Associação
pela Propriedade
Comunitária

FICA FUA

Annual Report 2025

Summary

ASSOCIAÇÃO PELA PROPRIEDADE COMUNITÁRIA (ASSOCIATION FOR COMMUNITY OWNERSHIP)

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Letter from the Board and Teams

2025 was a year of significant progress and achievements for the Associação pela Propriedade Comunitária (APC, Association for Community Ownership). In October, we were delighted to celebrate APC's tenth anniversary. Over this decade, we have strengthened our work to expand access to housing through FICA and access to land through FUA. For the second time, we were recognized as one of Brazil's 100 best NGOs by the Prêmio Melhores ONGs, which honors organizations for excellence in management and social impact.

In 2025, we also consolidated the changes initiated in 2024 and expanded our network of impact. We further developed our institutional capacity, with continued support from the Julius Baer Foundation's Wealth Inequality Initiative. One of APC's institutional priorities in 2025 was engaging a specialist consultancy to develop and implement a new fundraising strategy, which is already yielding results in both funding and relationships with our supporters. We continued strengthening our internal staff development practices through career plans, onboarding procedures, process monitoring and oversight, and information management.

At FICA, the year brought numerous achievements, external events, and advances in our programs and initiatives. We received an honorable mention in the Betinho Democracy and Citizenship Award, organized by the São Paulo City Council to recognize organizations with outstanding projects addressing hunger, exclusion, poverty, and violence. Out of more than 50 submissions, FICA's Morar Primeiro program was one of six initiatives honored.

We were also selected to exhibit at the 14th São Paulo International Architecture Biennial, held between September and October 2025 at the Oca building in Ibirapuera Park. We brought Housing First to a biennial focused on the climate crisis. We installed a typical floor plan from our Morar Primeiro program and highlighted the importance of considering access to housing as the climate crisis intensifies, particularly for highly vulnerable groups such as people experiencing homelessness. We organized a discussion at the Biennial with federal government representatives on the challenges of scaling Housing First as public policy. In October, the Climate and Housing event, co-organized with TETO and Somauma, brought together participants from the public and private sectors, civil society, and academia, further strengthening debate on the essential connection between housing and the climate crisis.

In 2025, FICA's work received substantial media coverage. This included the opinion piece "A home is only the first step," published in June in Folha de S. Paulo by our President, Simone Gatti; an article in Veja and coverage by GloboNews's Cidades e Soluções program of our installation at the São Paulo International Architecture Biennial; and a feature in Revista Projeto on the importance of retrofitting for our housing programs, through which we rehabilitate existing properties to provide a Social Housing Service.

Across FICA's programs, we continued strengthening our Social Housing Service. The Apartamentos program underwent important changes: we are approaching completion of the renovation of the apartment purchased in the Tebas building, a Somauma retrofit project in downtown São Paulo, and of Casa da Concórdia, the property donated to us in downtown Recife, which is expected to accommodate around 30 migrants soon. The family of our director Emil Lewinger also granted us the use of an apartment in downtown São Paulo, Cásper Líbero, which is joining the Apartamentos program and should welcome its first family soon. Finally, we celebrated a family achieving homeownership after moving into our Apartment 01 in 2022. With access to fair rent, the mother and daughter were able to save to purchase their own home through the São Paulo municipal government's Pode Entrar program.

In the Morar Primeiro (Housing First) program, we continued overcoming challenges alongside the families while also achieving important milestones, particularly as the program approaches its third anniversary in early 2026. We received support from Moradia e Cidadania, a social organization of Caixa employees, which sponsored one Morar Primeiro family and confirmed renewed support for 2026. Our multidisciplinary team has worked to help residents develop greater independence, reconnect with social and professional life, and access fundamental rights and leisure activities. We also highlight our partnership with the NGO Entrega por SP, which runs its own housing program for people experiencing homelessness. One Morar Primeiro apartment is now allocated to individuals supported by the organization, which, like FICA, provides social support to its residents.

In the Moradia Estudantil (Student Housing) program, new University of São Paulo (USP) students moved into Caburé. We also welcomed scholarship students from Escola da Cidade to the new shared student residence at Jaraguá, previously part of the Compartilha program. Students pay no rent, only utility bills, and enjoy comfort, safety, stability, a convenient location, mobility, and support from our social support team with the shared management of their home. We continued working with residents of the Conselheiro Ramalho tenement, part of the Compartilha program, and carried out essential building work to make the property safer for residents.

In 2025, we also intensified our public policy advocacy with governments, focusing on the development of public housing programs, stronger connections between climate change and housing, and the importance of robust methods and strategies for implementing Housing First programs within the Minha Casa Minha Vida public program. We were among the Housing First examples cited in an important study published by the Ministry of Human Rights and Citizenship in 2025, led by researcher Luiz Kohara, a member of the Centro Gaspar Garcia de Direitos Humanos.

Finally, 2025 was a year in which we developed numerous new partnerships, whose results we look forward to sharing and celebrating. Among the new partners with whom we are establishing relationships are the Ministry of Human Rights and Citizenship, Caixa Econômica Federal, Habitat for Humanity, TETO Brasil, Entrega por SP, Moradia e Cidadania, Grupo SOMA, the International Organization for Migration (IOM), the Recife municipal government, Unicap, and Uninove, among others.

We also have many achievements of the Fundo Agroecológico (FUA, Agroecological Fund) to celebrate, detailed in the second part of this report. We close this letter by announcing that, in 2026, FUA will become independent of APC and join Bauhinia. This reflects the project's strength and expanding activities. We remain united in working for a fairer society, where everyone has access to adequate housing and food that is healthy for people and the planet.

With care and commitment.

The Board and Team

Board of Directors


Simone Gatti


Emil Lewinger


Renato Cymbalista

FICA Executive Team


Aline Araújo


Fiama Dias


Flávia Bessolini


Giulia Morais


Juliana Avanci


Laura Shdaior


Laura Portela


Leanda Xavier


Ligia Lanna

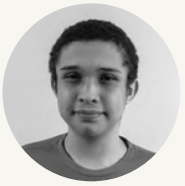

Luciana Chaves


Marina Caetano


Mariana Shiller


Mariana Souza


Mayara Gomes

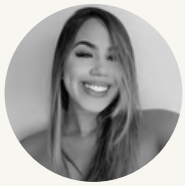

Raphael Antunes


Pietro Ceccato


Sandro Cardoso


Sarah Miranda


Thais Serra


Thalita Soares

FUA Executive Team


Anita Valente


Izabela Borba


Edivaldo de Oliveira


Gabriela Banzatto


Juliana Neumann


Annelise Piccolo

Fiscal Council

Clara Politti

Marcela Amaral

Pedro Neves

International Advisory Board

Ana Paula Pimentel Walker

Anna Dietzsch

Ariel Alejandro Sosa

Edesio Fernandes

Eduardo Staszowski

Julio Casoy

Lara Penin

Maria Teresa Souza

Maurizio Pioletti

Pedro Jardim

Rodrigo Millan

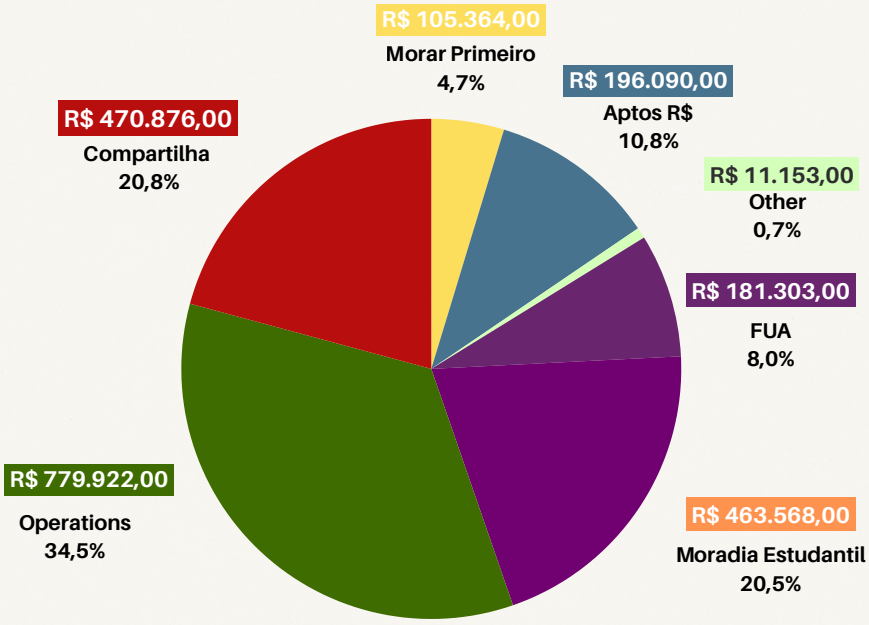
Ulrich Katte

Yole Medeiros

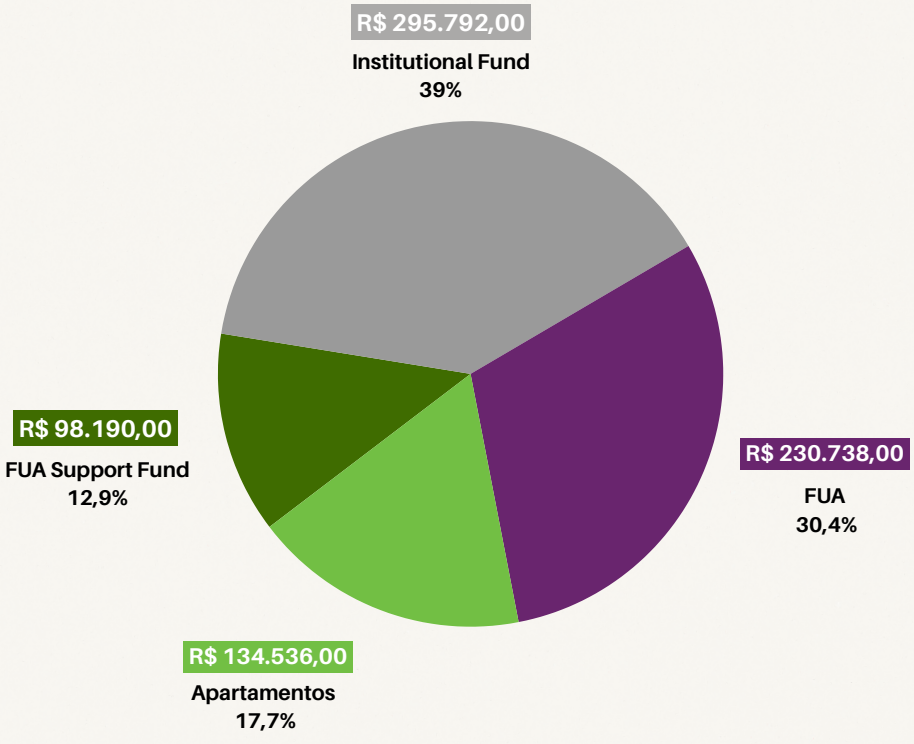
APC Projects and Funding

We divide our funding into two categories: projects and funds. Project funding supports the purchase, design, operation, and maintenance of our various programs. The second category comprises the current balances of our long-term funds.

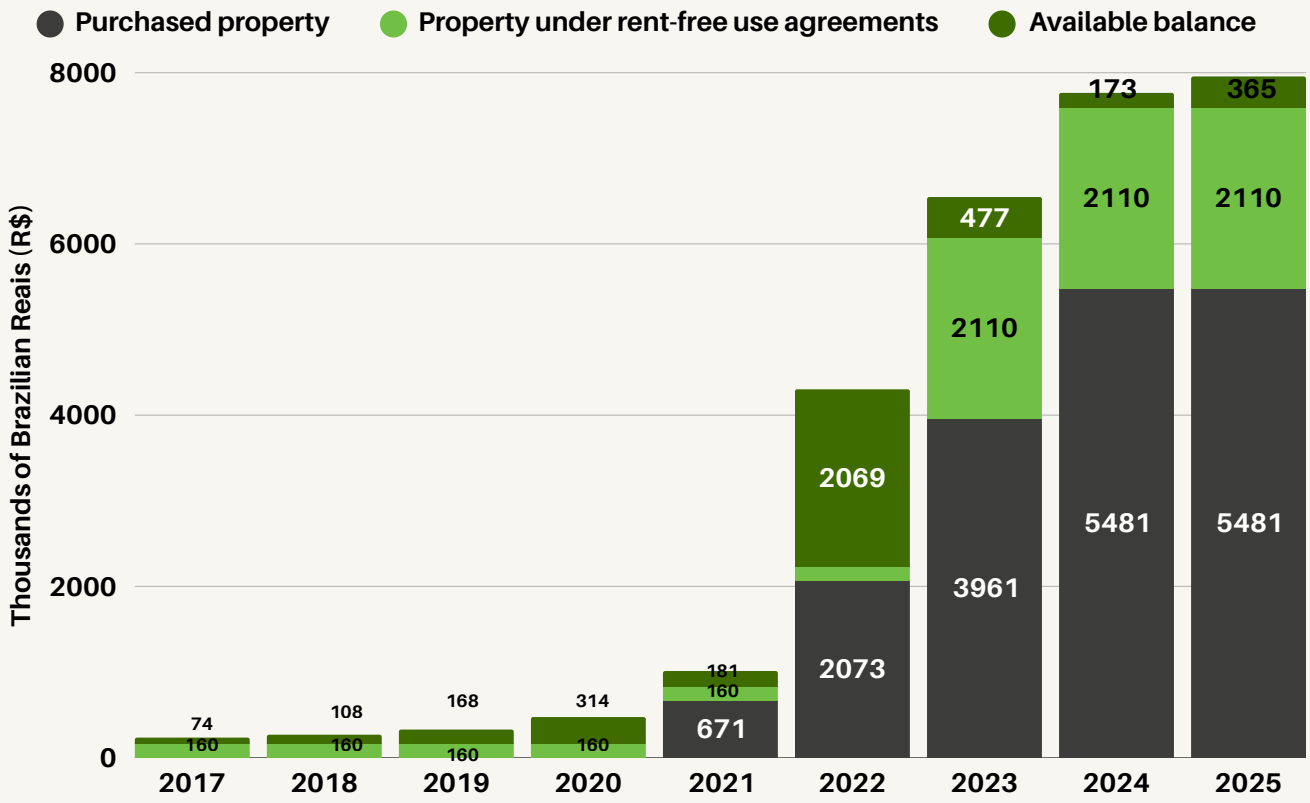
Funding Raised for Projects in 2025



Fund Balances in December 2025



Annual Changes in APC Property Values and Fund Balances



Transparency

The Associação pela Propriedade Comunitária has its accounts audited annually, an important practice for maintaining transparency and reliable accounting and financial procedures.

The independent auditor's opinion follows.



FICA

FICA IN FIGURES

16 properties

65 housing units

180 people directly benefiting from FICA

10 years working for the right to housing

60 members

120 supporters/ investors

Approximately R$650,000 saved in rent this year*

**compared with market rents for properties similar to ours*

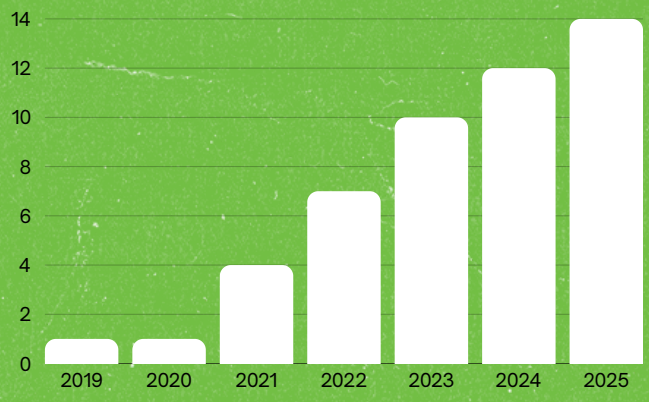
FICA IN FIGURES

15 children

7 adolescents

9 older adults currently live in FICA housing units

FICA properties over the years



In the Morar Primeiro (Housing First) program:

70% of residents are employed

3 families have entered formal employment in São Paulo's hotel sector through the TRILHO project, a partnership with UFF and USP

Average household income rose from **R$200** to **R$2,200**

5 babies have been born safely in Morar Primeiro housing units

Programs and Properties

Since the 2024 Annual Report, we started to present our results and initiatives through the programs that structure our work: Apartamentos, Compartilha, Morar Primeiro, and Moradia Estudantil. This approach provides a more integrated and strategic view of each FICA program's impact, more clearly reflecting our organization's maturity and the consolidation of our operating model and Social Housing Service.

Following the launch of Morar Primeiro in 2023, FICA began implementing its Social Housing Service across all properties and programs. In 2025, we further consolidated this work, delivered by a multidisciplinary team that helps residents access physical and psychosocial healthcare, education, citizenship, employment and income opportunities, and their rights. This social support complements and strengthens our property and condominium management. In 2025, we placed greater emphasis on helping residents achieve independence through new internal guidelines, the development and implementation of tools such as the Plano de Acompanhamento Familiar (PAF, Family Support Plan), and engagement with public service networks in the areas where we work.

Our work remains guided by the principle that a home provides more than physical shelter: it is the first step within an integrated network of care and support, essential to realizing the right to the city. We therefore reaffirm social housing as a continuous, ongoing service, essential to addressing urban inequality and the climate crisis.



Apartamentos Program

The Apartamentos (Apartments) program comprises properties acquired through contributions from our monthly supporters and one-time donations. These properties provide social rental housing for families earning between one and three times the statutory minimum wage, ensuring access to decent housing in central areas of the city.

Through this program, FICA established itself as a viable, innovative social rental housing alternative. Its growth reflects the trust and engagement of our support network.

In 2025, in addition to the continued management of the properties already included in the Apartamentos program — Júlio Mesquita, Tomaz de Lima, and Anhaia — we achieved further important milestones:

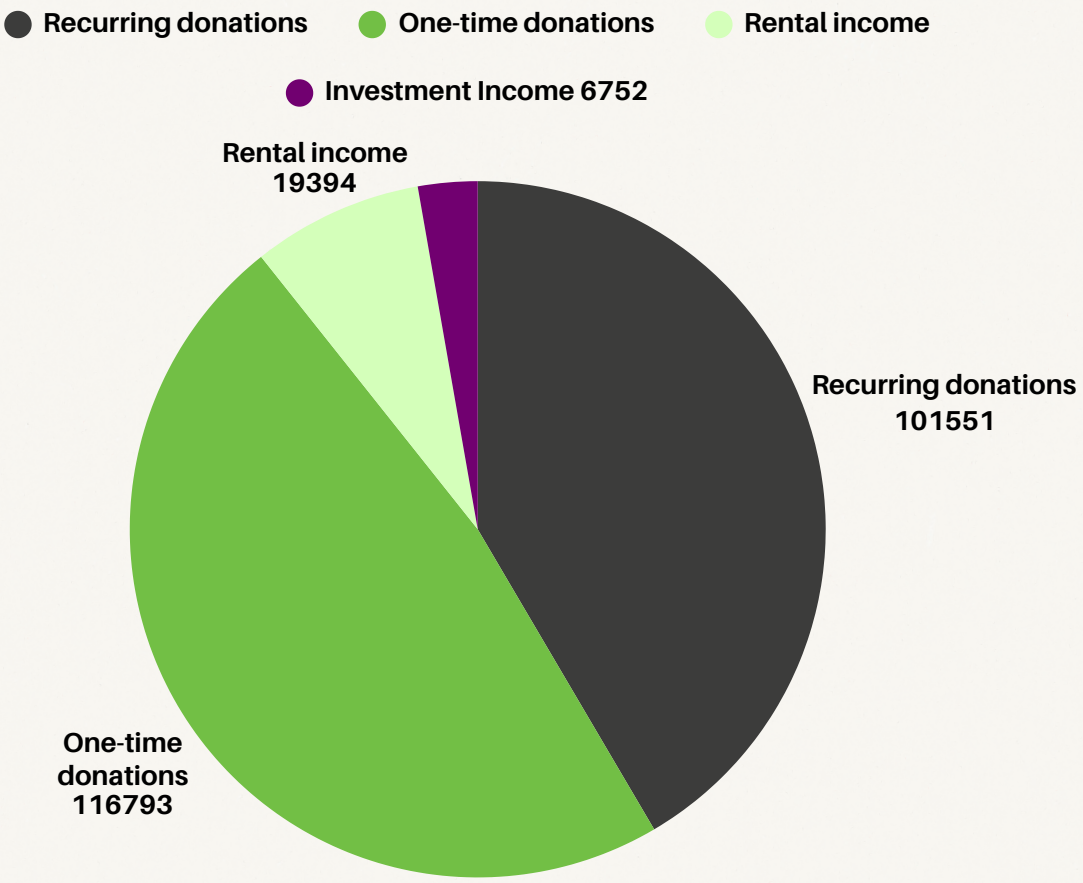
- Renovation work at Casa da Concórdia, our first project outside São Paulo, in Recife, progressed and is nearing completion. Developed in partnership with Habitat for Humanity, this building in the city's historic center will soon accommodate around 30 migrants.
- Renovation work progressed on the apartment we purchased in the Tebas building. The project is part of the São Paulo municipal government's Requalifica program, which supports the rehabilitation of downtown properties.
- We received the rent-free use of a new property in downtown São Paulo, Cásper Líbero, owned by the family of our Finance Director, Emil Lewinger. The property has been made available to FICA for ten years starting in 2026. Following renovation, the apartment is expected to welcome its first family in the first half of 2026.

At the end of 2025, we explored new partnerships for the Apartamentos program, which will include more properties and house more families in 2026. One is with Grupo SOMA, which will rent units in its building at reduced rates so that FICA can allocate them to families in the HIS 1 social housing category, earning up to three times the minimum wage. Other partnerships are being developed, and we will share further news in our next report.

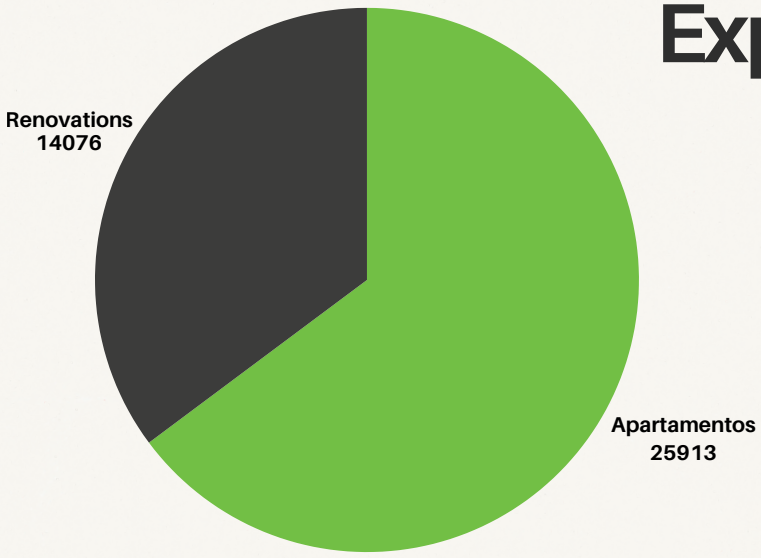
The program's progress reinforces our commitment to expanding permanent, affordable, sustainable housing solutions for low-income populations. Already established and growing in São Paulo, this commitment now extends to Recife.

Income and Expenditure of the FICA Fund, which finances property purchases for the Apartamentos program

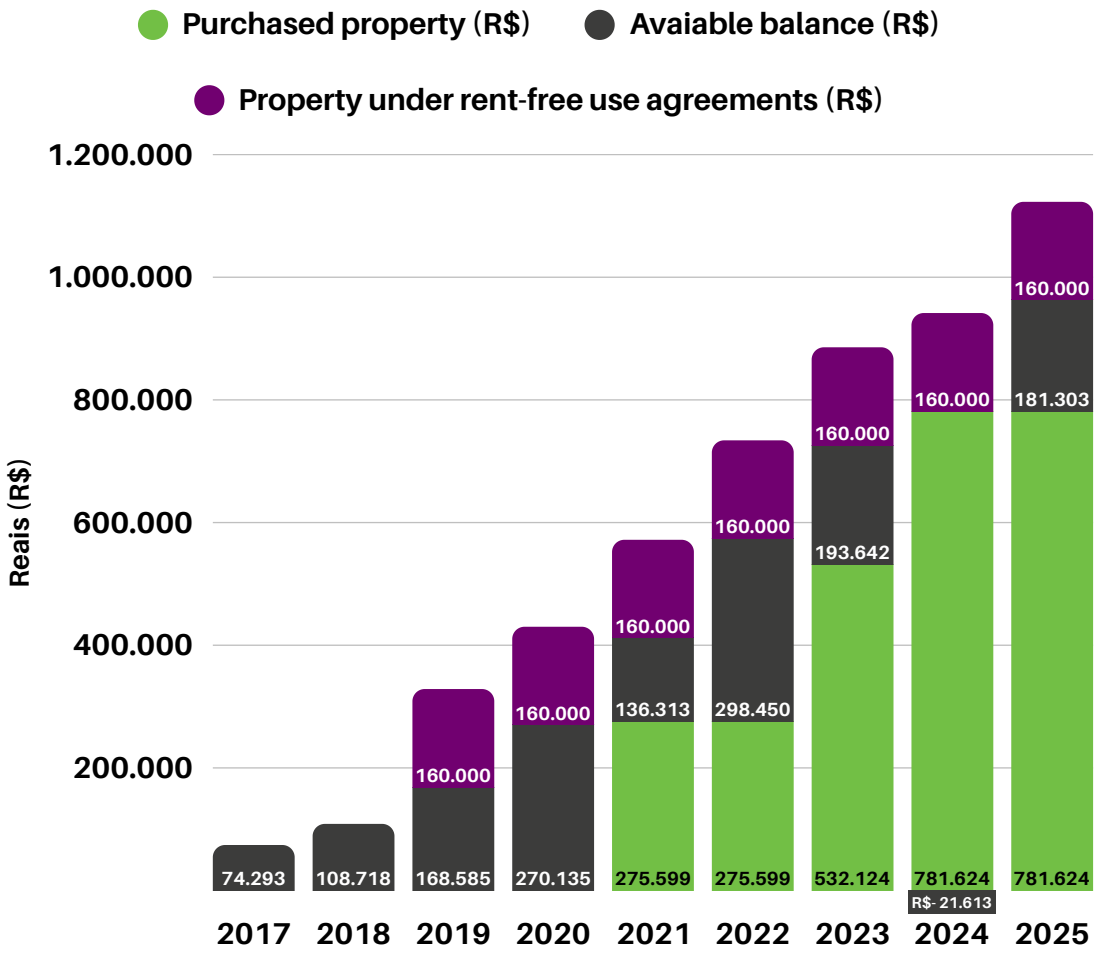
Income



Expenditure



Annual Growth of the Apartamentos Program (Formerly the FICA Fund)



We ended 2025 with a balance of R$181,303 in the FICA Fund. It was a year of growth, with higher average donations and lower expenditure than in 2024.

⁎Two new properties, Cásper Líbero and Casa da Concórdia in Recife, are already described in this report but will officially become FICA properties only in 2026. They therefore do not yet appear in the chart above.

Júlio Mesquita

- **Joined FICA**: 2019
- **Total area:** 47 m²
- **Location**: República
- **Residents**: 3 adults
- **Acquisition model**: rent-free use agreement
- **Program**: Apartamentos

FICA's first apartment, made available under a rent-free use agreement (comodato).

Our longest-standing property, Júlio Mesquita, remains in good condition. Its current residents are preparing to move into the new apartment they purchased through the Pode Entrar program, expected to be delivered in early 2026. Our psychosocial team continues supporting the family through the move. The apartment's owners have decided to sell the property once the family moves out and donate the proceeds from its appreciation in value to FICA.

We celebrate everyone who has lived at Júlio Mesquita and who, thanks to social rental housing, has enjoyed better living conditions, paid below-market rents, and saved toward the dream of owning a home.

> “With the rent we used to pay, we had to give up food and other daily necessities. With FICA, we were able to get by, to survive. To truly live.”
>
> **Marilene Silva**



Tomaz de Lima

- **Joined FICA:** 2021
- **Total area:** 66 m²
- **Location:** Liberdade
- **Residents:** 2 adults and 4 children until the end of 2025; a new family will be selected
- **Acquisition model:** donations
- **Program:** Apartamentos

The first property purchased entirely through donations, in 2021.

The apartment in Liberdade remained occupied by Henrique, Tauana, and their four children until the end of 2025. Since moving in, the family had received support from FICA's psychosocial team, with particular attention to health, employment, and education.Together with the family, we acknowledged that, despite being significantly below market rates, the rent still represented a considerable financial burden given their circumstances. Their challenges persisted, particularly because of difficulties maintaining employment.

We jointly decided that the family would move into an available unit in our Morar Primeiro program. There, they will receive ongoing support from our psychosocial team, focused on overcoming employment barriers and building a more stable future. We are also supporting their adjustment to the new neighborhood.

Following the move, Henrique and his family are doing well and are happy with the impact FICA housing has had on their lives.

> “My eldest daughter lived through very difficult situations with me — sometimes in tents, in informal occupations — but the youngest has never had to experience that. Being able to provide this for my family, my daughters, and my wife, to live in a place like this, means so much. I can't imagine being able to live somewhere like this without FICA's support.”
>
> **Henrique Ferreira**

In early 2026, we will select a new family to live at Tomaz de Lima.



Anhaia

Our third apartment, located in Bom Retiro and purchased through donations

- **Joined FICA:** 2022 (occupied in 2024)
- **Total area:** 85 m²
- **Location:** Bom Retiro
- **Residents:** a single mother and her 4 children
- **Acquisition model:** donations

Anhaia was the second property acquired entirely through donations from FICA supporters. It is a spacious, bright home on the ground floor of a building in Bom Retiro. We purchased the apartment through our Desfragmenta approach: We made an advance payment toward the purchase price, enabling the family to settle outstanding inheritance proceedings. In exchange, FICA secured the right to use the property. Within a few months, the property's legal status was regularized, allowing the purchase to be finalized.

Bolivian seamstress Zulema and her children have settled into the property and neighborhood. They are consistently open to engaging in activities proposed by FICA. Our team continues providing ongoing psychosocial support to Zulema, and in 2025 her children also received psychological support from psychology interns at Universidade Presbiteriana Mackenzie.

With much lower rent and good housing conditions, Zulema has more time for her children and everyday activities.





In October 2024, we began the selection process for the new resident family in partnership with Casa do Povo, an important cultural and community institution in the neighborhood. Representatives from several collectives connected to Casa do Povo took part in the process, which led to the selection of Zulema, a Bolivian seamstress, and her five daughters. They now live in adequate, safe and welcoming housing, in a home that respects and values their life story.

> There's no way I could say I'm not happy. I used to not have the luxury of getting sick, because I had to work all the time to pay a very high rent. FICA didn't just give me a low-cost rental, it gave me so much more. Maybe for some people it's not much, but for me it's everything.
>
> **Zulema Calizaya**

Tebas

FICA's new apartment, scheduled for delivery in 2027.

- **Joined FICA:** 2024
- **Total area:** 40 m^2
- **Location:** Largo da Misericórdia, in the Historic Center
- **Occupancy:** under renovation
- **Acquisition model:** donations

Tebas was acquired in December 2024. Located in São Paulo's historic center, the property is part of Requalifica, a municipal program for rehabilitating older buildings in the central area.

The unit is in a building currently undergoing a retrofit by developer Somauma, which sold the apartment to FICA at a price compatible with social housing (Habitação de Interesse Social, HIS). The building predominantly serves middle-class residents, while the unit we acquired was formally classified as HIS.

The 40 m^2 apartment has one bedroom, a living room with an integrated kitchen, and a bathroom, in a building designed around environmental sustainability and social inclusion. The overall project will create 43 apartments. In addition to FICA's unit, which will be rented to a couple or a couple with one child, the building will have a multipurpose public space on the ground floor and a restaurant on the second floor.

Work is continuing, and we expect to welcome the first family in early 2027. The property marks an important step in FICA's strategy to expand affordable housing in central areas, incorporating social housing within a middle-class building. Its renovation is partially subsidized by a public program and uses retrofitting, an architectural approach FICA has already implemented in its other properties.



Casa da Concórdia

- **Joined FICA:** 2025 (donation formalized in 2026)
- **Total area:** approximately 470 m^2
- **Location**: São José neighborhood, downtown Recife
- **Occupancy**: under renovation
- **Acquisition model:** donation

The property marking FICA's expansion to Recife, scheduled for delivery in 2026.

In Recife, we are continuing renovation work with Habitat for Humanity to transform an unused building in the city's historic center, donated to FICA. Casa da Concórdia will provide affordable housing for up to 30 migrants, refugees, or stateless people. Six one-, two-, and three-bedroom apartments will occupy two floors of a former commercial building.

In 2025, FICA's directors traveled to Recife for the public launch, to visit the property, monitor progress, and meet key stakeholders to develop partnerships and define family selection criteria. The Architecture and Urban Planning, Law, Psychology, and Social Work departments at UNICAP, the Universidade Católica de Pernambuco, are part of a support network established to monitor the project and assist residents. We expect to welcome Casa da Concórdia's first residents in early 2026 and begin operating in Recife.



Cásper Líbero

- **Joined FICA:** 2025 (rent-free use agreement formalized in 2026)
- **Total area:** 47.5 m²
- **Location:** Santa Efigênia
- **Residents:** one family (to be selected)
- **Acquisition model:** donation

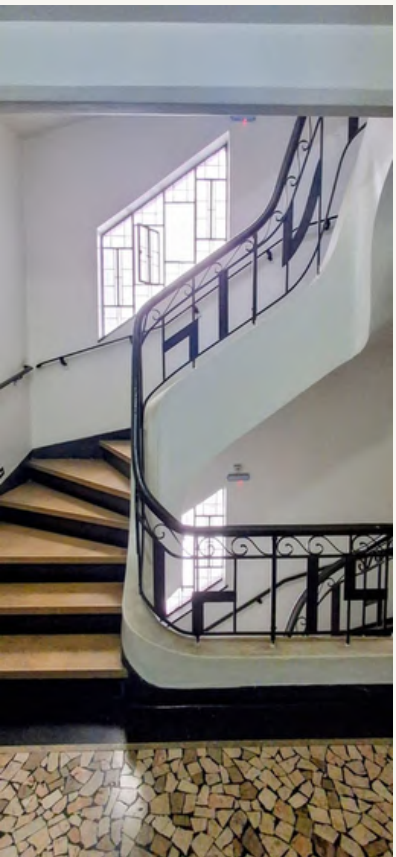
Our new apartment in downtown São Paulo, joining FICA's assets in 2026

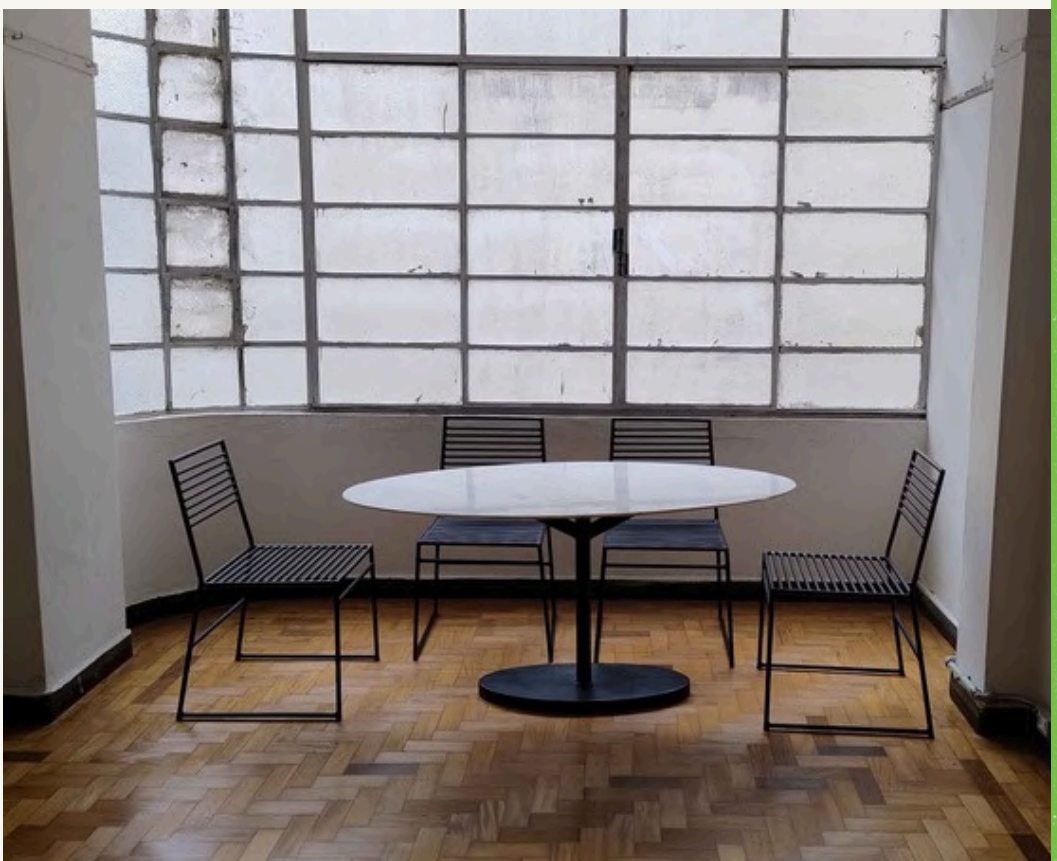
At the end of 2025, the family of our Finance Director, Emil Lewinger, made an apartment in the Conceição building, located on Avenida Cásper Líbero in downtown São Paulo, available to FICA rent-free for a period of ten years..

The location is rich in history: it stands beside Santa Ifigênia Church, the first church built outside São Paulo's original downtown, even before the construction of Viaduto do Chá.

The property originally belonged to the owners' great-aunt and great-uncle and was passed down through generations before coming under our management. The building's units were purchased by people of modest means at the time, generally immigrants who had arrived after the WW2 and were rebuilding their lives.

Following renovation, the apartment is expected to welcome its first family in early 2026. It strengthens our commitment to providing social rental housing for low-income families in central São Paulo.





Compartilha Program

2025 brought important changes to Compartilha, our tenement rehabilitation program, financed by social investors.

In 2024, the property on Rua Jaraguá had already undergone a significant change: the families previously living there moved out, and we signed a new lease with Escola da Cidade Architecture College to establish a shared residence for scholarship students. This initiative strengthened two core FICA objectives: helping low-income young people remain at university through student housing, and ensuring stable, sustainable revenue for the program. The first Escola da Cidade students moved into Jaraguá in early 2025.

At the same time, we strengthened relationships with residents of the Conselheiro Ramalho tenement, building community ties with some residents, initiating legal proceedings to enable the purchase of the entire property, and carrying out essential renovations to ensure residents' safety. This process aligns with Compartilha's mission to work directly in contexts of inadequate housing, enabling change through listening and collective action.

Conselheiro Ramalho

The first tenement held under a non-speculative ownership model.

- **Joined FICA:** 2022
- **Total area:** 202 m² (10 units)
- **Location:** Bela Vista
- **Residents:** 10 people
- **Acquisition model:** Social investment loans
- **Program:** Compartilha

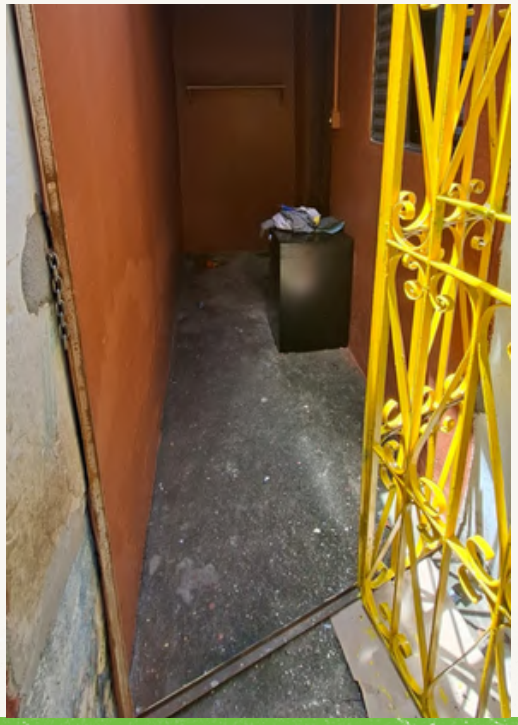
The property on Rua Conselheiro Ramalho is an occupied tenement (cortiço) in which FICA acquired a 25% ownership share, securing the right of use and enabling initial structural interventions.

To preserve affordable, non-speculative housing, we have been building relationships with current residents since 2024, supported by two specialist advisers: Juliana Avanci, a lawyer and coordinator of the Decent Housing Program at the Centro Gaspar Garcia de Direitos Humanos, and the law firm MAB Advogados.

Improving housing and reducing risks are core principles for FICA and an important way to gain more residents' trust and participation. Building improvements in 2025 included completing electrical work in common areas and starting installations within individual units. We also installed lighting in shared spaces, replaced the roof of one unit in the rear annex, and began making outdoor gas cylinder storage safer. Finally, painting and gate improvements for a specific unit were scheduled for early 2026, when we also aim to improve the main house's roof.

In social support and engagement with residents, our team has focused on coordinating with the local primary healthcare clinic (UBS) and defining internal processes that ensure residents' safety while protecting the trust FICA has gradually built. At a strategic meeting in late 2025, we revisited the principles guiding our work at the tenement for 2026: improving housing; ensuring residents can remain in decent, fair housing; and pursuing legal solutions to acquire the entire tenement, either through auctions or negotiations with creditors holding outstanding debts.







Morar Primeiro Program

Morar Primeiro is our program developed in partnership with Father Júlio Lancellotti to provide housing and social reintegration for around 60 people experiencing homelessness, using the international Housing First methodology. The program celebrated its second anniversary in March 2025, with significant achievements and the strengthening and development of partnerships.

FICA's psychosocial support, provided in partnership with psychology interns from Universidade Mackenzie, continues to strengthen residents. Two interns completed their work with a resident with hoarding disorder, enabling emotional progress and improving the resident's relationship with FICA's team. Four new interns also began providing support, helping residents work through trauma, build emotional resilience, and develop independence.

In 2025, we also established a partnership with Entrega por SP, an organization working across several areas of São Paulo that began with the purpose of bringing a more humane approach to support for people experiencing homelessness, providing basic necessities alongside listening, care, and warmth. In early 2025, the first couple supported through the Entrega por SP and FICA partnership moved into a Morar Primeiro property. They had spent six months living on São Paulo's sidewalks after losing their housing following family disagreements. After four months living safely, with structured support and access to employment and income, they were able to take on a rental home independently and moved into their new home in September. Following their departure, another person supported by Entrega por SP, who had been homeless for five months, benefited from the partnership. This collaboration has proved successful in supporting people experiencing homelessness and is also an important source of revenue for Morar Primeiro.

Another successful initiative is TRILHO, a partnership between FICA, Universidade Federal Fluminense, USP, and the hospitality sector, aimed at supporting Morar Primeiro residents in reentering the workforce. The initiative continued to make progress in 2025, with one resident celebrating a full year of formal employment at Hotel Emiliano, where he received highly positive feedback for his initiative and dedication. Two other female residents also secured employment during the year.

Through a partnership between FICA, USP, and MeteoIA, air quality monitors were installed in one Morar Primeiro unit. The research team considers monitoring in the city's East Zone important for comparisons across different areas and for generating evidence to inform public policies that improve air quality.

Our social support team also focused on partnerships with the local public service network. In 2025, it began participating in multidisciplinary meetings with local health and education services. This coordination is essential to advancing FICA's work and ensuring comprehensive care for residents.

We also began exploring further partnerships with organizations focused on training and employment support for vulnerable populations, including people experiencing homelessness. We will share more details in our next report.

To foster greater independence among residents, in 2025 we introduced a modest maintenance contribution for those who had been part of the program for more than two years and had achieved greater financial stability. Each family's ability to contribute is assessed individually during the annual contract renewal process.

Social support, alongside employment and income initiatives, has been essential in helping families gradually achieve greater independence and take on new responsibilities. An important element is the development of Family Support Plans (PAFs), which our team began implementing in 2025. Responding to residents' requests, we also organized a discussion in 2025 with lawyer Juliana, coordinator of the Decent Housing Program at the Centro Gaspar Garcia de Direitos Humanos, on the different routes to homeownership.

Finally, we organized activities with residents to promote food security and expand access to leisure opportunities. These included a trip to the cinema in October to celebrate Children's Day, which was the first movie theater experience for most of the children. In November, in partnership with SESC volunteers, we held a food and nutrition education workshop, during which residents prepared recipes using fresh, agroecologically grown produce supplied by FUA, our Agroecological Fund.

In terms of funding, in 2025 we received support from Moradia e Cidadania, an association of Caixa Econômica Federal employees, to cover the costs of one Morar Primeiro family. This support has already been renewed for 2026. We also formalized support from a donor to cover the costs of two further families for a year. We developed a family sponsorship campaign to reach more donors and supporters and are building a federal government partnership to sustain the program and use its methodology to develop a national policy.

São Bento José Labre

Multifamily property for families formerly experiencing homelessness.

- **Joined FICA:** 2022
- **Total area:** 202 m² (8 units)
- **Location:** Tatuapé
- **Residents:** 12 people
- **Acquisition model:** donation conditional on implementation of the Morar Primeiro program
- **Program:** Morar Primeiro



São Bento José Labre was the first Morar Primeiro property, developed through FICA's partnership with São Miguel Arcanjo Parish and Father Júlio Lancellotti. This is where our partnership with Entrega por SP operates: one unit is rented to house people supported by the organization, contributing to the project's financial sustainability.

2025 brought significant challenges, but also valuable lessons and achievements. We reviewed shared agreements and routines, gained important insights from our social support activities, and witnessed several families making meaningful progress toward greater stability and independence.

Property management also presented challenges, particularly maintenance issues related to the building and residents' use of their homes, including plumbing blockages caused by improper use. These experiences highlighted the essential role of effective property management in Housing First programs. As residents continue to adapt to new routines and responsibilities, ongoing support and close attention to each family's daily experience of living in their home remain crucial.

Residents made progress in their lives. Notably, Mr. Raimundo and Juliana's family became established in formal employment and are increasingly secure and fulfilled. Juliana's eldest daughter, Gabriela, moved into her own unit in the building upon reaching adulthood, another important achievement.

Liliane and Elias's family had moved in late 2024 to a larger, two-bedroom apartment in the Teófilo Dias building. However, they faced financial difficulties because of unstable employment — the new apartment required a small condominium fee — and difficulties getting along with other residents, despite extensive conflict mediation. This episode highlights a central challenge of integrating families into multifamily buildings with residents from other income groups. Prejudice and difficulties in relationships across social groups pose challenges for us and, particularly, for public policy when considering how to scale Housing First.

After many attempts to resolve the conflicts, we jointly decided with Liliane and her husband that the family would move back to São Bento José Labre. Although the Teófilo Dias apartment offered greater comfort for the family and privacy for the couple, we concluded that the arrangement had become unsustainable in their circumstances at that time. We were able to ensure that, on returning to São Bento José Labre, the family occupied two units, offering more space and comfort. This arrangement improved both their emotional and financial stability.

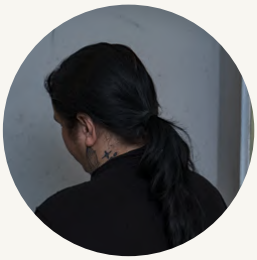
Finally, we initiated discussions regarding the return of a housing unit originally allocated to Andrea, whose occupancy had been transferred to another family member, contrary to the terms and intended purpose of the agreement. As part of the negotiations, we arranged support through donated construction materials to help the family complete a house already under construction, with the expectation that the unit would be vacated in early 2026. This experience highlighted another important challenge for the program: ensuring that housing units remain occupied by their designated residents and preventing unauthorized transfers of occupancy to third parties.

I'm putting together a little party for my baby girl. I've never done anything for her in her whole life. And thanks to you, I'll be able to give her a little cake, some snacks and balloons to celebrate her birthday. I'm so grateful to you for making this possible for my little one.



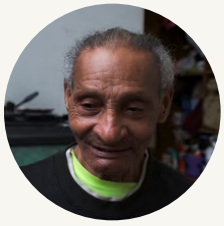
JUCI SOUZA

I can only thank FICA for being part of the project and being able to work and give my children a home and food on the table. I'm so happy to be able to save money and make my dreams come true.



JULIANA ARAUJO

I have so much to thank FICA for. I can sleep facing the wall, in peace, knowing no one will attack me from behind and hurt me. I can sleep safely. I'll never forget that.



RAIMUNDO APARECIDO

São José de Cupertino

Multifamily property for families formerly experiencing homelessness.

- **Joined FICA:** 2023
- **Total area:** 120 m² (3 units)
- **Location:** Tatuapé
- **Residents:** 12
- **Acquisition model:** donation conditional on use for the Morar Primeiro program

São José de Cupertino was the second property owned by the Morar Primeiro program, developed through FICA's partnership with São Miguel Arcanjo Parish and Father Júlio Lancellotti. It was occupied in the second half of 2023. As a smaller property with three independent housing units, it generally presents fewer building and condominium management issues. In 2025, however, we discovered structural defects caused by an illegal excavation work at a neighboring property, which damaged adjacent buildings. With appropriate legal and structural engineering support, we are taking the necessary steps to assess repairs and ensure the families' safety.





The main social support challenge at this property involves Laís and her family, the most vulnerable among the program's residents. Laís cares for a son with cerebral palsy, a young child, and a baby born in the second half of 2025. Her daily responsibilities include managing the children's routines, taking her son to school and medical appointments, and coping with financial pressures. FICA's psychosocial support has been crucial in helping the family build stability and navigate these challenges. One encouraging development was Laís's brother expressing an interest in learning to read and write. Our team identified a nearby literacy program and is supporting his efforts. We also recognized the need to strengthen the family's food security.

Irmã Dulce

- **Joined FICA**: 2023 (occupied in 2024)
- **Total area**: 115 m²
- **Location**: Tatuapé
- **Residents**: 3 families (13 people)
- **Acquisition model**: donation conditional on use for the Morar Primeiro program

Multifamily property for families formerly experiencing homelessness.

This is the third Morar Primeiro property, developed through FICA's partnership with São Miguel Arcanjo Parish and Father Júlio Lancellotti. It was occupied in the first half of 2024, following renovations supported by Instituto Phi.

This house was originally allocated to Cláudia and Jackson's family, with their eight children, the mother-in-law (in the annex's ground floor), and the brother's family (on its upper floor). Following the deaths of the mother-in-law and her brother, we allocated the two vacant annex units to other daughters of Cláudia and Jackson, who were also vulnerable and living outside the program. The property now accommodates an extended family, with each household occupying its own unit. This illustrates the need for social housing types that accommodate diverse family structures.

One of the family's main achievements, previously celebrated, was Jackson's hiring as a maintenance worker at Hotel Emiliano under a formal employment contract (CLT), through the TRILHO project, which promotes access to formal employment in São Paulo's hotel sector. Jackson remains employed and continues receiving highly positive evaluations from the hotel. One of his daughters also secured employment through the partnership.

Cláudia and Jackson's family's experience demonstrates Morar Primeiro's success and how housing and ongoing social support can be decisive in achieving independence. Cláudia continues to dream of owning a home, and FICA's team has been advising her on available pathways.





Teófilo Dias
morar primeiro 2

Multifamily property for families formerly experiencing homelessness.

- **Joined FICA:** 2024
- **Total area:** 40 m²
- **Location:** Tatuapé
- **Residents:** 2 families
- **Acquisition model:** donation to the Morar Primeiro program

At the end of 2024, Compartilha investor Maria Helena Preto donated her FICA social investment and additional funding to purchase two apartments for Morar Primeiro. The aim was to expand the program and provide larger units for families with children living in very small homes, improving residents' quality of life. The two donated apartments are in a multifamily building and each has two bedrooms, a bathroom, a living room with an open-plan kitchen, and a yard with a laundry area. We allocated them to what we call Morar Primeiro 2, for families with greater independence, given the need to pay a small condominium fee and share the building with households from different social backgrounds.



In 2025, the apartments were occupied by Liliane's family — which moved back to São Bento José Labre at year-end, as described earlier — and Juci's family. This followed confirmation that we could not allocate these units to São Paulo's Auxílio Redenção program as initially intended, because the program did not yet permit renting from a legal entity.

Juci, a single mother of a young daughter, faced significant vulnerability despite having formal employment and some support networks. Access to stable housing helped her build a more secure life and, for the first time, celebrate her daughter's birthday in the building's communal space.

Following Liliane's family's departure at the end of 2025, the second unit was made available to Henrique's family, previously living in an Apartamentos property, as mentioned earlier in this report.



One of the greatest challenges at this property has been ensuring good relationships with neighbors, who now share the building with families from a different social class. FICA believes this integration is important and necessary both for the reintegration and independence of the families we house and for other residents, encouraging greater exchange among people with different living experiences. We work continuously with our residents and the existing building community to ensure harmonious coexistence for everyone.

Moradia Estudantil Program

FICA's student housing program was created in 2023 after a supporting family granted us rent-free use of the Caburé building. It serves USP postgraduate students receiving PAPFE grants under the Student Retention and Education Support Program, prioritizing affordable rent for low-income students.

In 2025, the program continued to consolidate as some residents left and others moved in. We also strengthened the property's Active Caretaking approach and invested in sustainability by installing solar power. As mentioned, since late 2024, the Jaraguá house, previously in Compartilha, has become part of Moradia Estudantil, providing housing for scholarship students in Escola da Cidade's architecture and urban planning course.

The program received important financial support from the Airbnb Community Fund, which will finance necessary renovations and maintenance throughout 2026.

Caburé

A property purchased by a supporting family and made available under a rent-free use agreement in 2023.

- **Joined FICA:** 2023
- **Total area:** 400 m² (20 units)
- **Location:** Butantã
- **Residents:** 14 students
- **Acquisition model:** rent-free use agreement

Caburé is in Vila Indiana, 100 meters from one of USP's entrances. The building has 20 furnished studios, each with a bathroom: 15 for one resident and five for two residents. It also has common areas, a study room, and a shared laundry.

In 2025, we continued developing collective management of the property. Residents were trained to carry out basic everyday caretaking, reducing costs and increasing their independence. We also continued a strategy introduced in 2024 of accommodating international students on shorter study stays at USP in some units. We can charge higher rents for these units, providing important revenue for FICA, including for building improvements.

We continued generating electricity through the installed solar panels. An advantage of this system is that credits for surplus electricity can be transferred to another property registered under the same corporate taxpayer number (CNPJ), in our case that of the Associação pela Propriedade Comunitária. From installation through the end of 2025, the system generated 10 MWh of electricity, saving R$11,000 in electricity costs. At this rate, the solar panel installation will pay for itself by the end of 2026.

Resident departures and arrivals helped us consolidate our legal instruments and ensure their suitability for the program and the nature of Caburé's housing agreements.



Jaraguá

Our first shared-use property, now housing scholarship students from Escola da Cidade.

- **Joined FICA:** 2021
- **Total area:** 84 m²
- **Location:** Bom Retiro
- **Residents:** 6 students
- **Acquisition model:** social investment loans
- **Program**: Compartilha (currently allocated to the Moradia Estudantil program)





In 2024, we partnered with Escola da Cidade, an architecture and urban planning college in central São Paulo, which was seeking student housing for low-income students on full scholarships. The school became the property's official tenant, providing scholarship students with rent-free occupancy. Students pay only basic utility bills — water, electricity, and gas. FICA is responsible for property, condominium, and social support management.

In early 2025, following a selection process conducted by FICA's team, five students were selected for Jaraguá. Our social workers and psychologists have supported them with a range of issues, including conflict resolution in shared housing, better relationships among residents, access to employment and income, and local healthcare services. At the end of 2025, one student left after taking a leave of absence from Escola da Cidade. We expect to select two new students in early 2026: currently home to four students, Jaraguá can accommodate up to six across three shared bedrooms.

Jaraguá's current role as a shared student residence directly supports continued university attendance, in a context where many face barriers such as long distances between home and university, an inability to afford downtown rents, and the need to balance work and study. This initiative reinforces FICA's commitment to housing as a means of accessing education, citizenship, and continued life in the city.

Service Design

FICA has worked on Service Design for several years, including a partnership with the Desis Lab at Parsons School of Design in New York and the development of an Active Caretaking methodology implemented at Caburé.

In 2025, we intensified our focus on developing social and educational materials for program residents. An important objective of our Social Housing Service is to encourage residents' independence, including through practical content shared as information cards. We developed materials on financial education, access to social benefits, public leisure facilities, employment, and other topics.

Conteúdos Sócio Educativos

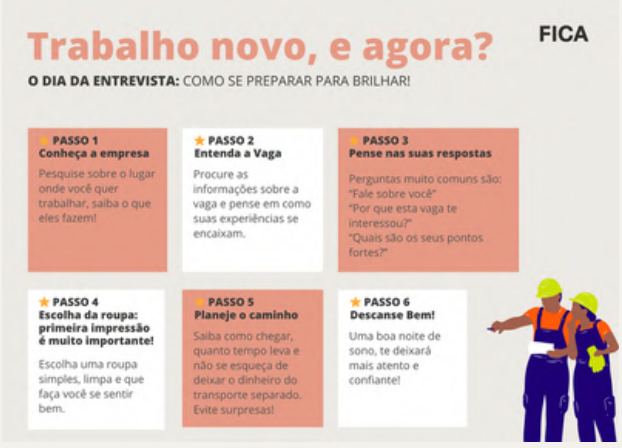












Public Policy Engagement and Advocacy

Participation in public debate is an essential pillar of FICA's work, with three dimensions: sharing our work to expand the network of partners and supporters of our mission; supporting new civil society groups to become social landlords and advocate for social housing; and contributing to public policies for affordable housing. This includes sharing administrative and social tools, lessons learned, and challenges encountered.

Over the past year, we strengthened public policy engagement and advocacy, working across different areas of urban policy to advance Social Housing Services as public policy, alongside public social rental housing and Housing First programs. We participated in national and international discussions and began close engagement with Caixa Econômica Federal and the Ministry of Human Rights and Citizenship. We also strengthened ties with organizations such as TETO and Habitat for Humanity, with which we developed Casa da Concórdia, our social rental housing project for migrants in Recife. We also built relationships with private organizations including Somauma and SOMA.

Below are some of the forums we participated in during 2025 to mobilize networks, influence public policy, contribute to debate, and create opportunities for exchange among civil society organizations, housing movements, public officials, and universities.

Participation in Government Bodies and Events

Joining the São Paulo Municipal Housing Council

In 2025, it was confirmed that our President, Simone Gatti, had joined the São Paulo Municipal Housing Council. The council is an important forum for public participation in the city's housing management. It has decision-making, oversight, and advisory functions, with tripartite representation of the sectors involved in housing.



Visit from the National Human Rights Council (CNDH) and State Representative Eduardo Suplicy

As part of an extensive program of visits to learn about FICA's Morar Primeiro work, we welcomed then-CNDH President Leonardo Pinho and State Representative Eduardo Suplicy to our office to discuss housing solutions, particularly methods for housing programs serving people experiencing homelessness.





8th São Paulo Municipal City Conference

Among FICA's many activities in 2025, we participated in important forums for São Paulo's public policy and civil society. Early in the year, we attended the 8th São Paulo Municipal City Conference, held after regional meetings to hear committee proposals and consolidate them into a technical report for submission to subsequent levels. FICA participated in the selection of civil society organizations and attended the 7th São Paulo State Conference of Cities as an alternate delegate representing São Paulo. The municipal conferences were convened by the Ministry of Cities as part of the 6th National Conference of Cities and form part of the national participatory process to develop agendas, goals, and action plans for sustainable urban development.





Visit from the Campo Grande Municipal

Government — We welcomed Claudio Marques, President of Campo Grande's municipal Housing Agency, to FICA's office. He sought to learn about our social rental housing experience and discuss the public-private partnerships (PPPs) being implemented in Campo Grande to provide social rental housing.

Social Caixa National Meeting

We were invited to participate in a panel at the Social Caixa National Meeting. The event brought together Caixa's social project assistants and social specialists, alongside professors, researchers, and housing movement representatives, to strengthen dialogue on social housing in Brazil. Organizations including MSTC, MMLJ, and União Nacional por Moradia Popular also attended.



Workshop on Rental Policies in PlanHab 2040 — Social Rental Housing and Temporary Assistance — Ipea and the Ministry of Planning and Budget

We presented FICA's social rental housing work at a government-organized seminar forming part of the development of the Housing Plan 2040.



Fóruns de discussão sobre habitação, política pública e filantropia

GIFE Congress

FICA attended the 2025 GIFE Congress in Fortaleza, an internationally attended event bringing together philanthropy and civil society around territorial, climate, and social justice. The program emphasized the need for grassroots philanthropy led by local communities and committed to the right to the city.



Seminário Ação Filantrópica na Linha de Frente

We represented FICA in the seminar “Philanthropic action on the front line: which approaches best strengthen local responses to social and climate injustices?”, organized by IIED, GIFE, and Instituto Pólis. At the preparatory seminar held the day before the event, we highlighted the importance of community-led proposals and resource redistribution focused on territorial justice and access to housing.



Rights Discussion with Immigrant Women

FICA and Casa do Povo organized a discussion on rights with immigrant women from the Bolivian seamstresses' collective Grupo Flor de Kantuta and from the Casa do Povo's group of mothers of children with disabilities. The São Paulo State Public Defender's Office participated, and the meeting aimed to initiate support for immigrant families' access to rights and public services.



Architecture and the Right to Housing

We took part in a roundtable entitled "Architecture and the Right to Housing in Brazil," organized by IAB SP (Brazilian Architects Institute) at its São Paulo headquarters, alongside housing specialists and activists including Ester Carro, Carmen Silvia, Bianca Tavolari, and Karen Kubey.



Cities in Motion — Paths to Urban Regeneration

We participated in a meeting at Casa Somauma bringing together key participants in urban transformation in Brazil, from São Paulo, Rio de Janeiro, and Recife, to discuss heritage, public incentives, regulations, financing, and investment opportunities to accelerate the rehabilitation of urban centers.

O primeiro encontro, **Cidades em Movimento,** reuniu os principais agentes da transformação urbana no Brasil (com atores de São Paulo, Rio de Janeiro e Recife), para discutir os patrimônio, incentivos públicos, normas, financiamento e as possibilidades de investimentos para acelerar a reabilitação dos centros urbanos.

Participamos da mesa sobre **Modelos de Crédito para Habitação Social,** falando sobre as diferentes frentes de captação de recursos do FICA, ao lado de Marco Gorini, da Din4mo, e Gustavo Melo, da Desenvolve SP.





Regenerating Including and Belonging — Perspectives on Retrofitting Real Estate Investment and Social Rental Housing

At an event organized by Somauma, we joined João Pacífico of Gaia Impacto and Marcelo Falcão of Somauma to discuss crowdfunding, social housing, and the rehabilitation of downtown São Paulo, connecting real estate investment with social, environmental, and urban causes.



1st National Housing First Seminar

We participated in the first National Housing First Seminar in Curitiba, which presented 12 projects applying the Housing First model in Brazil to housing for people experiencing homelessness. These included our three years of experience with Morar Primeiro, currently a reference among privately run initiatives. Exchanges among project leaders showed that effective programs can be implemented with differing resources, strategies, and approaches.



Climate Discussion

We participated in a discussion organized by the international Wellbeing Economy Alliance on the world we want to inhabit in the future, as part of preparations for COP30. The discussion's findings were presented at a COP30 panel in Belém.



Events Organized by FICA

São Paulo International Architecture Biennial

Between September and October 2025, FICA brought Housing First to the São Paulo International Architecture Biennial, organized by IABSP. This edition focused on the climate crisis under the theme “Architectures for a Hot World.” It was the first time a housing program for people experiencing homelessness implemented in Brazil had featured in the Biennial's official program.



In our installation, we reproduced a Morar Primeiro apartment floor plan at full scale, allowing visitors to experience housing's positive effects while highlighting the urgent lack of housing policies for people living on the streets. We told the story of this program, which, through FICA's partnership with Father Júlio Lancellotti, has helped 60 people leave homelessness and contributed to the development of national public policies.



Discussion Forum

As part of the Biennial, FICA participated in the Discussion Forum with a session entitled “Housing Policies for People Experiencing Homelessness: Urgent Needs and Challenges.” Representatives from the Ministry of Justice, the Ministry of Human Rights and Citizenship, and Caixa Econômica Federal discussed the implementation of housing policies for people experiencing homelessness, drawing on FICA’s experience. The discussion also helped inform a new ordinance under the Minha Casa Minha Vida program, requiring 3% of housing units in Tier 1 developments to be allocated to people experiencing homelessness.





Somauma Exhibition at the Biennial

During the São Paulo International Architecture Biennial, we also took part in an exhibition by Somauma, the developer responsible for the Tebas building retrofit. The installation explored the reuse of underused buildings in São Paulo and the importance of integrating this reuse with social housing.





Discussion at Eruv

FICA participated in the fourth Eruv event in Bom Retiro, discussing the care and use of neighborhood public spaces. The discussion arose from an initiative by Jaraguá residents, who proposed installing a parklet to expand public space but encountered questions and challenges concerning its maintenance, permanence, and management. City Council members Marina Bragante and Nabil Bonduki, authors of the Vaga Verde (Green parking space) bill and public space advocates, took part.





Housing and Climate Seminar

Following COP30 in Belém, we held a housing and climate seminar with TETO and Somauma. Four panels addressed housing, climate justice, and public policy, discussing retrofitting, emergency housing, social rental housing, and Housing First. Participants represented government, universities, civil society, and the real estate sector.

The discussions marked an important step toward bringing housing more consistently into debates on the climate crisis.





International Discussion Forums

In 2025, FICA participated in international discussions, bringing Brazil's Social Housing Service approach into other contexts.

COP30 Local Leaders Forum and C40 World Mayors Summit 2025

FICA was among the Brazilian organizations invited to major international events before the official opening of COP30 in Belém. We attended events organized by C40 and Bloomberg **Philanthropies, which** brought together world leaders to discuss municipalities' role in the changes needed to address the climate crisis and its effects.



Hacia un Modelo de Inmobiliaria Social de Alquiler en Argentina (Toward a Social Rental Housing Real Estate Model in Argentina)

We participated in a virtual meeting hosted in Argentina and organized by Laboratorio de Vivienda (Vi-Lab). The event enabled exchanges of experience and technical knowledge across Latin America and the Caribbean to raise awareness, mobilize stakeholders, and expand housing access through social rental housing.

Visits to Caburé

We welcomed important visits to Caburé, including professors and students from the University of Augsburg in Germany, alongside architects from Augsburg-based Titus Bernhard. They spoke with residents and offered suggestions for common areas and lighting.





Workshop with Dartmouth College

In April, we held a workshop with FAUD-USP and Dartmouth College, during which eight Dartmouth students studied FICA and the Caburé building, researched student housing in different contexts, and interacted with residents.



Housing Discussion at Bauhaus University Weimar

We presented FICA at a discussion on housing issues in Brazil at Bauhaus University Weimar.



Homes for the Future

We presented Morar Primeiro at an international conference organized by the British organization Future of London to discuss the future of housing. Representatives of Bloomberg Associates, Sheppard Robson, and Dark Matter Labs also participated.



FICALab

Expansion of the HAJA Fund

In early 2025, the HAJA Fund, a social rental housing initiative incubated by FICALab, acquired its second property in central Campinas, contributing to affordable housing and cultural heritage preservation.

The new Casa das Juventudes will provide shared housing at subsidized social rents for young people aged 21 and over leaving Campinas's residential care and supported housing system.

In addition to serving highly vulnerable women, HAJA's second initiative aims to support their entry into employment through vocational training in construction, particularly restoration and conservation.





FICA in the Media


ASSISTÊNCIA SOCIAL | NOTÍCIA

Recife recebe projeto de aluguel social para imigrantes em situação de vulnerabilidade

Recife welcomes social rental housing project for vulnerable immigrants

29/03/2025
Jornal do Commercio – Pernambuco
By Laís Nascimento

https://drive.google.com/file/d/1ALrGnMmVuAeV6dFTgbYouFfl87VRbX8T/view?usp=sharing


A casa é só o primeiro passo

Programa de habitação para pessoas em situação de rua precisa envolver gestão contínua; parceria com organizações sociais pode ser o caminho

DÊ UM CONTEÚDO

Simone Gatti

Arquiteta e urbanista, é doutora pela USP e diretora-presidente do FICA, organização que atua

A home is only the first step

105/06/2025
Folha de São Paulo
By Simone Gatti

https://drive.google.com/file/d/1yzNRMrQvkNXuyv170aaCMHt8mOBZBZGU/view?usp=sharing


BRASIL

ONG exibe projeto de casa para pessoas em situação de rua na Bienal Internacional de Arquitetura de São Paulo

NGO exhibits housing project for people experiencing homelessness

GRevista Veja
By Valentina Rocha

https://globoplay.globo.com/v/13132857/?s=0s



FICA's Exhibition at the Architecture Biennial on GloboNews's *Cidades e Soluções*

11/10/2025
Globonews

https://drive.google.com/file/d/1ALrGnMmVuAeV6dFTgbYouFfl87VRbX8T/view?usp=sharing



FICA: Social Housing in the Heart of the City

Revista Projeto

https://drive.google.com/file/d/1yzNRMrQvkNXuyv170aaCMHt8mOBZBZGU/view?usp=sharing



Fundo FICA recreates a 'Morar Primeiro' home at the São Paulo International Architecture Biennial

19/09/2025
VivaDecora

https://arquitetura.vivadecora.com.br/fundo-fica-casa-do-programa-morar-primeiro-bienal-internacional-arquitetura-de-sao-paulo/



Architecture Biennial showcases social housing project with Father Júlio Lancellotti

27/09/2025
Visão do Corre
Por Marcos Zibordi

https://www.terra.com.br/visao-do-corre/corre-pro-futuro/bienal-de-arquitetura-mostra-projeto-de-moradia-social-com-padre-julio-lancellotti,7b562b131b754d46fbd40de91b968346s4qj180n.html



Habitat NGO launches social rental housing project for immigrants

27/02/2025
Ognews
By Amanda Marcel

https://notasocial.com.br/ong-habitat-lanca-projeto-aluguel-social-para-imigrantes/



Recife to get Casa da Concórdia, a housing project for immigrants

17/02/25
Marco Zero
By Giovanna Carneiro

https://marcozero.org/recife-tera-espaco-casa-concordia-projeto-de-moradia-para-imigrantes/



Casa da Concórdia on TV Globo

TV Globo de Pernambuco

https://www.instagram.com/reel/DNUFaOlv-rT/?igsh=cXFvMDZrYzd4ZjF5

On Social Media

We are active on Instagram, LinkedIn, and YouTube, with greater emphasis on Instagram and a range of formats. We share our main institutional activities and program news almost daily, and publish monthly financial statements, reinforcing our commitment to transparency with the community.

Followers can also track property purchases and renovations, new residents moving in, and activities supporting residents, such as the monthly delivery of agroecological food.

These channels also share news of partnerships that expand our mission in different directions and locations across Brazil:



- With Entrega por SP, to use one Morar Primeiro unit for people supported by the organization;
- With Habitat for Humanity, to renovate Casa da Concórdia;
- With TETO and Somauma, to hold a housing and climate event;
- With FIKA, a real estate agency that donates part of its brokerage commission to FICA.





Highlights among our posts include:

- a post celebrating FICA's tenth anniversary and key milestones in its history;
- "FICAindica" posts sharing events, reading, and films related to housing and social justice;
- a post on the international Housing First concept, which we implement through Morar Primeiro.





FICA's communications therefore continue working to establish our reputation as a reference in Social Housing Services, integrated property, condominium, and social support management, social rental housing, and Housing First, while sharing our experience and learning with supporters and donors.

FOLLOW AND CONNECT WITH US:

https://www.instagram.com/fundofica/

/fundofica
https://www.linkedin.com/company/fundofica/

@fundofica
https://www.facebook.com/fundofica

Goals for 2026

- Launch FICA's Recife operations through Casa da Concórdia
- Complete selection processes for FICA's new units under the partnership with Grupo SOMA
- Launch Primeira Casa (First Home), in partnership with Decor Social, for young people leaving in supported shared housing
- Consolidate the legislative budget allocation in partnership with Federal Representative Erika Hilton's office
- Implement the partnership with the Ministry of Justice for Morar Primeiro
- Expand FICA's property portfolio through a partnership with a major construction company
- Further strengthen the Social Housing Service to foster residents' autonomy

2026

- Complete the implementation of the indicator system to monitor impact and organizational performance.
- Consolidate partnerships initiated in 2025 and expand partnerships to enable public policies and access to public funding
- Strengthen FICA's public policy engagement and advocacy, particularly for public social rental housing and Housing First programs
- Hold the first Brazilian Housing and Climate Forum with TETO in Brasília
- Continue strengthening institutional capacity in administration, finance, human resources, and internal processes
- Welcome new FICA team members: a fundraising coordinator and a building technician
- Seek unrestricted financial support to ensure our long-term institutional development
- Approve and appoint our Administrative Council
- Increase supporters of Morar Primeiro's “Sponsor a Family” initiative
- Expand FICA's supporter base and strengthen supporter retention

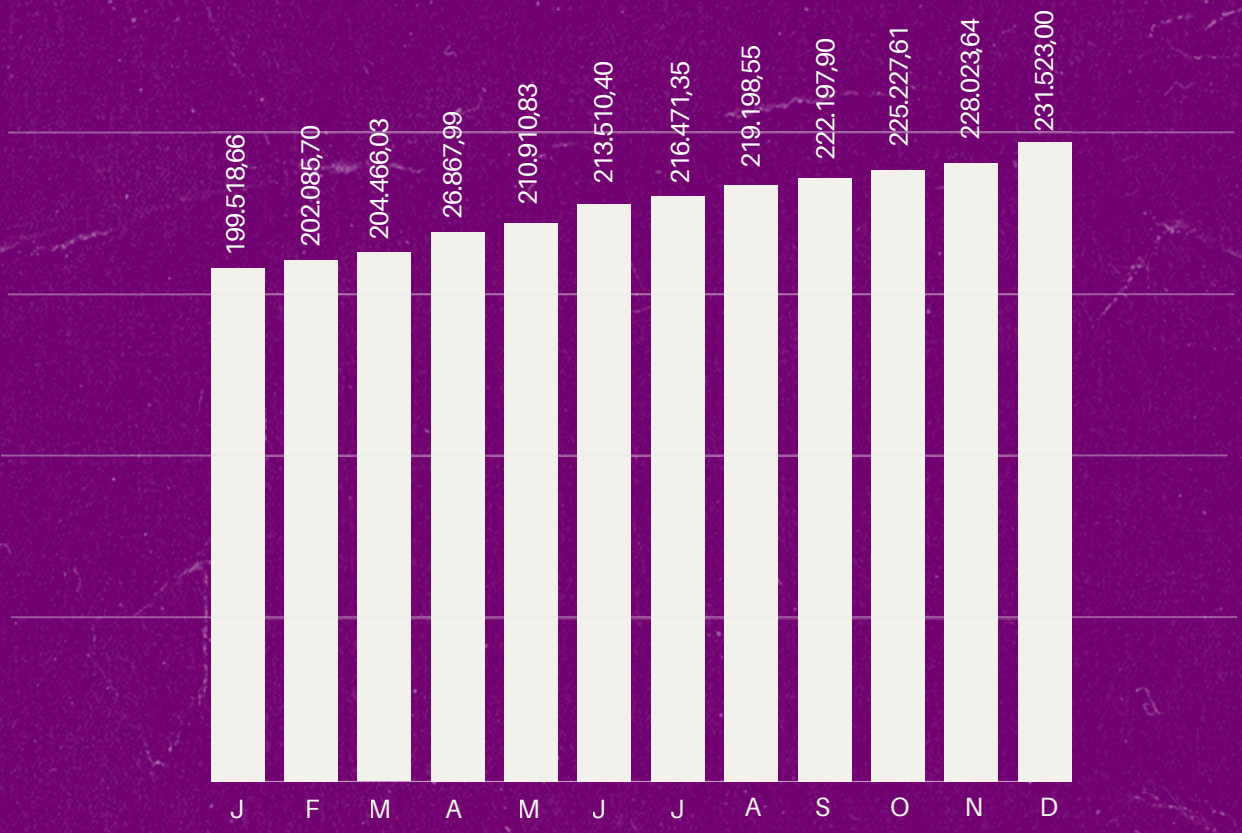
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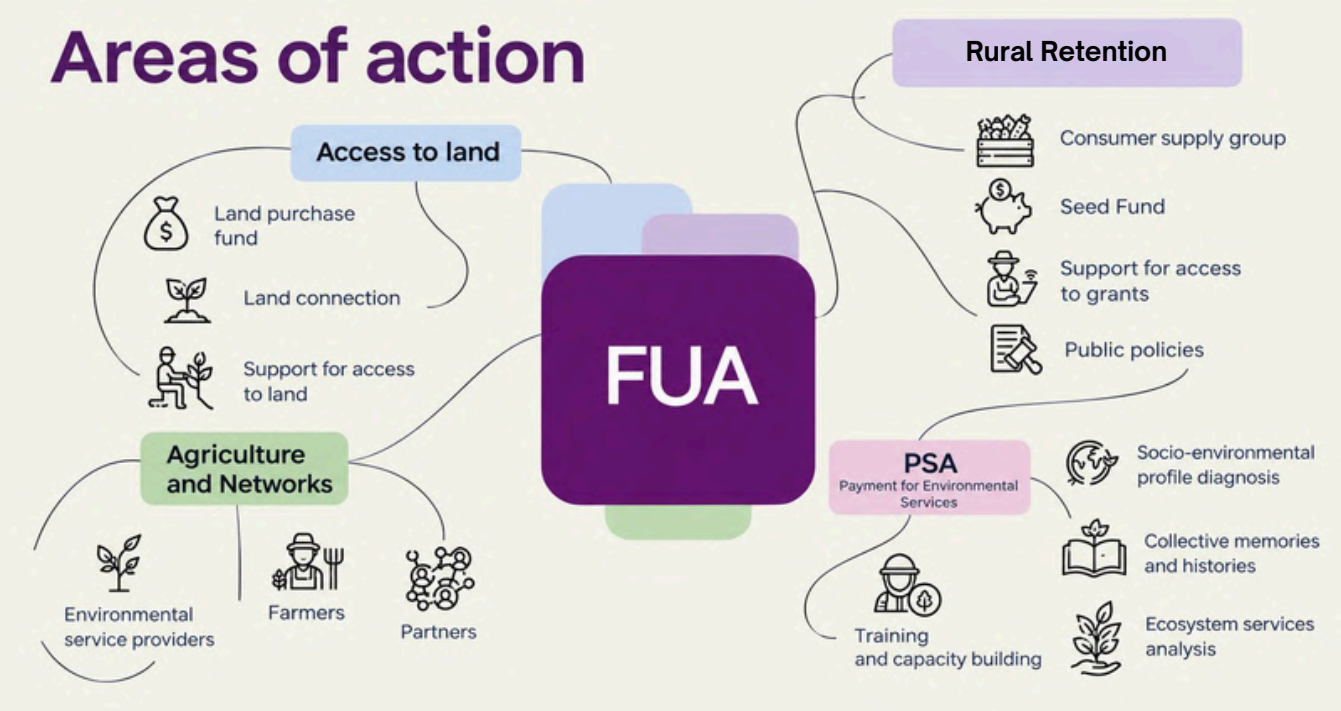
Land Purchase Fund

Financial Overview — Land Purchase Fund

The FUA Fund was established in 2021 to care for the land, secure farmers' access to it and preserve agricultural land use in Parelheiros. Over the past five years, it has grown thanks to support from monthly donors, the Consumer Group, sales of FUA products and one-off donations.



Since its inception, FUA has worked in three main areas: Supporting Farmers to Remain on the Land, Partnerships and Access to Land.



Supporting Farmers to Remain on the Land

In 2025, FUA strengthened its work to help agroecological farmers remain in Parelheiros through four complementary areas: the Support Fund, the Consumer Group, public policy, and support for water conservation stewards. These initiatives sought to improve the economic viability of family farming, strengthen local networks, and contribute to environmental conservation in São Paulo's water catchment region.

Support Fund

Created in 2020 in response to the pandemic, with financial support from Confluentes, the Support Fund became an ongoing strategy for supporting farmers in FUA's network in 2025. Its resources are invested to generate returns, which are used to purchase agroecological food and strengthen local production.

The fund prioritizes agroecological farmers in Parelheiros who belong to FUA's network, without requiring formal certification. In 2025, three support cycles were organized through public calls shared in the network's WhatsApp group.

Over the year, the Support Fund assisted 21 farmers with a total investment of R$25,000. Support primarily addressed property maintenance and infrastructure (58%), production losses linked to extreme weather (27%), and help bringing produce to market (15%).

Beyond direct financial support, the fund strengthens solidarity-based food networks. In return, farmers made monthly food donations to Morar Primeiro families, with 120 food baskets distributed between May and December 2025.

The Support Fund thus reaffirms its strategic role in helping farmers remain on the land, strengthening agroecological farming, and expanding access to healthy food for vulnerable families.









Consumer Group





The Consumer Group celebrated its fourth anniversary in 2025, establishing itself as an important initiative connecting agroecological farmers in Parelheiros with consumers in São Paulo.

The project encourages fairer, more sustainable consumption relationships based on sharing farming risks, valuing seasonal food, and strengthening local family farming. Alongside food sales, the group promotes exchanges among participants on healthy eating, agroecology, and recipes.

Over the year, the group averaged 12 participating families and directly benefited 12 farmers in FUA's network. Approximately 2.5 metric tons of agroecological food were sold, encompassing 83 product varieties.

In response to a decline in regular consumers, FUA expanded routes to market by participating in fairs at Sesc Interlagos and Colégio São Domingos. These activities strengthened sales and increased the visibility of agroecological farming in Parelheiros.

Combining the Consumer Group and partner fairs, the project generated approximately R$21,500 directly for farmers in 2025, contributing to income generation, production diversification, and families' continued presence in the area.

2025 Figures:

12 farmers benefited

23 families committed to the group

R$ 3.508,50 toward land purchase

R$ 8.225,00 for farmers

2,5 metric tons of food

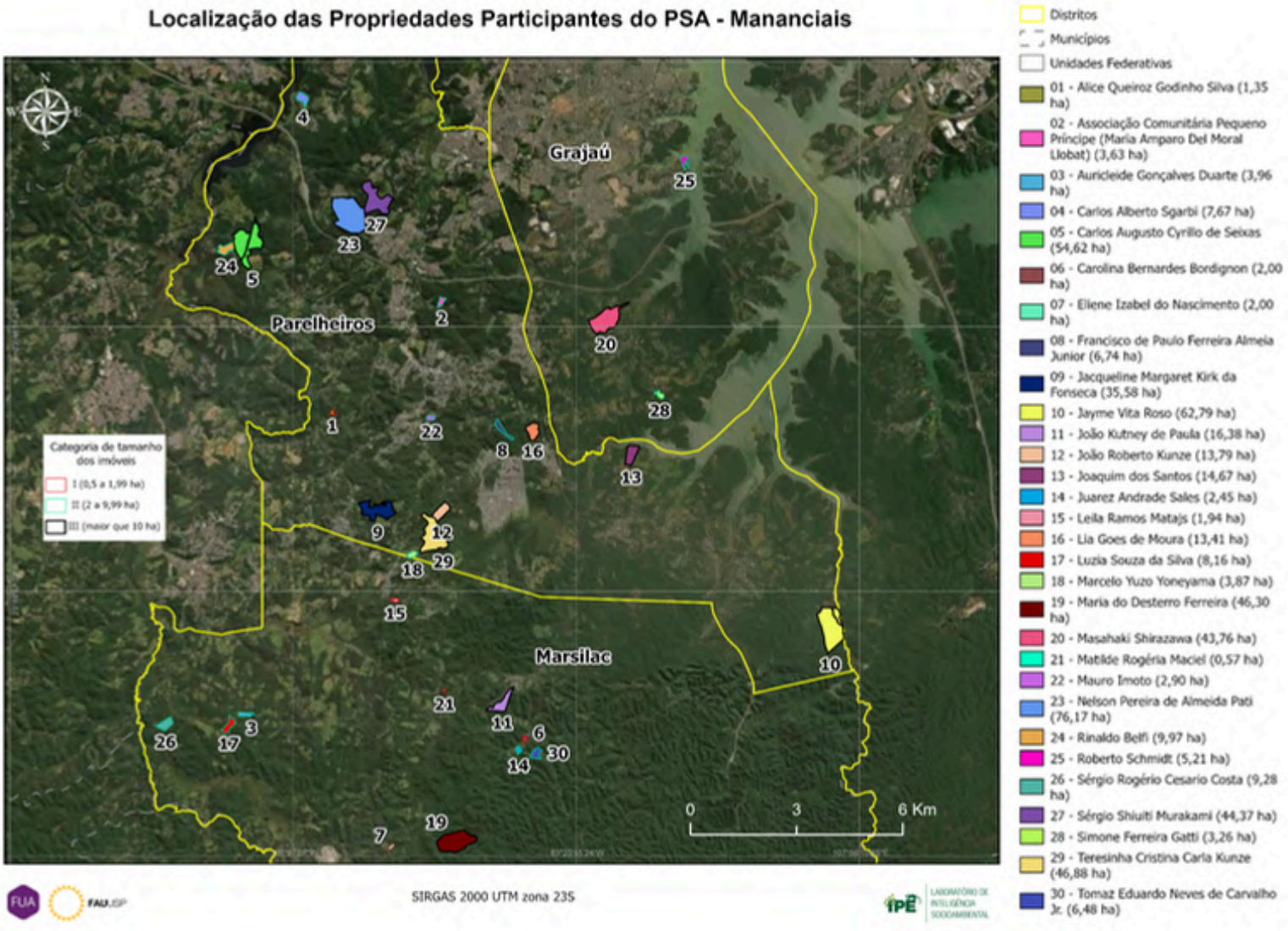
83 food varieties

Public Policy

PSA Mananciais

In 2025, FUA consolidated its involvement in São Paulo's PSA Mananciais program, which provides payments for environmental services in water catchment areas. The program recognizes and remunerates environmental conservation activities in areas strategically important to protecting the water sources that supply the city. FUA contributes through the Guardiões de Parelheiros project, alongside USP's School of Architecture, Urban Planning, and Design and the Secretariat for Green Spaces and the Environment, supported by FAPESP's Biota Transformação program.

FUA's work was organized into three complementary areas: property assessments, workshops and local coordination, and ecosystem services analysis. Activities were developed in partnership with the Municipal Secretariat for Economic Development and Labor (SMDT), through a legislative budget allocation from the PSOL Feminist Caucus.



Property Assessments

One of the year's main deliverables was an in-depth assessment of properties participating in PSA Mananciais. A total of 26 in-depth interviews covered more than 80% of the properties included in the program.

The assessment showed that PSA Mananciais has significance beyond financial incentives: it also recognizes agroecological farmers' social and environmental role in conserving the area.

Interviews also highlighted structural challenges facing rural properties, including infrastructure limitations, administrative difficulties, and the need for ongoing technical assistance. The findings reinforced the importance of integrated public policies to ensure farming families can remain on the land.

In addition to generating strategic information on environmental service providers, the assessment identified bottlenecks and informed recommendations to improve the public policy.



Workshops and Local Coordination

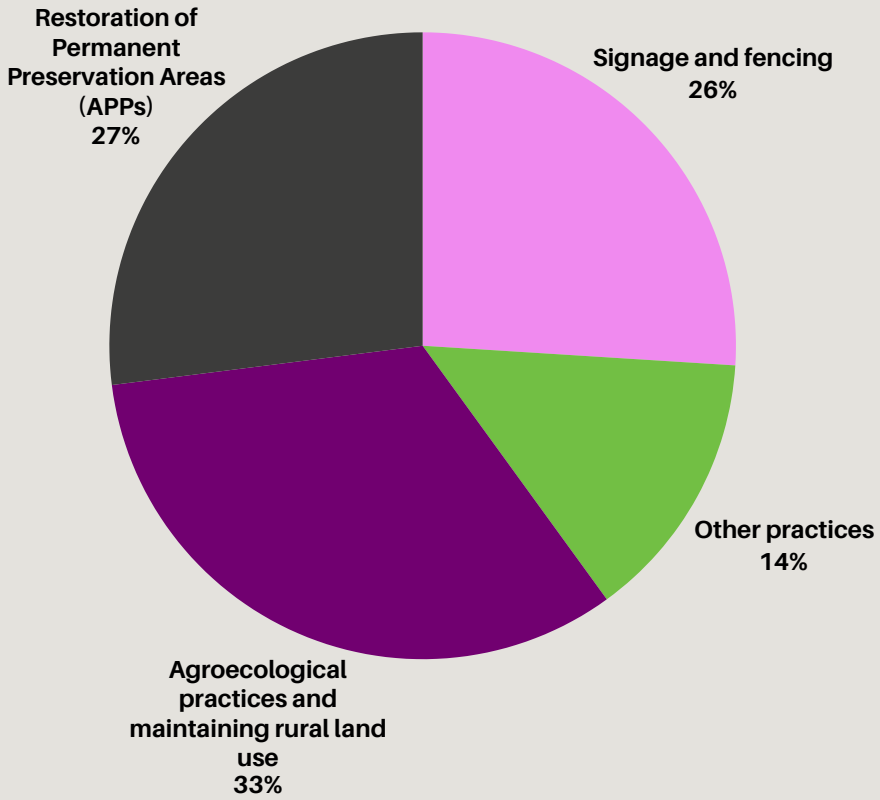
Throughout 2025, FUA organized workshops, meetings, and local coordination activities to strengthen local capacities and consolidate PSA Mananciais.

Activities brought together farmers, environmental service providers, researchers, government representatives, and partner institutions, strengthening cooperation networks and expanding the sharing of technical knowledge locally.

Topics included soil conservation, ecological sanitation, stingless beekeeping, species identification, drone operation, and consolidation of PSA Mananciais's first year.

A highlight was the workshop consolidating the program's first year, held in November 2025, with representatives from SVMA and SMDT, partner researchers, and environmental service providers. The meeting enabled collective reflection on achievements, challenges, and opportunities to improve the program.

Data presented at the workshop showed that payments received by providers were primarily used for agroecological practices and maintaining rural land use (33%), restoring Permanent Preservation Areas (APPs) (27%), and property signage and fencing (26%). This demonstrates that resources were directed toward concrete environmental conservation and productive capacity improvements.









Ecosystem Services Analysis

With IPÊ — Instituto de Pesquisas Ecológicas (Institute for Ecological Research), FUA analyzed ecosystem services associated with PSA Mananciais properties, focusing on water yield in the sub-basins where participating areas are located.

The analysis showed that PSA Mananciais should be understood as a strategic medium- and long-term public investment, with positive effects on water, soil, and biodiversity conservation.

The findings also reinforce the program's role in improving rural properties' environmental and economic resilience, providing important evidence for future public policies on conservation and sustainable rural development.



Strategic Partnerships

- Partnership with SVMA and the Parelheiros Agroecology School
- Guardiões de Parelheiros
- Farmers' Network

Partnership with SVMA and the Parelheiros Agroecology School

The partnership with the Municipal Secretariat for Green Spaces and the Environment (SVMA) and the Parelheiros Agroecology School expanded FUA's capacity to work with environmental service providers and agroecological farmers in the region.

Joint activities strengthened training, local support, and coordination among organizations, farmers, and government, bringing public policy closer to communities' practical needs.

Guardiões de Parelheiros

FUA continued as a strategic partner in Guardiões de Parelheiros, a research initiative linked to the Biota/FAPESP program that seeks to strengthen PSA Mananciais.

The partnership combines academic research, technical advice, and local engagement in cooperation with the Municipal Secretariat for Green Spaces and the Environment (SVMA), generating robust knowledge on environmental conservation and supporting continued access to land.

Farmers' Network

Strengthening the agroecological farmers' network remained an institutional priority for FUA in 2025.

Through WhatsApp groups, workshops, agroecological fairs, calls for proposals, and production support, FUA expanded local coordination and brought new farmers into the network. These spaces also served to mobilize participation in the Support Fund, training activities, and collective marketing initiatives.

Access to Land

- Land Purchase Fund
- Conecta Terra
- Terra Compartilhada

Land Purchase Fund

Established in 2021, the Land Purchase Fund seeks to acquire and preserve rural properties for agroecological farming and sustainable collective use.

In 2025, the fund exceeded R$230,000 in accumulated resources, thanks to individuals and organizations committed to helping farmers remain on the land.

Over recent years, FUA has recognized that land acquisition must go hand in hand with immediate support for farmers, combining a long-term vision with practical initiatives that strengthen production and enable farmers to remain in their communities.

Conecta Terra

Conecta Terra (Connecting Land) brings together owners of unused land and people interested in agroecological production, creating connections that support continued access to land and strengthen sustainable farming.

In 2025, the project expanded outreach through social media and WhatsApp groups and supported searches for available land for farmers whose access to land was insecure.

A notable result was support for the return of a Parelheiros farmer who had moved to Pernambuco, enabling him to return to his home area and resume farming.

Terra Compartilhada

In June 2025, Terra Compartilhada Plenitude (Plenitude Shared Land) ended after three years operating as a shared agroecological lease.

The withdrawal was planned, ensuring completion of the site's first PSA cycle and supporting subtenants in moving to new production areas.

Although the lease ended, the initiative's legacy remains. The property continues organic production led by the owning family, ongoing PSA activities, and the maintenance of more than 300 native fruit trees planted during the project.

The practical experience gained also directly informed public policy proposals to help farmers remain on the land and strengthen agroecology in Parelheiros.



Acesse o link e conheça o livro de 2 anos do projeto Terra Compartilhada:
https://www.fundoagroecologico.org/biblioteca





FUA Events

Sesc Fair — FUA Anniversary (22 March)

On 22 March, FUA celebrated four years of work with a fair at Sesc Interlagos, bringing together partner farmers, supporters, and visitors. The event strengthened relationships, promoted sales of Parelheiros's agroecological products, and increased family farming's visibility. It also recognized local producers' work and reinforced the importance of support networks for sustainable production.



Climate Week

During Climate Week, FUA participated in a meeting on social and environmental solutions and climate justice, highlighting agroecology's role in conservation in Parelheiros. Farmers, researchers, and organizational representatives shared experiences of organic food production, reforestation, and environmental education. The event reinforced family farming's importance in addressing the climate emergency and concluded with an agroecological product fair.







Confluentes Field Experience in Parelheiros

FUA organized an agroecological field visit with Confluentes at two partner properties supported by the Fund. Participants exchanged ideas on sustainable farming, Atlantic Forest conservation, and access to land, and experienced sustainable management practices and tastings of non-conventional edible plants (PANCs). The visit also strengthened collective support for local farmers and reaffirmed FUA's commitment to healthy food production and environmental preservation.

“Pisar a Terra” Fair — Sesc Interlagos



FUA participated in the “Pisar a Terra” fair at Sesc Interlagos in September 2025, strengthening partner farmers' presence in spaces for sales and knowledge exchange. Participation increased the visibility of Fund-supported initiatives and introduced the public to agroecology and sustainable production. The event also offered an opportunity to discuss continued access to land and stronger family farming.

13th Brazilian Agroecology Congress

In 2025, FUA participated in the 13th Brazilian Agroecology Congress in Juazeiro, Bahia, presenting work on agroecology, payments for environmental services, and strengthening local communities. Among the experiences shared was reforestation in partnership with Sítio Plenitude, involving native fruit species and community mobilization. Participation reinforced the importance of collectively developing social and environmental policies and increased the visibility of work in Parelheiros.







Sustainability Event — Colégio São Domingos

FUA participated in a sustainability event organized by Colégio São Domingos, connecting the school community with agroecology and family farming. A fair run by partner farmers enabled students, families, and educators to learn about agroecological production and Fund-supported projects. The event strengthened dialogue on sustainability, healthy eating, and recognition of local farmers.

Workshop with TU Berlin Researchers

In December, we held a workshop with TU Berlin researchers as part of a collaborative project researching the historical heritage and memory of agroecological farmers in Parelheiros.

Goals for 2026

- Increase the Support Fund to help farmers remain on the land and hold four support rounds, assisting at least 20 different farmers over the year
- Support public policies that preserve agroecological land use and the Atlantic Forest (PSA and heritage discussions)
- Expand FUA's farmers' network to include farmers supporting conservation initiatives such as PSA, POT, and others
- Expand the donation network through the Consumer Group, Support Fund, and recurring donors
- Combine the Land Purchase Fund and Support Fund and reach R$400.000,00 by the end of 2026
- Encourage discussion on preserving agricultural land use in Parelheiros (one publication and an event)
- Complete the institutional transition of FUA and its funds to Associação Socioambiental Bauhinia
- Raise funds to sustain the project in the coming year

PARTNERS













































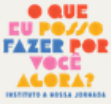




































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