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REPORT OF THE STUDY TOUR AND WORKSHOP ON ORGANIZATION AND
FUNCTIONS OF NATIONAL HOUSING AGENCIES FOR THE
IMPLEMENTATION OF HOUSING PROGRAMMES

TABLE OF CONTENTS

	<u>Paragraphs</u>	<u>Pages</u>
<u>Introduction</u>	1- 13	1
I. <u>Study tour of Denmark, Norway and Sweden</u>	14- 17	3
1. Housing policy in the Scandinavian countries.	18- 29	3
2. Institutions concerned with housing	30- 36	5
3. Main functions of national housing agencies .	37- 50	7
(a) Formulation of housing policy	38	7
(b) Inter-sectoral co-ordination	39	7
(c) Physical and local planning and urban land policy	40	7
(d) Design and construction of dwellings /projects)	41	7
(e) Aided self-help	42	7
(f) Housing co-operatives	43	8
(g) Non-profit municipal enterprises.	44	8
(h) Research.	45	8
(i) Statistics.	46	8
(j) Financing	47- 50	9
4. Comparison with Latin America	51- 69	9
II. <u>Workshop on organization and functions</u>	70-182	14
1. Housing policy and programmes	71- 79	14
2. Programming of the housing sector and inter-sectoral co-ordination.	80- 87	16
3. Physical and regional planning.	88- 91	17
4. Urban sites policy.	92- 97	18
5. Rural housing	98-101	19
6. Criteria for the preparation of housing projects.	102-105	20
7. Self-help building methods.	106-111	21
8. Prefabrication.	112-116	22
9. Housing co-operatives	117-120	23
10. Research.	121-123	23
11. Statistics.	124-126	24
12. Management of housing services.	127-129	24
13. Financing	130-131	25
a) Public-sector action.	132-133	25
b) Private-sector action	134-138	26
c) Financing machinery	139-148	27
d) External resources for the financing of housing	149-151	30
e) Conclusions	152-157	31

	<u>Paragraphs</u>	<u>Pages</u>
14. The building industry	158-167	32
15. Administrative structure of national housing services	168-169	33
16. Functions of the United Nations, of the regional economic commissions and of other agencies in the field of housing	170-182	33
Annex I. List of participants, observers and secretariat staff.		39
Annex II. List of documents.		45

Introduction

1. In December 1961 the General Assembly of the United Nations designated the current decade as the United Nations Development Decade, in which Member States and their peoples should intensify and pool their efforts to reduce or eliminate disease, hunger and poverty, which still affect two-thirds of the world's population. The chief aim is to attain in each under-developed country a minimum annual rate of growth of aggregate national income of 5 per cent at the end of the Decade. In the broad proposals for action in this respect put before the Member States, the Secretary-General of the United Nations underlined the need to promote and expand urban housing and development programmes in the less developed countries. He said that "in Africa, Asia and Latin America, from 19 to 24 million dwellings should be constructed annually throughout the decade 1960-1970 to eliminate existing shortages in 30 years, to house the increase in population and to meet current obsolescence".
2. At the Latin American Seminar on Housing Statistics and Programmes, held at Copenhagen in September 1962, the ECLA secretariat estimated Latin America's minimum new housing requirements in 1960 at approximately 1,140,000 units, of which about 785,000 should be built annually in the urban sector and some 355,000 in rural areas. However, available statistics show that housing production in the region during the last few years has not covered even minimum population growth, internal migration and replacement needs, notwithstanding the huge external resources available for financing it since 1961.
3. Recognizing that Governments should play a major part in solving the housing problem in their respective countries, primarily through national housing agencies, the United Nations, in co-operation with the Government of Denmark, organized a Study Tour and Workshop on Organization and Functions of National Housing Agencies for the Implementation of Housing Programmes in the Scandinavian countries, the results of which are recorded in this report.
4. The purpose was to study the organization and functions of national housing agencies in Denmark, Norway and Sweden and the possible application in Latin America of the experience gained there. The Workshop was organized in accordance with ECLA's Programme of Work and Priorities, 1963-64, ^{1/} adopted at the tenth session, and took place from 30 August to 19 September 1964 in Copenhagen (Denmark), Oslo (Norway) and Stockholm (Sweden).
5. The Study Tour and Workshop were organized jointly by the United Nations (ECLA), the Housing, Building and Planning Branch of the Bureau of Social Affairs, and the Bureau of Technical Assistance Operations (BTAO) and the Government of Denmark, and was financed by means of a special contribution made by that Government to the United Nations Expanded Programme of Technical Assistance.

^{1/} E/3766/Rev.3, June 1963, paragraph 525, project number 01-32.

6. Twenty-six officials from eighteen Latin American countries took part in the Workshop. Sixteen belonged to national housing institutes and economic planning offices; three were directors of housing banks or the like; and the rest represented builders' associations and other institutions immediately concerned with housing. The following countries were represented: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Jamaica, Nicaragua, Panama, Paraguay, Peru, Trinidad and Tobago, and Uruguay.^{2/}
7. The Workshop was also attended by observers from the Inter-American Development Bank, the World Health Organization, and the Governments of Brazil and the Dominican Republic.
8. Annex II contains a list of the working and reference documents prepared for the Study Tour and Workshop. The secretariat of ECLA prepared a study on Housing conditions, policies and programmes in Latin America, 1960-63 (ST/ECLA/CONF.16/L.1) and a report on Funds committed in 1963 for housing, building and planning in Latin America by international and regional agencies and bilateral assistance programmes (ST/ECLA/CONF.16/L.2).
9. The Housing, Building and Planning Branch of the United Nations Bureau of Social Affairs presented a report on The role of the United Nations, Regional Commissions, and other regional bodies in the field of housing (ST/ECLA/CONF.16/L.3).
10. The Governments of the Scandinavian countries submitted three separate papers prepared especially for the Workshop on Housing in Denmark, Housing in Norway, Housing in Sweden, respectively.
11. The participants, in their turn, prepared reports on the institutional organization of housing agencies in the following countries: Argentina, Bolivia, Brazil, Colombia, Dominican Republic, Peru, Trinidad and Tobago, and Uruguay.
12. The institutions visited during the Study Tour distributed a considerable quantity of bibliographical material relating to the subjects discussed.
13. Lastly the Rapporteurs of the three groups visiting Denmark, Norway and Sweden, and the Rapporteur of the Workshop, prepared reports on which the present over-all report is based.

^{2/} See annex I, for the complete list of participants and observers.

I. STUDY TOUR OF DENMARK, NORWAY AND SWEDEN

14. The Study Tour of the three Scandinavian countries took place from 1 to 11 September. For this purpose, the participants and observers were divided into three groups headed by the following persons: in Denmark, by Mr. Einer Engberg, Chief of Section, Danish Ministry of Housing, and Mr. Carlos Leonidas Acevedo, United Nations Regional Adviser on Financing of Housing; in Norway, by Mr. Odwar Hedlund, Director, The Norwegian Housing Directorate, and Mr. Tadeusz Brzoza, United Nations Housing, Building and Planning Branch; and in Sweden, by Mr. Just Gustavsson, Chief of Section, Swedish National Housing Board, and Mr. Octavio Cabello, United Nations Regional Adviser on Housing Policies and Programmes. In addition, the following persons were assigned to each group in the capacity of Rapporteur: Mr. Fausto Zelaya (Nicaragua) in Denmark, Mr. José Arosemena (Panama) in Norway, and Mr. Humberto Pacheco (Costa Rica) in Sweden.

15. During the Study Tour the participants were able to acquaint themselves with the following: the aims, instruments and institutions relating to housing policy and programmes in the countries visited; organization and functions of national housing agencies; municipal functions in relation to housing programmes; organization of financing institutions and housing loan market studies; organization of housing co-operatives and associations of housing co-operatives; organization of non-profit-making housing institutions; organization and functions of national and local bodies concerned with physical planning and urban development; organization and functions of institutions concerned with research on housing materials, design and construction; and organization for the production of housing units.

16. In connexion with each of the aforementioned subjects institutions were visited, meetings attended and round-table discussions organized at which the information provided by the Scandinavian institutions was compared with the existing situation and future prospects in Latin America.

17. Each group prepared a report which served as a working document for the Workshop that was held from 12 to 19 September after the three groups had returned to Copenhagen. The following are the main facts observed during the Study Tour.

1. Housing policy in the Scandinavian countries

18. It is useful to present the following characteristic features of the three countries visited in studying their housing policy and programmes: a relatively small population combined with a high level of urbanization; a high standard of culture; a long life expectancy (of over 70 years); low birth, mortality and natural population growth rates; a high average per capita income (about 2,000 dollars in Sweden); a balanced income distribution pattern; and a rapidly increasing economic growth rate. Large-scale immigration was noted in the three countries, and this has helped to create a housing shortage, especially in Sweden.

/19. The

19. The Governments of the three countries visited have assumed responsibility for directing annual housing production, for establishing the appropriate volume of production and for promoting such construction of dwellings as is consistent with the economic and social situation prevailing in each country.

20. The Danish Ministry of Housing, the Swedish National Housing Board and the Norwegian Housing Directorate have been set up to formulate and implement national housing policy. Annual house construction plans are adopted, to which the Governments allocate funds in their budgets to cover the granting of loans and security for a high proportion of the total number of dwellings built in each country.

21. After the Second World War it was recognized that housing held a key position in the national economy, and it was deemed necessary to integrate housing policy with over-all economic policy. Although high priority is given to housing construction in the three countries, it has been necessary to restrict the annual production targets in comparison with those considered desirable from a political and social standpoint, in view of the limitations imposed by foreign trade and the shortage of manpower and of sites provided with urban facilities.

22. The most important instruments for implementing housing policy have been credit measures, subsidies and building controls, based in their turn on extensive and accurate statistical data and on the results of diversified scientific and technological research on housing, construction and building materials.

23. The outstanding features of housing policy since the war as compared with the pre-war period (when it was characterized by piecemeal measures) is that the Governments of the three countries have assumed responsibility for promoting the construction of a specific number of dwellings every year and for improving housing conditions in general.

24. Thus, housing policy in the three countries pursues at least five basic aims: (a) to ensure the construction of a specific number of dwellings, as determined yearly by Parliament on the basis of proposals put forward by the national housing agencies (i.e., 85,000 dwellings in Sweden in 1964); (b) to promote the construction of larger housing units of better quality than those existing at present (as in Norway, an average increase from "two rooms and kitchen" to "three rooms and kitchen"); (c) to achieve maximum housing productivity by encouraging prefabrication (in Denmark, the 1960 programme established a target of 5,000-6,000 prefabricated housing units, i.e., about 15 per cent of total output); (d) to promote the construction of dwellings for the lower-income groups; and (e) to ensure - by means of subsidies - satisfactory housing conditions for low-income or large families, retired persons, and other special groups (old people, students, etc.).

25. The principles of house ownership adopted in the countries concerned differ widely. In all three of them, however, State assistance is channelled more towards the investors - whether private persons or members of co-operatives - who build dwellings for their own use. Thus, investors constructing housing units for rent or for sale account for a relatively low proportion of total annual housing output. Nevertheless, in Denmark their share has increased during the last few years.

26. A strict rent control is practised in the three countries. The housing shortage after the war, combined with the price and wage policy in force, and the fact that the Scandinavian countries do not attempt to promote investment in housing units for rent, has made it all the more necessary to retain rent control, since this factor can considerably influence the cost of living.

27. In spite of the fact that the Scandinavian countries, and particularly Sweden, have attained a high income level, the Governments have seen fit to regulate house construction, aiding the lowest-income sectors by means of subsidies, promoting competition between private enterprises and non-profit organizations, and controlling land prices through large-scale purchases of urban sites and the renting of publicly-owned land. Furthermore, the Governments have had to orient and regulate the capital market, in particular through the organization and management of the mortgage banking system.

28. Thus, the Government of Sweden, through the National Housing Board, has granted third mortgages for about 93 per cent of the dwellings erected in the last few years; in Norway the Housing Directorate and the Small-holding Bank have financed about 70 per cent of the dwellings built since the war. In Denmark some type of State subsidy was granted for about 63 per cent of the housing units built in 1961. Third mortgages in Sweden represented from 25 to 35 per cent of the value of the properties concerned.

29. Another outstanding fact is that, despite the advanced stage of industrialization of the building sector, a large number of dwellings are self-built in both Sweden and Norway - particularly the latter - with the owner himself acting as the main builder and providing the labour.

2. Institutions concerned with housing

30. There are four types of public institutions with prime responsibility for housing policy and programmes: (a) central housing agencies at the national level (the Danish Ministry of Housing, the Swedish National Housing Board and the Norwegian Housing Directorate); (b) central housing banks, mortgage banks, pension funds and post office banks, all of which contribute substantially to financing housing. The mortgage banks could be regarded as semi-public institutions, inasmuch as, despite their autonomy, they must follow the Governments' directives and operate with State backing and guarantees; (c) county housing agencies, known in Sweden as "county housing boards"; and (d) municipalities which, although autonomous bodies, are required to co-operate in the implementation of housing plans, serving as intermediaries in securing State loans.

31. In the Scandinavian countries the municipalities are solely responsible for physical planning and, therefore, for controlling the use of urban sites; hence the important part they play in the implementation of housing programmes.

32. They also have other exclusive functions in the implementation of house construction programmes. The Scandinavian countries have established municipal non-profit institutions which, in point of fact, are house building enterprises organized by the municipalities. These enterprises may either confine themselves to investment or they may do their own building. Their output is considerable. In 1963 they accounted for 28,000 of the 81,000 housing units erected throughout Sweden.

33. In the private sector there are three broad categories of investors in housing; co-operatives (non-profit), private enterprises, and private persons building their own houses. It is interesting to note the relatively small share of private investors in total output. In 1963, for example, only 13,000 out of 81,000 dwellings in Sweden were built by private enterprises with their own funds.

34. Other institutions closely linked to housing agencies are those concerned with physical and local planning at a national and municipal level, and those engaged in scientific research not only on housing but also on construction and building materials.

35. In the three countries visited, physical planning, i.e., plans regulating and otherwise determining the future growth of cities and establishing regulations for the use of urban sites are prepared by the municipalities. There are other agencies operating at the county and national level which advise the municipalities in this task. The municipal authorities use two main devices for the implementation of plans: large-scale purchases of sites, which are subsequently rented to the interested parties for periods ranging from 20 to 100 years, and the application of building codes, which involves authorizing all types of buildings and supervising their construction. There are important discrepancies in this respect between the three countries visited. In Denmark, the Ministry of Housing is responsible for physical planning at the national level; Sweden has an autonomous national agency, the Building and Planning Board, with subsidiaries operating at the county level; and in Norway there is no national agency for physical planning, which is undertaken exclusively by the principal municipalities.

36. In spite of the scope of Sweden's physical planning services, the slow pace of this work tends to limit the housing programme. Although the municipalities have their own resources (15 to 20 per cent tax on residents' income), many of them lack the organization required to solve urban planning problems satisfactorily. Furthermore, the municipal boundaries constitute an obstacle to certain features of physical planning such as lines of communication.

3. Main functions of national housing agencies

37. There follows an enumeration of the main functions concerned with housing policy and programmes in the three countries, whether through the national housing agency or through bodies closely associated with the housing plan.

(a) Formulation of housing policy

38. In the three countries concerned the national housing agency submits to Parliament, every year, through the pertinent authorities, a plan embodying annual construction targets.

(b) Inter-sectoral co-ordination

39. This function is carried out by different agencies in each country; in Denmark by a National Planning Committee on which the Ministry of Housing is represented; in Sweden, inter-sectoral co-ordination relates in particular to the two main causes of bottlenecks: labour and urban sites. The availability of urban sites is investigated by the Housing Board in consultation with the municipalities, which must prepare a revolving five-year house construction plan. Labour supply is co-ordinated by the National Labour Board. Other forms of inter-sectoral co-ordination, especially in regard to stocks of materials and equipment, are taken care of by the Planning Section of the National Housing Board. In Norway, the Regional Planning Service of the Ministry of Municipal and Labour Affairs is responsible for sectoral co-ordination.

(c) Physical and local planning and urban land policy

40. These are essentially municipal functions. However, Denmark and Sweden also have State physical planning services with regulatory and advisory functions at the county and national level.

(d) Design and construction of dwellings (projects)

41. The national housing agencies establish the standards which dwellings must meet in order to be eligible for loans or other forms of public aid. The three countries have national agencies for enforcing compliance with the standards laid down in the national building codes, a task which is carried out at the local level by municipal agencies. Projects are prepared by investors (either private firms, non-profit municipal enterprises or co-operatives) in accordance with the standards established by both building and housing agencies. The investors, of course, employ planners and builders for the purpose.

(e) Aided self-help

42. The three countries have various schemes for self-help construction. Denmark is preparing standard plans for small, one- or two-storey dwellings, together with complete specifications, for sale to interested parties.

/Sweden has

Sweden has special technical assistance services for self-help construction in the Stockholm and Göteborg Municipalities. Norway has a fairly extensive service carrying out this function at both national and county level.

(f) Housing co-operatives

43. Each of the three countries has established national associations of co-operatives which play an active part not only in the implementation of the national housing plan but also in its preparation. Housing co-operatives (in their capacity as investors) produce from 25 to 35 per cent of the housing units built there annually. The Swedish co-operatives own and administer a considerable proportion of the total number of existing dwellings. Certain co-operatives do their own building and the association of co-operatives has subsidiaries which produce building material and equipment and such household equipment as refrigerators, kitchen stoves, etc.

(g) Non-profit municipal enterprises

44. Municipalities in the three countries, particularly Sweden, have established non-profit municipal enterprises to build, either as investors or directly, housing units which are subsequently rented. These enterprises are grouped in a national association or federation which provides them with technical assistance and handles certain affairs which some municipal enterprises are unable to attend to because of the scale on which they operate.

(h) Research

45. The three countries are carrying out extensive research on various questions, in particular: housing costs and valuation; design; building methods, especially prefabrication; characteristics and uses of basic building materials and standardization of materials and equipment. Research in these diversified fields is carried out by various bodies. State housing institutions promote, co-ordinate and subsidize the research conducted by other institutions; there are autonomous State building research institutes in both Sweden and Denmark. The large enterprises producing basic building materials (cement, wool, steel) and prefabricated sections have their own research centres or institutes. There are also private building centres which disseminate information on building materials and equipment sold in the countries concerned.

(i) Statistics

46. Housing agencies in the three countries are responsible for compiling and publishing housing output, financing and price statistics. Considerable importance is ascribed to obtaining reliable statistics which serve as the basis for transcendental housing policy decisions. Thus, for example, the government loans granted for 93 per cent of the dwellings built in Sweden were based on the estimated cost of the buildings as determined by the National Housing Board through a process established as a result of long statistical experience.

/(j) Financing

(j) Financing

47. This function is shared by the public and private sectors. The following types of credit are granted in the three countries: (a) short-term or interim loans during the construction period, chiefly through commercial banks; (b) long-term first and second-mortgage loans, granted in Denmark and Sweden by savings banks, insurance companies, mortgage banks and post office savings banks, and in Norway by the National Housing Bank and the Smallholding Bank; there are no reinsurance agencies, but the public mortgage banks are backed and guaranteed by the State; and (c) long-term third-mortgage loans granted by the national housing agencies through their county subsidiaries, with the municipalities serving as intermediaries. Table 1 shows the period, interest and percentage for first, second and third mortgages, respectively, according to the type of investor. Conditions are practically the same in Denmark and Norway.

48. In Sweden about 60 per cent of the total cost of housing is financed by first and second mortgages, and some 30 per cent by third mortgages forthcoming partly from the Budget and partly from State loans by issuing bonds on the money market. Only about 10 per cent of the total cost - determined by the National Housing Board on the basis of official building costs - is financed directly by the investor, who must also pay a surcharge of up to 15 per cent, which is equal to the difference between the market cost or price and the official cost established by the Government.

49. The Latin American directors of housing banks and institutes who took part in the Study Tour were able to gain an insight into the above subjects and to discuss specific points with the authorities in the countries visited. The data obtained gave rise to a number of suggestions regarding the possible application of Scandinavian experience in the Latin American countries, which were considered at the Workshop held at Copenhagen at the end of the Study Tour.

50. Fuller information on the housing policy, programmes and institutions in the countries visited is contained in Information documents entitled Housing in Denmark, Housing in Norway and Housing in Sweden (see annex II), and in the provisional reports on the Study Tour prepared separately by the three groups and now in process of revision.

4. Comparison with Latin America

51. The participants in the three groups compared the situation outlined above with the conditions prevailing in their own countries and considered that, despite the huge disparities in economic and social structure between the Scandinavian and the Latin American countries, some policy aspects of the former might be applicable to the latter. It was stated, for instance, that the Latin American countries had been adopting housing measures since the beginning of the century and a great deal of

/Table 1

Table 1

SWEDEN: THE LONG-TERM FINANCING OF HOUSING

	Period (years)	Interest (Percentage)	Investors a/		
			Public sector b/	Co-operatives	Firms and private persons
(Percentages)					
Direct investment	-	-	0	5	15
Third mortgage	30	4	30	25	15
Second mortgage	30 - 40	6.35 ^{c/}	10	10	10
First mortgage	Over 30 ^{d/}	5.85 ^{e/}	60	60	60

a/ As a percentage of the official valuation.

b/ Mainly non-profit municipal enterprises.

c/ Reduced by a subsidy to 5.25 per cent.

d/ No repayment is effected for the first 30 years.

e/ Reduced by subsidies to 5.72 per cent.

/legislation had

legislation had been enacted in that connexion, but there were no co-ordinated policies such as those existing in the Scandinavian countries, and in many cases no attempt had been made even to formulate a clear-cut housing policy. However, most countries of the region had national plans for public investment in housing and efforts were being made to integrate national housing programmes with over-all economic and social development plans.

52. The group which took part in the study tour of Denmark pointed out that none of the Latin American countries possessed a set of juridical, administrative and financing instruments such as that which, under the aegis of the Ministry of Housing, enabled Denmark to implement its housing policy through a co-ordinated programme of work. Although in every Latin American country there were institutes concerned with the housing problem, the measures adopted for solving it had generally been of a piecemeal nature, some relating to planning, others to administrative questions, and most to purely financial matters. What was lacking was a co-ordinated set of measures embracing government policy, a programme of work, research and co-ordination activities, and the juridical and financing mechanisms to implement them.

53. Stress was laid, too, on the absence of central agencies with sufficient authority and standing to direct and implement all government policy connected with housing. Also emphasized was the fact that the necessary interrelationship between the ministries, institutes, agencies and banks concerned with various aspects of the problem, was lacking.

54. It was noted that the movement to establish housing co-operatives had displayed very distinctive characteristics and had only recently gained importance.

55. The participants stated that Latin America had no non-profit investment or building institutions like Sweden's which played so important a role in the country's annual housing output.

56. Attention was also drawn to the fact that the municipal authorities took little action in the sphere of housing even in those countries with traditionally strong local government.

57. Because of the high average per capita income and equitable income distribution in the Scandinavian countries, programmes could be formulated on the basis that all families were in a position to amortize loans or pay rent for dwellings of a very high standard. By contrast, it should be recognized that there were a great many families in Latin America whose income precluded the servicing of loans for dwellings that complied with housing policy requirements. Consequently, a sizable proportion of the region's population would have to continue living in shacks, half-finished dwellings and other kinds of housing units which were unacceptable in the Scandinavian countries.

/58. Moreover,

58. Moreover, many of the Latin American countries were affected by prolonged inflation which prevented the mortgage banking system from functioning normally, although efforts had been made to solve the problem by establishing adjustable savings and loan systems.

59. Another basic difference was that while the Scandinavian countries did not at present use external resources for financing their housing projects, in Latin America external financing was currently an essential factor.

60. Notwithstanding these differences, it was considered that the Study Tour had borne highly fruitful results and that, in the light of those results and of developments in Latin America thus far, the present situation regarding the definition of policies and administrative and financing systems and mechanisms could and should be improved.

61. Although it was impossible to generalize in the case of Latin America, the establishment of policies and programmes with well-defined targets and efficient financing and administrative mechanisms was undoubtedly imperative in all countries of the region.

62. The advisability of establishing a Ministry of Housing like Denmark's might be open to discussion on the basis of each country's particular characteristics; but the Latin American countries obviously needed an institution to deal with the problem and to seek measures for solving it - with due regard, in those countries where constitutional procedures so require, for the autonomy of such administrative and financing bodies as related to planning and research, and of municipalities, banks, savings and loan systems, and non-profit associations - as part of a properly co-ordinated plan under which laws would be enacted and regulations and supplementary provisions established to demarcate the spheres of action.

63. Denmark's single-standard housing policy, which tends to eliminate social disparities between dwellers, met with general approval, but it was deemed difficult to apply it immediately in Latin America where the marked social disparities inevitably entailed differing housing standards. Nevertheless, it impelled the group to consider that steps should be taken wherever possible to encourage the integration of the various social groups, by the implementation of housing projects.

64. It was recognized that to establish house financing machinery along the lines of that operating in the Scandinavian countries was an impossible undertaking at the present stage of Latin America's social and economic development. In the first place, the participants who toured Denmark were surprised to see that so much had been done in housing with an investment of only 2.5 to 3.5 per cent of the gross national product. Although some Latin American countries invested up to 6 or 7 per cent, the results compared with Denmark were obviously unsatisfactory. Secondly, Denmark's political and economic stability, with an inflation index of only 4 per cent, had permitted the existence of a highly progressive security market and mortgage system. It was quite clear that, for the reasons mentioned above house financing could not be established on the same bases in Latin

/America. But

America. But this was all the more reason for the Governments to step up action to establish compensatory systems, determining fiscal policy and setting up instruments which would facilitate the creation and tapping of national savings for investment in housing. To that effect it would be necessary to strengthen the savings and loan systems and to give more importance to such mechanisms as non-profit associations, co-operatives and self-help building programmes, which permitted the combined use of human and financial resources, provided of course that they were efficiently organized and the requisite technical advisory assistance was available.

65. At the same time, stress was laid on the need for a permanent housing policy and for housing agencies, officials and technicians to be able to count on sufficiently stable conditions to draw up programmes over reasonable periods.

66. To bring down housing production costs is a vital target for Latin America and in this respect the group had the opportunity of observing important facets in the course of the tour, including the degree to which technological progress and industrialization can influence costs by shortening the period of building and making better use of labour. Attention was drawn to the increasing extent to which prefabrication had been incorporated in house construction in both Denmark and Sweden, so that traditional methods had virtually fallen into disuse. House construction was one of the major sources of employment in Latin America and the introduction of new techniques was subject to the progress made in other production sectors, in order to avoid unemployment problems. However, the implementation of large-scale building programmes would inevitably require and promote considerable technological progress in building.

67. The group of participants which visited Norway pointed out that, whereas Norwegian housing programmes were essentially the responsibility of local government, such a system would be impracticable under existing circumstances in Latin America.

68. The group which visited Sweden said that public financial aid for housing represented an average of 15 to 30 per cent of the base cost determined by the National Housing Board; but such aid was given in respect of approximately 95 per cent of the total number of housing units built, and the establishment of a base cost by the National Housing Board had the continuing effect of preventing price increases and encouraging the reduction of building costs. The multiplier effect of the government aid under the system practised in Sweden was thus brought out.

69. Lastly, considerable importance was attached to the fact that the unstable nature of public action programmes in the region constituted an element of uncertainty that affected the continuity of programmes and basically undermined their efficiency.

II. WORKSHOP ON ORGANIZATION AND FUNCTIONS OF NATIONAL HOUSING AGENCIES

70. At the Workshop held after the Study Tour, from 12 to 19 September, at Rolighed, near Copenhagen, the following subjects were discussed with a view to determining what points were applicable in Latin America: housing policy and programmes; programming of the housing sector and inter-sectoral co-ordination; physical and local planning; urban sites policy, rural housing; criteria for the preparation of house-building projects; self-help construction; prefabrication; housing co-operatives; research; statistics; management of housing services; financing of housing; the building industry; administrative structure and functions of national housing agencies; and activities of international and regional institutions in the fields of housing, building and planning in Latin America. The Workshop was directed by Mr. E. Engborg (Denmark) and Mr. O. Cabello (ECLA). The following is a brief account of the conclusions reached on the above subjects, based on the reports of the Rapporteurs concerned.

1. Housing policy and programmes^{3/}

71. The participants drew attention to the lack of housing policies and programmes in Latin America in contrast to the Scandinavian countries. According to the document Housing conditions, policy and programmes in Latin America, 1960-63 (ST/ECLA/CONF.16/L.1), only six countries of the region have prepared national housing programmes, and a further eleven have drawn up public investment plans in this field. But these programmes are seemingly not strictly integrated with economic development plans; often the aims are ill-defined and it is not clearly established whether the proposed targets are feasible. In many countries knowledge of housing conditions is insufficient; diagnoses incomplete; figures for the volume and nature of the housing deficit are inaccurate; and there is no information about the distribution of family income. It is not surprising, therefore, that efforts in the field of building or the financing of buildings should in general have been so limited, out of all proportion to the dimensions of the problem, and that existing resources should appear to be under-utilized. Often, the policy has consisted in the construction of specific housing groups, the putting into operation of certain financing machinery, and, in general, in piecemeal and scattered forms of intervention.

72. In many countries the search for solutions has been hampered by an ill-defined or very general approach to certain problems. These include the conflict between free enterprise and planning, and between profitable investment and investment in housing.

^{3/} Mr. Barragán (Ecuador) acted as Rapporteur.

73. In the end, there was general consensus that the Latin American countries ought to formulate programmes for the implementation of their housing policies. The public sector would be basically responsible for the formulation of such programmes, their execution within the country's institutional and financial framework, the general administration of the policy and the appraisal of its results.

74. Housing programmes should be co-ordinated within over-all development plans. Targets should be proposed in terms of quantities providing at least for the increase in the number of homes, the needs arising from migration and the replacement of dwellings declared unfit for habitation, with the ultimate goal of including - as the possibilities of each country permit - the absorption of the cumulative deficit within a specific period.

75. Note was also taken of the fairly widespread need to revise the existing financing machinery, by creating proper channels for tapping savings, by strengthening the internal bond market and by orienting credit. Stress was laid, however, on the importance of supplementing the tapping of spontaneous savings with a policy of government subsidies in order to bring housing within the reach of the low-income sectors. These subsidies could be granted in different ways, but the more inequitable the distribution of income the greater would be the amounts involved.

76. It was considered vital that the Latin American countries should protect their financial machinery against inflation by some process of adjustment based on constant values. External credit was another important factor in putting into effect certain aspects of housing policy, but the size of the investment required meant that financing would have to be based on domestic savings.

77. It was recommended that long-term projections should be made of the impact of foreign loans and attention was drawn to the adverse effect that the uncertainty of obtaining external credit might have, in certain cases, on the consistency of housing policy.

78. It was unanimously recognized that stabilization of the rate of construction was imperative if the building industry was to be strengthened; its technical progress assured and costs reduced.

79. Lastly, there was consensus regarding the importance of physical planning and the need to co-ordinate it with housing policy. Particular emphasis was placed on the need for an effective urban sites policy, on the ill effects of land speculation, and on the extremely serious problem of squatting. Attention was drawn to the Latin American countries' weak policy in this respect, in contrast to the approach adopted by the Scandinavian countries.

2. Programming of the housing sector and inter-sectoral
co-ordination ^{4/}

80. The funds currently allocated to investment in housing are not, as a rule, enough to eliminate the existing deficit and to cover the requirements arising from the setting-up of homes and from additional housing needs. For want of programmes, however, it was impossible to establish a suitable investment rate, in view of the housing sector's co-ordination with other economic activities.

81. Since housing was linked to other economic sectors a housing plan should be envisaged at the national level, so that its share of total investment and of the gross domestic product, and its relationship with the rest of the economy could be established by analysing inter-sectoral relationships in industry and their impact on the balance of payments and on the capacity for financing the country's economy. Housing programmes might therefore be included in the over-all economic development plans which were prepared by planning councils or boards in the various countries.

82. As regards the content of housing programmes, stress was laid on the need to make a careful study of the situation, in order to bring to light the nature of the factors which created it (these would differ between one country and another) and to forecast the trends which the sector would be likely to follow should the effect of those factors be modified.

83. It was considered that the diagnosis should comprise: (a) an analysis of the existing deficit and estimates of future requirements - including those arising from replacement needs and migration -, based on their regional distribution and family income levels; (b) studies on the production capacity and structure of industries directly related to the sector (building and the production of building materials); (c) an analysis of the financing system and of institutions linked to the financing of housing; and (d) a study of the institutional structure related to the implementation of the programme.

84. On the basis of the data contained in the diagnosis and of the appropriations envisaged within the framework of over-all programming, different projection hypotheses could be prepared and targets compatible with those of other economic sectors established in relation not only to inputs (labour and materials), but also to investment and financing.

85. Country targets should be attained through regional programmes and local projects at the level of the appropriate administrative units.

^{4/} Mr. Terra (Uruguay) acted as Rapporteur.

86. While it was deemed impossible to establish clear-cut criteria for linking the formulation and the administration of programmes since institutional structures differed from country to country, close co-ordination **between** the two stages was advisable in order to permit the continuing evaluation and adjustment of programmes.

87. On the whole, it was noted that most of the Latin American countries tended to harness their housing programmes to the economic development process spurred by over-all plans, whereas the general stability, economic growth and progressive income distribution of the Scandinavian countries enabled housing activities to be guided by a seemingly more flexible programme. This was also attributable to the fact that the structure of production adapted itself to circumstances, and there were different financing and building mechanisms competing with each other, besides other housing policy instruments which kept a strict control over the sector.

3. Physical and regional planning^{5/}

88. There was general agreement concerning the close relationship existing between over-all economic development plans and the growth which should be attained at the regional and local level in terms of the sectoral targets envisaged. It was likewise recognized that the improvement of land through the provision of infrastructural services which permitted the fulfilment of economic and social functions and the linking up of production areas with processing and consumer centres was also closely bound up with over-all economic development plans, and it was therefore imperative to deal with it at the national level through co-ordination of the various administrative agencies involved. Those agencies, in turn, co-ordinated the implementation of plans with their local or provincial departments, as consistent with the size and institutional structure of the country concerned.

89. Town planning should be carried out at the local level (departments, comunas and municipalities) firstly, because the local communities could give the necessary fillip to the implementation of over-all plans and, secondly, because they had a fuller and more accurate knowledge of their own needs.

90. However, technical advice and assistance from regional or national agencies was considered necessary in view of the shortage of qualified technicians at the local level and the need to evaluate the local plans and integrate them with physical plans at the regional level.

91. In regard to the functions of housing agencies, there was agreement on the following points: (a) in economic development programmes the co-ordination between housing sector and the other branches of the economy would be established through the agency responsible for preparing over-all economic programmes; (b) housing programmes could be drawn up by the sector itself, provided that policy decisions were observed and

^{5/} Mr. Ballester (Argentina) acted as Rapporteur.

due account was taken of the administrative facets of the execution and evaluation of programmes, which should be centred at the national level in an over-all planning agency; and (c) physical planning at the regional and local level should be carried out by special institutions for town and regional development planning.

4. Urban sites policy^{6/}

92. As regards the problems generated by the absence of a land policy, it was stated that precisely the want of such a policy, and consequently of co-ordination between land subdivision and plans for providing infrastructural services and community facilities, had helped to aggravate the housing shortage. The rapid urbanization process that was taking place in all the Latin American countries was accompanied by a disproportionate and chaotic growth of cities, whose plans for providing the necessary improvements were developing at a much slower pace. Moreover, such disorganized expansion had made it necessary, in some cases, to broaden the urban complexes on an anti-economic basis, involving high maintenance costs, and, in others, to neglect a large proportion of installed dwellings. The following factors should also be taken into account: the existence of urban sectors well provided with services but occupied by dilapidated buildings which though originally meant for housing were now used for other purposes, and the creation of suburbs, a process linked to the expansion of private transport and the serious aggravation of the urban public transport problem.

93. In connexion with the lack of an urban sites policy, squatting was said to be one of the gravest problems affecting Latin American cities. The United Nations proposes to carry out a survey of the question throughout Latin America, as part of a world-wide study, since it is important to gain an insight into its current forms and origin. Disorder and unlawful action tend to disrupt urban development, to the point where squatting in some Latin American cities has paralysed industrial development.

94. To remedy this situation which seriously jeopardizes the success of housing programmes, it was deemed advisable that the municipalities should purchase and improve land with a view to making more improved lots available for the location of housing blocks and would enable the urban land market to operate more smoothly.

95. It was further considered imperative to draft far-reaching legislation for regulating urban growth, and to undertake large-scale urban renewal projects.

96. An urban and suburban sites purchase policy would not only enable plans to be implemented with an eye to the future, but would aim at preventing land speculation. This was also one of the aims of the urban sites policy in the Scandinavian countries.

^{6/} Rapporteur: Mr. Pacheco (Costa Rica).

97. With regard to the responsibility for implementing a sites policy through the purchase and reservation of lots for subsequent use, it was agreed that it should fall to the municipalities and other local bodies guided by the directives issued by town planning or their technical co-ordination offices. However, in view of the economic weakness of the municipalities in most Latin American countries, it was agreed that as an interim measure, housing agencies should assume the functions concerned until the municipalities were in a position to do so. In that respect, considerable interest was focused on the land purchase policy being implemented by the Housing and Town Planning Institute in Costa Rica.

5. Rural housing^{7/}

98. Emphasis was laid on the fact that although the rural housing situation is apparently less disquieting, because the rural areas are occupied by smaller percentages of the population than the urban centres, and their inhabitants are not so much concerned with the housing problem as with the ownership of the land as a factor of production, building characteristics and sanitary conditions are very unsatisfactory.

99. Unquestionably, these conditions vary in accordance with the different structures of agricultural production and with the diverse infrastructural and settlement patterns which determine whether the population is scattered or grouped in clusters of varying density. Each of these two patterns must be accorded different treatment. It is extremely difficult for housing agencies to deal with the needs of the scattered population, for the simple reason that building is an activity which cannot be economically conducted at a corresponding level of dispersion. Besides, it would hardly seem altogether desirable to stabilize dispersion through the provision of housing facilities in default of such basic justifications as ownership and productive use of the land. Where productive plots of land are grouped together in the form of settlements or co-operatives, housing services can feasibly be provided; but in such cases, investment in the construction of dwellings should be regarded as investment in equipment and facilities for the agricultural enterprise concerned.

100. Great importance was attached to the installation of community facilities (in the fields of public health, education, cultural activities, business and entertainment) in the existing local centres, and to the creation of such centres for population clusters where they are lacking, as well as to the provision of public utilities, especially potable water. It was recognized, however, that all sorts of difficulties obstruct the way to this goal.

^{7/} Rapporteur: Mr. Zelaya (Nicaragua).

101. The diffusion of types of housing and self-help building methods calculated to improve upon existing standards were thought to be appropriate procedures that might fall within the province of the housing agency, supplementing the activities of the specialized agencies responsible for promoting agricultural development.

6. Criteria for the preparation of housing projects^{8/}

102. In the preparation of a housing project, not only physical but also social considerations should be taken into account, so that such projects may make for the integration of the populations concerned rather than for their segregation in isolated groups. This is the policy pursued in Scandinavia, and, although it is difficult to apply in Latin America, because of the different social stratification conditions prevailing in this region, it represents an ideal to strive after. In this connexion, the standards that should be followed are those established by a Group of Experts on Housing Management and Tenant Education at a meeting held under the auspices of the United Nations at Wellington, New Zealand, 9-23 March 1963 (see ST/TAO.SER.C/61).

103. Furthermore, the participants stressed the necessity of establishing a reasonable ratio between the price of the building and that of the site, and of refraining from sacrificing aesthetic values on the altar of economy.

104. With regard to responsibility for the preparation of projects, there was a lengthy discussion as to whether this work should be carried out by technical departments of the central housing agency, or by private professionals on the basis of ad hoc contracts. The latter procedure was felt to offer many advantages, especially if an appropriate bidding system was adopted, as different projects could then be compared. But the employment of such private professionals sometimes raises the cost of projects, since their scales of fees are very high and the colleges or associations of architects and engineers are adamant on this point.

105. The conclusion was reached that housing agencies should hand over the preparation of projects to independent professionals, but should negotiate with the professional associations for equitable fees, taking into account the volume and continuity of the work concerned. The central housing agencies, in their turn, should possess technical departments for the evaluation of the projects in question.

^{8/} Rapporteur: Mr. Correa (Peru).

7. Self-help building methods^{9/}

106. Self-help building methods are no novelty in Latin America. A large proportion of the shanty towns, and practically all rural dwellings, are built in this way. What is lacking is an effective systematization of technical and financial assistance for self-help building.

107. The self-help building system has often encountered opposition from various sectors, both political and technical. It is true, moreover, that many experiments in self-help and mutual-aid building methods have not yielded the results expected of them, despite the substantial State assistance received. An evaluation must therefore be undertaken with a view to ascertaining the difficulties and the best ways and means of overcoming them, but it is universally agreed that the housing problem cannot be entirely solved without the use of this method, and the housing agencies should be administratively qualified to direct and guide its application.

108. Several Latin American countries have tried it out, and the representatives of the Inter-American Development Bank reported that his institution could provide financial assistance for the training of personnel, with a view to ensuring efficient management of self-help programmes.

109. As a means of surveying the advantages and drawbacks of the self-help building system, the Colombian participants invited the international agencies operating in Latin America (ECLA, IDB, OAS) to evaluate, in collaboration with the Colombian Chamber of Construction (Cámara Colombiana de la Construcción), a project consisting of 50,000 housing units built under a self-help programme in their country.

110. In conclusion, the participants in the Workshop were in agreement on the following points: that the self-help building system should be disseminated and applied in so far as local conditions permitted; that the method should be interpreted in its broadest sense (i.e., the owner could act as his own contractor, for example, besides contributing labour); and that certain parts of the building should be handed over to contractors (bottom slab, fixtures, etc.).

111. Stress was also laid on the need for housing agencies to possess a department specializing in self-help and mutual-aid programmes, with qualified technical staff, to help and finance people interested in doing their part to solve their own housing problem.

9/ Rapporteur: Mr. Guerra (Dominican Republic).

/8. Prefabrication

8. Prefabrication ^{10/}

112. Special attention was devoted to the possibilities of prefabrication for housing projects, in view of the fact that this method is of great importance in the Scandinavian countries, where it has been carried to a high degree of perfection. It entails very exact and detailed programming of the whole construction process, from the preliminary project to the stage of occupancy, and this is a valuable requisite, inasmuch as it tends to improve productivity and reduce building costs. The application of the system in Latin America, however, is attended by many limitations, since it requires substantial investment whose amortization can only be guaranteed by the public sector if the execution of housing programmes has been approved and the requisite funds allocated. As stated elsewhere in the present report, this indispensable requisite is not fulfilled in Latin America, and, consequently, the financial risks incurred in mass prefabrication of housing units might make the system almost impossible to apply.

113. This assertion will be understandable if the following characteristics of prefabrication are borne in mind: (a) costly skilled labour is required; (b) the system finds its special justification where there is a shortage of labour; (c) high-quality materials have to be used; (d) these materials can be more efficiently utilized; (e) great precision is necessary in the execution of the projects; (f) the time taken to execute the project on the site can be considerably reduced; (g) workers can be offered better labour conditions; (h) the work can be more easily continued throughout the winter season; (i) heavy investment in plant, transport equipment and stocks of materials is entailed; (j) the projects must be perfectly standardized and their design has to be extremely rigid; (k) the system has a limited radius of action, determined by the economics of transport from the factory to the potential building sites.

114. Various prefabrication procedures were analysed: partial or total, by the open or closed system, etc.

115. It was also recognized that one of the factors which had led to the introduction of mass prefabrication in Sweden and Denmark had been the shortage of labour, a difficulty which had not yet arisen in Latin America.

116. Consequently, the participants agreed that there would clearly be a use for prefabrication in Latin America in a few years' time, but that in present circumstances the drawbacks were preponderant.

^{10/} Rapporteur: Mr. Prieto (Chile).

9. Housing co-operatives ^{11/}

117. Although housing co-operatives exist in almost all the Latin American countries and have developed significantly in recent years, it was felt that they had not yet acquired the importance they ought to enjoy in the region as an efficacious means of contributing to the solution of the housing problem, especially for the middle and lower income groups.

118. It was pointed out that unfortunately a few failures had disproportionately affected the expansion of the co-operative movement in some Latin American countries.

119. It was recognized that Governments should allocate more resources to the dissemination of the principles, advantages and potentialities of the co-operative system, and that at the same time they should earmark more substantial funds for the co-operatives themselves.

120. Reports were given on the systems of supervision and incentives for housing co-operatives established by the State in Chile, Colombia and Venezuela. In Chile an institute for the promotion of co-operatives has been organized, with functions partly equivalent to those of the Federation of Co-operatives in Sweden; in Colombia a project is afoot for the creation of a co-operatives bank; and in Ecuador housing co-operatives are taking an active part in the execution of a sub-programme for self-help building financed by an IDB loan.

10. Research ^{12/}

121. As was recognized in the course of the Workshop's proceedings, research on design, methods and building materials in relation to housing production and with a view to the reduction of costs should be an essential adjunct to housing programmes. This does not mean, however, that the housing agencies ought to be directly responsible for conducting such research, but that they should encourage it and contribute to its financing.

122. Consequently, the participants agreed that research centres, staffed with properly qualified personnel, should be set up in all the countries of the region to study the more efficient utilization of materials and manpower, the application of prefabrication systems, and, in short, all the factors that might help to promote the building of better dwellings at lower costs.

^{11/} Rapporteur: Mr. Maradiaga (Honduras).

^{12/} Rapporteur: Mr. Naranjo (Ecuador).

123. In this connexion, the representative of Norway stated that his country's Government could co-operate in the training of Latin American technical personnel through a programme based on exchange of experts and on study fellowships in Norway.

11. Statistics ^{13/}

124. It was contended that if the housing problem were to be tackled with due regard for the other sectors of the economy, an indispensable requisite was to quantify the problem and establish statistical relationships both between the different macro-economic variables and between demographic factors and those relating to housing production, financing and building costs, etc.

125. Although manifest progress has been made in respect of housing censuses, it is still extremely difficult to prepare diagnoses of the housing situation for want of statistical data. The collection of housing data is normally a function of the central statistical services, but it is essential that national housing agencies should co-operate in this task by furnishing, at the very least, information on State-aided production, and that they should co-ordinate their statistical activities with those of the corresponding national services.

126. The following conclusions were reached: (a) that national housing agencies should establish statistical sections - when the national statistical services do not cover the fields referred to - for the purpose of compiling and issuing statistics on the building industry, on the socio-economic aspects of the housing question, and on the characteristics of households benefiting by programmes of public investment in housing; (b) that when countries take general population censuses, housing censuses should be taken at the same time; and (c) that national housing agencies should indicate the type of statistical data they need in order to formulate their policy and programmes of work.

12. Management of housing services ^{14/}

127. In the course of the discussion on this topic it was pointed out that irrespective of the structure of housing agencies - whether they take the form of Ministries, institutes or other types of organization -, the efficacy of their action is especially dependent upon the confidence they inspire in the population and in international financing institutions, as well as on the expeditiousness with which they discharge their responsibilities, and on their capacity to execute a given volume of projects per annum.

^{13/} Rapporteur: Mr. Fernández (Paraguay).

^{14/} Rapporteur: Mr. Deane (Trinidad and Tobago).

128. It was noted in this connexion that in many instances the chief handicap as regards the execution of public housing investment plans was the administrative capacity of the agencies responsible for putting these plans into effect.

129. It was therefore recommended that Governments should devote special attention both to the administrative structure of housing services and to their endowment with sufficient resources for their efficacious operation.

13. Financing ^{15/}

130. It is a well-known fact that the funds allocated to housing have proved inadequate to meet requirements in this field. In the first place, a large proportion of the public sector's resources has to be used for investment needs relating to development; while for the private sector, more profitable short-term investment opportunities are available. Furthermore, for the members of the middle and lower-income groups, the possibility of investing in housing is conditional upon the availability of long-term loans at low rates of interest.

131. The systems of financing housing programmes comprise a series of measures, methods and instruments whereby resources can be mobilized and savings channelled into investment in housing. An active part is played in these systems by the public and private sectors.

(a) Public-sector action

132. Governments have at their disposal a number of procedures and instruments for directly allocating funds to housing or attracting investment into this field. They include the following:

(i) The national budget, which is the most important instrument, although this does not imply that it is the source of a major proportion of the funds earmarked for housing;

(ii) Legal provisions regarding compulsory investment in housing, either through the housing services or through other private or semi-public financial institutions. Compulsory investment of this kind may be effected through the purchase of bonds, certificates or similar securities issued by mortgage institutions, through deposits in savings and loan associations, and in other ways;

(iii) Housing banks. These institutions, set up on the basis of State contributions or guarantees, may form a capital market for the purchase of housing units, thus helping to encourage demand. In specific circumstances, they may also establish credit lines for building, thus contributing to the expansion of supply;

^{15/} Rapporteur: Mr. Gomién (Chile).

(iv) Social security, pension and unemployment funds, which may likewise channel a considerable proportion of their investment into low-cost housing. This has in fact occurred, and there are several Latin American countries - including, for example, Chile, Ecuador and Mexico - in which it is the social security services that make the biggest financial contributions to the solution of the housing problem.

133. Practically all the Latin American countries possess banks, institutions, corporations and savings banks which centralize and manage public funds for housing purposes. In this field, however, the direct use of funds predominates, which means that the multiplier effect is relatively low. Only in one country have measures been adopted to forestall decapitalization as a result of the depreciation of the currency, and in other instances disregard for the complete recovery of public funds implies the provision of indirect subsidies. Accordingly, it was noted that the various countries needed to make a more thorough study of the financing of housing by the public sector, in order to define its function and share in the solution of the housing problem.

(b) Private-sector action

134. Alongside and in conjunction with the measures adopted by the public sector, the private sector takes action to mobilize and channel resources for housing purposes, but, broadly speaking, its contribution ought to be proportionally the larger and, over the long term, that of fundamental importance.

135. The main source of funds for mortgage banks, savings and loan associations, savings banks, mutual-benefit investment funds and co-operatives must primarily be found in the private sector. In recent years, however, the operation of the basic instrument for the channelling of funds represented by the mortgage system has been seriously hampered by inflation.

136. Through appropriate forms of State intervention the participation of the private sector in housing investment can be promoted, stimulated and encouraged. This has been shown in countries like Chile, where, despite inflation, the private sector has been playing an increasingly important role in the financing of housing through membership of savings and loan associations.

137. In the Latin American countries the private sector has been financing a considerable proportion of housing production. But this investment must now be increased, and to that end the financial institutions need strengthening. It must not be forgotten that the possibility of attracting savings into a specific sector depends upon the existence of favourable conditions which will afford the saver some guarantee of protection for the purchasing power of his funds,

/normal rates

normal rates of return and a satisfactory degree of liquidity. The fulfilment of these requisites will constitute a vitally important incentive for any household intending to save.

138. Another point to which attention was drawn in the Workshop was that owing to the deficiencies of the capital market in Latin America, a substantial proportion of the household savings effected in response to the incentive of obtaining housing loans cannot be tapped for other purposes, and that accordingly due allowance must be made for this relative inflexibility of the funds that can be earmarked for housing.

(c) Financing machinery ^{16/}

139. There are various financial instruments for the allocation of funds to housing investment, and almost all are in use, to a greater or lesser extent, in Latin America. The most important are those described below.

140. Mortgage banks are institutions whose main business is to lend money, on the security of real estate, to be repaid in regular instalments, and which are authorized to issue investment certificates or bonds. At the turn of the century they were more important than they are now, but they ought to be reinstated, since they are capable of tapping a considerable volume of community savings and channelling it into housing construction. As their operation involves long-term investment, a stable currency is needed to ensure a permanent market for their certificates or securities. Hence it is that the inflationary processes current in many of the Latin American countries have militated against the survival of banks of this kind, and protective measures have had to be introduced, such as the clause providing for periodical adjustment of debts and interest, established in Brazil and Chile.

141. Mortgage banks exist at present in Argentina, Chile, Colombia, El Salvador, Guatemala, Mexico, Peru and Uruguay. Colombia's was established in 1932 as a semi-public agency which could contribute to the financing of housing by granting mortgage loans either for building or for buying housing units already built. Its funds derive from three sources: (a) portfolio receipts in the shape of borrowers' amortization payments; (b) free-market or compulsory purchase of mortgage certificates; (c) subscription of capitalization certificates. Financing by the Central Mortgage Bank (Banco Central Hipotecario) accounted for 15 per cent of investment in urban housing in 1962, and for 16.3 per cent in 1963. The value of the mortgage certificates in circulation increased from 37 million dollars in 1958 to 90 million in 1963. In the latter year, loans granted for housing purposes amounted to 180 million dollars, and the Bank's portfolio was close to 100 million. These figures give some idea of the importance of such institutions within the over-all machinery for the financing of housing, and indicate

what ample scope there is for applying resources through the issue of securities. But they fail to reveal certain specific difficulties besetting the certificates market in the voluntary investment sector. The fact is that demand for negotiable paper of this type is sensitive to the vicissitudes of the monetary situation and to fluctuations in the indexes of rates of return on listed securities. The system is not flexible enough to adapt itself to changes in market rates of interest, and involves higher capital costs; nor does it obviate the disadvantages attaching to securities with fixed yields in an economy labouring under a process of currency depreciation. Consequently, the mortgage banks will be able to regain their importance in the Latin American countries, on condition that they study and launch more attractive types of market securities and new methods of tapping resources, such as savings and loan plans, and adjustment clauses.

142. Savings and loan systems are being successfully introduced in some of the Latin American countries (particularly Chile, the Dominican Republic, Ecuador, Guatemala, Peru and Venezuela), and have already drawn in substantial amounts of community savings for investment in housing and residential building. Their motivation is to be found in the almost universal desire to own the house one lives in, and in the advantages of the system as an incentive to the investment of private capital in housing, since its characteristics include deposit adjustments and insurance, and the possibility of providing housing for members. The savings and loan system is based on the existence of local and private institutions which collect savings from the general public for the sole purpose of granting adjustable mortgage loans for housing, under State control and supervision.

143. In Chile, the corresponding institution was officially established under a law passed in 1959, and entered operation in the year 1961. It is called the Central Savings and Credit Bank (Caja Central de Ahorros y Préstamos), and is an autonomous State enterprise with the following principal functions: (i) to authorize the formation and existence of savings and loan associations; (ii) to act as an insurance agency for savers' deposits and for loans granted by the associations concerned; (iii) to give these associations financial assistance by purchasing their mortgages or by means of long-term credits. The sources of this Bank's funds are the normal income accruing from its operations, contributions made by the Government of Chile and credits granted by international agencies. The savings and loan associations are private non-profit-making bodies, run on mutual-benefit lines, which collect the general public's savings and invest them in housing loans. All depositors are members, and their savings enjoy such advantages as value adjustments, insurance, immunity from embargo, liquidity, dividends, tax exemption, etc.

144. It is on account of all these characteristics that the mechanism in question has become a powerful instrument for the internal financing of housing production, and the organization of similar systems in the other Latin American countries will be of capital importance for mobilizing and augmenting funds that will help to solve the finance problem.

/145. The

145. The system is grounded on the basic principle of encouraging the community to save, even though house purchase may not be the object in view. It affords an opportunity of collecting and channelling the various types of savings, as follows: (i) savings of persons interested in house purchase; (ii) compulsory savings on the part of those enterprises which are under a legal obligation to invest a specific proportion of their profits or other resources in low-cost housing; (iii) savings effected by co-operatives, which have by now become another important instrument of financing in themselves; (iv) special accounts. The whole of this volume of savings collected through the savings and loan association has to be invested in the issue of long-term loans for the purchase, construction, enlargement or completion of low-cost housing, essentially of social interest.

146. Since the system was launched in Chile, the Caja Central has financed about 27 per cent of mortgage loan purchases, and by 31 July 1963 the entire system had collected total savings to a value of 117.6 million escudos, while the number of new owners of house property for which it had accounted totalled 12,130. ^{17/} Chile's experience shows that savings and loan associations of this type, while harnessing internal resources, at the same time serve as a means of obtaining the external resources made available by international agencies for the financing of housing programmes.

147. Mortgage insurance is an instrument which is only just being brought into operation in Latin America, and is at present being successfully used in the Dominican Republic and Guatemala. This system was organized to encourage the investment of private capital in house-building, and has enjoyed the advisory assistance and the support of the Agency for International Development (AID). Although it opens up increased possibilities for house purchase on credit terms, in the form in which it is currently applied and operated in the populations it serves it is only within the reach of the upper middle classes, whose capacity for payment exceeds the average. Insurance can be issued on short and long-term credits and for loans made through a building company or directly, and enables a broad mortgage market to be established, thus usefully supplementing the activities of mortgage banks or institutions. In Chile this function is discharged by the Caja Central de Ahorros y Préstamos.

148. The insuring of savings deposits is another of the supplementary instruments whose application is being introduced in Latin America as an incentive to saving for housing purposes. The procedure consists in guaranteeing the deposits made by members of savings and loan

^{17/} Caja Central de Ahorros y Préstamos de Chile, Informativo Estadístico Mensual No. 27.

associations, as a means of reassuring the private sector that its deposits will not be lost, even if they are not used for housing. This type of insurance may be established by a Central Savings Bank, as in Chile, or by a Housing Bank, as in Ecuador. It also serves to attract more savings into the financing system concerned, since it strengthens the latter's competitive position vis-à-vis other savings and capital-formation systems. If a mutual-benefit savings association is wound up, the insurance agency guarantees the deposits, and in the case of Ecuador, the Housing Bank provides insurance up to an amount of 3,500 dollars.

(d) External resources for the financing of housing ^{18/}

149. One of the most significant features of housing policies and programmes in Latin America is their very considerable dependence upon external funds for the execution of their public investment plans in this field. It will be recalled that in 1960 the Act of Bogotá recommended the establishment of an inter-American social development programme whose objectives should include the improvement of housing and community services, and that in August 1961 the resolutions adopted at Punta del Este, besides endorsing those agreed upon at Bogotá, strongly asserted the necessity of formulating national housing programmes, consequently giving rise to a series of activities on the part of national, regional and international agencies. Thus, in June 1961, the President of the United States signed an agreement with the President of the Inter-American Development Bank, whereby IDB assumed responsibility for the management of the Social Progress Trust Fund, the purpose of which was to contribute to the execution of programmes including, inter alia, those relating to housing for the lower-income groups. This capital support goes to augment the funds deriving from the United States' bilateral assistance programme managed by the Agency for International Development (AID), with the result that a substantial sum - in the neighbourhood of 300 million dollars - is made available to Latin America for housing purposes.

150. But the application of external resources must go hand in hand with efforts and measures on the part of the Latin American Governments to ensure their efficient utilization. Consequently, the availability of external resources has made for the mobilization of an amount of domestic resources which exceeds the funds received from abroad several times over.

^{18/} Rapporteur: Mr. Velarde (Peru).

^{151.} Unquestionably,

151. Unquestionably, in Latin America external resources have constituted a powerful lever whereby great dynamism has been imparted to the housing sector. For example, it is considered that the funds involved in IDB loan agreements alone, up to December 1963, will enable some 190,000 housing units to be built in the region as a whole within the space of two or three years. But in the first three years of operation the application of these funds was slow, and as at 31 December 1963 disbursements against the loans amounted to only about 49 million dollars. ^{19/}

(e) Conclusions

152. Financing must be primarily based on internal financial efforts, made by the State and by the private sector, through the various instruments.

153. The internal financial effort must be designed to act as a counterpart and complement to external resources, so that these may play a temporary role as seed capital, contributing to the generation of lasting systems and machinery in each country, in accordance with the spirit of the Charter of Punta del Este.

154. It is essential that each country's financial machinery and its economic policy and structures should enjoy continuity and stability, and that steps should be taken to safeguard the continuing execution of long-term programmes on normal terms and at reasonable costs.

155. More advantage should be taken of the experiences of individual countries, through the promotion of increased exchange of views and information, and with the aim of forming a Latin American association of savings and loan institutions.

156. Policies, legislation and instruments will have to be established, where they do not exist already, to attract community savings and enable mortgage loans to be issued specifically for housing programmes of social interest.

157. Measures must be adopted to maintain the real value of savings and housing investment during inflationary processes, to prevent the decapitalization of housing credit agencies and to boost savers' morale.

^{19/} For fuller information on this subject, see the annual reports of IDB, and the document entitled Housing conditions, policies and programmes in Latin America, 1960-63 (ST/ECLA/CONF.16/L.1).

14. The building industry ^{20/}

158. Building is one of the most dynamic economic activities, inasmuch as it employs a very significant proportion of the labour force and upon it depend many subsidiary branches of industry. From time to time the volume of building activities undergoes marked fluctuations, mainly as a result of changes in economic policy. In order to further the development of this industry, it is essential that Governments should promote housing programmes designed to stabilize demand, and consequently supply, in this field, as the only way of ensuring the introduction of more advanced building techniques and the improvement of productivity.

159. The following are the components involved in the building industry: professional project designers (architects, consultant structural engineers, offices specializing in town planning and installation of facilities); enterprises producing building materials (basic materials - cement, iron, wood -, manufactured building materials, prefabricated components, equipment for the installation of fixtures and facilities); distributor firms or agencies; estate agents; and promotional enterprises.

160. The organization and planning of the building industry has one main objective: to reduce the margin between building costs and the householder's payment capacity. To secure the fulfilment of this aim, the following measures must be contemplated:

- (a) Establishment of a system of housing design competitions, in which use of modular co-ordination is compulsory;
- (b) Introduction of an open-bid system to ensure better selection of firms;
- (c) Provision of incentives for the improvement of the end product, such as prizes awarded on the basis of the quality of housing units;
- (d) Issue of loans at low rates of interest for the purchase of equipment and machinery, particularly with a view to encouraging the formation of machinery and equipment rental companies;
- (e) Marketing through distribution co-operatives;
- (f) Establishment of basic materials research institutes;
- (g) Encouragement of purchase of completed housing units;
- (h) Introduction of labour training courses (elementary and advanced);
- (i) Encouragement of the formation of promotional enterprises in respect of the building industry;
- (j) Establishment of housing information bureaux and statistical services.

161. In Scandinavia the building industry has reached the zenith of technical efficiency, thanks to the stability of the institutions concerned and to the public sector's building programmes, which have made long-term planning possible. These conditions are not yet to be found in the Latin American countries, but they should be regarded as targets for the region.

162. During the proceedings of the Workshop, special attention was devoted to the discussion of factors affecting the sales price of housing units and building costs. It was recognized that while housing prices largely depend upon the productivity of the building industry, there are also other building cost items whose incidence is heavy and which are unaffected by productivity, such as the value of building lots and services and the cost of financing. This last is admittedly a very important component, and its management is a highly complex matter in countries passing through a period of acute inflation.

163. It was also pointed out that factors not inherent in the actual construction of housing but directly related to it, such as the cost of sewage networks, piped water, and so on, may be influenced by urbanization standards which in some instances are disproportionately high in view of the shortage of funds prevailing in the Latin American countries.

164. The development of the building industry is largely contingent upon the continuity of housing programmes.

165. Building industry information centres should be set up, either locally or at the regional level.

166. Housing costs are affected by certain factors that have nothing to do with the productivity of the building industry and that may wipe out the advantages deriving from its improvement.

167. Since an increase in productivity is a social necessity, housing agencies should devote special attention to research on basic materials, rationalization, adoption of standard types of housing units, etc.

15. Administrative structure of national housing services

168. After discussion of the various questions relating to the implementation of housing policies and programmes, it was felt that a table should be prepared summarizing the basic functions connected with the execution of national housing programmes and indicating the agencies on which, in the opinion of the participants, the main responsibility should be incumbent in each case (see table 2).

169. It was also realized that a diagram of the relationships between the public and private bodies concerned in housing programmes would be useful (see figure I).

16. Functions of the United Nations, of the regional economic commissions and of other agencies in the field of housing 21/

170. The Workshop afforded an opportunity for the exchange of information on the policy and activities of the various international agencies that are helping to solve the housing problem in Latin America. The operations

Table 2

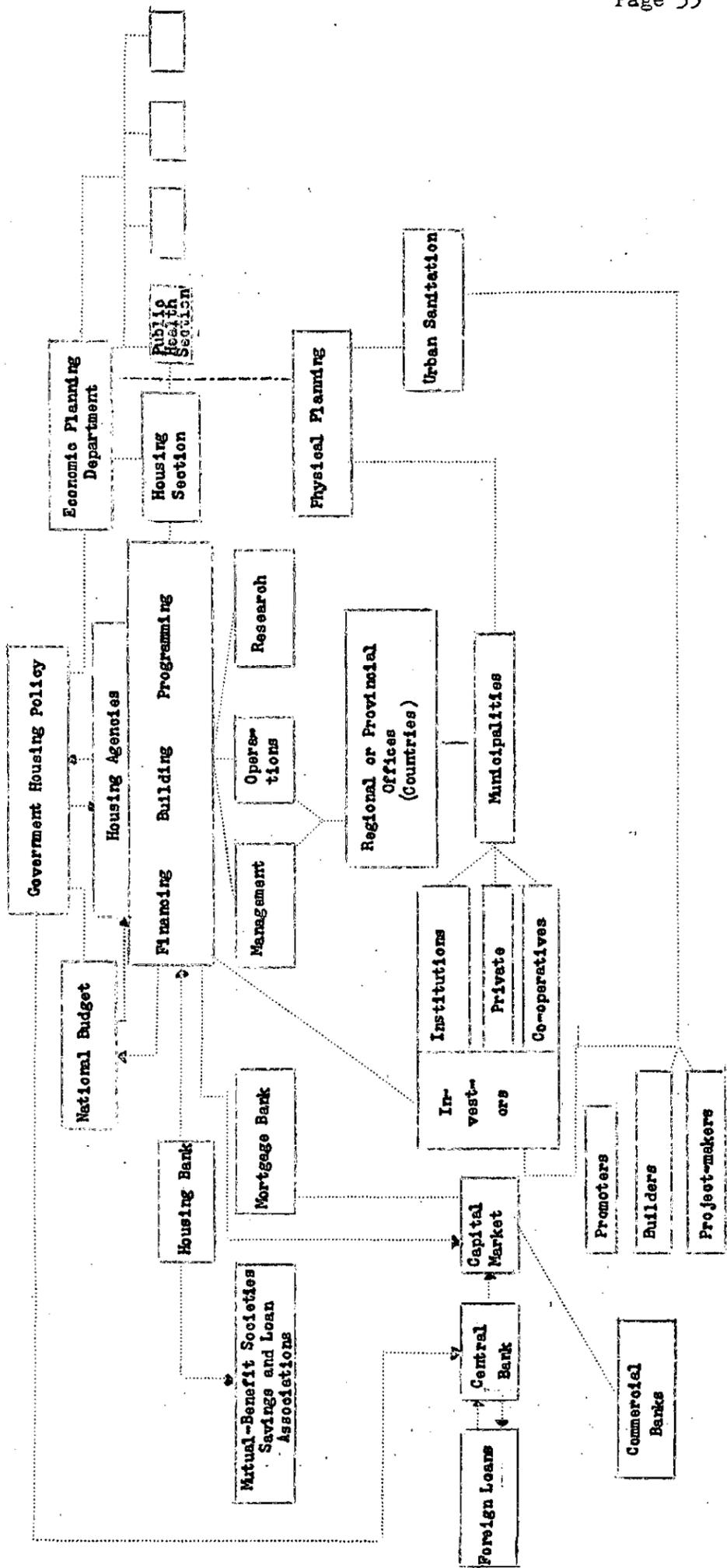
DISTRIBUTION OF FUNCTIONS IN RELATION TO THE IMPLEMENTATION
OF NATIONAL HOUSING PROGRAMMES

Basic functions	Agencies responsible
Housing policy	Government - Parliament
Housing programmes	Planning Institute/Housing Agency
Physical planning	Special (non-Housing) Agency/Municipal authorities
Land purchase	Municipal authorities/Housing Agencies/Others
Rural housing	Agricultural Agency/Housing Agency
Projects financed by the public sector	Housing Agency/Co-operatives/Housing Banks (project-makers and builders)
Self-help building: technical assistance	Housing Agency/Co-operatives/Community Development Services
Tenant education	Special Agencies/Housing Agency/Others
Research	Special Agency/Housing Agency
Statistics	Housing Agency/Statistical Services/Others
Management (internal)	Housing Agency
Public financing	Housing Agency
National budget	Housing Agency
Savings and loan systems	Housing Bank
Mortgages	Mortgage Bank/Others
External (loans, donations)	Central Bank/Economic Planning Department/Housing Agency
Private financing	Non-Housing Agencies
Co-operative action/Savings and loan systems/Mortgages	Savings and Loan Associations/Mortgage Bank
Institutional financing	Pension funds/Others

/Figure I

Figure I

RELATIONSHIPS BETWEEN AGENCIES, INSTITUTIONS, ETC., CONCERNED IN HOUSING PROGRAMMES



specifically reported were those of the Pan American Sanitary Bureau, the World Health Organization, the Organization of American States, the Inter-American Development Bank, the Agency for International Development, the United Nations Organization and the World Food Programme, together with the technical assistance activities of the Scandinavian Governments.

171. For the World Health Organization (WHO), special importance attaches to the provision of potable water and sanitary facilities. It was stated that in Latin America the problem is very serious, since 70 per cent of the urban population are short of water and barely 10 to 15 per cent of the rural population have access to sources of potable water. Accordingly, the target established by the Pan American Sanitary Bureau is that of helping to ensure that 70 per cent of the urban and 50 per cent of the rural population are supplied with potable water in the course of the next ten years.

172. The Organization of American States (OAS) offers advisory assistance, provides training services and disseminates information on housing. The first of these activities is carried out by tripartite ECLA/OAS/IDB Advisory Groups. Training in over-all housing questions is given through special courses at the Inter-American Housing and Planning Centre (Centro Interamericano de la Vivienda y Planeamiento - CINVA) in Bogotá (Colombia). Training in physical planning is also provided under the Inter-American Town and Regional Planning Programme (Programa Interamericano de Planeamiento Urbano y Regional - PIAPUR) at Lima (Perú). OAS is carrying out housing surveys in several countries, in co-operation with the Governments concerned, as a step towards the preparation of national programmes.

173. In June 1961, IDB took over the management of the United States' Social Progress Trust Fund. Since then it has been giving building and technical assistance projects capital support in the shape of direct loans. It has also co-operated in the exchange of information on the establishment and development of savings and loan associations in Latin America, and has taken part in two regional meetings on the subject.

174. The broadest technical assistance programmes and the most substantial capital support for housing in recent years have been provided by AID. The Latin American countries have enjoyed the co-operation of housing experts for long periods and of consultant specialists for shorter spells. Training tours and courses have been organized, and meetings on a wide variety of housing problems have been sponsored. The Agency has made special efforts to help in the establishment and promotion of savings and loan systems, the creation of housing co-operatives, the execution of low-cost housing projects and the demonstration of aided self-help methods. Housing investment guarantees have recently been introduced as a means of safeguarding private investment against specific risks in developing countries.

175. The United Nations has concentrated its endeavours on strengthening national housing agencies, encouraging the preparation of programmes and promoting modular co-ordination. Activities in the field of over-all programming for the housing sector have recently been developed by ECLA,

/which has

which has been assisting Governments in the preparation of national programmes. In 1962 it organized a Latin American Seminar on Housing Statistics and Programmes, also in co-operation with the Government of Denmark. The aims of ECLA's work in this connexion have been to promote national programming and to create and perfect suitable administrative machinery for the execution of programmes at the national level.

176. It was stated that in 1963 the allocations made by agencies providing technical assistance for housing in Latin America totalled about 2.2 million dollars, and that in the same year capital support for housing amounted to 81.3 million dollars, of which 65.3 million came from AID and 16 million from IDB. This financial co-operation took the form of loans for housing construction.^{22/}

177. The aspects of the housing problem on which most effort has been spent are programming and construction, planning, and co-operatives. Considerable attention has also been devoted to the promotion of savings and loan systems, low-cost housing programmes, and self-help building methods. On the other hand, insufficient funds have been earmarked for the study and development of the building industry. It was mentioned that IDB was in course of putting through thirteen loans for urban housing amounting to a value of 80 to 90 million dollars, and that in 1965 this Bank would allocate increased resources to assistance in the housing field.

178. Information was likewise exchanged on procedures for obtaining housing aid under the World Food Programme, attention being drawn to some of the difficulties encountered in practice in complying with the Programme's regulations. There was a consensus of opinion to the effect that the funds earmarked for technical assistance in the housing field in Latin America were substantial, but that within the break-down of resources by institutions ECLA's contribution was very small, and should be expanded.

179. When Latin America's institutional organization in respect of the housing sector was compared with European patterns, emphasis was laid on the desirability of setting up a housing committee in the region, a measure which had already been recommended on an earlier occasion, at the Seminar on Housing Statistics and Programmes held - also in Denmark - in 1962.

180. The participants took pains to point out the apparent non-existence of any regional system for the co-ordination of international activities in respect of housing, and recommended that machinery should be established to improve intercommunication among the various institutions and to promote more efficient utilization of the immense resources allocated to technical assistance in that field.

^{22/} For fuller details, see Funds committed in 1963 for housing, building and planning in Latin America by international and regional agencies and bilateral assistance programmes (ST/ECLA/CONF.16/L.2).

181. The representative of the Government of Denmark offered the co-operation of Scandinavian experts in the development and execution of housing programmes in Latin America, but admitted that language difficulties were a serious stumbling-block.

182. Lastly, in relation to the world research on shanty towns sponsored by the United Nations, the participants in the Workshop agreed to offer active co-operation in the collection of data on this question.

Annex I

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E/CN.12/715
Page 44

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/Annex II

Annex II

List of documents

Title	Symbol
<u>Housing conditions, policies and programmes in Latin America, 1960-63, prepared by the ECLA secretariat</u>	ST/ECLA/CONF.16/L.1
<u>Funds committed in 1963 for housing, building and planning in Latin America by international and regional agencies and bilateral assistance programmes (Note prepared by the ECLA secretariat)</u>	ST/ECLA/CONF.16/L.2
<u>The role of the United Nations, the regional commissions, and other regional bodies in the field of housing, prepared by the Housing, Building and Planning Branch, United Nations Bureau of Social Affairs</u>	ST/ECLA/CONF.16/L.3
<u>Informe sobre la gira de estudios realizada en Copenhague, Dinamarca, del 1 al 11 de septiembre de 1964</u>	ST/ECLA/CONF.16/L.4
<u>Informe sobre la gira de estudios realizada en Oslo, Noruega, del 1 al 11 de septiembre de 1964</u>	ST/ECLA/CONF.16/L.5
<u>Informe sobre la gira de estudios realizada en Estocolmo, Suecia, del 1 al 11 de septiembre de 1964</u>	ST/ECLA/CONF.16/L.6

Information documents

<u>La vivienda en los países escandinavos, prepared by the Ministry of Housing (Denmark), the State Housing Board (Finland), the Housing Directorate (Norway) and the National Housing Board (Sweden)</u>	Information document No.1
<u>Housing in Denmark, prepared by the Danish Ministry of Housing</u>	Information document No.2
<u>World Food Program aid for housing and community facilities, prepared by the Housing, Building and Planning Branch and World Food Program Liaison Office</u>	Information document No.3

/Food aid

Title	Symbol
<u>Food aid for pilot projects</u> , prepared by the Housing, Building and Planning Branch and World Food Program Liaison Office	Information document No.4
<u>La vivienda en Noruega</u> , prepared by the Norwegian Housing Directorate	Information document No.5
<u>La vivienda en Suecia</u> , prepared by the Swedish National Housing Board	Information document No.6
<u>List of participants, observers and secretariat staff</u>	Information document No.7
<u>List of documents</u>	Information document No.8
<u>Report of the Latin American Seminar on Housing Statistics and Programmes</u> , Copenhagen, Denmark, 2-25 September 1962	E/CN.12/647/Rev.1 United Nations Publication: Sales No. 63.II.G.14
<u>Housing in Peru</u> , Department of Social Affairs, Pan American Union, 1963	
<u>Housing in Latin America</u> , prepared by the Massachusetts Institute of Technology, United States	
<u>Informe preliminar de la Segunda Reunión de Ahorros y Préstamos, 19 a 23 de enero 1964. Santiago, Chile</u> , sponsored by IDB, AID and the National League of Insured Savings Associations	
<u>Social Progress Trust Fund, Third Annual Report, 1963</u> , Inter-American Development Bank	
<u>Informe provisional del Seminario regional latinoamericano sobre el papel del desarrollo de la comunidad en la aceleración del desarrollo económico y social</u> , Santiago, Chile, June 1964	ST/ECLA/CONF.18/L.4
<u>Manual on self-help housing</u> , United Nations Department of Economic and Social Affairs, New York, 1964	ST/SOA/53 United Nations publication, Sales No. 64.IV.4
<u>El sistema de ahorro y préstamo en Chile</u> , Central Savings and Loan Fund, Santiago, Chile, 1963	

/Reports of

Title	Document number
<u>Reports of the First and Second Meetings of Special Committee VI to IA-ECOSOC - Group: Housing</u>	OEA/Ser.H/XIII CIES/Com.VI/13 OEA/Ser.H/X.4 CIES 306
<u>Informe preliminar sobre los programas y estadísticas de vivienda for thirteen Latin American countries, prepared for their respective countries by the participants in the Latin American Seminar on Housing Statistics and Programmes, Copenhagen, 1962</u>	
<u>World Food Program, Food and Agriculture Organization of the United Nations, 1963</u>	
<u>Meeting of Group of Experts on Housing Management and Tenant Education, Wellington, New Zealand, 9-23 March 1963, United Nations</u>	ST/TAO/SER.C/61

