive sector. The majority of the homes are two story single family homes. This neighborhood is not as new as Real Cumbres. It is only about 6 years old. While some people have built gates, businesses and second stories, the original housing stock is quite visible. These houses were designed to be expanded upwards by the builder with rebar and structure that can support an additional story. Some of the corner lot lots



have small businesses but most of the development formal and informal is occurring outside of the neighborhood. The variety of services that exist in Real Cumbres does not exist here. Park areas are available but have no playground equipment or pavilions for the community to use.

This area has both private and public schools within a 2 mile radius but again many of the educational resources are in the center of the city. Jobs also tend to be in other parts of the city. There is access to bus and taxi service, however, the motor vehicle is the primary mode of transportation.



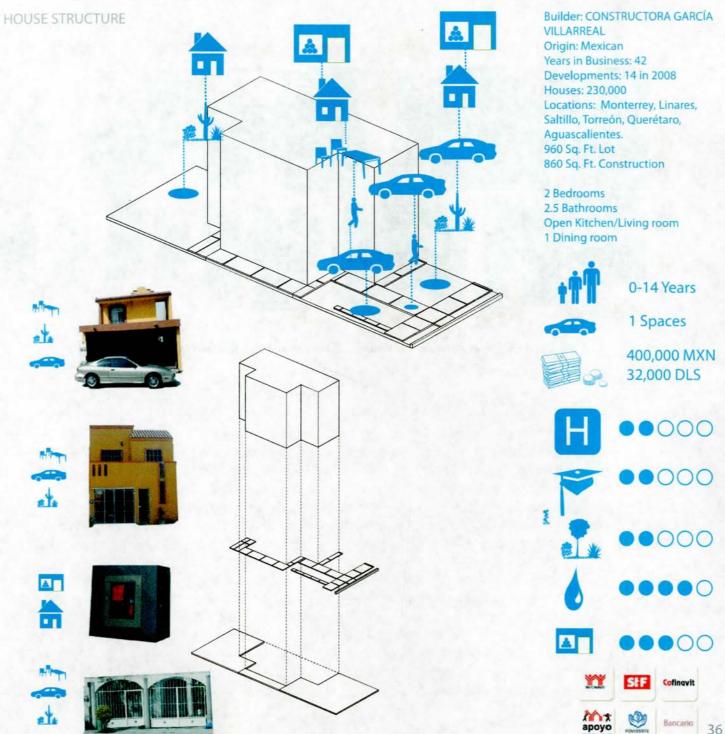
LOT STRUCTURE

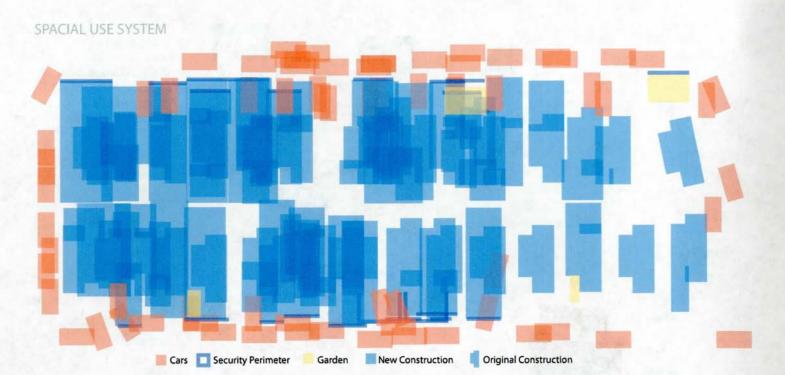
All of the homes, except those in the exclusive zone, in Ex-hacienda are made up of two story homes that are shifted onto one side of the lot in-order to allow for a passage way down one side of the house to the back yard. These homes are designed with one parking space and one small garden area in the front as well as a backyard with exterior laundry possible.

Like in the other neighborhoods the parking is used for multiple uses and the garden area becomes parking by blocking the sidewalk. In some cases this parking area is being covered or gated.

Different businesses are being started either in the front living room space located on the front of the house, closest to entry or in a newly constructed areas that take over the parking or garden.

While there is more parking available on these blocks than Real Cumbres the flex and flow of uses is again present. Although because this is a newer neighborhood the use of the parking spot and front garden as extended living space is less frequent due to the lack of security at the front of many of these homes.





LAYERED USAGE

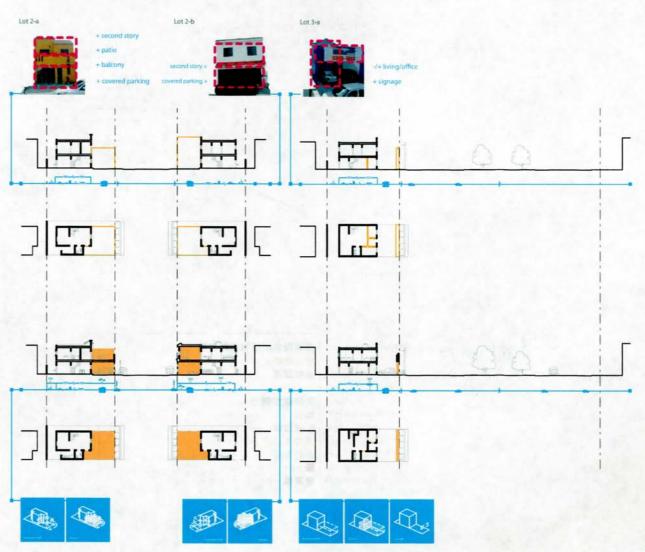
In Ex-Hacienda El Rosario there are the beginning of development occurring over the existing fabric of construction. Corner lots tend to be most likely to be expanded for business use while central lots are built to the front and back for additional living space and secure parking areas. The tendency to park in the street across the front of the lot before using one's designated lot parking spot can be easily noted. This may be due to the desire to guard spots that are not in front of an entry because they are taken on a first come first serve basis. Families with more than two cars have to push out to their neighbor's space or overflow to ends of blocks where there are spaces along the sides of units. This presents a problem of security, however, due to the face that cars that are not visible from a home are more likely to be broken into or vandalized.

Very few front yards have been constructed upon for the use of a garden but may are built over for protected parking or at least gated to create a street perimeter. Many back yards are completely built out to the property lines which removes any exterior space in the back of the lot. This seems to indicate that private exterior space is valued less than additional living space or that front yard exterior space is seen as just as good or better for activities that spill outside. There is also the added benefit of the ability to use front yards as parking when they are not being used for gathering. In addition building out to the property like indicates that there is little concern for natural daylight's ability to penetrate living spaces.

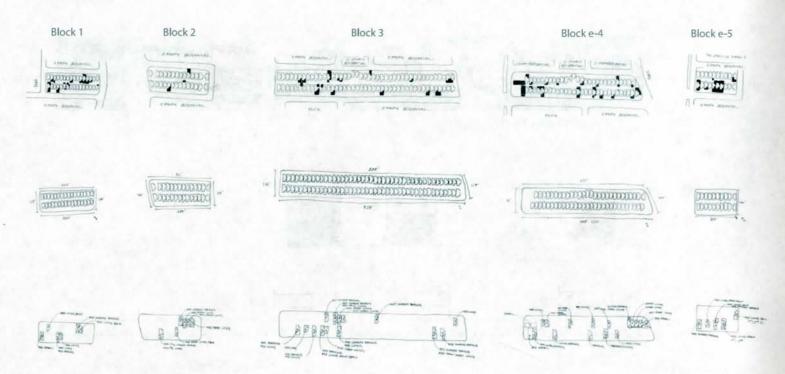
Modification Process

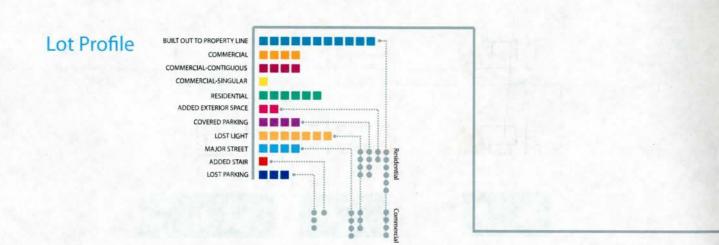


2_EX-HACIENDA EL ROSARIO

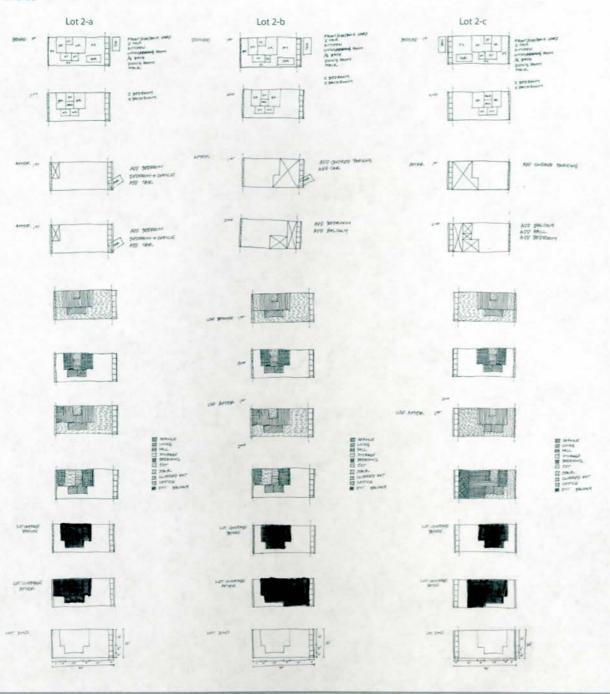


Blocks





Lots



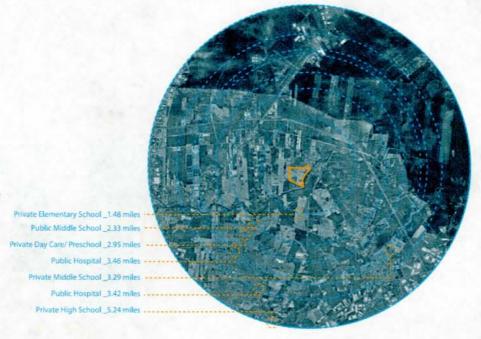


NEIGHBORHOOD STRUCTURE

Paseo Santa Rosa is located in the north-east part of the city in the municipality of Apodaca. It contains both one story and two story single family micro row houses.

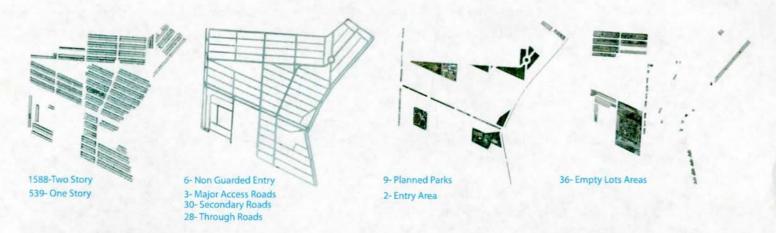
This neighborhood is also a newer neighborhood so there is not a large amount of overlay development. Many of its lots have yet been built upon.

Outside of the neighborhood are basic services like a gas station and smaller privately owned businesses. There is a large amount of heavy traffic along the entry road due to the larger amount of industry that exists in this area.

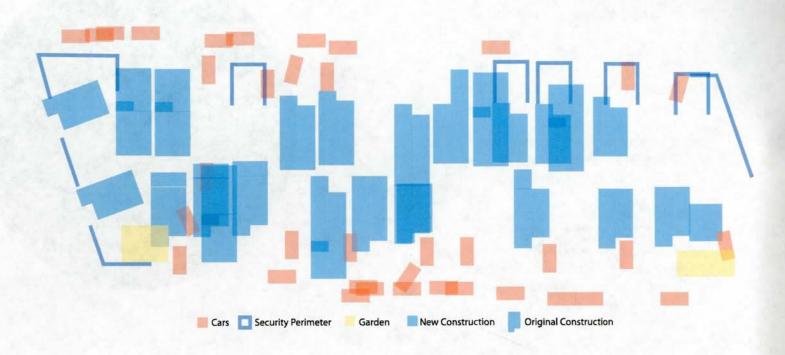


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There are mainly private schools in this area, as the government has yet to expand into this zone. Hospitals are over three miles away making for more difficult access to medical services. While there are fewer services the price of a home in this area is the cheapest when compared to Cumbres and Ex-Hacienda.



Houses Street System Green + Recreation Un-built Lots

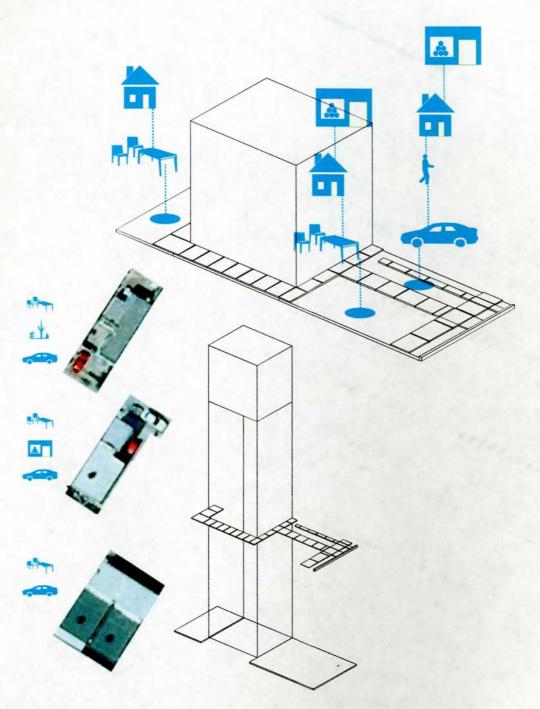


LAYERED USAGE

In Paseo Santa Rosa the development has not reached a level of original construction completion that is as far along as Ex-Hacienda or Real Cumbres. There are large areas that have been leveled in preparation for or have begun to be constructed upon but many lots are still available. In the blocks that are completed there is some additional new construction that is taking place to expand the original built fabric. In more cases the trend seems to be for building out the front of the lots instead of the back of the lots. These homes are set further back from the street than the other two neighborhoods which allows for two cars to be parked in the front area of the home.

A unique development to in this neighborhood is a larger amount of lots that have build additional security measures around the home. There are more lost that have added security fencing and walls on the street side of the house marking boundary of each home while deterring would be criminals. The increased emphasis on security on these homes is an indicator that the neighborhood had problems with break-ins making it a priority for residents to protect themselves in any way they can.

Another interesting thing to note in this community is that corner lots have on seemed to develop into commercial spaces. Instead these areas have simply been walled in with their respective home. It is not clear whether this has anything to do with the age or perhaps the availability of resources to develop such businesses.



Builder: CONSTRUCTORA GARCÍA

VILLARREAL

Origin: Mexican Years in Business: 42

Developments: 14 in 2008 Houses: 230,000

Locations: Monterrey, Linares, Saltillo, Torreón, Querétaro, Aguascalientes.

960 Sq. Ft. Lot 800 Sq. Ft. Construction

2 Bedrooms

2 Bathrooms

Open Kitchen/Living room

1 Dining room



0-14 Years



1 Spaces



350,000 MXN 28,000 DLS

































BLOCK STRUCTURE Backyards **New Construction** THE PERSON ASSESSED. **Original Construction** Parking Front yards Sidewalks Cars

LOT STRUCTURE

The homes, , in Paseo Santa Rosa are made up of two story and one story homes that are either shifted onto one side of the lot in-order to allow for a passage way down one side of the house to the back yard or built in row house style. These homes are designed with two parking spaces and a backyard. The relative space occupied with existing construction is low which makes for easy expansion to the street side of the structure.

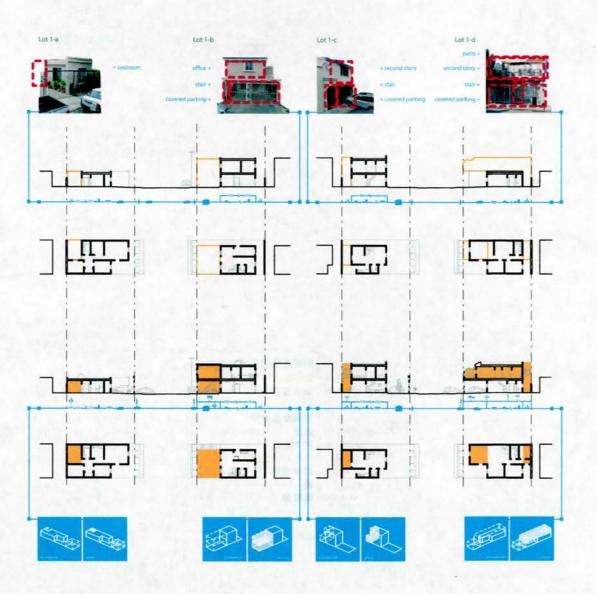
New uses can mainly be seen on the front side of the lots which takes up one or both parking spots. Due to the relative lack of services in and just outside this community it seems that it is quite possible that more businesses will quickly develop in this community.

Its relative distance from the city center puts it at a disadvantage but its location close to the airport is an asset that could be taken advantage of.

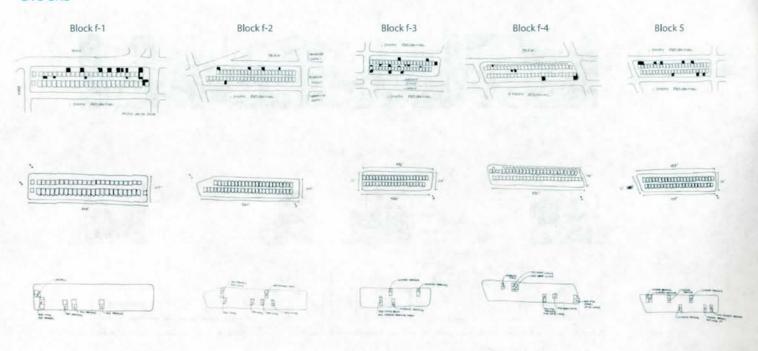
Modification Process

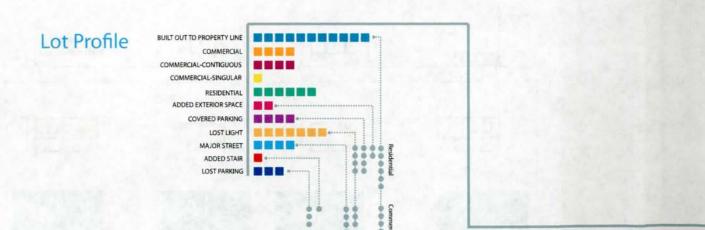


1_FUENTES

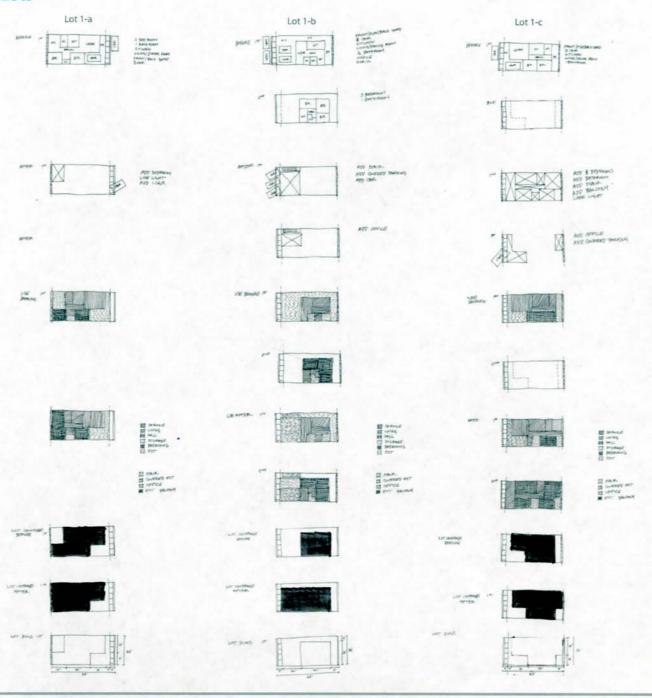


Blocks

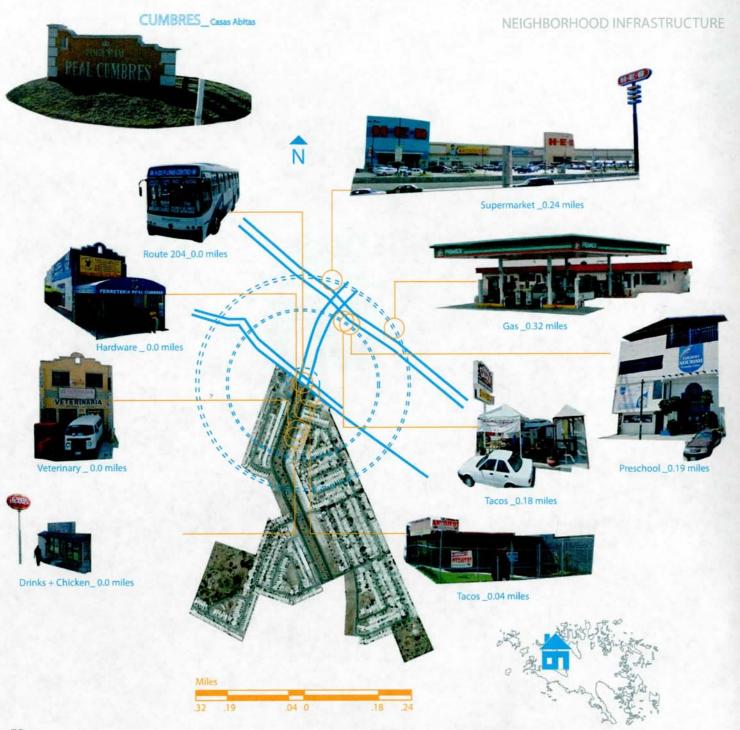




Lots





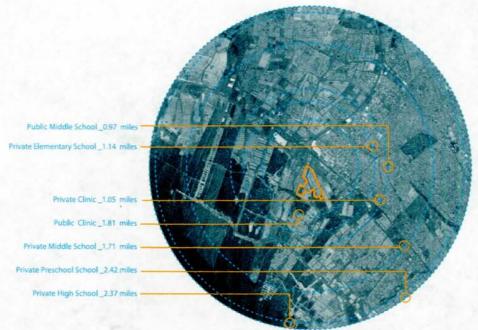


NEIGHBORHOOD STRUCTURE

Real Cumbres is located in the north-west part of the city in the municipality of Escobedo. It is a mixed development that includes micro_casas as well as free standing and row houses that have a relatively larger foot print.

Due to the age of this neighborhood there is a greater diversity of transformation from the original housing stock and a large availability of goods and services within its development. The greatest concentration of such development has occurred on the primary divided access road that divides the east and west

Houses



Green + Recreation

Un-built Lots

halves of the community. While these buildings were originally designed as single family homes their location on a busy street has led to their being divided or taken over for commercial use. A variety of large chain commercial stores as well as some locally owned stores are located outside the main entry on a large divided road.

There is are both public and private elementary, middle and high schools located in a 2.5 mile radius of the community. Additional resources are located in the city center which is further away. While there is bus service in this area, use of the motor vehicle gives best access.



Street System

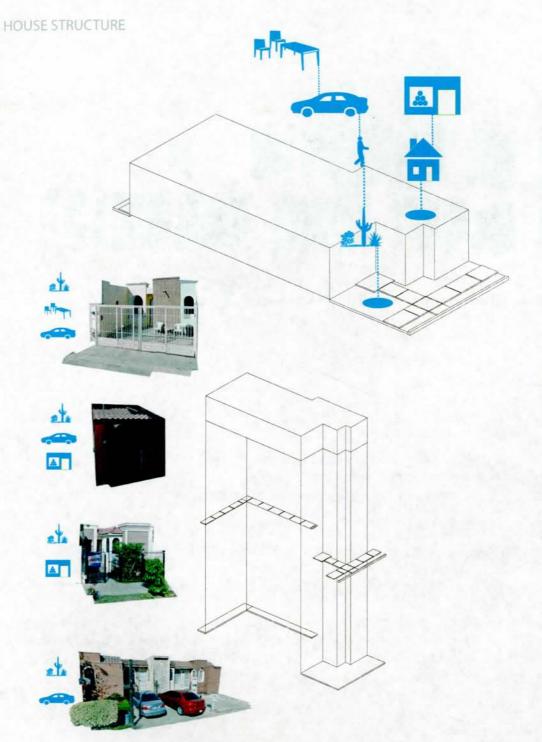
LOT STRUCTURE

The micro_casas in the Real Cumbres development are designed for maximum use of the lot. These one story homes almost entirely fill the lot and have no parking space.

They share part walls on both sides with a walkway that runs across the back and down half of one side of the building. The entry is located in the furthest section from the sidewalk.

In general people will try not to park in front of other's homes but if it is not an entry or exclusive they are allowed to do so. Blocking entry to off street parking is not allowed but due to the limited parking available people often park across sidewalks and on front gardens in order to maximize the area over which they maintain ownership.

In these smaller homes the front bedroom is often the best area to be converted into commercial use, unless the garden is built over. Generally, however, The front garden which is converted into this area becomes parking and when not occupied by cars, serves as an expansion of the interior entertaining area of the home. These combined uses of space create a flex and flow of use over a day, week and even a particular year.



Builder: Casas Abita
Origin: Mexican
Years in Business: 28
Developments: 40
Houses: 26,000
Locations: Monterrey, Chihuahua,
Aguascalientes, León, y Puerto
Vallarta

900 Sq. Ft. Lot 600 Sq. Ft. Construction 3 Bedrooms 1 Bathroom Open Kitchen/Living room



0-14 Years 15-24 Years



0 Spaces



650,000 MXN 48,000 DLS























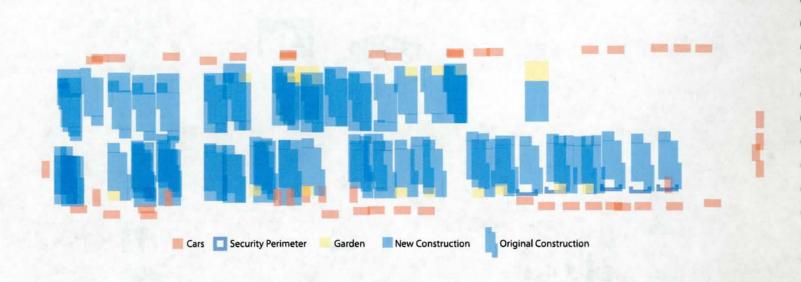












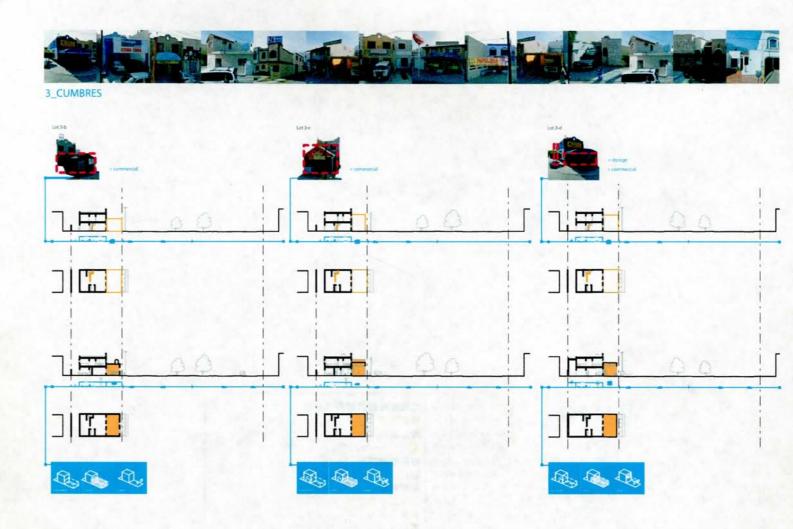
LAYERED USAGE

Real Cumbres is the oldest of the three neighborhoods studies. Interestingly this community was designed with many one story homes that have no parking in the front of the lots off the street. In some cases the space is enough for a very small compact car but in most cases this has resulted in an increased amount of garden spaces on the street side of the home.

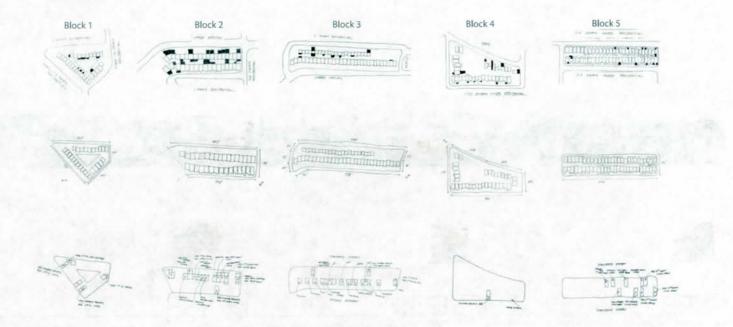
Another notable characteristic of this area is that there are some homes with fences and gated areas but many do not. This might be due to the relatively small garden area and lack of space for a car does not make it useful to gate the space. Instead the security trend becomes smaller gates and metal that protect individual windows and doors.

Expansion of one story homes tends to occur in the back garden area of the structure. This additional space adds to the living space of the home but is not easily usable for home businesses. Homes that are based on the smaller two-story foot print are often used for businesses instead. The front parking area serves well for customers while the second story can still be utilized for privet needs.

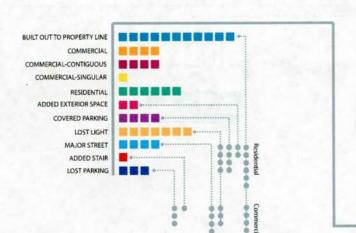
Modification Process



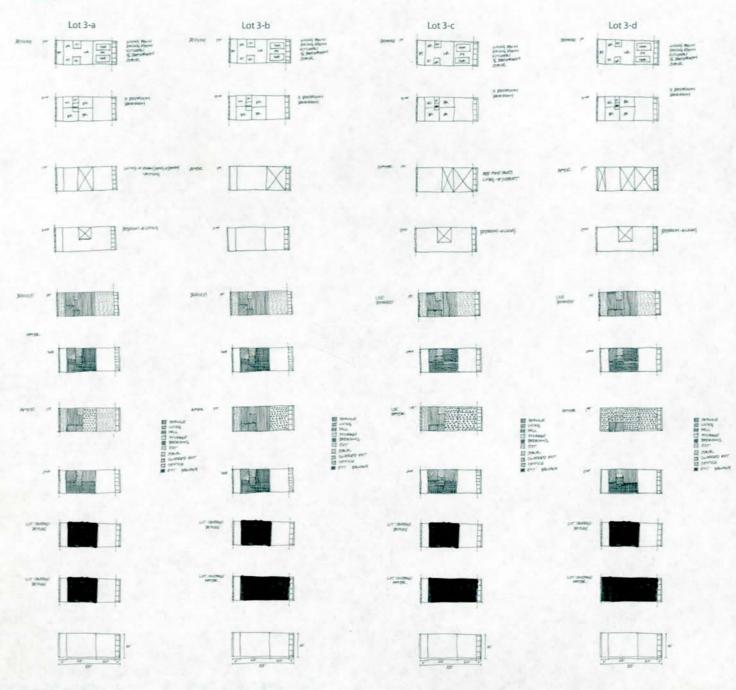
Blocks



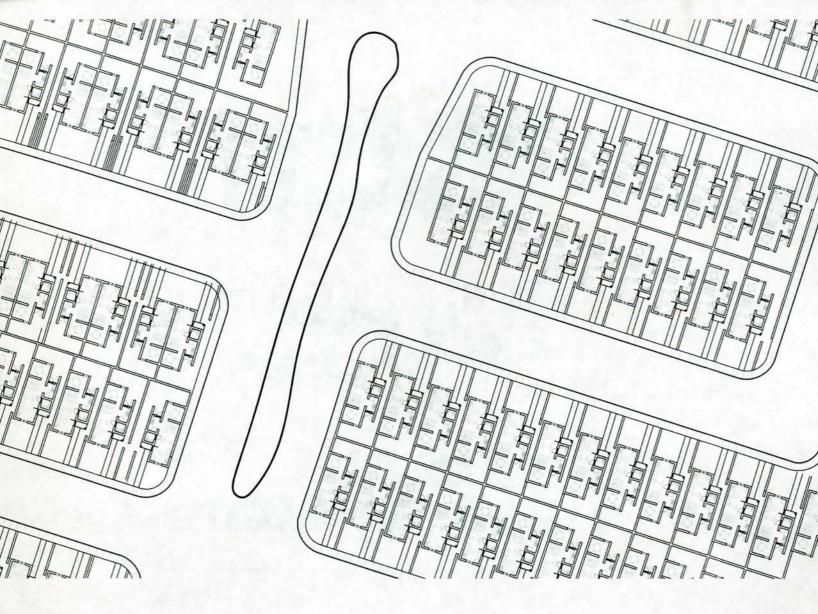




Lots



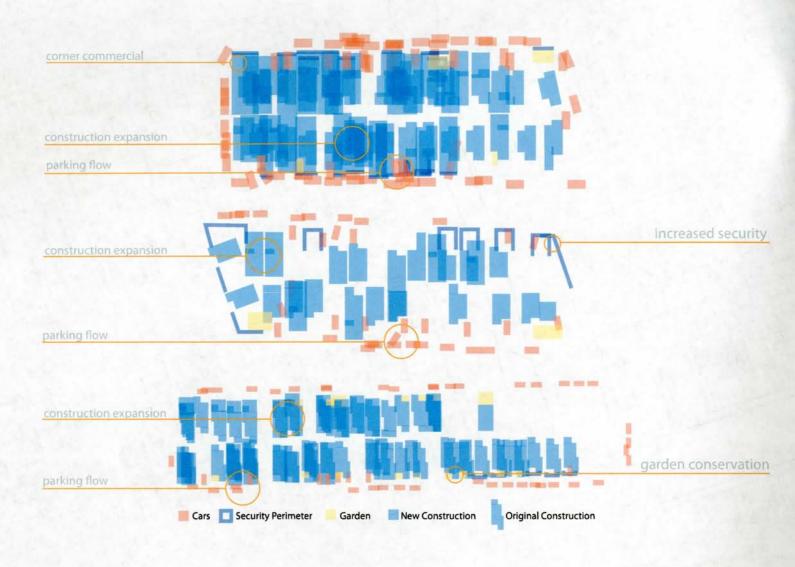




CONCLUSIONS

The phenomena of large conglomerate builders who appropriate land outside of the urban footprint of the city of Monterrey, in order to build the smallest size house on the smallest scale lot is not going to change. The micro-casa is already part of the city's urban fabric and will continue to dominate new construction developments if the current builder projections hold. At the neighborhood scale individual occupants will also continue to develop and create their own means of utilizing space. They will do so with whatever means they have available, to the level that is best able to fulfill their needs.

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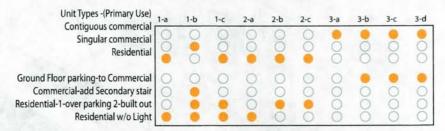


Each of the three neighborhoods studied had unique and common systems of spacial use. Dominant uses ebb and flow both at the individual lot and the block scale. Many residential homes have been transformed into vibrant businesses. Homes have become both a means of survival and a place for the occupants to live. It is a fluid system that can address changes that the current occupants may not yet know are going to happen. It is this unique process of use of space that is most interesting about the phenomena of the micro-casa. The ability of occupants to turn a home into more than just a place to live.



There is something to be learned from this process which can then be used for an architectural design intervention on these micro-casas. A system which can be applied at the level of the individual housing unit which will attempt to create a design that intensifies the existing systems of space and test how rethinking the current typologies of the micro-casa community might inform the design of a new housing typology. One that can be even more flexible and dynamic than the current informal system that already exists. An architectural intervention that will be overlaid on the current micro-casa community and perhaps inform those that have yet to be built.

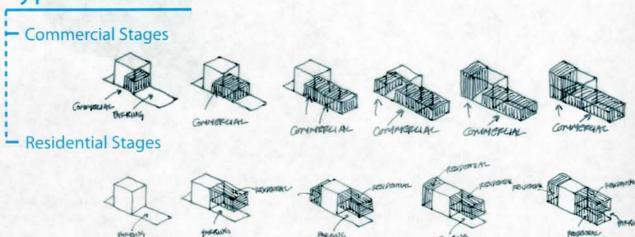
Modification Types



Modification Hierarchy

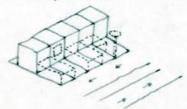


Typical Growth



Commercial Types

 Contiguous Commercial Primary Street

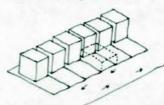








Singular Commercial Secondary Street

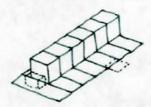








Mobile Commercial Sidewalk / Street Edge /Vacant



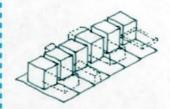






Residential Types

- Residential Addition

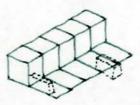








- Alternate Use

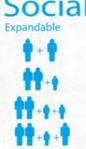










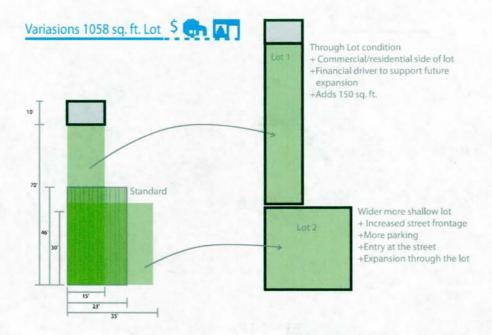


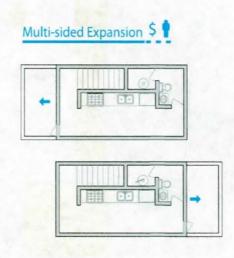
Technology

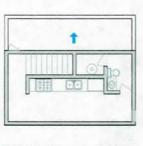


Air

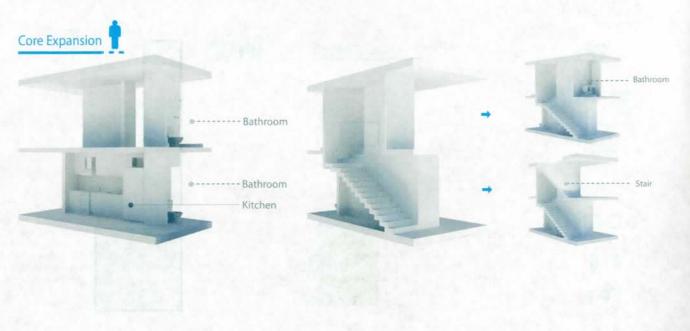
Lot

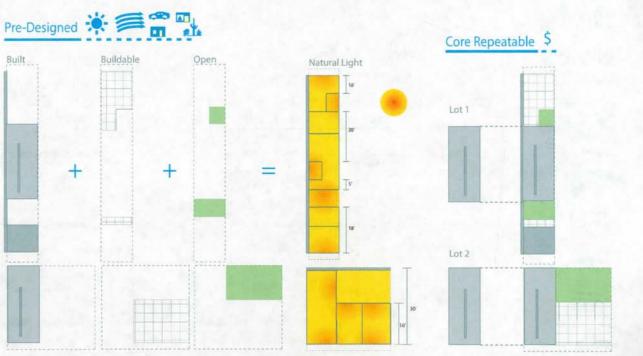






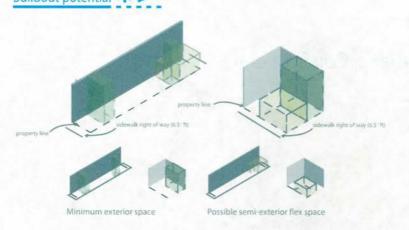


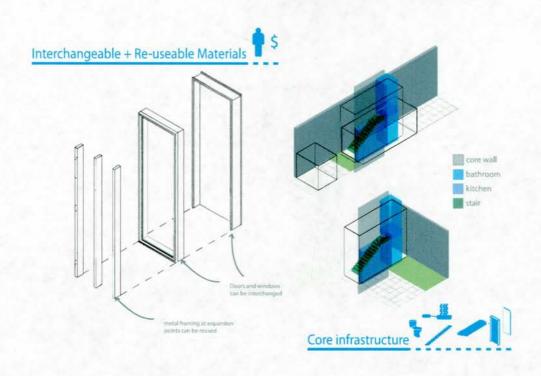




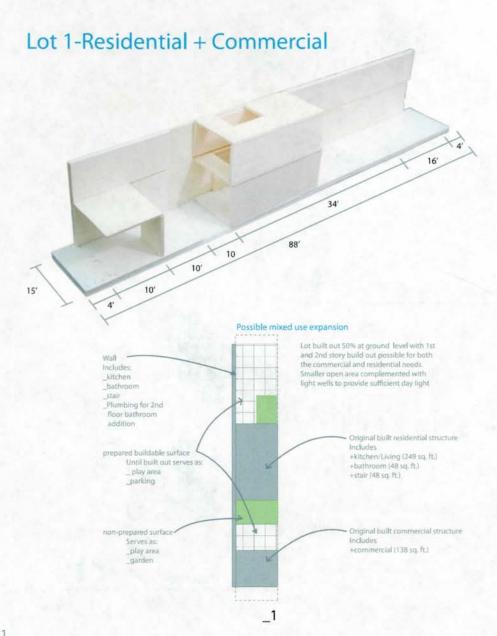
Buildout potential

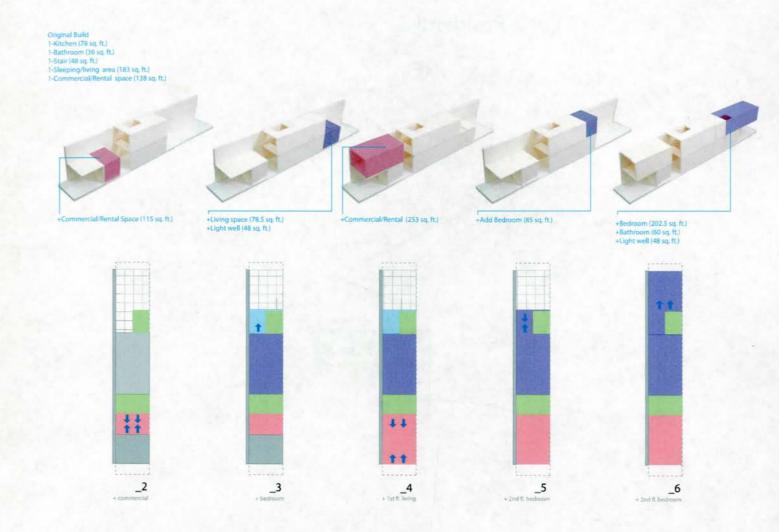




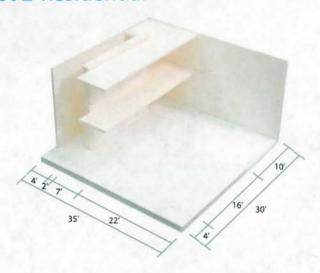


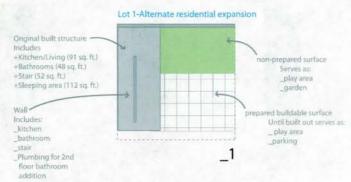
Build Out Potential



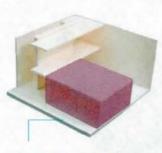


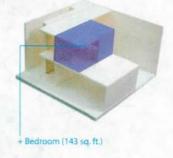
Lot 2-Residential

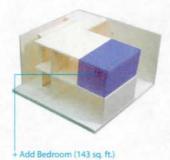




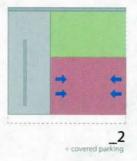
Original Core 1-Kitchen/Living (91 sq. ft.) 1-Bathrooms (48 sq. ft.) 1-Stair (52 sq. ft.) 1-Sleeping area (112 sq. ft.)

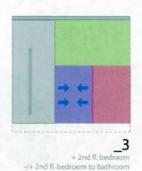


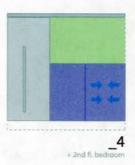




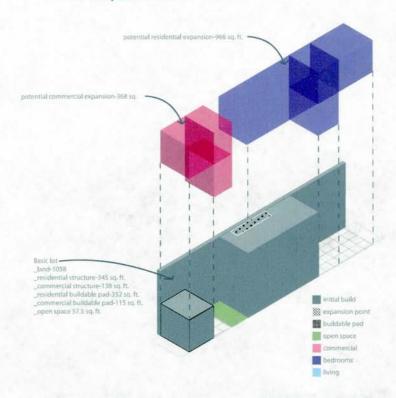
+ Covered parking (352 sq. ft.)



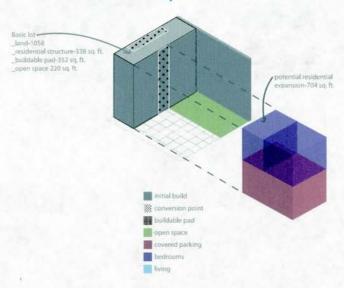




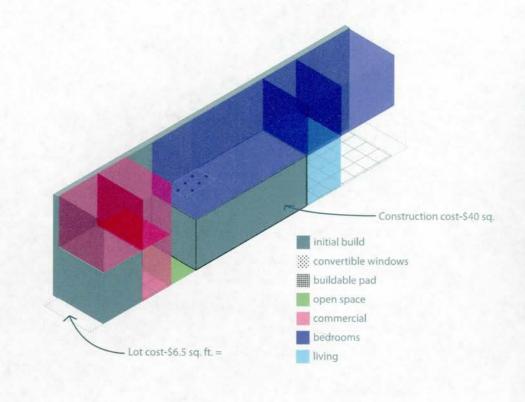
Infill Expansion



Across Lot Expansion



Lot 1-Residential + Commercial



Price difference \$7,070=1,980 sq. ft. land OR 236 sq. ft. construction

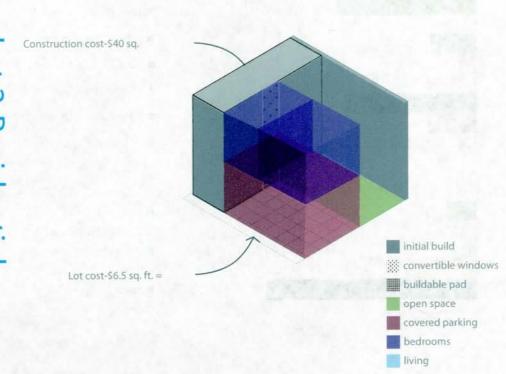
Resultants:

- +13% lower payment
- +Maintained open space on lot
- +59 sq. ft. of living space when built out at \$55,000
- +Commercial unit provides business or rental income potential



Residential Lot:	1,058 sq. ft.	Lot cost:	\$7,852
Commercial Lot:	150 sq. ft.	Construction cost:	\$19,320
Total Construction:	483 sq. ft.	Commission/Marketing:	\$5,500
Living space:	345 sq. ft.	Profit:	\$16,233
Commercial space :	150 sq. ft.	Cost:	\$48,905
Total Potential construction:	1334 sq. ft.	Payment(APR 11%):	\$538
Potential residential expansion:	966 sq. ft.	Monthly savings:	\$67
Potential commercial expansion:	368 sq. ft.	20 year Loan: With \$605 payment:	\$10,012 12.4 years





Price difference \$12,870=1,980 sq. ft. land OR 420 sq. ft. construction

Resultants:

- +23.4% lower payment
- +Maintained open space on lot
- +98 sq. ft. of living space when built out at \$55,000



Lot: 1058 sq. ft.

Living space: 338 sq. ft.

Potential expansion: 704 sq. ft.

 Lot cost:
 \$6,877

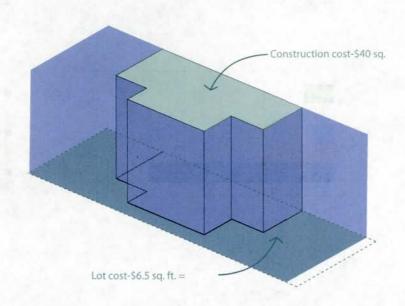
 Construction cost:
 \$13,520

 Commission/Marketing:
 \$5,500

 Profit:
 \$16,233

 Cost:
 \$42,130

Payment(APR 11%): \$463 Monthly savings: \$142 20 year Loan: \$21,140 With \$605 payment: 7.8 years



Resultants:

+No open space on lot

+Full build out of 1456 sq. ft. would cost an additional \$43,680

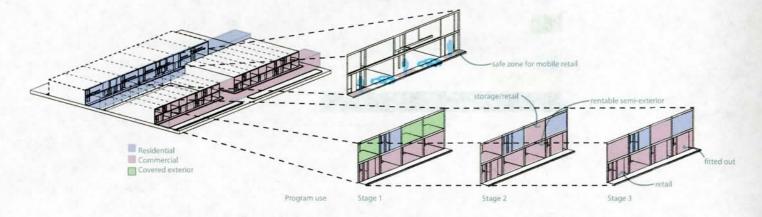


Lot cost: \$6,877 1058 sq. ft. Lot: Construction cost: \$26,400 Living space: 660 sq. ft. Commission/Marketing: \$5,500 Potential expansion: 1456 sq. ft. Profit: \$16,233 Price: \$55,000

Payment (APR 11%): \$605

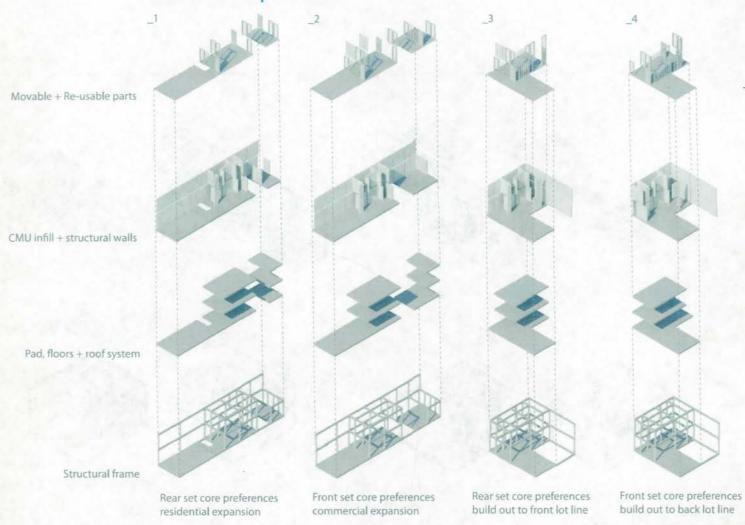
System + Occupation

Residential + Commercial Zones

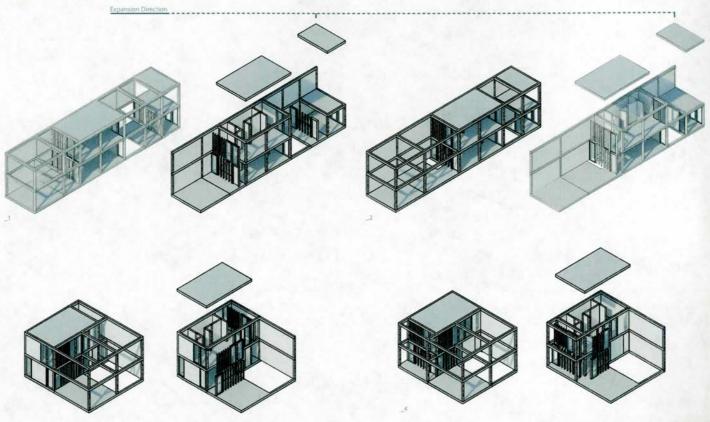


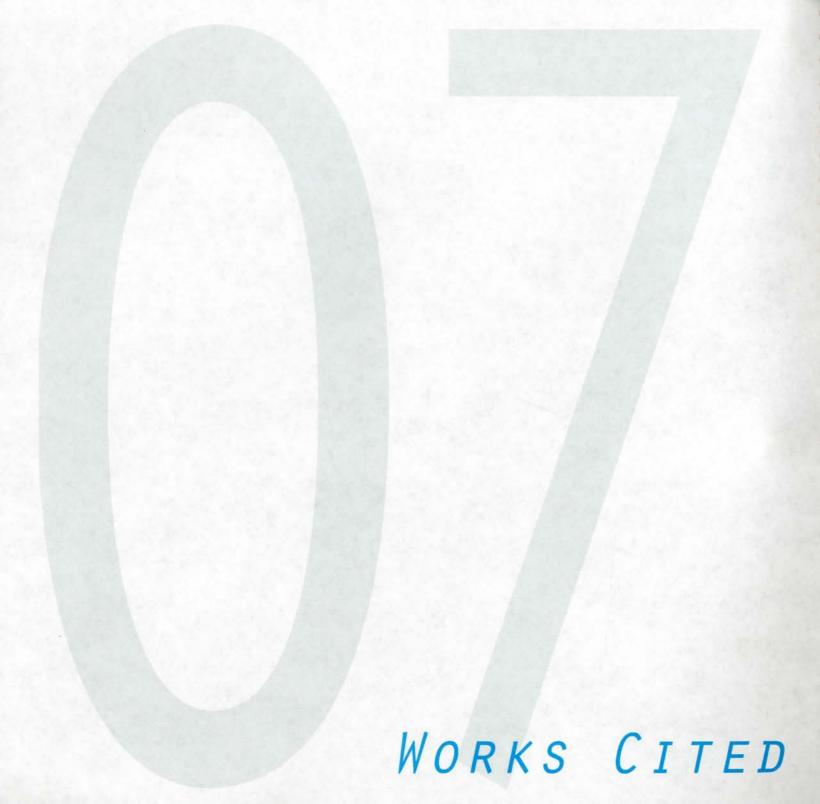


Basic Components



Controlled Expansion Walls





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