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REPORT OF THE REGIONAL MEETING OF MINISTERS AND HIGH-LEVEL
AUTHORITIES OF THE HOUSING AND URBAN DEVELOPMENT
SECTOR IN LATIN AMERICA AND THE CARIBBEAN

(Santiago, Chile, 16-20 March 1992)

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A. ATTENDANCE AND ORGANIZATION OF WORK

1. Date and place of the meeting

1. The Regional Meeting of Ministers and High-level Authorities of the Housing and Urban Development Sector in Latin America and the Caribbean was held in Santiago, Chile, from 16 to 20 March 1992. It was sponsored by the Economic Commission for Latin America and the Caribbean (ECLAC), the Ministry of Housing and Urban Development of Chile, the United Nations Development Programme (UNDP), the Inter-American Development Bank (IDB) and the United Nations Centre for Human Settlements (UNCHS-Habitat).

2. Attendance¹

2. The Meeting was attended by representatives of the following States members of the Economic Commission for Latin America and the Caribbean: Argentina, Bahamas, Barbados, Bolivia, Brazil, Colombia, Costa Rica, Cuba, Chile, El Salvador, Spain, Guatemala, Guyana, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, the Dominican Republic, Uruguay and Venezuela.

3. Three associate members of the Commission were also represented: Aruba, the British Virgin Islands and Puerto Rico.

4. The following United Nations agencies were represented: the United Nations Centre for Human Settlements (UNCHS) and the United Nations Centre for Regional Development (UNCRD).

5. Among the intergovernmental organizations present was the Inter-American Development Bank.

6. The following intergovernmental organizations also sent representatives: the Spanish Agency for International Co-operation (AECI), the United States Agency for International Development (USAID), the Inter-American Development Bank (IDB), the Ibero-American Co-operation Institute (ICI), and the German Agency for Technical Cooperation (GTZ).

¹ See the list of participants in annex 1.

7. The following non-governmental organizations were also represented: the Latin American Association of Development Financing Institutions (ALIDE), the Inter-American Savings and Loan Bank (BIAPE), the Inter-American Federation of the Construction Industry (FIIC) and the Inter-American Housing Union (UNIAPRAVI).

8. Mr. Lutz Drewski of the German Agency for Technical Cooperation (GTZ), Mr. Carlos González Lobo, Mr. José Antonio Guzmán, of the Confederación de la Producción y del Comercio, Mr. José Ramón Moreno, Mr. Alfonso Palacios of the Latin American Centre for Urban Management and Jaime Ravinet, Mayor of the Municipality of Santiago, attended the Meeting as special guests.

9. Many observers also attended the Meeting.

3. Credentials

10. Pursuant to rule 15 of the Commission's Rules of Procedure, the credentials of the delegations as submitted to the Executive Secretary were examined and found to be in order.

4. Opening ceremonies

11. The technical stage of the Regional Meeting of Ministers and High-level Authorities of the Housing and Urban Development Sector in Latin America and the Caribbean began on Monday, 16 March at 9.30 a.m., at ECLAC headquarters in Santiago. At the opening session, statements were made by the Director of the Environment and Human Settlements Division; the Executive Secretary of ECLAC, Mr. Gert Rosenthal; the Minister of Housing and Urban Development of Chile, Mr. Alberto Etchegaray; and the President of the Inter-American Development Bank, Mr. Enrique Iglesias.²

12. The inaugural ceremony of the ministerial stage was held on 18 March at 9 a.m., at ECLAC headquarters. Statements were made by the Executive Secretary of ECLAC, Mr. Gert Rosenthal; the Executive Director of the United Nations Centre for Human Settlements (Habitat), Mr. Arcot Ramachandran; and the Minister of Housing and Urban Development of Chile, Mr. Alberto Etchegaray.

13. Mr. Gert Rosenthal, Executive Secretary of ECLAC thanked the Minister of Housing and Urban Development of Chile for his laudable initiative in proposing the holding of the Meeting which gave the high level authorities of the sector the opportunity to exchange views and information on that subject, permitted three United Nations agencies with a long history of joint collaboration, namely, UNCHS, UNDP and ECLAC to pool their efforts, and made it

² See paragraphs 26 to 36.

possible to interact with other development agencies, bilateral as well as from the United Nations system in order to consider housing issues together.

14. In that connection, the Governments of the region had concentrated almost exclusively on low-cost housing programmes that had produced mixed experiences and successes. Similarly, the attitude of government economic authorities towards the sector was ambivalent since, while they recognized its capacity to boost employment and demand for national inputs they considered it a low yielding social investment. However, over the past few years, housing sector tended to be considered it as part of a strategy for modernizing production with greater social equity.

15. Finally, he listed the main elements of the housing sector that deserved consideration in the context of the topics and proposals contained in the ECLAC publications entitled Changing Production Patterns with Equity (1990), Sustainable Development (1991) and An Integrated Approach (1992), whose aim was to spark off a debate on a coherent frame of reference for Latin American and Caribbean development. The most noteworthy of those factors was modernizing the production of the sector, the deterioration and unsanitary condition of human settlements, the increase of savings and more efficient allocation of resources, the development of human resources, transfers and insurance schemes, concerted action by local Governments in democratic and participative societies, and the increasing role of the State in supervising and promoting activities in the sector while leaving housing finance in private hands.

16. Dr. Arcot Ramachandran, Executive Director of the United Nations Centre for Human Settlements (Habitat) said that the Latin American and Caribbean countries were faced with a challenge of enormous proportions with respect to both their urban development and adequate housing for their people. With more than 70% of the total population of Latin America and the Caribbean in urban areas, it was obvious that in the urban scene the struggle for economic and social development would be carried out. Between 30 and 40% of the urban population was lacking adequate housing or did not have access to such basic amenities as clean water and sewerage. Given the size of the poor population, when calamity struck the outcome might be disastrous as the cholera epidemic had demonstrated: apart from the painful human costs it had also resulted in considerable financial costs to society which could have been avoided by making relatively smaller investments in sanitary facilities.

17. Eradication of poverty was tied to progress on the economic front. A number of countries showed signs that recovery was well under way from the recessionary trends of the 1980s. Since poverty acted as a brake on economic development it followed that any successful economic recovery programme had to include instruments which maximized employment creation, reduced levels of poverty, and

increase domestic demand for goods and services. The promotion of construction, particularly of housing construction, was such an instrument which must be aimed at economic growth. Various countries of Latin America, Asia and Central and Eastern Europe were looking to housing construction to lead them out of their current economic difficulties. Housing construction was labour intensive, employing a wide range of skilled and unskilled labour and its inputs were largely domestic and not import-dependent. What must be avoided under all circumstances was the use of housing construction as a short-term instrument to secure limited political goals, often tied to subsidies which were unsustainable over time. Sustainable long-term and economically viable housing strategies were required.

18. The aim of the Global Strategy for Shelter to the year 2000 which was drafted by Habitat and endorsed by the United Nations General Assembly in December 1988 to provide a broad framework for international cooperation, exchange of experience and mobilization of resources was definitely justified. The Strategy and its guidelines had already received endorsement from important donor and lending institutions including the World Bank and, currently, more than 40 countries assisted by Habitat were drafting new housing strategies in line with the guidelines of the Global Shelter Strategy.

19. There was an urgent and unavoidable need to face the housing and urban crisis in Latin America and the Caribbean. The Global Shelter Strategy was the principal means by which that challenge might be met successfully. Habitat stood ready to assist national governments throughout the region in that endeavour. However, there could be no national development without human development; therefore, improvements were to be made in the living and working environments of people. That should be the guiding principle of the meeting.

20. Mr. Alberto Etchegaray, Minister of Housing and Urban Development of Chile cordially welcomed the Ministers and Authorities attending the Meeting and thanked the agencies of the United Nations system represented by the United Nations Development Programme, the United Nations Centre for Human Settlements and especially ECLAC as well as the Inter-American Development Bank for their excellent cooperation in helping to make the Meeting a reality. The meeting afforded an excellent opportunity to exchange experiences and work out solutions to deal with the major problems of the sector in the region and also to prepare the region's participation in the "Global Strategy for Shelter to the year 2000" adopted by the United Nations General Assembly. He also noted the valuable input from the deliberations of the specialists at the technical stage of the meeting.

21. The rapid process of urbanization concentrated in a few cities of the region had created urban centres that were not only socially

segregated but were rife with inequalities, had inefficient services and were extremely polluted. The combination of extreme poverty concentrated in such cities and the population explosion had a detrimental effect on access to adequate housing.

22. He said that in order to remedy that situation there was a need to go beyond merely endorsing the right to housing enshrined in and ratified by various United Nations instruments and to promote personal efforts and the fulfilment of financial commitments with equal vigour. Due importance should be given to the economic aspects of financial commitments since appropriate housing policies encouraged persons who wished to acquire housing units to save and they became actors in economic development instead of mere spectators. In the case of Chile, for example, the housing sector accounted for 4% of the gross domestic product and this had a considerable impact on the economy and, consequently, on employment.

23. Finally, precarious housing and overcrowding stood out among the many scourges spawned by extreme poverty and indigence in the region. Such stigmas had to be combatted by establishing policies and programmes designed to prevent the spread of the housing problem and gradually reducing the shortage of housing through the formulation of sustainable, technically sound and long-lasting programmes; encouraging the active participation of the needy in the definition of the most realistic solutions and stressing the systematic effort involved in savings for housing; helping those who needed the most help and made the greatest effort to help themselves through appropriate and objective targeting; contributing to balanced urban development stressing the importance and preponderance of public places in order to achieve housing with a human face; and effectively attracting private sector participation through healthy competition based on long-lasting policies and programmes.

5. Election of Officers

24. The Officers of the Meeting were as follows:

<u>Chairman:</u>	Chile
<u>First Vice-Chairman:</u>	Paraguay
<u>Second Vice-Chairman:</u>	Jamaica
<u>Third Vice-Chairman:</u>	Panama
<u>Fourth Vice-Chairman:</u>	Colombia
<u>Rapporteurs:</u>	Brazil, Peru and Uruguay

6. Agenda

25. The Meeting adopted the following agenda:

1. Election of Officers
2. Adoption of the provisional agenda
3. Country reports on housing and urban development
4. International financing for housing
5. Focusing resources on low-cost housing and the capacity to recover costs
6. Restoration and repopulation of deteriorated city centres
7. A permanent mechanism for exchange of experiences among Ministers of Housing and Urban Development of the region
8. Conclusions and recommendations
9. Consideration and adoption of the report of the Meeting.

7. Adoption of the Rapporteur's report

26. The Rapporteur introduced the draft report of the Meeting and informed participants that they should submit any amendments to their original statements to the ECLAC secretariat.

27. The draft report was then adopted by the meeting.

8. Closing meeting

28. At the closing meeting, statements were made by Mr. Alberto Etchegaray, Minister of Housing and Urban Development of Chile; Mr. Oscar de la Puente, Minister of Housing and Construction of Peru, on behalf of the participating delegations; and Mr. Patricio Aylwin Azocar, President of the Republic of Chile.

29. After thanking the participants and ECLAC, the Minister of Housing and Urban Development of Chile said that the four days of deep thought on the serious challenges facing the housing and urban development sector had broken new ground. At the technical and ministerial stages of the meeting, valuable experiences and recommendations had been shared and made and it had also been agreed that the need for efficiency was not incompatible with that for social equity. Another important lesson was that in its new role, the State should not only involve the different agents of the private sector in finding solutions to the housing problems but, more importantly, it should also make people aware of the common learning process which would make users the prime beneficiaries of the improvement in their living conditions.

30. There was a lag between the situation in the area of sanitation and progress achieved in other social, political and economic matters. Although the current problems might worsen, agents were firmly determined to find realistic and innovative

means of solving them; moreover, there were so many options that failure would be unpardonable.

31. The Minister of Housing and Construction of Peru stressed the importance of seeking mechanisms for consultation and horizontal cooperation given the magnitude of current challenges and the shortage of resources in the countries of the region. In that connection, he thanked the Ministry of Housing and Urban Development of Chile and ECLAC for sponsoring the meeting, which had produced such satisfactory results. The establishment of a permanent mechanism for exchange of experiences among the Ministers of Housing and Urban Development of Latin America and the Caribbean would conserve efforts and save resources. The personal links that had been forged during the meeting would also help to solve problems at another, less formal level.

32. Finally, he expressed his gratitude for the warm hospitality that had been accorded to all the delegations in Chile and announced that the next meeting would take place in Nicaragua.

33. The President of Chile expressed his pleasure at being at ECLAC, which had rendered such valuable services to the region in the economic and social spheres, and said that the meeting had been devoted to considering, examining and looking for effective approaches to a situation which was considerably significant in human terms for developing countries such as those of the region, which had substantial economic and social imbalances as reflected particularly by the condition of the homes, neighbourhoods and cities where people went about their daily business. Unfortunately, many people either did not own houses or had houses without modern amenities or connections with the sewerage system, did not have access to means of transport and lived in undeveloped areas. That situation was of crucial importance for the development process as a whole, since the chances of those who were homeless and living in squalor of ever becoming successful were very slim. Each person's fate was determined by his surroundings of which one of the closest was his home. The sine qua non for human development was a decent home in a decent neighbourhood. Housing and the habitat should become the concern of the whole society, since economic growth alone was not enough if it was not accompanied by social equity. By devoting the largest possible amount of resources to social aspects, Chile and all the other countries were fulfilling a need for justice and development.

34. Finally, he hoped the meeting would succeed in finding new ways of bettering the situation of those who did not have decent housing and thus help the people of Latin America to develop and to recover their dignity as human beings.

Tribute to the architect Ricardo Jordan

35. Before declaring the meeting closed, the Minister of Housing and Urban Development of Chile paid tribute to Ricardo Jordan, an architect and former staff member of ECLAC who, before his untimely death in 1991, had been the main driving force behind the current meeting; as an adviser at the Ministry, he had made use of his ties with ECLAC to promote actions in the area of housing and urban development.

B. SUMMARY OF DEBATES

Technical stage

36. At the opening meeting of the technical stage, statements were made by the Director of the ECLAC Environment and Human Settlements Division, Mr. Alfredo Gastal; the Executive Secretary of ECLAC, Mr. Gert Rosenthal; the Minister of Housing and Urban Development of Chile, Mr. Alberto Etchegaray; and the President of the Inter-American Development Bank, Mr. Enrique Iglesias.

37. The Director of the ECLAC Environment and Human Settlements Division welcomed the authorities present. He was convinced that the meeting represented an outstanding opportunity to consider regional mechanisms or authorities for exchange and horizontal technical support, based on the initiative of the Minister of Housing of Chile. That proposal was entirely consistent with the Global Strategy for Shelter to the Year 2000, adopted by the United Nations General Assembly, particularly with respect to the promotion of regional cooperation systems and the interdisciplinary work carried out by ECLAC in its programmes on financing for housing, on sectoral information management and changing production patterns, as well as support for municipal administrations in their efforts to modernize management, service administration and planning procedures.

38. Mr. Gert Rosenthal, Executive Secretary of ECLAC, welcomed all those attending and thanked the Minister, Mr. Alberto Etchegaray, at whose suggestion the meeting had been convened. He was pleased at the participation of the United Nations Centre for Human Settlements (Habitat) and the United Nations Development Programme (UNDP), which had co-sponsored the initiative of the Ministry of Housing of Chile, and welcomed the President of the Inter-American Development Bank, Mr. Enrique V. Iglesias.

39. Mr. Alberto Etchegaray Aubry, Minister of Housing and Urban Development of Chile, the host country of the meeting, welcomed the delegations of the Latin American and Caribbean countries. He thanked the Executive Secretary of ECLAC, UNDP and UNCHS-Habitat for their support and sponsorship of the initiative, and said that

he appreciated the presence of Mr. Enrique Iglesias at the opening of the meeting. The subject of housing and human settlements was currently of special concern to the countries of the region, owing to the large number of people, especially in the poorest sectors, whose quality of life placed them in a very inequitable situation as a consequence of their natural habitat and housing needs, which seemed virtually impossible to meet adequately. In urban areas, which had become inefficient, inequitable and segregated, the quality of life had dramatically deteriorated. Political actors had an enormous social responsibility to their people, which must be fulfilled as a top priority. The construction sector had a role to play in economic development and in growth, employment and the development of innovative technologies, which were decisive factors in reversing the region's negative growth rates in recent years. The countries of the region also sought to take increasingly democratic action and to foster popular participation in decision-making, which would enhance their people's dignity and capacity to take decisions on actions affecting them.

40. He called upon those in charge of implementing each country's systems and policies to make a special effort in those two days to provide the ministers with a proposal that would help define the problems and contribute to the formulation of guidelines with which the relevant authorities could make progress towards designing more efficient policies for the countries of the region. In the 1990s, those countries had a duty to be highly effective in their actions and to avoid wasting the scant resources in public budgets. The dynamism of the private sector should be tapped so that the latter would assume growing responsibility in that area; the private sector should be broadly defined to include non-governmental organizations, cooperatives and all types of groups and associations that could increase the private sector's capacity for decision-making and its incorporation into the most essential processes of the countries of the region. Lastly, the challenge posed by the meeting was that of exchanging experiences through which the housing sector could be included in the promising process of change currently under way in the region.

41. Mr. Enrique Iglesias, President of the Inter-American Development Bank (IDB), said that he would touch on three specific points: how the issue fitted into the situation of Latin America and the Caribbean today; some considerations about the nature of the problem in the region; and what IDB had done about housing.

42. With regard to the first point, he stated that Latin America and the Caribbean were not untouched by the international changes that were taking place. The last decade had been one of crisis for the economic, social and political model, but also one of support for progress: more positive policies; the return to democracy; and a new generation of political figures with a renewed, more pragmatic and less ideological outlook. The region had become aware of the risks involved in runaway inflation produced by severe

macroeconomic imbalances; it had become clear that those who suffered the most were the poorest sectors and that the region had to develop in an open and competitive context if it was to take advantage of a growing global economy. The role of the State had to be revised from a different perspective of growth, where market forces had a much more active role and the State-oriented processes and took responsibility for certain areas like social areas.

43. However, by the end of the decade an exclusionary model had become prevalent which marginated a large segment of society, eliminated the public sector's capacity to compensate for that margination, and therefore meant a contraction in social investments. Moreover, needed adjustment processes were being applied which, perhaps inevitably, generated processes that negatively affected social conditions in the countries.

44. Social policy was an essential part of the sustainability of the current development model, and both together provided the sustainability needed by democratic processes. Thus, it was important to solve social problems not only for ethical reasons, but also for the permanence of those three major dimensions of the model desired for the region, as a basic element for moderating and characterizing the dynamic way in which Latin America and the Caribbean could insert itself into the international economy.

45. Habitat and housing was an area in which huge demographic and urbanizing pressures coincided with critical poverty. By projecting the demographic growth since the beginning of 1980, 50% of which has taken place in the cities with more than 500,000 inhabitants, it could be seen that over the next 20 years, the region would have to produce an infrastructure for housing and urban services equivalent to three-fourths of the current infrastructure. An analysis of those figures showed that the sector was functioning inadequately and that the task had been assumed by the informal sector; for example, 70% of Lima's housing solutions were constructed in the informal sector. A second effect of urbanization and poverty was the severe aggressions perpetrated against the environment throughout the region. The magnitude of those problems led to the conclusion that the whole existing institutional framework was in crisis. The housing sector had to modernize, and that included essential elements such as decentralized action and community participation; the need for financial innovation in mobilizing resources; and learning from the experience of the informal sector to assimilate and incorporate them into the decision-making process.

46. Regarding the policies of the Inter-American Development Bank, the initial experience of IDB in the housing field had not been very successful, and so it had withdrawn from that area during the 1970s. Two main orientations had been taken during the 1980s: low-income sectors had been targeted and governments had been supported in their initiatives to improve physical and neighbourhood

infrastructure. During the 1990s, IDB intended to overcome some of the limitations of its programmes.

47. IDB was working along four main lines: first, decentralization in the management of the issue. To that end, the institution wanted to support all those initiatives that allowed for strengthening local and municipal bodies. Second, the improvement of the quality of life of low-income sectors in large cities, with special emphasis on sanitation, potable water and environmental improvement. Third, support for policy changes, relations between the public and private sector, participation of non-governmental organizations, administration of financial institutions, creation of new mechanisms of financial intermediation in systems for saving and channelling savings. Fourth, collaboration with emergency programmes consisting of small works which, on the one hand, accompanied the partial solution of the region's major social problems and also served as compensation during the application of the major adjustment programmes in Latin America and the Caribbean.

Ministerial stage

48. At the first working session of the ministerial phase, the following documentation was submitted to the ministers for consideration: a) the Global Strategy for Shelter to the Year 2000, b) the recommendations and conclusions of the technical meeting and c) the comments of representatives of the Inter-American Federation of the Construction Industry (FIIC) and the Inter-American Housing Union (UNIAPRAVI).

49. The Rapporteur of the technical meeting informed the participants of the conclusions and recommendations of that meeting (see paragraphs 81 to 109 of this report).

50. The representative of the United Nations Centre for Human Settlements (Habitat) stated that the document on the Global Strategy for Shelter to the Year 2000 described its main conceptual elements, highlighting their implications for institutional systems and legal and regulatory frameworks. Noting that there existed today a broad consensus about the need to drastically revise the role of governments in the human settlements sector, the document pointed to urgent measures that needed to be adopted to eliminate current constraints on access to land, shelter and services.

51. The document also examined the implications for technical assistance, in terms of the changes that had taken place in national needs and concluded by presenting a number of proposals for regional cooperation.

52. The representative of the Inter-American Federation of the Construction Industry, after reviewing the various problems affecting the sector, made some suggestions for substantially

reducing the region's current housing deficit. First, a joint effort should be made to encourage international lending institutions to lift restrictions on financing for housing programmes, so that the resources obtained could be channelled to the private sector and realistic housing programmes could be structured. With respect to focusing resources and recovering costs in the area of low-cost housing, Governments should keep grants to a minimum, promote family savings for access to housing and transfer mortgage portfolios to private banks. Lastly, the renewal and repopulation of deteriorating urban areas should be left to private initiative acting under appropriate legislation, with the State's role confined to land acquisition, clearing of titles and awarding of preferential subsidies.

53. The representative of the Inter-American Housing Union (UNIAPRAVI) stated that the challenge of the 1990s was to convert the housing problem into a grand opportunity to meet a market need, channel America's domestic saving toward financing urban development and housing, grow and create employment. Succinctly put, UNIAPRAVI's view of the home financing system was that, inter alia, it gave families the chance to obtain their house and create an inheritance through a mortgage; it allowed the private sector to meet a market need profitably, and the public sector to meet a social need by promoting and coordinating the actions of different members of society. Moreover, home building was an important motor of economic development, created a number of jobs and increased social welfare. The basis of any financing system was saving, both to attract the necessary resources for mortgages and to generate prior saving on the part of those who receive them. Therefore, savers needed to receive sufficient profit to maintain real purchasing power. It was necessary to reward domestic saving in order to channel always scarce resources toward housing. The system had to be able to compete for resources in a financial market through instruments which offered attractive rates, were constantly accessible to borrowers and secure for savers. Social equity also had to be taken into account. Since access to housing was a right of all citizens, the authorities needed to design and implement mechanisms which made total coverage possible. Resources needed to be channelled toward lower-income sectors of the population through development funds and fiscal policies that were attractive to borrowers.

54. He ended his statement by pointing out that housing policies had to be long term and in harmony with a country's macroeconomic and development policies. Also, the roles of the public and private sectors had to be clearly defined and complementary both in their design and in the implementation of housing policy.

Country reports on housing and urban development (agenda item 3)

55. The representative of Venezuela stated that up to the end of the 1980s his country's housing policy had been short-sighted, fragmentary, incoherent and underfunded, all of which had gradually increased the housing deficit.

56. In order to overcome that situation, a housing law had been recently promulgated to lay the bases for a State housing policy at the different levels of Government, with the participation of the private sector and workers, in order to reduce the housing deficit over the medium term, which had especially affected the poorest sectors. Consequently, most of the housing deficit was financed, especially for the most needy sectors, with contributions from the national Government and practically all the rest through obligatory home saving by employers and workers. The main programmes financed, almost completely and over the long term, with public sector resources were neighbourhood consolidation, home improvement, substitution of inadequate housing, equipping sections or lots with basic services and the allocation of enlarged and rural dwellings.

57. He added that the private sector participated through a trust fund, in which a specific financial institution used its deposits of public resources to grant short-term credits to promoters and long-term credit to buyers, recovering them later.

58. In conclusion, he said that the initial results of those different mechanisms were frankly favourable, since they had by and large met their goals. In order to continue to improve the system, the housing sector was being reorganized to raise productivity, direct more resources to basic infrastructure and privatize services.

59. The representative of Costa Rica stated that as a consequence of the economic recession of the 1980s, his country had accumulated a considerable housing deficit, worsened by low-income groups' lack of access to housing and the consequent rise of neighbourhoods comprised of hovels.

60. In order to confront that situation, a National Financial Scheme for Housing had been recently created, whose functioning and objectives were based on the following premises: produce low-cost housing through the market; grant a reimbursable bond to the low-income buyer that guaranteed access to minimal housing; provide public resources to mortgage banks to cover credit needs; leave home building entirely to the private sector, and have the respective ministry formulate the major guidelines.

61. Despite the good results initially obtained by that system, it had been necessary to correct its structure in order to improve its functioning and production. To that end, a fundamental measure had been adopted to provide the housing bond free of charge, in order

to avoid redemption costs and make it a more transparent subsidy. Plans were to increase the role of mortgage banks by removing controls on interest rates and extending the network of private institutions involved in the sector, with mortgage banks remaining exclusively financial. Thought was also being given to linking the bond to the systematic savings of the potential beneficiary. Finally, two initiatives were being formulated, namely, the creation of a dynamic model to analyse the relation between the economy and housing, and the modification of the norms governing the sector, in order to make the housing ministry the policy-maker of the last instance.

62. The representative of Jamaica said that, to reach the goal of providing shelter for all by the year 2000 by producing an average of 15,000 new housing solutions and 9,600 upgrades each year in the coming decade, the Jamaican Government had formulated a National Shelter Sector Strategy to provide new and affordable housing; upgrading of existing housing; serviced lots for low-income families; core, starter and shell houses for such families; and greater private-sector participation in developing housing solutions. The strategy's integrated approach comprised, inter alia, a shift in emphasis from finished units to starter units, supportive financial policies and the broadening of access to land ownership, especially among the lowest income group. The continued reluctance of private developers to invest in low-income housing meant that the public sector still played a major role in the direct provision of shelter to the most disadvantaged groups.

63. Initiatives already undertaken by the Government included the provision of basic services (roads, water and sanitation) to land sold to lower-income persons; the upgrading of squatter areas through the establishment of appropriate boundaries and provision of basic infrastructure; the provision of starter homes, and sometimes core units, in fully serviced lots; the refurbishing of prefabricated housing plants; the construction of lower-middle- and middle-income housing units; joint ventures with the private sector; efforts to encourage private-sector involvement in the provision of low-income housing solutions; and attempts to facilitate the flow of funds from public and private funding agencies to the low- to moderate-income housing market. However, it was also important for all Latin American and Caribbean States to cooperate in solving the urgent problem of human settlements.

64. The representative of El Salvador said that his country's considerable housing deficit had been worsened by the many social needs that were competing for scant resources. To tackle the problem, the Government had separated the population into two categories, one consisting of families whose income gave them access to housing and the other of families in extreme poverty, and was concentrating its efforts on the latter group.

65. An unorthodox approach had been adopted in addressing the housing requirements of the neediest, based on the premise that families themselves must decide whether to use their meagre resources to obtain or improve housing, and that the housing deficit should be broken down into two factors, one territorial (concerning land) and the other structural, consisting of clean floors, secure roofs, elimination of waste, access to drinking water and energy. With respect to the first factor, property had been regulated through the granting of deeds of ownership; as for the second, decisions on which needs required financing most urgently had been left to families themselves.

66. Lastly, in the institutional sphere, plans had been made to establish a State entity to channel resources to financial intermediaries; to increase the number of the latter by including non-governmental organizations, cooperatives and entrepreneurs; to produce credit cards for the acquisition of materials; to rediscount credits for modular housing; to absorb formerly illegal land subdividers; and to grant transparent subsidies.

67. The representative of Cuba said that the recent cholera epidemic affecting the region had underscored the inadequacy of the urban policies adopted since the people living in marginal or precarious settlements were the ones mostly affected.

68. In Cuba over the past three decades, special attention had been devoted to housing in all its aspects and considerable progress had been made towards solving the housing shortage although much still remained to be done. For instance, the housing stock had expanded faster than the population and the quality of housing had improved. The best performance had been achieved in the rural areas where services had also been provided and the mechanization of agriculture had been promoted in order to encourage the process of concentration and urbanization of the rural population. As a result of that strategy, Havana had grown at a slower pace than other cities of the country. The Cuban experience had shown that urban planning should be flexible, adaptable and participative and should be carried out over the short and medium terms. Thanks to statutory provisions and to credits granted by the State, most occupants of housing units were owners.

69. He then went on to mention the recent events in the socialist countries that had seriously affected economic and social development plans and forced the housing sector to apply policies that would preserve achievements while making it possible to progress according to priorities adjusted to meet the new circumstances. In future, attention would be focused among other things on physical planning, the conservation and rehabilitation of the housing stock with the involvement of the population, the clearance of precarious housing, the rehabilitation of the historic areas of the major cities, the use of better energy-efficient

systems and materials and the maintenance of the credit policy for housing finance.

70. The representative of Paraguay said that although his country had had the appropriate institutional framework for facilitating the acquisition and financing of housing for a long time the housing shortage had become very alarming towards the end of the 1980s due to the poor performance of housing bodies that had only benefited the most affluent sectors.

71. The arrival of the democratic government in power had produced a spectacular turnaround in the attitude towards the housing problem. This had resulted in the establishment, in 1990, of the National Housing Council charged with establishing policies for the sector and coordinating the activities of the National Bank for Housing as the lending agency and those of the Housing and Urban Development Institute of Paraguay as executing agency. The housing policy pursued by the National Housing Council was national in character, gave priority to the poorest sectors, promoted public and private participation, the standard setting role to the State and left responsibility for project execution in the hands of the private sector while it promoted free initiative and personal efforts.

72. The Council implemented that policy through the promotion of housing units with basic utilities, the consolidation of private house ownership, the provision of the widest possible range of housing units, the promotion of mortgage credits and management by non-governmental organizations while stimulating systematic savings.

73. The representative of Uruguay said that the informal building sector made a huge contribution to solving the housing problem. Informal builders were in that situation because for bureaucratic or other reasons they had been denied any other opportunities. A new approach should be taken to builders of the informal sector as a means of solving the housing shortage. They were a potential-rich source and should be helped since their operating costs were very low and they used local resources. Generally, housing construction had a considerable multiplier effect; it also had to be borne in mind that it was a good source of employment since unskilled workers could work in the sector. The fullest possible use should be made of both government resources and those of informal builders. That point of view was worth exploring since the effort and desire to do things should be harnessed.

74. He then turned to the experience of the Honorary Commission on the Eradication of Unhealthy Rural Housing (MEVIR), founded by Mr. Alberto Gallenal in 1967. According to the law which brought the Honorary Commission into being, it was devoted to the construction of sanitary housing to replace the unsanitary housing units in the rural and adjoining urban areas of the interior.

During its 25 years of existence it had done useful work and 130 localities throughout the country knew of its positive activities: low birth rates had been reversed, mutual assistance had been promoted, finished housing units with electricity, whenever possible, and collective ecological sanitation, had been delivered. The Honorary Commission was composed of 11 members from various walks of life dedicated to the idea of service and their work was apolitical. Its continued existence, after surviving 11 different governments had earned the trust of the population and had permitted it to finish all its undertakings at costs per housing unit which were sometimes less than half of the cost of units built by traditional methods. That was a small country's experience over 25 years which was worth sharing with countries from other parts of the world.

75. The representative of Brazil said that his Government had given priority to the problem of housing, since the country's housing deficit was estimated at 10 million units and mostly affected the lowest-income families. The Ministry of Social Welfare had established a housing policy with well-defined goals and guidelines. In recent decades, 30 million people had left rural areas and moved to the cities. Ghettos had appeared on the periphery of urban areas, populated by thousands of people whose survival was precarious. That growth model had exacerbated economic and social inequalities, and the significant changes in the Brazilian GDP in recent decades did not represent, in general, an improved quality of life for most of the population, but rather a concentration of privileges in the hands of a few while thousands of Brazilians had fallen below the poverty line. Public policies on housing and urban development, instead of offering solutions, had ended up contributing to the marginalization of those whom they were intended to benefit. The poorest groups had sought solutions outside the market, and shanty towns (favelas) had proliferated. Other population groups had pooled their scant resources and the labour of their families and friends to build, with no institutional support, hundreds of fragile dwellings in need of constant repair.

76. Building homes, founding new communities and improving the population's living conditions was tantamount to restoring the right of all Brazilians to citizenship. To discharge this social debt to the country, the Government had established the Ministry of Social Welfare and the National Secretariat for Housing, and had placed them in charge of reordering the sector and creating favourable conditions in which the Government and society could work together for better housing. The Government would prompt states and municipalities to shoulder their responsibilities in the area of housing, in addition to providing technical and financial support for regional initiatives to seek separate solutions to the housing problem.

77. In conclusion, he enumerated a series of projects and programmes to help solve the problem of insufficient housing in Brazil.
78. The representative of Spain said that he would mention his country's experiences not with a view to communicating them but as a contribution to the Meeting's discussions.
79. First, the scope of any urban development policy was complex and multisectoral since it included elements such as urban surroundings, the environment, physical planning and transport. Any subsequent strategies should therefore be global and consider the city not only as houses and their surroundings but also as a multi-faceted whole. In that connection, he highlighted factors such as building up the population in specific areas through the rehabilitation or establishment of central areas, and the use of general systems and infrastructure to bring about integration, particularly of transport.
80. With respect to his country's experience in the area of administrative and juridical decentralization, he said that it was the State's responsibility to establish basic standards and guidelines and that of the autonomous communities to deal with planning and management. Institutions had become more efficient as a result of the establishment of special public or joint agencies whose activities involved, among other things, the acquisition and development of residential and industrial land, construction of houses for each demand sector, the rehabilitation of the historic areas of cities and the coordination of transport. He also mentioned examples of cooperation with respect to technical advice for low-cost housing construction, planning and urban projects.
81. Notwithstanding the decentralization effort, the accumulation of acute problems in the big cities, had forced the Government to adopt vigorous policy measures with respect to infrastructure, housing, solving transport problems and large-scale public works. In that connection, in order to overcome the problem of obtaining land, Government land, for instance of the railways and unused military barracks, was being used.
82. Finally, his country stood ready to share those experiences with other countries through bilateral or multilateral cooperation channels and Spain was keenly interested in maintaining contact and passing on information and therefore wished to be part of the permanent mechanism for exchanging experiences announced at the current meeting.
83. The representative of Guyana said that the building sector had seriously declined in the 1980s, owing in part to the effects of the country's economic recovery programme. However, the Government had sought to assist the neediest sectors of society through a number of programmes, including self-help housing, Government land

development, improvement of squatter areas and provision of rental apartments and houses with an option to purchase.

84. The current shift in population from rural to urban areas had outpaced the provision of basic services and created a high demand for urban housing. Other problems were the growing disparity between real housing costs and household income; a deteriorating housing stock; limited access to mortgages; unrealistically high building standards; insufficient private-sector participation; the unavailability of serviced land; and the high cost of infrastructure.

85. Government policies and programmes to facilitate the provision of housing and basic services included tax relief measures to attract private investment; new and amended legislation to facilitate the implementation of policy decisions; and consideration of innovative methods of producing inexpensive building materials. In the area of finance, increased resources were being sought from national institutions; however, they should be supplemented by additional concessionary financing from international institutions.

86. Future policies up to the year 2000 would attempt to mobilize uncommitted funds for housing development; to attain higher levels of cost recovery; to make greater use of existing resources and skills in low-income communities; and to broaden the range of local inputs for construction.

87. The representative of Chile said that her Government was facing three basic problems in the areas of housing and urban development. The first was the serious housing shortage as reflected for instance by the situation of families lodged by strangers whose emotional life was consequently adversely affected. Secondly, there were serious shortcomings in the way in which cities were run due to segregation, uncontrolled growth, deterioration of central areas and lack of adequate planning. Third, social actors did not participate in the processes of construction and management of physical space.

88. In order to deal with those shortcomings, the Government had had to provide more housing units by strengthening existing programmes and supplementing them with new alternatives such as progressive housing units and such action had helped to ease the housing shortage. The authorities were working on the establishment of a new institutional framework and standards and instruments that would help to solve the urban development problem, raise the standards of living of urban inhabitants, permit group and participative action and develop projects at the local level. All the foregoing was part of the holistic concept of growth with social equity in a context of democracy.

89. Some proposals that could be useful to countries with experiences similar to Chile's included deciding to introduce gradual and incremental innovations; the importance of efficient Government management that assessed its own performance and managed programmes by making optimal use of the country's legal instruments; the incorporation of non-governmental organizations; the need for political and social consensus-building without any fear of diversity nor of ideas and projects suggested by others; and the joint treatment of housing and development notwithstanding the differences between the two issues in terms of subjects and methodology. Finally, not only were more and better buildings needed but also such know-how needed to be used in a context of democracy which called for tasks such as the provision of training, promotion and organization of low-income groups as part of an integral process, requiring a redefinition of the role of the Ministry of Housing and Urban Development.

90. The representative of the Dominican Republic said that under the current Government there had been a spectacular boom in the construction of housing and major civil works thanks to the Government's policy of allocating considerable sums of money from its own resources to solving the country's housing problems. The Government believed that a flourishing building industry also helped to absorb a substantial volume of labour and thus reduce unemployment.

91. The bulk of fiscal investment had been earmarked for the construction of low-cost housing in both the revamped urban areas and the rural areas, where fully-equipped, self-sufficient townships had been built for the workers. Finally, there had also been a considerable boom in the construction of large tourist complexes and of major infrastructural facilities such as water supply systems and dams and ornamental works such as the Columbus lighthouse.

92. The representative of Mexico said that his country was going through a phase of spectacular population growth and urbanization concentrated in the major cities, particularly in the federal capital, which was causing uncontrolled urban development, deteriorating the environment and generating a substantial deficit of essential services. On top of that, there was a huge housing shortage that particularly affected the rural areas and the squatter settlements on the outskirts of the big cities.

93. The different specific policies drawn up to address that situation included the following: strengthening a legal framework that would harmonize the government work at the federal, state and municipal levels and negotiate social and private participation; promoting the development of other areas of the country; strengthening municipal capacity to provide balanced urban development; improving the quality of urban sectoral components by giving priority to the poorest groups; improving the coordination

between federal agencies, state and municipal governments and housing bodies; expanding the coverage of housing programmes; increasing the building density, improving and rehabilitating urban areas; and supporting the processes of self-management.

94. Finally, there were still considerable obstacles to the success of the policies adopted, namely, the shortage of resources and lack of effective instruments to deal with very dynamic phenomena; the persistence of vested interests, organizational shortcomings and lack of participation; and a relatively limited knowledge of regional and urban experiences.

95. The representative of Peru said that the region's common problems in housing and urban development were also shared by the rest of the world since the need for housing was human and universal. However, the diversity of situations made it necessary to consider alternative solutions and share experiences. That was why his country attached such importance to the current meeting, to which it hoped to contribute, among other things, its ideas on housing finance, the appropriate management of cities and regions and planning, all of which were meant to improve the standard of living.

96. He then listed the situations that were adversely affecting Peru and that called for improving efficiency, adjusting management and adopting a more pragmatic, global and long-term view without overlooking short-term solutions that could alleviate the suffering of the most disadvantaged population. He agreed that the State's role needed to be reviewed in order to stimulate growth and increase the participation of market forces in a democratic context geared to the economic development model, where the concern for social problems was a vital part of the project's sustainability.

97. Due to the importance of the topics treated at the meeting, its results should not only be rhetorical but should lead, as his delegation had proposed, to the establishment of a regional centre for the exchange of technological and management experiences in urban development and housing. Such a mechanism would help to save time, efforts and investments. His country had learned much in its quest for solutions in that area and had come up against extreme economic and natural situations; that was why it was willing to have its institutions help in setting up the proposed centre as soon as possible.

98. The representative of Colombia said that her country's development plan endorsed the new concepts on more efficient State action, with the participation of all social agents, which would permit the development of the market, seek the integration of social and macroeconomic policies and focus on the most vulnerable sectors thus creating the appropriate conditions for boosting their income-earning capacity. It would, in short, be an enabling State.

99. She then mentioned the first institutions and measures which had been used to try to solve the country's serious housing and urban development problems arising from the accelerated process of urbanization, housing finance and precarious settlements. Although at that stage the main beneficiaries had been the medium- and high-income groups, efforts were currently being focused on the poor sectors and creativity and participation could achieve a lot. Recent achievements included urban reform, the housing law and administrative decentralization, which outlined the levels of State, departmental or municipal action.

100. In order to have an efficient housing policy, the Government needed to establish appropriate channels of communication and participation in decision-making, and housing strategies should emanate from the various social groups themselves. Her delegation supported Chile's proposal on the establishment of a permanent coordination mechanism among Latin American and Caribbean countries, since it attached the greatest importance not only to the exchange of experiences and technical support but also to the search for a common understanding of the urban and housing problem.

101. The representative of Honduras said that his country had pressing needs in the area of housing construction and improvement and provision of equipment for housing, especially among the poorest groups, and that since the 1950s the country's housing deficit had risen substantially. In March 1990, the new Government had passed a law on the restructuring of the economy, and the office of the President had established the Executive Committee on the Restructuring of the Sector (CER/VIVIENDA/AH); its terms of reference were to study the sector and propose appropriate measures for modernizing it. So far the following results had been achieved: a new law had been promulgated on the social fund for housing (FOSOVI) which, among other things, established the new institutional structure, allocated fresh, increasing public and private resources (3% of the payroll for instance) and incorporated the private sectors and needy groups; specific goals had been established for well-defined target groups; private development organizations and grass-roots organizations were involved in taking decisions on and implementing housing projects; and a process was underway to grant titles on a large scale to urban squatters as a basis for generating individual guarantees and improving existing marginal settlements. Thus, in the first two years of the current government, a firm foundation had been laid for the transformation of the sector.

102. Once the foundations of the national effort had been laid, his Government, in need of external funding, had turned to friendly countries and multilateral sources of technical cooperation and financing for assistance. In that connection, he thanked the United Nations Development Programme, the United Nations Centre for Human Settlements (Habitat) and the United States Agency for International Development for their assistance and noted the

willingness of the Governments of Venezuela and Chile to expand their cooperation with Honduras in the area of housing. Honduras considered itself part and parcel of the Central American community and was pleased to serve on the Central American Council on Housing and Human Settlements, since it hoped to be able to strengthen its position with respect to some aspects within the Central American integration scheme.

103. Finally, he expressed his country's support for the initiatives taken by Chile's Ministry of Housing and Urban Development to establish permanent and more effective mechanisms for regional cooperation in that area.

104. The representative of Nicaragua noted that his country's situation was very special since it had just emerged from a period of over 10 years of social, military and civilian conflict. However, substantial efforts were being made to overcome the tremendous effects of that confrontation through a process of consultations in which all the country's political forces, bar none, were participating.

105. It was estimated that in the previous 11 years, only between 1,000 and 5,000 dwellings had been built in Nicaragua by the public sector. There was a housing deficit of 450,000 units and the country had virtually no domestic savings capacity nor any credible financial institutions, since following the confiscation and nationalization of the financial sector people had lost confidence in such institutions and in savings. A national investment programme had been launched to try to salvage the country's agricultural production and, in so doing, strengthen democracy and the means of participation of the entire population and a programme for strengthening the rule of law was being implemented to regulate the issue of ownership. A territorial management authority had been set up to provide assistance in the legalization and granting of titles and to study the situation of the new settlements which had mushroomed as a result of the massive movement of people from the countryside to the city sparked off by the war.

106. With the assistance of the Central American Bank for Economic Integration and of the Governments of Venezuela and Mexico, various projects had been started to provide shelter for the people of Nicaragua. The idea was to try to decentralize the building sector and give greater recognition to the municipalities. The Government was considering legislation on the establishment of a social fund for housing based on what had been achieved by other countries; it was also looking into how to channel and create savings from the informal sector. All the foregoing was part of a strategy for the establishment of a system of housing finance.

107. As regards the different political, technical and financial bodies which could be called upon to solve the housing shortage problem, the Chilean delegation's policy proposal had his country's

wholehearted support. As far as the technical aspect was concerned, the United Nations Centre for Human Settlements (Habitat) should set up an office in Latin America so that it could be closely involved in finding technical solutions to the housing problem. In the area of financing, he felt that not enough funds had been channelled into the urban and housing sectors and called for the re-establishment of the Inter-American Savings and Loan Bank (BIAPE) strengthening it as a financial agency for channelling funds strictly earmarked for the housing and urban development sector in Latin America.

108. The representative of Guatemala noted that as the figures of successive housing and population censuses showed, his country had a massive housing shortage in terms of quality and quantity. Most of the shortages were in the metropolitan area, and data comparisons and projections indicated that nearly a million dwellings would have to be provided by the year 2000, an impossible goal in view of the current rate of construction. As to shortcomings in terms of quality—which had been aggravated by the 1976 earthquake—an insufficient rebuilding rate, ramshackle houses and migration to the capital caused by the concentration of economic activities could increase the planned number of housing units required.

109. The State had entrusted the national bank for housing with the responsibility for most of the functions related to the legal framework for the administration and financing of housing programmes, urban savings and urban development. The bank was an autonomous and decentralized institution with public and private resources and resources from domestic or external loans and other inputs. However, it was currently not operating efficiently because, among other things, it did not have a preferential rate and therefore had to compete on an equal footing with private banks, and users did not always fully understand its role. That was why the authorities were currently considering establishing another agency that would take over the functions of the bank with the participation of regional committees and a coordinating body.

110. Other measures planned included legislative reform, promoting the technological development of construction materials and processes, encouraging the participation of the private sector and the imminent promulgation of a law on housing and another on land ownership which would solve the problem of the lack of land titles particularly in cases of land invasion, which made it impossible to obtain loans.

111. The representative of Panama said that his country's attempts to solve the housing problem had started as far back as 1944 when a Bank for Urban Development and Rehabilitation had been established; that bank had later become the Institute for Housing and Urban Development and then, in 1973, a ministry with the clearly defined functions of establishing, coordinating and

ensuring the effective implementation of the national policy on housing and urban development throughout the country. The National Mortgage Bank, the financial arm of the national housing programmes, had also been established in 1973, and in 1990 the Legislative Assembly of the Republic of Panama had adopted Act No. 22 which had laid the foundations for the National Housing Policy designed to satisfy the housing needs of all sectors of the Panamanian population with special emphasis on poor or priority social sectors. The Housing Savings Fund had also been established.

112. In Panama's case it must be borne in mind that since independence and the construction of the Panama Canal, 80% of the country's urban population had been concentrated in the metropolitan region, where the bulk of economic and service activities was also located; therefore, urban growth had been influenced by those characteristics. The taxes derived from the operations of the canal were currently a crucial factor that opened prospects for the complete restructuring of the city and the founding of a new city.

113. Housing authorities should be innovative, seek the common good and strive to achieve unfettered development; entrepreneurs and professionals should participate more in national affairs and collaborate with the State in finding solutions to acute problems thus helping in social and economic development; and the labour sector should help to solve the problems of those who went hungry, needed shelter and were jobless. It was crucially important to maintain political stability and maturity and eschew petty party squabbles and selfishness in order to find common ground and fully promote the economies of the region.

114. The representative of Bolivia said that his Government had undertaken the task of harmonizing housing policies and housing finance with the general economic policy in force since 1985. That meant limiting the State's involvement to regulating the financial sector, facilitating the mobilization of domestic and external resources and coordinating the formulation of housing programmes. To achieve that objective, institutional reform was required to regulate the public agencies of the sector, strengthen financial bodies and policies and establish mechanisms that ensured that the dwellings built by the private sector were both inexpensive and of good quality.

115. Within that framework, he spoke at length on the restructuring of the system of savings and loans for housing, renamed the National Low-cost Housing Fund, which had been put under the supervision of the Ministry of Urban Affairs also taking over the financing and executing functions formerly performed by separate institutions. The Fund's main functions would be to implement government housing policies, collect and manage employer and employee contributions for housing development which would now earn interest, and grant housing loans. Innovations included the

granting of non-salary earners access to the Fund's facilities; it could also secure resources by issuing bonds and could finance micro-enterprises, thus acting as a multi-sectoral bank. For its part, the reform of housing savings and loans bodies would permit such bodies to carry out non-traditional operations such as issuing building credit cards for the purchase of materials, although they would have to maintain liquid assets equivalent to 10% of their total deposits. Financial institutions would also be allowed to issue investment bonds for housing to finance private investments. All those measures were expected not only to improve the country's housing situation but also to maximize the economic and social benefits of housing, which would subsequently have a multiplier effect on the Bolivian economy.

116. On another issue, the annual congress of the Inter-American Federation of the Construction Industry would be held in Bolivia in November 1992. Finally, in future, representatives of various social sectors and of the private sector could be invited to the technical meetings of forums such as the current one so that they could propose initiatives, share their expectations and express their public spiritedness in order to contribute to the formulation of new continent-wide strategies to address housing problems. Thus, such meetings would focus the efforts and good will of all those involved in the sector.

117. The representative of Argentina said that the useful exchange of experiences made possible by the meeting underscored the fact that, despite differences in the situations of individual countries, housing problems could be solved even when resources were scarce. The housing situation in her country was serious owing to the large number of poor-quality dwellings, the lack of services and overcrowding. However, since the establishment of the National Housing Fund with contributions from public and private employers, investment in housing and the number of dwelling units built had increased. Programme execution was decentralized because of the country's federal structure.

118. Traditionally, complete housing units had been delivered, but the current trend was to diversify the supply of housing, promote the participation of the target communities, improve precarious settlements, introduce progressive housing and provide basic sanitation, especially in the rural areas that had been declared emergency areas as a result of the cholera outbreak.

119. Finally, she expressed support for the establishment of a permanent forum, at the highest political level, for the sharing of experiences, on the understanding that it would help to find the urgent solutions required by the housing situation in the region.

International financing for housing (agenda item 4)

120. The participants in the technical meeting reached the following conclusions on this item:

121. It was noted that international financing for housing was changing substantially. On the one hand, resources from developed countries and from international housing organizations were dwindling, and on the other, a growing number of countries in the region recognized that solutions to housing problems could not depend solely on external cooperation.

122. The countries recognized that the solution to the housing problem and the generation of domestic savings would depend mainly on their own efforts, which should focus primarily on making the best possible use of all their potential resources. This aim could be attained through institutional reforms, the use of more appropriate and efficient instruments and a joint effort by the public and private sectors.

123. However, the financial resources available in most countries of the region were insufficient to cover the current housing deficit and future demand. The countries of the region varied in the degree to which they made use of external financing to mitigate insufficient domestic savings, in the context of economic and political adjustments. It was necessary for the countries to define the role of external financing for housing more clearly in their sectoral policies.

124. It was recognized that if the countries of the region shouldered their own responsibilities, adopted appropriate housing strategies and policies, established more efficient institutions, implemented fund-retrieval mechanisms and above all demonstrated the political will to solve the housing problem, their credibility would be enhanced and this would, in turn, give them greater bargaining power in securing external financial resources.

125. It was agreed that potential resources for solving the housing problem were not financial alone, since they also included human and technological resources and community support, and that policies for making better use of them should therefore be designed.

126. The effects of resources allocated for housing, including those from external sources, should be considered in terms that went beyond the direct benefits and costs involved in the production and delivery of finished housing units. It must be recognized that such resources played a key role in economic development. In the social sphere, their role was not merely to provide shelter, since they also led to an increase in jobs and the improvement of standards of living. Lastly, resources for housing, in the broadest sense of the word, were crucial to the

establishment of human settlements in harmony with the environment. Thus, integrated criteria must be applied in allocating resources and credits to ensure that they were channeled to all facets of housing and related sectors, including the development of human and institutional resources, land and human settlements in general.

127. The environmental conditionalities required under the financing programmes of lenders and international entities were increasingly rigorous. Some countries proposed an explicit request for a reduction in those standards, in accordance with the particular features of each country and project. In this regard, the agreement reached by the representatives of Latin American and Caribbean countries members of ECLAC at the Regional Preparatory Meeting for the United Nations Conference on Environment and Development, held in Mexico City from 4 to 7 March 1991, and embodied in the Tlatelolco Platform, was submitted to the countries for consideration.

128. Despite the insufficiency of domestic savings earmarked for meeting housing demand, a considerable segment of the low-income population managed to find some type of resources to solve the problem. That informal solution, arrived at despite many obstacles, was not always the most appropriate, technical or economical one. The demonstrated potential of disadvantaged groups should be harnessed as a creative impulse worthy of direction in order to find an integrated solution to the housing problem, emphasizing access to land, the availability of infrastructure and services and the provision of technical support for the effective use of potentially available resources.

129. One of the greatest problems facing human settlements in the region, and specifically housing, was that of basic sanitation. Currently, special attention to regional sanitary conditions was required in view of the emergence of infectious/contagious diseases, such as cholera. However, domestic and external resources available for this purpose were clearly insufficient. The problem was closely related to urban environmental conditions, a topic under consideration in the preparatory negotiations for the United Nations Conference on Environment and Development. A crucial point in those negotiations was the subject of additional resources for sustainable development; as basic sanitation was included in that area, it was thought appropriate that the results of the meeting of ministers and high-level authorities of the housing and urban development sector should be transmitted to the respective ministries of foreign affairs, so that the report and the resolution of the ministerial meeting could be communicated to the heads of delegations participating in the negotiations.

Focusing resources on low-cost housing and the capacity to recover costs (agenda item 5)

130. The participants in the technical meeting reached the following conclusions on this item:

131. Focusing meant giving priority in the allocation of public funds for low-cost housing to the most needy sectors of the population. Focusing was especially necessary in a context of scarce resources, since processes of economic growth without social equity and, more recently, the economic adjustment that the countries had had to undergo had generated and contributed to the accumulation of large qualitative and quantitative deficits in housing, their setting and human settlements in general.

132. In order to overcome these problems, the countries faced the challenge of finding ways not only to make better use of their resources, but also to raise family income and saving capacity, lower physical and financial costs and increase private and public resources for investment in housing.

133. Public institutions in the sector should take into consideration the fact that private and public investment in housing generated activities that influenced economic, social and environmental variables, in which practical ways could be found to reduce costs, increase productive employment and family income, improve income distribution and encourage a more balanced geographical distribution of economic activities. The problem should therefore be considered in not only technological, but also economic and social terms, and in relation to policy formulation in the housing and human settlements sector.

134. It was felt that seven main aspects must be taken into account in order to focus housing programmes, especially low-cost housing:

a) Housing should be conceived of as broadly as people saw it in reality. An unequipped house was incomplete. A dwelling met household needs, but often it was also a workplace.

b) Projects should balance social equity with efficiency. That called for simplifying the procedures and norms applicable to sectoral activity according to different regional and local circumstances.

c) Programmes or projects must target the most needy groups. However, it was also necessary to ensure that focusing resources towards groups and urban areas did not make social segregation even more visible. Therefore, it was advisable to use subsidies that were crossed between social groups with different income levels. Programmes to achieve socially balanced urban structures were needed.

d) National, regional and local peculiarities had to be taken into account. The tendency to imitate foreign cultural patterns had had negative effects on the quality of solutions, the spatial and social distribution of investment income and the environment.

e) Isolated projects could not solve housing problems, but should form part of broader strategies for urban development and human settlements in general. Housing policy should also help optimize the spatial dimension of development.

f) It was crucial to solve the problem of the cost and scarcity of land by removing it from speculative circuits. That called for the State, decentralized institutional structures and local governments to use their capacity to mediate between different interests in land transactions.

g) Housing programmes should be elaborated and carried out in a participatory manner that included the establishment of support mechanisms for social groups, especially the most needy, to enable them to organize themselves and to participate in managing their own projects.

135. Focusing resources on low-cost housing was indispensable for social justice reasons as well as for investing efficiently. But focusing was both difficult and risky, making it necessary to proceed with caution and overcome obstacles. Four points were relevant in that regard:

a) Generally speaking, there was not enough information available to design policies and take decisions. Specific statistics designed to increase the sector's efficiency were needed.

b) Focusing demanded strong political will and institutions profoundly committed to development. In focusing, it was not enough to consider a lack of income; that was not synonymous with a lack of housing. Focusing could be done after a significant number of housing solutions were produced, and also if consideration was given to resources destined for other social groups, which otherwise would displace the most needy.

c) The most pressing problems were in the cities, but rural communities with close links to the cities also needed to be considered. Criteria for focusing should take into account other development policies, e.g. that housing should accompany and contribute to the birth of new productive activities, which were often linked to the countryside. Points b) and c) showed the need for a systematic perspective in order to design focusing policies that favoured development in all its scope.

d) Application systems, work teams and selection instruments that guaranteed the transparency of housing programme

implementation were needed. That was fundamental to legitimize housing programmes and, therefore, reduce the political risk of focusing, since many people needed housing and there were not enough resources to satisfy everyone.

Restoration and repopulation of deteriorated city centres (agenda item 6)

136. The deliberations of the participants in the technical meeting on this item revealed the following:

Diagnosis

137. The outlying areas of most Latin American cities had grown in a way that was not integrated with the foundational urban structures, as many residents had emigrated there from central areas. Those central areas had gradually deteriorated as they changed from residential areas to other activities.

138. Socio-economic marginalization had also taken place and was manifested spatially in the city. Areas had been defined that provided the social groups living there (a minority) with all the benefits of modern life, as well as others that had a tremendously precarious urban structure and maximized the socio-economic marginalization of their inhabitants (the majority).

Proposals

139. Applying, as a basic policy, methods of allowing elements of the tertiary sector to coexist with new residential forms, through modernization or restoration.

140. Asserting the political will to improve the quality of life in city centres in the countries of the region.

141. Incorporating private initiative, of both citizens and enterprises, into this will to act.

142. Proposing legal frameworks and norms to facilitate the incorporation of private initiative. The State should also intervene to free some dwellings for the rental market or for rental with the option to buy, in certain cases, through the use of subsidies.

143. Proposing compensatory tax benefits, and allowing surplus value from the private sphere to be redeemed and transferred to the public sphere, in order to improve the quality of public spaces by reinvesting those resources in cities.

144. Defining concerted plans for urban improvement which recognize the diversity of potential demand and supply.

145. Calling on citizens to participate in formulating their plans, programmes and actions to restore central areas.

146. Conditioning those actions on the continued residence of the users affected in their own neighbourhoods and incorporating new users in those areas to increase population density, thereby slowing down growth in the periphery. Consequently, family groups could move or be replaced, although at a slower pace.

147. Inserting those actions in the existing urban fabric, so as to ensure the continuity of the city's historical memory.

148. From what was said, it could be concluded that decentralized action and greater participation on the part of local agents or groups or individuals tended to improve efficiency in restoring deteriorated central areas.

149. A precise, modern register, with a broader scope and not limited to the concept of a register as a tool for collecting taxes, would be a very efficient instrument for action.

C. CONCLUSIONS AND RECOMMENDATIONS

150. The Chairman of the technical meeting held at the same venue on 16 and 17 March presented the declaration it had adopted and outlined the main aspects dealt with at the meeting.

151. The Ministers and Authorities who attended the meeting unanimously adopted the basic contents of that declaration after making some comments regarding editorial changes and recommended that a provision should be added to assess the performance of the interim secretariat established under the Declaration and that a vote of thanks to the international organizations that had supported the organization of the meeting should also be included.

152. The following is the Santiago Declaration on the conclusions and agreements reached at the Meeting of Ministers and High-level Authorities of the Housing and Urban Development Sector in Latin America and the Caribbean.

Santiago DeclarationThe Regional Meeting of Ministers and High-level Authorities of the Housing and Urban Development Sector in Latin America and the Caribbean,

Bearing in mind:

1. That there is consensus that the 1990s must be a decade of growth with social equity and that this development process therefore demands, together with sustained economic growth, improving the living standards of the population and, particularly, of those people affected by extreme poverty;
2. That most of the countries of Latin America and the Caribbean face severe housing problems, marked by a large mounting deficit, and evidenced in an ever-increasing number of people affected by social exclusion, overcrowding and shared lodging, a process which was aggravated by the effects of economic adjustment programmes and which should urgently be reversed;
3. That immoderate urban growth in the region is giving rise to severe problems stemming from overexpansion, overcrowding, deteriorating urban heritage and quality of life, absence of adequate planning and management, and the emergence of severe environmental degradation processes, all of which should be redressed without delay;
4. That most countries of the region still lack a suitable institutional framework to meet the needs of the housing and urban development sector, and that where this institutional framework does exist its performance, as well as that regarding the others actors involved in this sector, very often does not meet the above challenges, raising thereby the need to review their role and operations, strengthening their capacity for execution and to promoting their modernization;
5. That in spite of the present difficulties, the housing sector and urban development offer a wide range of opportunities to foster sustainable development, through both equitably meeting the population needs and using the impact of economic activities generated by this sector on production and income;
6. That the Latin American and Caribbean integration process should be strengthened through concrete cooperation initiatives in areas affected by common problems, with due regard to the historical and cultural diversity of the countries of the region;
7. That national Governments hold the main responsibility for drawing up and applying suitable policies in the housing sector and in urban development, and that efforts by the

international cooperation system in the region may help individual countries and the region as a whole to optimize the use of their institutions and their human and material resources;

8. That it seems appropriate in the current situation, characterized by dramatic changes in political systems and the consolidation of democracies and the role of States, to reformulate housing and human settlements policies on the basis of successful experience in this sector, especially that of the region.

Agrees as follows:

1. To establish an advisory and coordinating body among the Ministers and High-level Authorities of the Housing and Urban Development Sector in Latin America and the Caribbean;
2. To set forth that this body's paramount goal will be to act as a permanent high-level political forum for discussion and cooperation on the main issues and problems regarding the development of housing and human settlements, complementing the technical and financing efforts of other regional coordination and cooperation mechanisms;
3. To hold top-level meetings every two years, with the aim of analysing the main topics affecting housing development, sharing know-how and experiences and defining cooperation objectives;
4. Hold the next meeting in Nicaragua in the first two weeks of March 1994, in which the following items will be dealt with:
a) urban land management; b) strengthening of sectoral and municipal institutions; c) financing of basic sanitation infrastructure; d) establishment of a mechanism for the exchange of technological and management experiences in urban development and housing for the countries of Latin America and the Caribbean in line with the proposal presented by the delegation of Peru which shall be drafted in greater detail for the Nicaragua meeting; and e) evaluation of the performance of the interim secretariat during the period between the two meetings and formulation of recommendations to improve its performance;
5. To designate the host country of the current meeting as interim secretariat, with the support of ECLAC as technical secretariat in liaison with focal points to be designated in each country, during the period elapsing between both events;

6. To accept the proposal of the delegation of the Government of Spain to join the initiative of establishing an exchange and coordination mechanism as an observer, as well as its willingness to support such a mechanism's operations;
7. To thank the Economic Commission for Latin America and the Caribbean (ECLAC), the United Nations Development Programme (UNDP), the United Nations Centre for Human Settlements (UNCHS/Habitat) and the Inter-American Development Bank (IDB) for their support in organizing the current meeting and request their continuing support for the work of the advisory and coordinating body among ministers of the region.
8. To request the ECLAC secretariat, given the need for efficient mechanisms for regional coordination among the various components of the United Nations system concerned with housing and human settlements as essential factors in development, to strengthen its coordinating role in this area;
9. To forward this declaration and the technical report to all the central Government authorities, and especially the ministries of foreign affairs, to stress the importance and the support requirements of the housing sector and of urban development in contributing to sustainable development with social equity and to provide them with background material for other intergovernmental discussions related to this matter, such as the United Nations Conference on Environment and Development.

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