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HOUSING CONDITIONS, POLICIES AND PROGRAMMES IN LATIN AMERICA, 1960-63

Index

		Page
Introduction		1
I.	Changes in the housing situation in 1960-63	2
	1. Changes in the housing situation revealed by the 1950 and 1960 censuses	2
	2. Growth of shanty towns	8
	3. Trends in the volume of residential building, 1950-59 and 1960-63	9
	4. Estimates of cumulative housing deficits	14
	5. Conclusions	15
II.	Changes in housing policy and programmes in 1960-63	16
	1. Evolution of concepts	16
	2. International and regional activities in the field of housing	20
	3. National housing programmes: investment plans, requirements, objectives and achievements	24
III.	Financing of housing	40
	1. Internal sources of financing	40
	2. Foreign financial assistance for housing	46
	3. Conclusions	51
IV.	Rural housing	52
Annex		63

/INTRODUCTION

INTRODUCTION

The characteristic features of the series of changes in the housing situation and in housing policies and programmes that took place during the period 1960-63 may be grouped under the following five heads: (a) housing conditions reached a crisis, owing to the rapid growth, first in the Latin American capitals and subsequently in the primate cities, of shanty towns (barriadas, favelas, callampas, villas miserias or cantigriles), where large population groups congregated, so that community service requirements were concentrated in areas that were very difficult to supply and the expected development of urban centres was distorted; (b) at Bogotá and Punta del Este the Governments took cognizance of the urgency and complexity of the housing problem and recognized the need to adopt national housing programmes specifically designed to tackle it on integrated and continuing lines, in the context of economic and social development; (c) sources of external financing were created, which provided liberal and timely support for the formation of national funds to finance housing through the tapping of savings and the mobilization of new resources; (d) methodological concepts and principles for the formulation of national housing programmes were studied and propounded (the adoption of statistical indicators of levels of living in respect of housing, evaluation of shortages, preparation of estimates of minimum requirements, assessment of resources and establishment of targets), a contribution thus being made to the solution of conceptual problems that had been seriously hampering the preparation of national housing plans; and (e) within the period in question, housing censuses were taken in fourteen countries, national housing surveys were carried out in three, and the process of obtaining census findings was speeded up through advance tabulation of sample census schedules in nine countries.

/I. CHANGES

I. CHANGES IN THE HOUSING SITUATION IN 1960-63

The changes in the housing situation that took place in 1960-63 can be assessed, although only indirectly and partially, on the basis of the following statistical data: comparative census findings in 1950 and 1960; estimates of the spread of shanty towns, based on special studies carried out in the countries concerned; trends in the volume of residential building; and estimates of cumulative deficits. These four lines of approach are followed in the present study.

1. Changes in the housing situation revealed by the 1950 and 1960 censuses

In recent years, housing censuses have been taken in the following countries: Argentina (1947 and 1960); Brazil (1950 and 1960); Chile (1952 and 1960); Costa Rica (1949 and 1963); Dominican Republic (1950, 1955 and 1960); El Salvador (1950 and 1961); Honduras (1940 and 1961); Mexico (1950 and 1960); Panama (1950 and 1960); Peru (1940 and 1961); and Venezuela (1950 and 1961). It has not been possible, however, to clarify the changes that took place during the intercensal period in several of these countries, in some instances because the findings of the last census are not yet to hand, in others because different basic concepts have been used and in yet others for want of tabulations whereby the changes in question are revealed.

The available data suggest that the total number of housing units of all kinds increased in proportion to the growth of the population. But an essential requisite for the appraisal of changes in housing conditions is the classification of housing units in groups indicative of their structural characteristics. Only in the case of a few countries are such classifications available. It is particularly important to know the number of "private conventional (permanent) dwellings",[1/] i.e., of houses and apartments or flats that are considered structurally adequate, and

1/ See the definition of this type of housing unit recommended by the United Nations in General Principles for a Housing Census (Sales No.: 58.XVII.8), paragraph 304.

/are specially

are specially designed and constructed to accommodate private households. It is also of interest to ascertain the number of "improvised" housing units (in barriadas, favelas, callampas, etc.), inasmuch as they represent a specific aspect of the housing problem. Unfortunately, census data on these two housing categories are available only for a very few countries (see table 1).

The lack of adequate census data precludes evaluation of the changes in the housing situation registered in all parts of the region. But the following figures evoke situations which may reflect similar conditions in other countries. In Chile, the number of houses and flats or apartments rose from 764,000 units in 1952 to 973,000 in 1960, that is, by approximately 26,000 units per annum. These new units absorbed 86 per cent of the population increment in the intercensal period; the remainder, i.e., 14 per cent of the population increment, went to swell the number of occupants of "collective", "improvised" and other such housing units. Thus it was that the number of "conventillo rooms, ranchos, rucas and huts" (including callampas or shanty towns) increased from 130,000 units in 1952 to 196,000 in 1960, the number of their occupants rose from 645,000 to 1,044,000, and the percentage of the population inhabiting housing units in this category went up from 10.9 in 1952 to 14.2 in 1960 (see table 2).

In Venezuela the number of houses and apartments rose from 456,000 units in 1950 to 804,000 in 1961, i.e., by approximately 32,000 units yearly. These new units provided accommodation for 1,990,000 inhabitants, representing 81 per cent of the population increase in the intercensal period. As in the case of Chile, the remainder of the population increment augmented the number of occupants of collective dwellings (hotels, rooming and boarding-houses, etc.) and marginal housing units. Hence the number of ranchos also grew between 1950 and 1961, from 409,000 to 478,000, and that of their occupants from 2,143,000 to 2,488,000. Proportionally, however, the situation improved, since the percentage of the population living in ranchos fell from 45.8 in 1950 to 34.6 in 1961.

In neither of the two countries considered above was the increase in the number of conventional (permanent) dwellings commensurate with

/Table 1

Table 1

LATIN AMERICA: TOTAL POPULATION, URBAN AND RURAL, PERCENTAGES OF POPULATION LIVING IN HOUSES AND APARTMENTS, NUMBER OF PERSONS PER PRIVATE DWELLING AND AVERAGE NUMBER OF PERSONS PER ROOM, ABOUT 1960. ESTIMATED HOUSING DEFICITS IN ABOUT 1960-63

Country	Year	Population: Thousands of persons			Population: Percentage living in houses and apartment			Density of occupancy: Number of persons per private dwelling			Density of occupancy: Number of persons per room			Housing deficits		Housing deficits: Thousands of private dwelling		
		Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Source	Year	Total	Urban	Rural
Argentina	1960	20 956	14 161	6 795	...	...	...	...	...	...	...	...	...	[1]	1955	1 200	...	...
	1947				...	...	...	4.4	...	...	2.2	...	...	[2]	1961	...	1 000	...
Bolivia	1960	3 696	1 104	2 592	...	...	...	...	...	...	...	...	...	[3]	1963	400	...	...
	1950				...	...	...	...	5.0	...	...	...	...					
Brazil	1960	70 309	27 702	42 607	...	...	...	...	...	...	...	...	...	[4]	1960	8 000	...	...
	1950				...	...	...	5.1	4.9	5.3	1.1	...	...					
Chile	1960	7 627	4 801	2 826	74	...	...	5.4	...	...	1.7	...	...	[5]	1962	454	304	150
	1952				71	66	77	5.2	4.9	5.8	...	...	...					
Colombia	1960	15 468	7 134	8 334	...	...	...	...	...	...	...	...	...	[2]	1962	...	279 a/	...
	1951				...	...	...	5.8	6.4	5.6	2.7	...	...	[6]	1951	800	300	500
Costa Rica	1960	1 206	456	750	...	...	...	...	...	...	...	...	...	[7]	1963	108	35	73
	1949				...	...	...	...	5.0	...	...	1.3	...	[8]	1961	94	33	61
Cuba	1960	6 797	3 709	3 088	...	...	...	...	...	...	...	...	...	-	...	...	...	...
	1953				...	...	...	4.6	4.2	5.4	...	...	...					
Dominican Republic	1961				...	...	...	5.1	4.9	5.2	...	...	...	[9]	1963	206	59	147
	1960	3 030	924	2 106	...	...	...	...	...	...	...	...	...					
	1955				...	55b/	...	...	...	...	1.7	1.3	1.9					
Ecuador	1962				48	...	...	5.1	5.5	5.0	...	...	...	[2]	1960	571	203	368
	1960	4 317	1 499	2 818	...	...	...	...	...	...	...	...	...	[10]	1950	360	...	...
El Salvador	1961				...	...	...	...	5.1	...	...	2.6	...	[2]	1960	...	60	...
	1960	2 442	795	1 647	...	...	...	...	...	...	...	...	...	[11]	1950	337	149	188
	1950				34	59	20	...	5.0	...	...	2.9	...					
Guatemala	1960	3 765	1 167	2 598	...	...	...	...	...	...	...	...	...	[12]	1962	558	108	450
	1949				40	65	20	...	5.4	...	...	3.1	...	[13]	1950	435	35	400
Haiti	1960	4 140	523	3 617	...	...	...	...	...	...	...	...	...		...	...	...	...
	1950				...	...	...	4.5	...	...	...	...	...					
Honduras	1961				...	...	...	5.7	...	...	2.5	...	...	[14]	1961	209	41	168
	1960	1 950	438	1 512	...	...	...	...	...	...	...	...	...					
	1949				68	80	62	5.6	5.6	5.6	3.0	2.0	3.8					
Mexico	1960	36 018	19 306	16 712	...	...	...	5.4	5.7	5.2	2.9	2.5	3.3	[2]	...	...	1 100	...
	1950				...	...	...	4.9	...	...	...	...	...					
Nicaragua	1960	1 477	501	976	...	...	...	...	...	...	...	...	...	[14]	1960	157	58	99
	1950				...	...	...	5.9	5.4	6.2	...	...	...					
Panama	1960	1 055	433	622	...	...	...	4.9	4.6	5.1	3.2c/	2.9c/	3.4c/	[15]	1960	118	36d/	82
	1950				...	39	...	4.5	4.0	4.8	2.5e/	2.2e/	2.7e/	[15]	1950	...	...	76
Paraguay	1960	1 768	597	1 171	...	...	...	...	...	...	...	...	...	[16]	1961	160	21f/	139
	1950				...	...	...	5.4	5.4	5.5	...	...	...					
Peru	1961				75	...	...	4.9g/	4.7g/	5.0g/	2.1	1.8	2.5	[17]	1961	825	371	454
	1960	10 098	3 618	6 480	...	...	...	...	...	...	...	...	...	[18]	1956	729	327	401
Uruguay h/	1963	2 556	2 131	425	92	96	70	3.3	3.7	3.7	...	0.8	...	[19]	1962	100	40	60
	1960	2 491	1 765	726	...	...	...	...	...	...	...	...	...	[14]	1961	675	575	100
Venezuela	1961				63	...	...	5.3	...	...	1.6	...	...					
	1960	7 331	4 521	2 810	...	...	...	...	...	...	...	...	...					
	1950				53	76	27	5.3	5.3	5.4	...	...	...					
Latin America	1960	205 941	95 154	110 787	...	...	...	...	...	...	...	...	...	[20]	1961	...	14 000	...
														[21]	1951	19 449	4 282	15 167

/Table 1 (cont'd.)

Table 1 (concluded)

Sources:

Population. Total, urban and rural population: estimates prepared by the ECLA Social Affairs Division, December 1963. Percentage living in houses and apartments: ST/ECLA/CONF.9/L.10.

Density of occupancy. Number of persons per housing unit and number of persons per room: ST/ECLA/CONF.9/L.10; several reports on national housing censuses; United Nations, Statistical Yearbook, 1960-1962; Inter-American Statistical Institute (IASI), El censo de América, Noticieros Nos. 1 - 84.

Housing deficits:

[1] ECLA, Desarrollo económico de Argentina, 1959, United Nations Publications, Sales No.: 59.II.G.3, Vol. 1, p. 36.
[2] Inter-American Development Bank, Social Progress Trust Fund. Second (1962 and Third (1963) Annual Reports.
[3] Instituto Nacional de Vivienda de Bolivia, Vivienda, Official bulletin, La Paz, Year 1, No. 1 (February 1963), p. 6.
[4] ECLA/BNDE/ 29.1.1964.
[5] Corporación de la Vivienda (CORVI), Plan Habitacional Chile, p. 7.
[6] Instituto de Crédito Territorial, Una política de vivienda para Colombia, First National Seminar on Housing, 1955.
[7] Instituto Nacional de Vivienda y Urbanismo de Costa Rica (INVU), Informe del Seminario sobre programación en vivienda, Mexico, 1963.
[8] IA-ECOSOC, Desarrollo Económico y Social de Costa Rica, Report submitted by the Government of Costa Rica, Parte VII: Vivienda (OEA/Ser. H/X.4, CIES/313), 26 August 1963.
[9] IA-ECOSOC, Desarrollo Económico y Social de la República Dominicana, report by the Government of the Dominican Republic, Parte VII: Vivienda (OEA/Ser. H/X.4; CIES/326), 9 September 1963.
[10] Junta Nacional de Planificación y Coordinación Económica, Quito, Ecuador.
[11] United Nations Technical Assistance Programme, Estudio sobre la Vivienda en El Salvador (ST/TAA/K/ El Salvador 9), New York, 1950.
[12] IA-ECOSOC, Desarrollo Económico y Social de Guatemala, report submitted by the Government of Guatemala, Parte VII: Vivienda (OEA/Ser. H/X.4. CIES/318), 5 September 1963.
[13] Anatole Salow, Housing in Guatemala, Pan American Union, Washington D.C., October 1950.
[14] IA-ECOSOC, Resúmenes de los Informes Nacionales de los Países Latinoamericanos sobre su Desarrollo Económico y Social, 1962 (OEA/Ser. H/X.4; CIES/342), 17 September 1963.
[15] Instituto de Vivienda y Urbanismo (IVU), Memoria a la Asamblea Nacional 1962-1963, Panama, 1963.
[16] IA-ECOSOC, Desarrollo Económico y Social del Paraguay, report submitted by the Government of Paraguay, Parte VII: Vivienda (OEA/Ser.H/X.4; CIES/324), 13 September 1963.
[17] Banco Central de la Reserva del Perú, Plan Nacional de Desarrollo Económico y Social del Perú 1962-1971, Vol. 1.
[18] Comisión para Reforma Agraria y Vivienda, Informe sobre la Vivienda en el Perú, Lima, 1958.
[19] IA-ECOSOC, Desarrollo Económico y Social del Uruguay, report presented by the Government of Uruguay, Parte VII: Vivienda (OEA/Ser.H/X.4; CIES/327), 12 September 1963.
[20] IDB, El BID y la vivienda, August 1961, p. 1.
[21] IA-ECOSOC, Problems of Housing of Social Interest, Pan American Union, Washington D.C., 1954.

Note: Some of the totals are not consistent with the partial figures, owing to rounding.

a/ In population centres of 1 000 inhabitants and over.
b/ Relates to 1950.
c/ Excluding dwellings of indigenous inhabitants.
d/ 53 615, according to Inter-American Development Bank, Social Progress Trust Fund. Third Annual Report 1963.
e/ Excluding 2 140 housing units for which the density of occupancy is unknown, 2 554 not divided into rooms, and dwellings of indigenous inhabitants.
f/ Only in Asunción.
g/ Including housing units that were closed at the census date. Estimated on the basis of the number of occupants per housing unit.
h/ Provisional estimates based on the findings of a national housing sample. Any grouping of ten or more houses was classified as "urban".

/Table 2

Table 2

INCREASE IN NUMBER OF HOUSING UNITS AND OCCUPANTS (POPULATION) IN INTER-CENSAL PERIOD: CHILE, 1952-60, AND VENEZUELA, 1952-61

Category or type of housing unit	Thousands of housing units		Number of occupants (population)				Number of occupants per housing unit		Inter-censal increase			
									Number of housing units		Number of occupants	
			Thousands	Percentage	Thousands	Percentage	Number of units		Thousands	Per thousand inhabitants (total) per annum	Thousands	Percentage of total population
Chile												
	1952	1960	1952		1960		1952	1960	1952-1960			
Total	1 091	1 336	5 933	100.0	7 352	100.0	5.4	5.4b/	245	4.4	1 419	100.0
Private family housing units												
Group I	764	973	4 200	70.8	5 421	73.7	5.5	5.6	209	3.8	1 221	86.1
Group II c/	158	156	647	10.9	670	9.1	4.1	4.3	-1	-0.0	23	1.6
Group III	130	196	645	10.9	1 044	14.2	5.0	5.3	67	1.2	399	28.1
Collective housing units c/	40	10	441	7.4	217	2.9	10.9	21.2	-30	-0.5	-224	-15.8
Venezuela												
	1950	1961	1950		1961		1950	1961	1950-1961			
Total number of housing units occupied	876	1 354	4 674	100.0	7 147	100.0	5.3	5.3	478	6.3	2 472	100.0
Group I	456	804	2 482	53.1	4 475	62.6	5.4	5.6	348	4.6	1 993	80.6
Group II	...d/	56	...d/	...	184	2.8	...	3.3	56	0.7	184	7.4
Group III	409	494	2 143	45.8	2 488	34.6	5.2	5.0	85	1.1	345	14.0
No indication given	11	...d/	50	1.1	...d/	...	4.7	...	-11	-0.1	-50	-2.0

Note: Group I. Chile: One-family house or apartment; Venezuela: House or quinta, or apartment.
Group II. Chile 1952: Apartment or room in a house; 1960: Apartment of room in a house, casa de cité, room in a factory, school, workshop, etc.
Venezuela: Apartment, room in a house, etc.
Group III. Chile: Room in a conventillo, rustic housing unit (rancho, ruca or hut), improvised housing unit (callampa);
Venezuela: Rancho, locales (small shops with living accommodation).

a/ In relation to the population of the country as at 30 June 1956.
b/ Private housing units only (excluding collective housing units).
c/ Apparently inter-censal data are not comparable in these groups.
d/ This category was not used in the 1961 census.

/the population

the population increment, and in both the number of marginal housing units rose considerably in absolute terms, so that the housing shortage was aggravated and the cumulative backlog became bigger still. Nevertheless, it must be taken into account that comparison of census data is misleading in some respects, as is indicated in the footnote to table 2, although the basic conclusion appears to be sound.

In Honduras the total number of housing units of all kinds rose from 213,000 in 1949 to 325,000 in 1961, but among these, units "with wattle walls" also increased from 39,000 to 56,000, which shows that in this country too the volume of construction of houses and apartments was insufficient to accommodate the population increment.

With regard to the supply of piped water and the quality of the building materials in existing housing units, some improvement was registered. Thus, for example, the percentage of housing units with piped water increased in Chile from 48.1 in 1952 to 56.1 in 1960; in El Salvador from 39.8 in 1950 to 76.8 in 1961; in Honduras, from 10.1 in 1949 to 25.1 in 1961; in Mexico, from 17.1 in 1950 to 23.5 in 1960; in Panama, from 44.4 in 1950 to 46.2 in 1960; and in Venezuela from 30.2 in 1950 to 47.7 in 1961.[2/]

To sum up, in countries for which it has been possible to compare the findings of two housing censuses, roughly within the period 1950-60, it can be seen that the rise in the number of conventional (permanent) dwellings was insufficient in relation to the population increment and that, consequently, the number of improvised and rustic housing units increased. Appreciable progress, however, was observable in the supply of piped water to existing housing units in the six countries for which relevant data are available.

2/ These figures are not comparable from one country to another owing to variations in the basic concepts used. For further information on the nature and limitations of these statistics, see Compendium of Social Statistics, United Nations Publication, Sales No.:63.XVII.3, pp. 270 and 278-280.

2. Growth of shanty towns

The most striking aspect of the housing problem was the emergence or spread, in the primate cities, of large shanty towns, which came to take up a substantial proportion of the urban areas. It is estimated, for example, in some studies,[3/] that the population of the favelas in Rio de Janeiro, which had amounted to some 400,000 inhabitants in 1947, numbered 650,000 ten years later, and by 1961 had reached 900,000, representing approximately 38 per cent of the city's total population. All sources agree that favelas spread considerably during the fifties in the Rio de Janeiro area. At the same date, the occupants of favelas in Recife accounted for about 50 per cent of the total population of the town. According to another source,[4/] the 159,000 inhabitants of the State of Guanabara living in 58 favelas in 1950 had increased by 1960 to 337,000, occupying 147 favelas. Information from the same source indicates that the proportion they represented of the total population of the State rose from 7.1 per cent to 10.2 per cent in the period in question.

In Colombia, the four cities most affected by the expansion of tugurios would seem to be Barranquilla, Buenaventura, Cali and Cartagena, and it is estimated that in Buenaventura 80 per cent of the population lives in such areas.[5/]

In Chile the proportion of the population living in conventillo rooms, ranchos, rucas, huts and the like apparently increased from 10 per cent in 1952 to 14 per cent in 1960, according to the censuses taken in those years (see again table 2).

In Peru, the population of the barriadas of Lima, which in 1940 had represented about 10 per cent of that of the whole city, would seem to

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3/ United Nations Educational, Scientific and Cultural Organization (UNESCO), Urbanization in Latin America, 1962; and the Inter-American Development Bank (IDB), Social Progress Trust Fund. First Annual Report 1961.

4/ Instituto Brasileiro de Geografia e Estatistica, Serviço Nacional de Recenseamento, Estado de Guanabara, Sinopse Preliminar do Censo Demografico, 1960.

5/ Instituto de Crédito Territorial, Plan de Erradicación de Tugurios, Bogota, April 1963.

/have constituted

have constituted 21 per cent by 1961. In some of the other cities of Peru, the corresponding proportion is even higher, reaching 70 per cent - the peak figure - in Chimbote, and 40 per cent in Arequipa.[6/]

In Mexico, D.F., 14 per cent of the population lived in colonias proletarias in 1952; and in the case of Uruguay, on the basis of a nation-wide housing sample, it is estimated that conventillos, cantigriles and rancheríos accounted for about 30,000 urban housing units, accommodating approximately 100,000 inhabitants, at the beginning of 1963.

Lastly, the 1950 census classified 17.4 per cent of the housing units in Caracas as ranchos, improvised units, and so forth.

These data are illustrative of the extreme seriousness of the region's housing problem, which is essentially characterized by the lack of conventional (permanent) dwellings - i.e., houses and apartments or flats - for a very substantial proportion of the population. In Latin America, large sectors of the region's population have not even a minimum of structurally satisfactory accommodation, and have been forced to improvise shelters and lodging of whatever sort they can; in the industrialized countries the problem is different, for almost the whole of the population occupy conventional dwellings, whether these are in a good or a bad state of repair. To solve the housing problem in Latin America, the primary need is to provide a minimum standard of satisfactory housing for those large sectors of the population which nowadays live in shanty towns.

3. Trends in the volume of residential building, 1950-59 and 1960-63

As the growth of the population takes place continuously and usually at a rising rate, if a deterioration in the housing situation is to be prevented, residential building, once satisfactory minimum levels have been reached, must progressively expand at least as fast as the number of private households, which increases at different rates in urban and rural areas.

6/ Junta Nacional de la Vivienda, Informe de situación sobre vivienda, construcción y desarrollo urbano, Lima, 1963 (provisional text).

/Available statistics

Available statistics on the construction of dwellings in Latin America indicate that house-building has not only failed to increase in the same proportion as the population of the major towns, but in some countries has actually followed a persistent downward trend (see figure I). In Argentina, for example, according to a study prepared by the Instituto de Investigaciones Económicas y Financieras of the Confederación General Económica (CGE), the number of housing units built would seem to have steadily decreased from a maximum of approximately 150,000, about 1950, to some 55,000 in 1960. In 1961 an increase can be seen in relation to 1960, which apparently continued up to 1962.7/

In the capitals of the Brazilian States, total construction seems to have maintained a relatively stable level from 1953 to 1960. Since the capital cities of Brazil registered large population increments, in the neighbourhood of 5 per cent per annum, between 1950 and 1960, it can only be supposed that the housing situation must have considerably deteriorated.

In Colombia, building statistics for 18 large towns, together with the statistics presented by the Instituto de Crédito Territorial, reveal a more satisfactory situation; residential building has been steadily increasing since about 1940, and this expansion has been stimulated to a very marked extent since 1960. It is noteworthy in Colombia's case that the housing units built by the Instituto de Crédito Territorial ("soluciones habitacionales") increased in number from 3,000 in the years immediately preceding 1960 to over 30,000 in 1962. The expansion of building through the intervention of the public sector has therefore been exceptional in Colombia.

Costa Rica shows a situation similar to Colombia's, but on a smaller scale. The number of housing units built by the Instituto Nacional de Vivienda y Urbanismo, amounting to about 300 per annum up to 1960, had risen to 1,500 by 1963.

In Cuba, private urban building continued within very stable limits from 1950 to 1958, but a considerable decrease was registered in 1959. No data are available from 1960 onwards.

7/ For the sources of the statistics cited, see figure I.

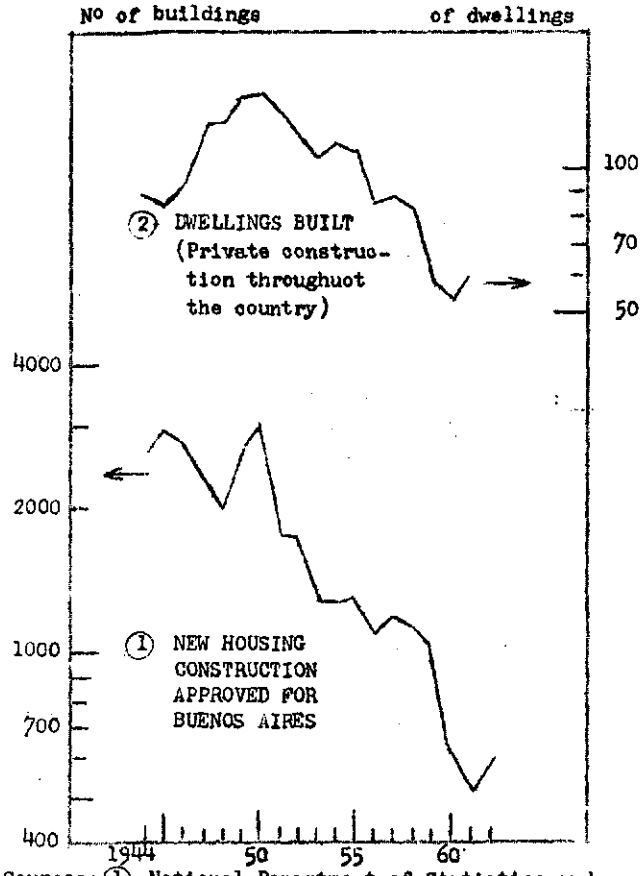
/Figure I

Figure I-A

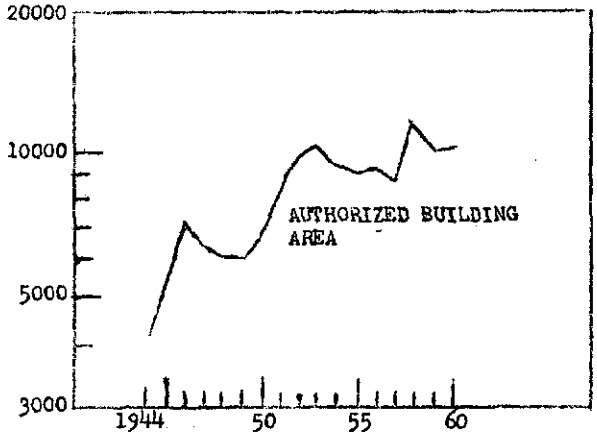
HOUSING CONSTRUCTION IN SELECTED LATIN AMERICAN COUNTRIES, 1944-63

Semi-logarithmic scale

ARGENTINA

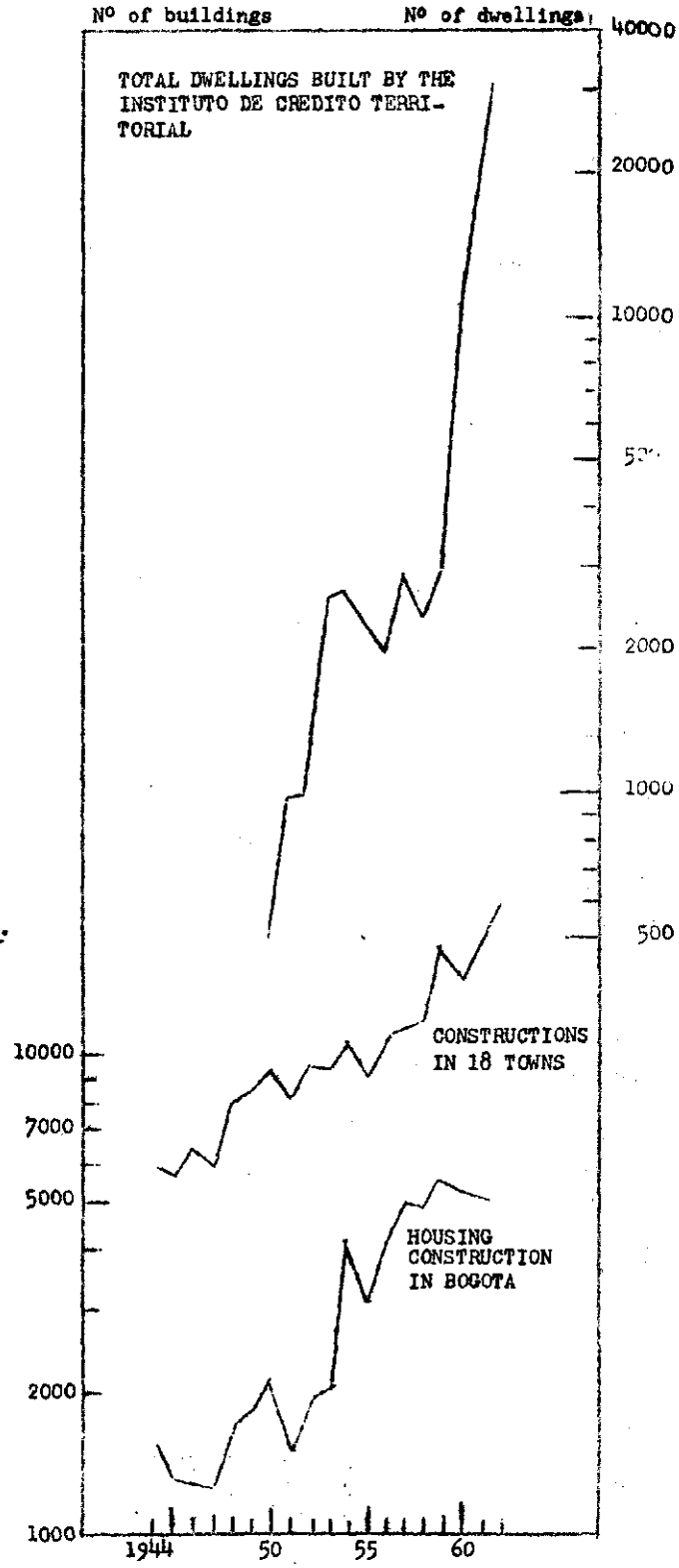


Sources: ① National Department of Statistics and Censuses: Anuario estadístico de la República Argentina and Boletín de Estadística.
② Instituto de Investigaciones Económicas y Financiamiento de la CGE, Programa Conjunto para el Desarrollo Agropecuario e Industrial, Vol. IV, November 1962.



Source: United Nations, Statistical Yearbook.

COLOMBIA



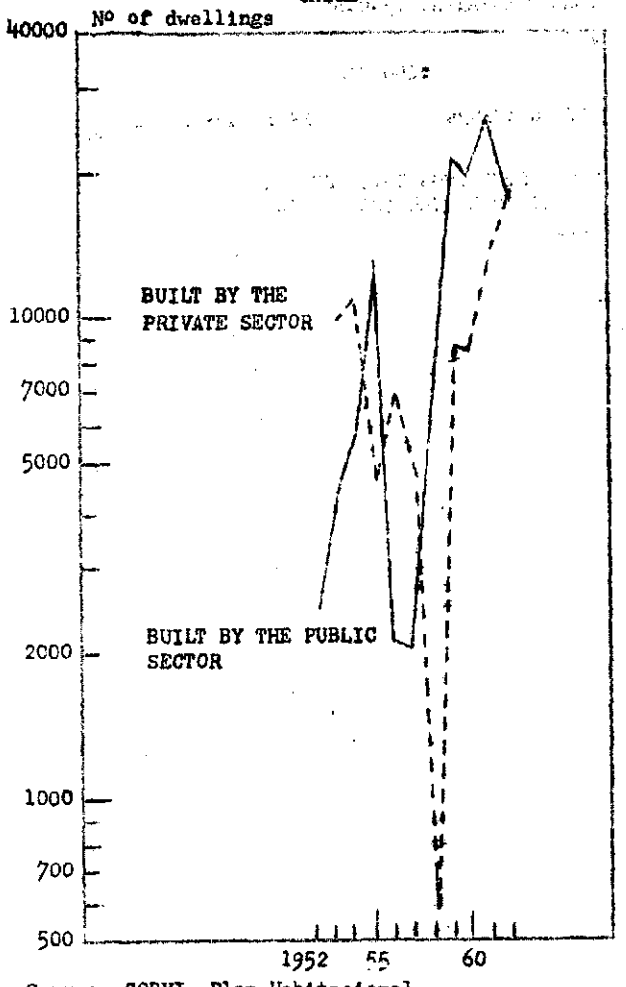
Sources: National Department of Statistics, Anuario Estadístico de Bogotá, and Anuario Estadístico de Colombia; Instituto de Crédito Territorial, Informe al Ministro de Fomento; and Revista del Banco de la República.

Figure I-B

HOUSING CONSTRUCTION IN SELECTED LATIN AMERICAN COUNTRIES, 1944-63

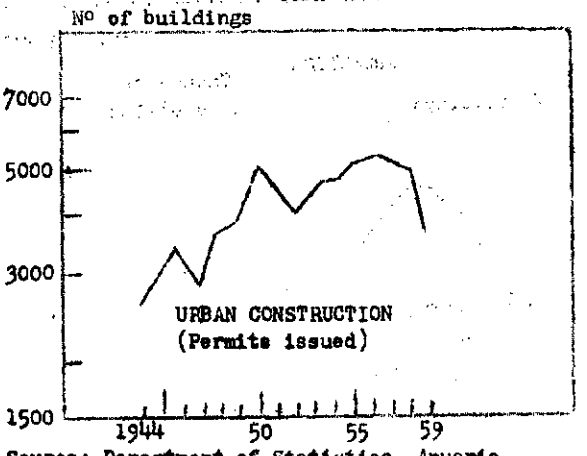
Semi-logarithmic scale

CHILE



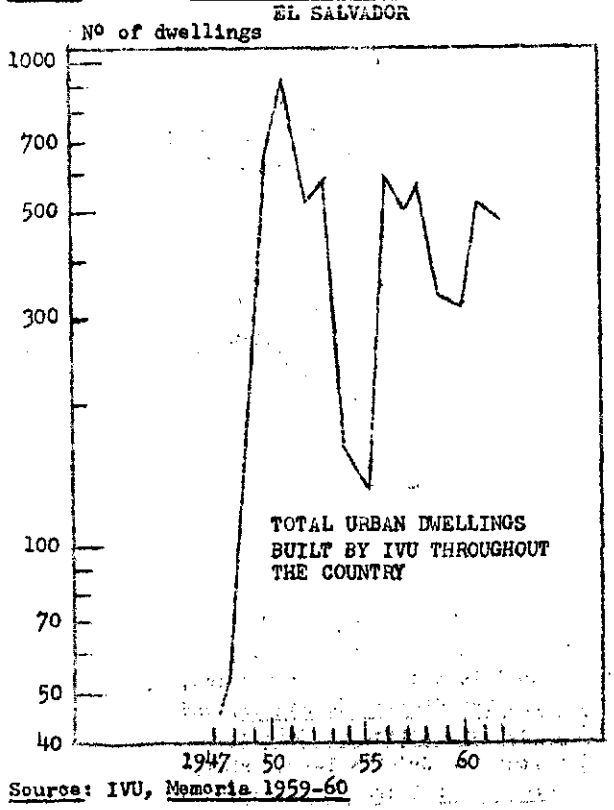
Source: CORVI, Plan Habitacional.

CUBA



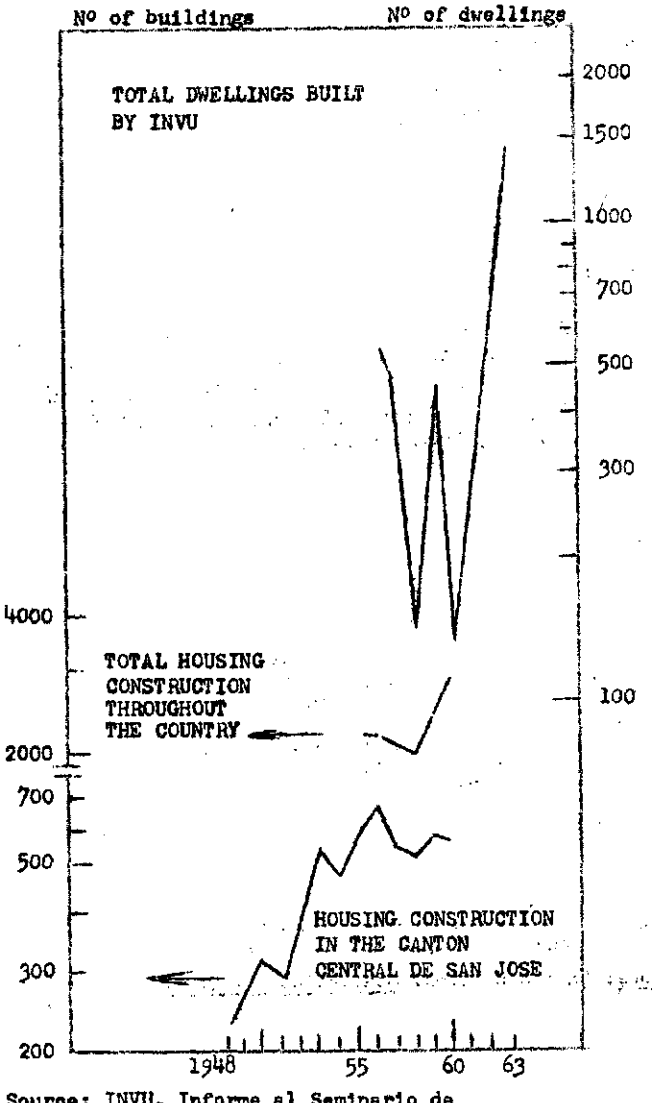
Source: Department of Statistics, Anuario Estadístico de Cuba.

EL SALVADOR



Source: IVU, Memoria 1959-60

COSTA RICA



Source: INVU, Informe al Seminario de Programación en Vivienda, México, 2-8 December 1963.

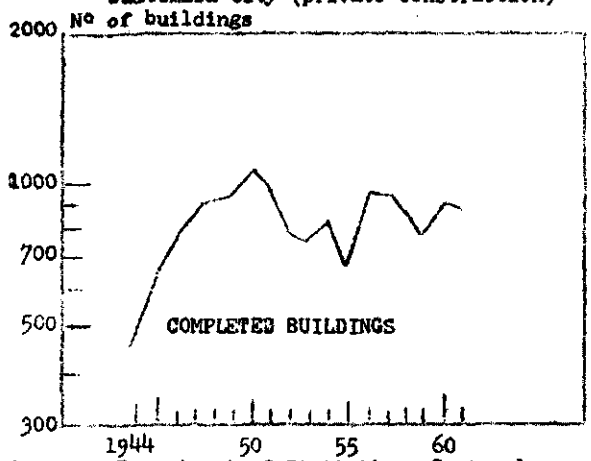
Figure I-C

HOUSING CONSTRUCTION IN SELECTED LATIN AMERICAN COUNTRIES, 1944-63

Semi-logarithmic scale

GUATEMALA

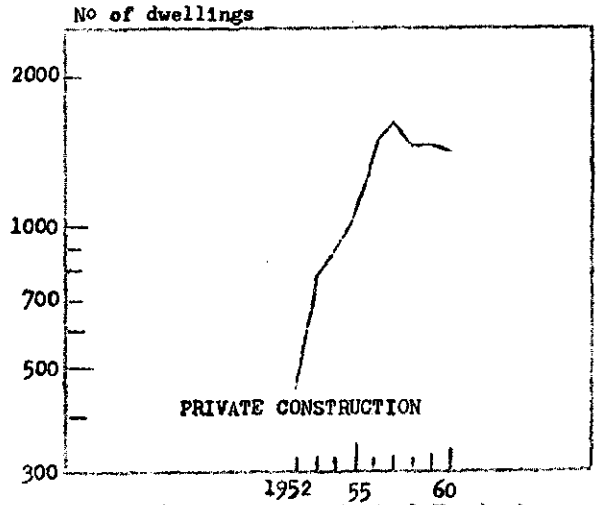
Guatemala City (private construction)



Sources: Department of Statistics, Guatemala en cifras; Bank of Guatemala, Boletín Estadístico.

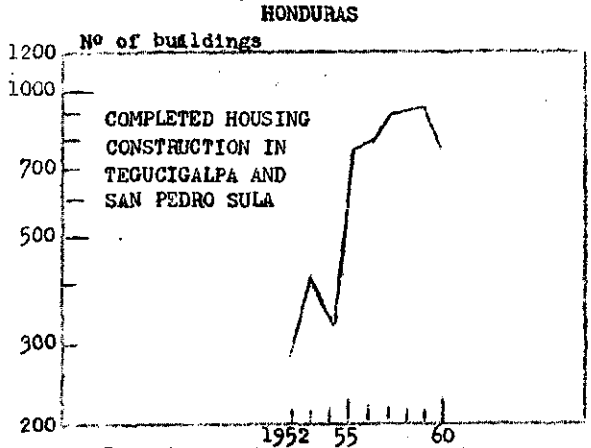
PANAMA

Distrit of Panama and Colon



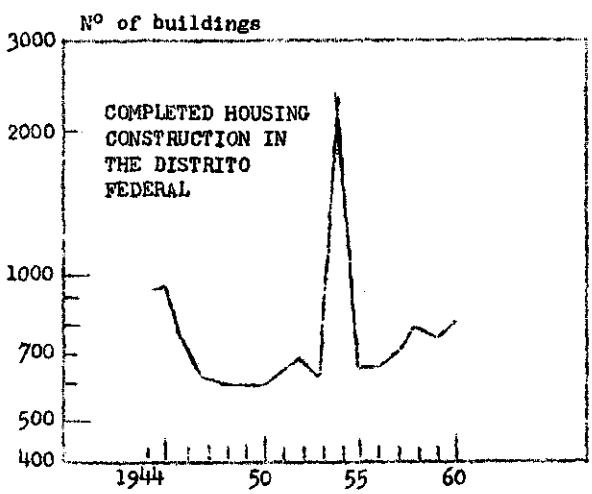
Source: United Nations, Statistical Yearbook.

HONDURAS



Source: Department of Statistics and Censuses, Anuario Estadístico 1960.

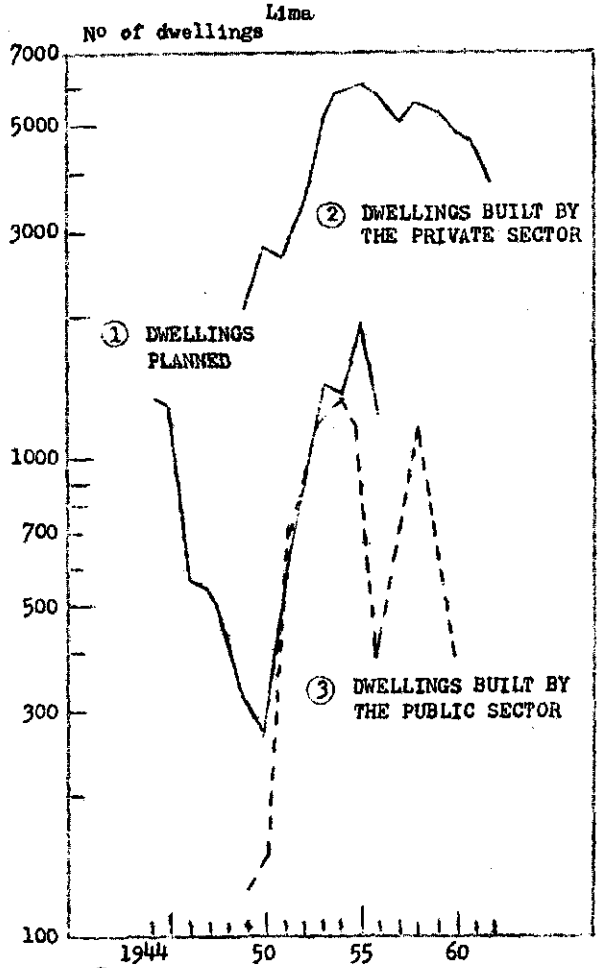
MEXICO



Source: Department of Statistics, Anuario Estadístico de los Estados Unidos de México.

PERU

Lima



Sources: ① United Nations, Statistical Yearbook; National Department of Statistics and Censuses, Anuario Estadístico del Perú.

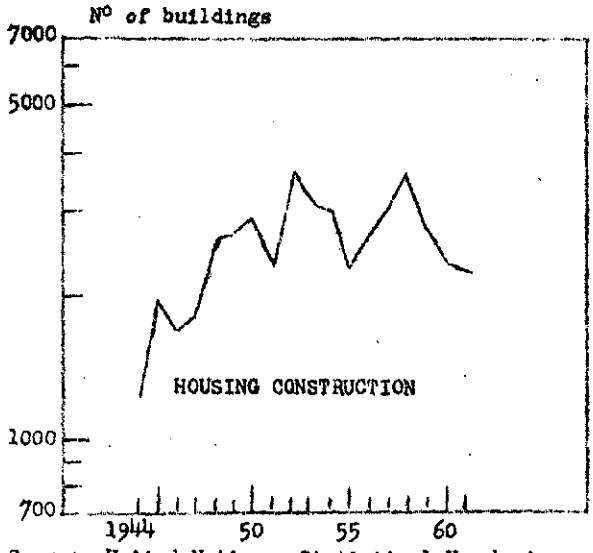
② and ③ National Housing Board, Informe de la situación sobre vivienda, construcción y desarrollo urbano 1963.

Figure I-D

HOUSING CONSTRUCTION IN SELECTED LATIN AMERICAN COUNTRIES, 1944-63

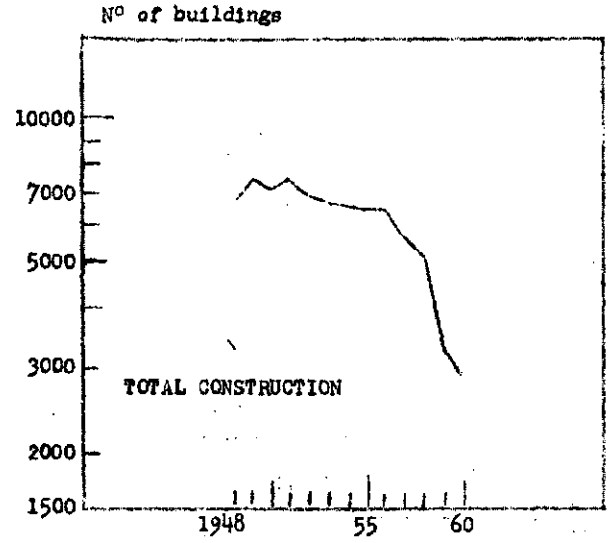
Semi-logarithmic scale

DOMINICAN REPUBLIC



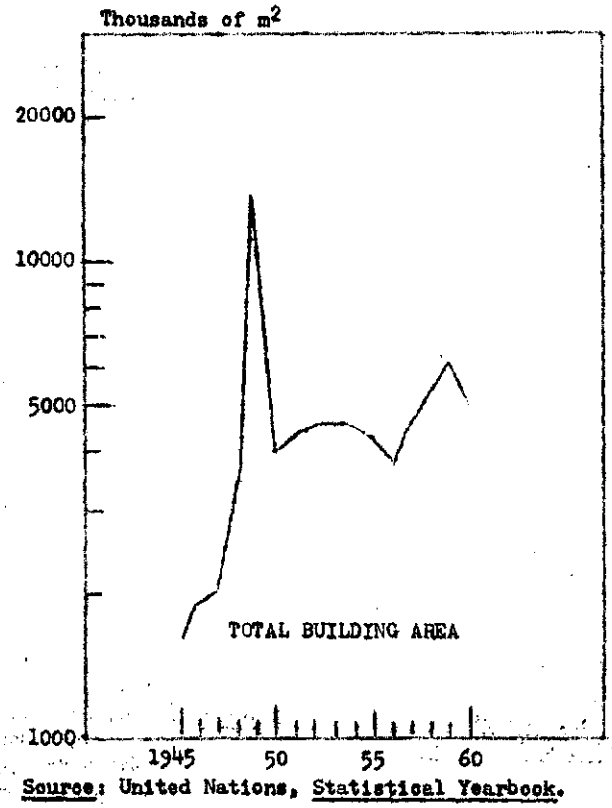
Source: United Nations, Statistical Yearbook.

URUGUAY
Montevideo



Source: United Nations, Statistical Yearbook.

VENEZUELA



Source: United Nations, Statistical Yearbook.

/The rate

The rate of residential building in the thirteen largest communes in Chile remained virtually stationary (the actual increase was about 1 per cent per annum) from 1940 to 1958. As from 1959, a very considerable increment in total building is observable throughout the country. According to official estimates, in 1958 the total number of housing units built was about 8,000, and in the subsequent years, 32,000, 28,000, 39,000 and 35,000 respectively.[8/]

It should be pointed out that the increase in residential building in Chile and Colombia coincided with the entry into operation of national housing programmes.

In the other countries for which statistics are available, residential building stood at relatively stable levels, or declined. In Montevideo the downward trend was very marked, the number of buildings erected yearly having decreased from the average of approximately 7,000 registered in 1950 to a minimum of 2,800 in 1960. The average annual figure for urban areas in Uruguay seems to have fallen from 23,000 in 1955-59 to 18,000 in 1960-62, according to estimates derived from a nation-wide sample.

In a study prepared by the Mexico Office of ECLA, for the third meeting of the Housing, Building and Planning Sub-Committee of the Central American Economic Co-operation Committee, the conclusion was reached that in 1950-59 the population of the capital cities of Central America and Panama had increased at an annual rate of 5.8 per cent, while residential building had expanded only by 1.7 per cent yearly, so that the shortage must have been aggravated (see table 3).

Despite the serious limitations of the scanty statistics available, the data presented are based as far as possible on comparable series, and reflect situations which in the opinion of the appropriate authorities really exist.

Figure I also shows that in all countries the construction of dwellings, and consequently total construction, underwent sharp fluctuations from one year to another. Some of these fluctuations may be attributable

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8/ Corporación de la Vivienda (CORVI), Plan Habitacional Chile, Santiago, Chile, 1963, p.100.

/Table 3

Table 3

CENTRAL AMERICA: POPULATION AND RESIDENTIAL BUILDING IN CAPITAL CITIES, 1950-59

(Absolute figures in thousands)

Capital city	1950		1959		Increase 1950-59		Annual rates of increase a/ (percentage)	
	Population	Number of residential buildings erected	Population	Number of residential buildings erected	Population	Number of residential buildings erected	Population	Residential building
Guatemala	284.3	31.7	400.0	34.2	116	2.5	3.9	0.8
San Salvador	162.0	20.9	268.0	21.8	106	0.9	5.7	0.5
Tegucigalpa	72.4	7.6	137.0	9.7	65	2.1	7.3	2.7
Managua	109.4	11.1	167.0	16.3	58	5.2	4.8	4.4
San José	109.7	12.1	200.0	17.2	90	5.1	6.9	4.0
Panamá	127.9	18.9	269.0	19.4	141	0.5	8.6	0.3
Total	865.7	102.3	1 441.0	118.6	576	16.3	5.9	1.7

Source: Statistical Departments of the Central American countries.

Notes: Population. In some cases, the population figure may not exactly coincide with the official estimate, owing to the inclusion or exclusion of certain districts in the purlieus of the capital cities.
Housing units built. This definition is applied to buildings used mainly for residential purposes, by one or more households. Each residential building may contain one or more housing units as defined in national censuses. No distinction is made, however, between permanent buildings and those of a temporary nature, such as ranchos (Guatemala), ranchos colgados (Panama), etc.
Data for 1959 were estimated on the assumption of total renewal of buildings every sixty years -a very conservative rate, especially in view of the presence of the temporary buildings mentioned in the preceding paragraph. To the depreciated stock of buildings were added those erected in the same year.

a/ The rates were calculated on the basis of data not yet reduced to thousands of units, and therefore are not necessarily bound to coincide with those that might be deduced from the figures in the table.

/to the

to the methods used in recording statistics, but in many instances they are obviously real, and this is particularly true of the building activities of housing institutes. The traditional variations in the volume of residential building assume huge proportions in the Latin American countries, where they patently constitute a serious obstacle to the development both of the building industry and of all the subsidiary economic activities concerned. The vicissitudes of this industry affect the large contingents of workers it employs, and hence it is that Governments try to stabilize the volume of building by means of the execution of long-term housing programmes.

From a study of the continuous statistical series available with respect to house-building, the following conclusions can be drawn: (a) the rate of residential building in 1960-63 remained unchanged or decreased in relation to the preceding ten years, except in Chile, Colombia and Costa Rica; (b) in the case of the primate cities in Argentina and of Montevideo, building statistics show a very considerable decline; (c) if the state of affairs reflected by the statistics really exists, the housing situation must have substantially deteriorated, since there was a greater increase in the population, or more accurately in the number of private households, than in the new housing units built; (d) the contraction in the volume of residential building probably helped to aggravate the unemployment problem; and (e) the severe fluctuations in residential building from one year to another must have caused variations in gross income and the gross product whose magnitude will have depended on the extent to which they were modified by the other dynamic forces of the economy.

It must be borne in mind, however, that the statistics on which the present analysis is based are very unreliable; as a general rule, they relate to the capital or to the primate cities, and in many instances the latest figure available corresponds to the year 1960. Only for one country was it possible to obtain data for 1963.

/4. Estimates

4. Estimates of cumulative housing deficits

The term "housing deficit" has been used in widely differing senses by the pertinent regional and national agencies in Latin America. Thus, for example, in a very comprehensive study published by the Pan American Union in 1954,[9] definitions are given of the "latent deficit", the "deficit due to deterioration" and the "demographic deficit". The latent deficit, according to the Pan American Union, is the number of housing units in the national stock which will have to be replaced because their structural characteristics or state of repair make them unfit for habitation. The deficit due to deterioration indicates the number of housing units that will have to be replaced in the future on account of either natural deterioration, a change in the use to which they are put, demolition, destruction by disaster, or other causes. The demographic deficit represents the dwellings that will have to be built to accommodate the new households formed.

In the terminology used by the Statistical Office of the United Nations, the deficit due to deterioration and the demographic deficit are incorporated under the denomination "future housing requirements" and the latent deficit under that of "present requirements".[10]

At the Latin American Seminar on Housing Statistics and Programmes, held at Copenhagen, Denmark, in September 1962,[11] it was agreed to define as housing requirements the number of private conventional dwellings needed to replace the improvised housing units (favelas, etc.), multi-family units (conventillos, etc.), rustic units (huts, etc.) and the like, that were regarded as falling short of the standards established in each country, and, in addition, to accommodate the secondary families and other groups involuntarily sharing a housing unit (doubled-up).

9/ See Pan American Union, Problems of housing of social interest, Washington, D.C., 1954.

10/ Statistical Office of the United Nations, Proposed methods of estimating housing needs (E/CN.3/274).

11/ See Report of the Latin American Seminar on Housing Statistics and Programmes, United Nations Publication, Sales No.: 63.II.G.14.

/The calculation

The calculation of deficits in Latin America has as a rule been confined to replacement requirements in respect of housing units considered to be unsatisfactory from the standpoint of their layout and the building materials used. Table 1 presents estimates of the shortage at various dates, relating to eighteen countries. The principles applied in formulating them have not been uniform, and generally speaking they reflect only the number of housing units that required replacement at the date of the last census. Thus, for example, in the estimates for 1951 prepared by the Pan American Union, the deficit, amounting to 19 million housing units, consisted in those "buildings that are not in keeping with human dignity and that should be demolished". In 1962 the aggregate shortage of urban housing in the region was estimated by the Inter-American Development Bank at about 14 million units.[12/] Despite the limitations noted, these estimates are at one in suggesting not only that the existing deficits are substantial and must have increased during the past decade, but also that no country would be economically in a position to absorb its housing deficit over the short term. Consequently, housing policy must aim primarily at the prevention of an increase in the deficits (through the annual construction of a minimum number of houses and apartments), rather than at their elimination in the space of a few years, which would be impracticable.

5. Conclusions

The shortage of proper dwellings has been increasing in all the Latin American countries ever since 1950. Under the stimulus of external aid, the downward trend of housing levels was probably modified in 1960-64, but the time-lag in the publication of official statistics and the deficiencies by which they are characterized preclude a conclusive evaluation of the effect of this aid on the over-all trend observable since 1960. Nevertheless, in three countries - Chile, Colombia and Costa Rica - a striking increase in the number of housing units built with the intervention of the public sector was registered in 1960-63 (in Chile's case, as from 1959).

12/ IDB, Social Progress Trust Fund, Second Annual Report, 1962, p. 148.

/The few

The few data available indicate that both in absolute figures and proportionally the housing problem became steadily worse during the fifties. In 1960-63, although the downward movement of the level of housing conditions became slower, the unfavourable trend that had prevailed in the previous decade was not completely halted.

II. CHANGES IN HOUSING POLICY AND PROGRAMMES IN 1960-63

1. Evolution of concepts

The most surprising fact emerging from the analysis of the statistics relating to the housing situation and housing trends in the fifties is the tremendous disproportion between the increasing magnitude and gravity of the housing problem and the unambitious and timorous character of the efforts made to solve it. While it is true that few social problems have received more attention than the housing question, and that all Governments have adopted pertinent measures since the beginning of the century, and even earlier, the measures in question failed to stop the deterioration in the situation observable throughout the decade. Some provisions, such as mortgage loans and certain benefits obtainable under the social security systems, were deprived of their efficacy as a result of the inflationary trends prevailing in the region. Others were on a small scale and partial in their scope, and their results did not come up to expectations. Only in the middle of the decade was the problem reconsidered at the national level, and at the end of the fifties some Governments embarked on the task of outlining national housing programmes in a quest for an integrated and continuous solution, taking precise account of the requirements of the population as a whole and the country's over-all economic resources.

Of interest in this respect is the experience of Colombia and Chile, two countries which within Latin America can be regarded as forerunners in the search for an integrated solution to the housing problem.

In Colombia, relevant legislation was promulgated for the first time in 1918, when Act No. 46 was passed, the aim of which was to encourage the provision of hygienic dwellings for the lower income groups, and under the terms of which municipios with more than 15,000 inhabitants were required

/to earmark

to earmark 2 per cent of the product of their taxes, levies and rents for that purpose. This law was never enforced. In 1921, Act No. 4 stipulated that petroleum enterprises should build housing facilities for their workers and employees, which was no doubt a step forward, but a very small one in relation to the needs of the country as a whole. The year 1931 witnessed the creation of the Banco Central Hipotecario, which has played a considerable part in the provision of funds for housing purposes, and in 1962 financed as much as 15 per cent of investment in urban housing. In 1936, under the terms of Act No. 61, municipios whose budget ranged from 25 to 50 million pesos were required to allocate 3 per cent to "the building of satisfactory dwellings for workers, which must fulfil the conditions laid down by the Departamento Nacional de Higiene". This legislation was succeeded by a series of increasingly comprehensive measures. In 1954 the study of housing requirements and deficits throughout the national territory was begun. The Instituto de Crédito Territorial, which had been established in 1939, reappeared as an autonomous body in 1957; one of its specific aims was "to further official urban housing plans especially designed to benefit those social groups that cannot afford to build or buy their homes on their own account...".[13/] Lastly, a national housing plan was adopted in 1961 as part of the Over-all Economic and Social Development Plan (Plan General de Desarrollo Económico y Social) 1961-65,[14/] and its implementation has considerably increased the number of housing units built for the various social sectors.

In Chile, one of the first measures on behalf of housing was that adopted in 1906 with the creation of the Consejos de Habitación, whose special task was "the construction, sanification and standardization" of housing for the lower income groups, for which purpose funds were earmarked and tax exemptions granted by law. In 1925, the Tribunal de la Vivienda was instituted, and penalties were established for the owners of insanitary

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13/ Instituto de Crédito Territorial, Informe al señor Ministro de Fomento para su memoria al Congreso Nacional, Bogotá, 1962, pp. 1-3.

14/ Consejo Nacional de Política Económica y Planeación, Plan General de Desarrollo Económico y Social (1961-65), Bogotá, December 1961.

/housing units.

housing units. Subsequently, various institutions were created or reorganized with the aim of promoting the construction of lower-cost housing, to which end additional resources were allocated and tax concessions were amplified. The existing Corporación de la Vivienda (CORVI) came into being in 1953. Legislative Decree No. 2, which was issued in 1959, brought into force a national housing plan "designed to mobilize, channel and promote State and institutional resources, savings, and public and private credit for the benefit of low-cost housing".[15/] The housing plan forms an integral part of the National Economic Development Programme (Programa Nacional de Desarrollo Económico) 1961-70.[16/]

The experience of Chile and Colombia is illustrative of trends very widely followed throughout the region with respect to housing policy. Public action to improve the housing situation began with feeble attempts to assist specific population groups by the creation of mortgage loan systems and the concession of tax exemptions. Credit lines were subsequently amplified, but the resources allocated to the problem were scanty in proportion to the magnitude of requirements. Only at the end of the fifties, and undoubtedly under the influence of international agreements, were adequate resources earmarked for housing and priority assigned to it as a vital aspect of development policy. The causes determining the tendency to defer integrated solutions are manifold, but the following were probably decisive: (i) the anxiety of Governments to concentrate resources in the most productive economic activities; (ii) the emergence of new investment opportunities in the field of industry, which diverted investment that would have been traditionally placed in housing; (iii) the prevailing impression of the immensity of the existing housing shortages, combined with uncertainty as to the magnitude of the resources required to eliminate them and the possibility of laying hands on such funds; (iv) doubts as to the nature and efficacy of the new instruments

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15/ Corporación de la Vivienda (CORVI), Plan Habitacional Chile, Santiago, Chile, 1963, p. 3.

16/ Corporación de Fomento de la Producción (CORFO), Programa Nacional de Desarrollo Económico 1961-70, Santiago, Chile, 1961.

/of economic

of economic and social policy that would have to be applied in order to tackle the housing problem; and (v) the cultural and economic handicaps of the population, which at the beginning of the decade was still predominantly rural, and neither gave the housing problem the importance attributed to it by more developed peoples, nor had sufficient income to find its own solutions.

All these factors have undergone substantial modification. Although the basic concern for the acceleration of economic growth through the concentration of investment in the most productive activities still persists, it is now considered indispensable for adequate funds to be allocated likewise to social programmes (education, health and housing) in order to make balanced development, and economic growth itself, a possibility. It is likewise acknowledged that not only does residential building make a contribution to economic growth through the product of building activities and the value of the services rendered by the new housing units, but also these new dwellings do much to increase the productivity of their occupants, a fact which particularly affects the industries that are largely dependent on skilled labour. Another point now recognized is that for the construction of low-cost housing savings can be tapped and potential labour resources realized that could not be turned to account for other purposes. Lastly, residential building sometimes enables advantage to be taken of existing facilities that are under-utilized.

The defeatist outlook on the housing problem has been superseded by a more optimistic attitude, in view of the recent experience of some of the countries of the region. The lightening of the gloom that prevailed in the fifties may be basically attributable to a change of approach. Housing policy no longer aims at the short-term absorption of the existing deficits, which was an obviously impracticable objective; the target now envisaged is the construction of a certain minimum number of dwellings, commensurate with the requirements determined by the formation of new private households and the gradual replacement of existing housing units. Thanks to this change of goal, feasible objectives can now be pursued.

/The rapid

The rapid population shift from the rural areas to the towns seems to have brought in its train a considerable change in the living habits of the population, and, consequently, more stringent demands with regard to housing conditions. Indeed, in some instances the formation of shanty towns by "squatting" has been caused by the settlers' conscious aspiration towards higher levels of living. Obviously, the awakening of the people to their essential housing requirements has helped to make the problem more acute and the need to solve it more pressing.[17/]

Another important conceptual change has consisted in a reaffirmation of the ability of the Latin American population to produce savings for housing purposes. The experience of several countries during the period 1960-63 shows that even in present circumstances the populations of the region can set aside unexpectedly large sums for house purchase, when they are spurred on by the incentive of obtaining loans for the purchase of dwellings. Hence it is that savings can be tapped for housing which could not have been used for other ends, new resources being thus created.

It was also seen in 1960-63 that under-utilized manpower can be turned to account through self-help and mutual aid systems, which are now felt to open up substantial prospects for the solution of the housing problem in the future.

2. International and regional activities in the field of housing

The foregoing circumstances were taken into consideration by the Governments members of the Organization of American States at Bogotá,[18/] in 1960, when they recommended the institution of an inter-American social development programme, among whose objectives better housing and community services should be included. The Act of Bogotá was endorsed and amplified at Punta del Este,[19/] where the Governments undertook to prepare emergency and long-term plans providing for the improvement of housing conditions and

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17/ See an article by John Charlewood Turner in Architectural Design, August 1963.

18/ Act of Bogotá, 12 September 1960.

19/ Special Meeting of the Inter-American Economic and Social Council at the Ministerial Level, Charter of Punta del Este, Uruguay, August 1961.

/of the

of the complementary services. The need to formulate national housing programmes was thus firmly established, and this gave rise to a series of activities on the part both of national and of regional and international agencies.

In June 1961, the President of the United States of America and the President of the Inter-American Development Bank (IDB) concluded an agreement whereby the latter agency took over the management of the Social Progress Trust Fund, which amounted to 394 million dollars,[20] and was to be used for contributing to the implementation of social development programmes, including housing for the lower income groups. By this means, a source of external financing for the region's housing programmes was established. The situation thus underwent a radical change, since prior to 1960 there had been no possibility of external financing for housing programmes.

In September 1961, the Organization of American States (OAS) convened a meeting of experts at Bogotá with a view to determining the qualitative and statistical data required for an evaluation of existing housing conditions, and formulating national housing plans.[21] OAS then embarked upon the preparation of a study of the situation.

In May 1962, a technical meeting on capital formation for housing in Latin America, sponsored by OAS and the University of California, was held at Los Angeles, California.[22]

A Latin American Seminar on Housing Statistics and Programmes, organized by the United Nations and the Government of Denmark, was held at Copenhagen, Denmark, in September 1962, with the collaboration of the Economic Commission

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20/ Inter-American Development Bank, Social Progress Trust Fund: First Annual Report, 1961, Washington, D.C., 1962, p. 2.

21/ Inter-American Housing and Planning Centre (CINVA), Proceedings of the Meeting of an OAS Advisory Committee on Housing in Latin America, 4-9 September 1961, Bogotá, Colombia; Pan American Union, Research guide for the housing survey within the Alliance for Progress, Washington, D.C., December 1961.

22/ Pan American Union, Capital Formation for Housing in Latin America, Washington, D.C., 1963.

/for Latin

for Latin America (ECLA), the Economic Commission for Europe (ECE) and the Housing, Building and Planning Branch of the United Nations. At the Seminar, consideration was given to methods and concepts used by the various countries, especially those of Europe and America, in the formulation of housing programmes, and statistical requirements for this purpose were analysed. The report of the Seminar[23/] constituted a general guide for the programming of housing, such as the region needed; it put forward suggestions for the measurement of housing levels and for estimating housing requirements (backlog deficits and future needs), recommended special studies on costs and inter-sectoral relations, and propounded criteria for the establishment of targets.

Since 1957, ECLA has been concerning itself with housing, building and planning problems in the Central American countries and Panama. The Housing, Building and Planning Sub-Committee was constituted in 1958 as a dependency of the Central American Economic Co-operation Committee. Originally with the co-operation of the United Nations Bureau of Technical Assistance Operations (BTAO), and later with the participation of the Inter-American Development Bank (IDB), the Organization of American States(OAS) and the International Labour Office (ILO), the Sub-Committee has carried out various studies and promoted occasional meetings.

In 1961, a study was prepared on natural resources in Central America that could be used in the manufacture of building materials for low-cost housing. An inventory of the industries producing building materials was drawn up in 1962, and a working group was convened which formulated recommendations on modular co-ordination that were adopted by the Sub-Committee. A study on building activities in 1962-63 was carried out in the latter year, and a seminar on the programming of housing was organized, and took place at the Mexico Office of ECLA in December 1963.

In October of the same year, the Inter-American Economic and Social Council, at its first annual meeting, set up a Special Committee on Health, Housing and Community Development, composed of technically qualified

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23/ United Nations, Report of the Latin American Seminar on Housing Statistics and Programmes (Copenhagen, September 1962), Sales No.: 63.II.G.14.

/representatives of

representatives of the following countries: Dominican Republic, El Salvador, Guatemala, Haiti, Nicaragua, Paraguay, Peru, Uruguay and Venezuela. The Special Committee's Housing Group held two meetings in 1963, at which the progress achieved in the formulation and execution of housing programmes was considered.[24] The task of this Group was to analyse the advances made, study the difficulties encountered in the preparation and implementation of national housing programmes in Latin America, and submit recommendations to the Inter-American Economic and Social Council (IA-ECOSOC) with a view to the encouragement and acceleration of the development of such programmes.

It is of interest to note that in addition to the Governments of the region, various universities and institutions, as well as non-governmental agencies, endeavoured to make contributions to the study of different aspects of the housing problem and to the search for solutions. A symposium on housing in Latin America was sponsored in 1962 by the Chase Manhattan Bank of New York.[25] At the second and third inter-American congresses of the building industry (Segundo y Tercer Congreso Interamericano de la Industria de la Construcción), held at Mexico City in 1960,[26] and at Caracas in 1961, a great deal of attention was devoted to the study of measures calculated to alleviate the housing problem. Similarly, at a first inter-American meeting on savings and loans (Primera Reunión Interamericana sobre Ahorros y Préstamos) convened at Lima in 1963,[27] the discussion turned on experiences and measures relating to the tapping of savings for housing purposes. Under its Inter-American Civil Engineering Programme, the Massachusetts Institute of Technology started research on building materials and methods in Latin America, with special reference to the question of low-cost housing.

24/ Organization of American States, Report of the First Meeting of Special Committee VI to IA-ECOSOC. Group: Housing (OEA/Ser.H/XIII), 3 April 1963; and Report of the Second Meeting of Special Committee VI to IA-ECOSOC. Group: Housing (OEA/Ser.H/X.4), 9 September 1963.

25/ The Chase Manhattan Bank, Housing in Latin America, New York, July 1962.

26/ Memoria del II Congreso Interamericano de la Industria de la Construcción, 31 October to 6 November 1960, Mexico City.

27/ Inter-American Development Bank, Primera Reunión Interamericana sobre Ahorros y Préstamos, Lima, 20 to 25 January 1963.

/In several

In several countries, moreover, builders' associations and other private bodies sponsored numerous studies which helped to increase knowledge of the housing problem and the many factors concerned in it.

The activities listed bear witness to the growth of interest in studying and overcoming the region's housing difficulties, and to the efforts made in 1960-63, both at the Latin American and at the international level, to contribute to the solution of the problem.

3. National housing programmes: investment plans, requirements objectives and achievements [28]

In conformity with the Charter of Punta del Este, the Governments of the region gave priority in 1960-63 to the formulation of over-all development plans, which included national housing programmes. In this task formidable difficulties were encountered, which were only partly overcome.

Housing programmes have to be prepared by a central authority, and their purpose is to establish targets for the construction of housing units within specific periods of time. They are aimed at determining and stabilizing investment in this field, which in Latin America has traditionally fluctuated between 2 and 6 per cent of the gross domestic product, and at ensuring that housing levels are at least maintained, by the channelling of an adequate proportion of investment towards the satisfaction of demand for housing in the lower income sectors, as well as by promotion of the development of the building industry and the subsidiary activities concerned. Recourse is generally had to the following instruments of action: tapping of sa savings for housing purposes; formation of a national fund; creation of tax incentives; promotion of cost reductions; mobilization of human resources; geographical distribution of resources; and so forth.

In order to formulate national housing programmes, it is necessary to evaluate the existing housing situation, the backlog deficits and future

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28/ This section is based on data contained in the reports of the Social Progress Trust Fund for 1961, 1962 and 1963; on reports by Governments to IA-ECOSOC; and on information supplied directly to ECLA by housing institutes and banks.

/requirements as

requirements as regards new housing, in accordance with certain standards set up by social policy; to estimate the resources needed in order to satisfy these requirements; and to establish the compatibility of the resources in question with the potentialities of the over-all economy, the capacity of households to pay, the capacity of the building industry, the production of materials, and the availability of skilled labour, with due regard, at the same time, to the needs of other sectors.

In the preparation of housing programmes it must be borne in mind that the natural growth of the population (the annual rate of which reached 2.8 per cent in Latin America in 1950-60), internal migration, a greater propensity to form "private households", rising income levels and cultural progress will be bound to generate an increasing demand for better housing; it should also be remembered that as housing conditions improve, more resources are required to keep in good repair, and gradually replace, the growing national stock of housing units. When housing programme targets are established, expected changes in the distribution of investment and increases in the productivity of the building industry must be taken into account. It is therefore essential for national housing programmes to be drawn up within the context of the over-all economic development plans, so as to ensure maximum efficiency in the utilization of resources and to co-ordinate, over both the short and the long term, the improvement of living conditions with the requirements of economic development.

The difficulty of solving the problems inherent in the preparation of housing programmes in Latin America is readily understandable. Prior to 1960, very few countries possessed national institutions responsible for centralizing housing policy and co-ordinating decisions in connexion with the various factors affecting the problem, so that many institutions had to be established, expanded or merged. In 1960-63 housing institutions of nation-wide scope were created, to which were assigned the functions of developing and operating mechanisms for the financing of low-cost housing, and of promoting technological improvements at the various stages of the designing and execution of projects, in order to bring down costs, improve the quality of the buildings erected and encourage the building industry. Thus, housing corporations, banks, institutes, councils and similar agencies were set up in several

/countries. In

countries. In the second annual report of the Social Progress Trust Fund, relating to the year 1962, an account is given of institutional progress in the field of housing from September 1960 to 31 December 1962.[29] The annex to the present study contains a list of the most important national housing agencies in the Latin American countries as at 31 December 1963.

Thus, the regional movement in the direction of establishing or improving upon administrative structures with a view to the efficacious formulation and execution of housing programmes acquired considerable impetus during the period 1960-63. In this connexion, the participants in the Latin American Seminar on Housing Statistics and Programmes (Copenhagen, 1962) were at one in recognizing that "for such (long-term national housing) programmes to be carried out it is necessary that there should be a national agency fully responsible for formulating the national housing policy and with the necessary authority and means to implement the national programmes which may be adopted in accordance with established housing policy".[30] ECLA, at its tenth session, endorsed this conclusion in resolution 224 (X).[31] By the end of 1963, projects for the creation, remodelling or modification of national housing institutions had reached an advanced stage at least in the following countries: Argentina, Bolivia, Brazil, Ecuador, Nicaragua, Paraguay and Venezuela.[32]

29/ Op.cit., pp. 152-161.

30/ Report of the Latin American Seminar on Housing Statistics and Programmes, op.cit., paragraph 581.

31/ Economic Commission for Latin America (tenth session), Annual Report to the Economic and Social Council, covering the period 17 February 1962-17 May 1963 (E/CN.12/690/Rev.3), "Programming of Housing", p.55.

32/ In view of the existing concern for the reconstruction of national housing institutions and the centralization of housing policy, the United Nations, in collaboration with the Government of Denmark, is organizing a study tour to the Scandinavian countries and a seminar for directores of housing institutions, with the primary aim of affording them an opportunity to study the structure and functions of the Ministries concerned with housing in those countries and relate this experience to existing situations and circumstances in the Latin American countries. The tour will be carried out in September 1964.

/Another serious

Another serious handicap affecting the preparation of housing plans has been the lack of basic statistics. The censuses taken about 1950 followed widely varying principles which in many cases were inappropriate for the evaluation of the housing problem. Between 1950 and 1960 a great deal of progress was made in the development of basic concepts with regard to housing censuses[33/] and to the measurement of housing conditions on the basis of statistical indicators;[34/] but even so, the housing censuses taken in fourteen countries of the region were based on a great variety of concepts, and, in some instances, it will be very difficult to turn their findings to account in appraising the existing situation.

The importance attached by Governments to the evaluation of the housing problem has led to the improvement of census data (attempts being made to estimate errors and adjust tabulations to programming requirements) and to the carrying-out of nation-wide sample surveys. In connexion with the 1960 housing censuses taken in Argentina, Chile, Ecuador, Honduras, Panama, Paraguay, Peru, Uruguay and Venezuela, advance tabulations were obtained on the basis of samples for the first time.

Where residential building statistics are concerned, the situation is less satisfactory. The available data correspond to very heterogeneous concepts (see, for example, the units used in figure I), their geographical range varies widely, and in most cases the true significance of the statistics on the number of housing units built is unknown. The fact remains that residential building statistics are frequently inconsistent, even within one and the same country; they are based on many different principles, not always clearly established, and are published with a considerable time-lag, so that housing programmes and the evaluation of changes in the housing situation are necessarily founded on somewhat subjective views. Nevertheless, the housing institutions have done a great deal to improve internal statistics on their own activities, and this has enabled the public sector's contribution to the solution of the problem to be ascertained with greater accuracy.

33/ See General Principles for a Housing Census, United Nations publication, Sales No. 58.XVII.8.

34/ See Statistical Indicators of Housing Conditions, United Nations publication, Sales No.: 62.XVII.7.

/Yet another

Yet another serious obstacle has been the lack of widely accepted methodological bases for programming in the housing sector, i.e., of standard concepts and methods for the allocation of resources to housing, for the evaluation of normative housing demand and of the resources required to satisfy it, and for testing the compatibility of housing programmes with the rest of the national economy. Only in 1962 was a significant forward step in the development of standard methodological bases for programming taken at the Latin American Seminar on Housing Statistics and Programmes, which was held at Copenhagen in September of that year. But the principles enunciated there have not yet been sufficiently widely disseminated.

Despite the difficulties noted, in 1960-63 national housing programmes were adopted, as part of national development plans, in the following countries: Bolivia (1962-71); Chile (1961-70); Colombia (1961-65); Ecuador (1964-73); Peru (1962-71); and Venezuela (1963-66). Furthermore, short-term plans for investment in housing were financed in all the countries of the region, with the exception of Cuba, Haiti and Paraguay (see table 4). In the present study, programmes are regarded as "national" when they are based on the evaluation of the country's total requirements, when their physical targets are commensurate with those requirements, and when they include both housing units to be built through the direct or indirect intervention of the public sector, and those that the private sector is expected to put up without State aid.

The national programmes cited take very different forms and have reached very different stages; the first to be put into execution were those of Chile and Colombia, and the most recent that of Ecuador, which is contemplated for the period 1964-73.

Bolivia's programme has been only partly carried out, to some extent because the resources that were expected to be channelled into building through the National Housing Institute (Instituto Nacional de Vivienda) did not materialize in their entirety. For 1960, the institution in question budgeted for 12,000 million bolivianos and collected 3,500 million; for 1961, it estimated that its expenditure would be 9,252 million, and

/Table 4

Table 4

LATIN AMERICA: NATIONAL HOUSING PROGRAMMES AND PLANS FOR PUBLIC INVESTMENT IN HOUSING ADOPTED IN 1960-63

Country	National programmes	Public investment plans	
	Period covered	Period covered	External aid
Argentina	(Under study)	1963-65	IBD/AID
Bolivia	1962-71	1963-65	IDB/AID
Brazil	-	1962...	IDB
Chile	1961-70	1962-64	IDB/AID
Colombia	1961-65	1961-65	IDB/AID
Costa Rica	-	1963...	IDB/AID
Cuba	...	...	...
Dominican Republic	-	1963...	IDB/AID
Ecuador	1964-73	1962...	IDB/AID
El Salvador	-	1962-64	IDB
Guatemala	-	1962...	IDB/AID
Haiti	-	...	-
Honduras	-	1962	IDB/AID
Mexico	-	1962-64	IDB/AID
Nicaragua	(Under study)	1961-64	IDB/AID
Panama	-	1961-65	IDB/AID
Paraguay	-	-	-
Peru	1962-71 (In process of revision)	1962-63	IDB/AID
Uruguay	(In course of preparation)	1963-64	IDB/AID
Venezuela	1963-66	1963-66	IDB/AID

/its receipts

its receipts amounted to 3,267 million.[35] In other words, in the latter year only 35 per cent of the resources budgeted was available.

In Colombia, the 1961-65 plan adopted the following "medium hypothesis" for the urban areas:[36]

Years	Solutions (Housing units built, and projections)			Number of new households
	Private activity	ICT	Total	
1961	19 000	18 793	37 793	45 000
1962	21 700	31 200	52 900	48 884
1963	23 500	28 083	51 583	51 086
1964	25 700	25 134	50 834	53 288
1965	28 400	28 088	56 488	55 490

It will be noted that the "medium hypothesis" of the Colombian programme envisaged the construction of as many urban housing units as it was estimated that new households would be formed year by year. In 1961 approximately 38,000 units ("soluciones") were built, and 45,000 households were formed. In the following year (1962) the building target of the Instituto de Crédito Territorial (ICT) was 31,200 dwellings, and 31,900 were actually erected,[37] i.e., the "medium hypothesis" was slightly exceeded. No data are available for 1963.

The Chilean programme entered upon the second three-year phase of its execution (1962-64); the longer period that it has been in force makes a detailed analysis possible, such as would be difficult to carry out in other

35/ Instituto Nacional de Vivienda de Bolivia, Boletín Oficial VIVIENDA, Year I, No. 1, February 1963, p.2.

36/ Instituto de Crédito Territorial, Informe al señor Ministro de Fomento para su Memoria al Congreso Nacional, Bogotá, Colombia, 1962, p. 46, table 14.

37/ Instituto de Crédito Territorial, Informe al señor Ministro de Fomento para su Memoria al Congreso Nacional, 1962 (published 1963).

/cases. It

cases. It was actually launched in 1960, thus ante-dating the national development plan of which it became an integral part.[38] One of its objectives was to help to increase residential building to the point of satisfying minimum requirements in respect of new housing, roughly estimated at 54,000 units per annum (44,500 urban and 9,400 rural) for the period 1961-70.[39] Under the second three-year plan (Segundo Plan Trienal), the target established for the direct activities of the Corporación de la Vivienda was the construction of 28,150 urban dwellings per annum in 1962-64,[40] and the responsibility for building the remaining 16,000 needed to cover minimum urban housing requirements was assigned to the private sector. Table 5 shows the relation between the objectives and the actual achievement of the public and private sectors (data from 1952 onwards are included to facilitate comparison).

It can be seen from table 5 that far more dwellings were constructed in the years when the programme was in force (1960-62) than in previous years; but the number of urban housing units built fell short of the minimum target (44,000). In 1962, building by the public sector was on a good deal smaller scale than had been projected, but the private sector surpassed the provisional target that had been assigned to it. The programme succeeded in raising the volume of residential building to a level two or three times as high as that attained in the ten years prior to its initiation; but the minimum required to stabilize the housing situation was not achieved. In other words, the deterioration of housing conditions was slowed up by virtue of the programme, but not completely halted.

While it is true that the number of housing units constructed in 1961-62 was not as large as had been programmed, total investment and floor space (in terms of square metres) exceeded the established targets. This suggests that the units built were fewer than had been contemplated, but bigger and consequently more costly. The programme would seem to have attained its economic investment objective, but not the social target expressed in terms

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38/ The Housing Plan (Plan Habitacional) was established by Legislative Decree N°2, 31 July, 1959.

39/ Corporación de la Vivienda (CORVI), Plan Habitacional Chile, Santiago, Chile, 1963, p.8.

40/ Corporación de la Vivienda (CORVI), Segundo Plan Trienal 1962-64, Santiago, Chile, 1961.

/Table 5

Table 5

CHILE - URBAN AREAS: ESTIMATES OF HOUSING REQUIREMENTS IN 1961-63 AND OF NUMBERS OF HOUSING UNITS BUILT BY THE PUBLIC AND THE PRIVATE SECTORS IN 1952-63 a/

Year	Urban housing requirements (Number of units) b/	Housing units built		
		Total	Public sector c/	Private sector d/
1952		11 108	2 360	8 748
1953		14 286	4 279	10 007
1954		15 970	5 866	10 104
1955		18 253	13 828	4 425
1956	35 500 e/	9 117	2 178	6 939
1957		6 902	2 095	4 807
1958		7 974	7 450	524
1959		31 840	22 731	9 109
1960		27 861	19 244	8 617
1961	42 100	38 887	26 552	12 335
1962	44 400	35 413	17 387	18 026
1963	48 000	-	-	-

a/ Data taken from Corporación de la Vivienda (CORVI), Plan Habitacional Chile, Santiago, 1963, p. 100.

b/ Requirements determined by the increase in the number of households, replacement of housing units no longer fit for habitation and rebuilding of the 58 700 units destroyed by the 1960 earthquakes.

c/ Comprising direct activities of CORVI, of the Instituto de Vivienda Rural and of the social security institutions.

d/ Comprising indirect activities of CORVI, savings and loan associations, bank loans, mortgages, owner-financed building, etc.

e/ ECLA estimate.

/of the

of the number of housing units built. Table 6 illustrates the discrepancy between programming and actual construction in 1962, by social sector.

The available statistics indicate that in 1962 the extent to which the Chilean programme was implemented was proportionally greater in respect of housing units for the higher income groups (93.4 per cent) than in the case of those for the lower and medium income groups (24.2 per cent and 29.7 per cent, respectively). It is estimated, moreover, that the average value of the housing units built in 1959-62 was 18 per cent higher than the figure programmed, and this difference is attributed to the fact that the housing standards adopted were superior to those contemplated in the programme.

At the Punta del Este meeting, the Government of Peru submitted a ten-year housing plan (Plan Decenal de Vivienda 1962-71) based on extensive research carried out in 1956 by the Peruvian Comisión para la Reforma Agraria y la Vivienda.[41] The creation of the Instituto Nacional de Planificación in 1962, the findings of Peru's first housing census in July 1961 (obtained by sampling in 1963)[42] and the institution of the Junta Nacional de la Vivienda, also in 1963,[43] rendered a fresh revision of the plan necessary, and this task had not been completed by the end of 1963.[44] Meanwhile, work proceeded on the implementation of the two-year emergency programme, comprising the construction of 35,000 housing units in 1962-63,[45] and financed by an IDB loan and a donation from AID. There is no information to hand on the development of this programme.

41/ Comisión para la Reforma Agraria y la Vivienda, Informe sobre la Vivienda en el Perú, Imprenta Casa de la Moneda, Lima, Peru, 1958.

42/ Instituto Nacional de Planificación, Dirección Nacional de Estadística y Censos, Sexto Censo Nacional de Población y Primero de Vivienda, 2 de julio de 1961. Principales resultados obtenidos por muestreo, mimeographed text, Lima, Peru, 1963.

43/ Legislative Decree No. 14390 (31 January 1963).

44/ Junta Nacional de la Vivienda, Asesoría de Planificación, Informe de situación sobre vivienda, construcción y desarrollo urbano - 1963, (En revisión) (INF. PL-037a/24.6.63), mimeographed text, Lima, Peru, 1963.

45/ 40,000 units, according to the Report of the First Meeting of Special Committee VI to IA-ECOSOC (OEA/Ser.H/XIII-CIES/Com.VI/13), Housing Group, 3 April 1963.

/Table 6

Table 6

TARGETS FOR THE CONSTRUCTION OF HOUSING UNITS, AND NUMBER OF DWELLINGS BUILT BY CORVI IN 1962, BY SOCIAL SECTOR a/

Social sector	Number of housing units, 1962 b/		Percentage
	Target	Number of units built	
Total	23 329	8 463	36.3
Lower income groups	11 544	2 794	24.2
Middle income groups	8 384	2 491	29.7
Higher income groups	3 401	3 178	93.4

a/ James W. McCreary (housing consultant of the Agency for International Development), Housing Project Programming by the Chilean Housing Corporation, 1964.

b/ Both columns exclude the casetas sanitarias (hygienic housing units) programmed and constructed mainly on slum clearance sites. The Corporación de la Vivienda (CORVI) built some 9 000 such units in 1962.

/Venezuela's housing

Venezuela's housing programme for 1963-66, which forms part of the national development plan (Plan de la Nación) for the same period, aims at increasing the construction of dwellings sufficiently to cope with natural population growth and eliminate the cumulative deficit in twenty years; it also seeks to increase employment in the building industry and thus reduce the aggregate unemployment figure. Within the Plan, investment in housing represents 18.9 per cent of total investment (public and private). The housing programme is primarily designed to meet the needs of the lower income sectors. In accordance with this policy, it is expected that 74 per cent of the housing units financed with public funds in 1963-66 (i.e., 143,000 units) will be for the lower income sector; 19.8 per cent (38,000 units) for the lower middle income groups; and 6.1 per cent (11,800 units) for the upper middle income sectors.

The Venezuelan programme envisages the construction of 193,500 dwellings in 1963-66 through the intervention of the public sector, and 61,500 by the private sector, that is, about 255,000 housing units in four years. This level of activity should suffice to meet minimum requirements and absorb the backlog within twenty years. The programme was launched too recently for its development to be evaluated.

The short-term plans for investment in housing adopted in the other countries (see again table 4) are much less ambitious, since they cover only the building of housing units on the basis of direct intervention by the public sector, and, save in a few instances, make no provision for action continuing beyond the period of the plan; except in Brazil and Mexico, they relate specifically to the construction of a given number of dwellings for which external financing is available.

In Brazil, public activity to improve housing conditions is in the hands of the public administration of individual States. In this context, Pernambuco's Serviço Social contra o Mocambo and the Companhia de Habitação in the State of Guanabara deserve particular mention. The former agency has launched a pilot project consisting in the resettlement of about two thousand families at present living on the outskirts of Recife. In the State of Guanabara a Plan de Habitación Popular has been prepared

/to meet

to meet the needs of one million occupants of favelas, i.e., 25 per cent of the population of the State. Both projects devote special attention to community organization.

The 1963 work programme of Costa Rica's Instituto Nacional de Vivienda y Urbanismo (INVU) makes provision for the direct construction of 3,430 housing units and the granting of 244 loans. The direct building activities will be financed by the INVU/IDB and INVU/AID programmes (1,307 and 2,123 housing units, respectively).

El Salvador has a two-year plan under way for the building of 2,500 dwellings per annum in 1962-64, financed with IDB loans. Concurrently, work has been proceeding on the preliminary studies for the formulation of a long-term national programme.

In Honduras a two-year plan to build housing for the lower income groups (Plan Bienal de Construcción de Vivienda Popular 1962-64) is in force, and aims at the construction of 1,416 units.

Under Mexico's short-term emergency programme (Plan de Acción Inmediata 1962-64), about 12,000 housing units are to be built for the lower income sector each year. The public sector constructed 8,132 dwellings in 1960-61 and 9,833 in 1961-62. Of these, 1,602 were built by the Instituto Nacional de la Vivienda.

In 1962 the Instituto Nicaragüense de la Vivienda embarked upon a plan for the building of 2,850 housing units in Nicaragua, to be carried out in two years and financed with an IDB loan. A programme is to be prepared when the findings of the 1963 housing census are available.

The Instituto Nacional de la Vivienda (INVI) of the Dominican Republic has put two major projects into execution, while medium and long-term programmes are being drawn up. Both these projects are financed with AID loans. The first consists in the building of 1,160 housing units in 24 municipalities, and the second is a pilot project which comprises 70 dwellings and is designed to train personnel in mutual aid and self-help systems. Also in 1962, the Instituto Agrario Dominicano made a start upon the building of 3,000 housing units in rural communities in collaboration with INVI. This undertaking is financed by an IDB credit.

/At the

At the beginning of 1962, the Instituto Nacional de Vivienda Económica and the Banco Hipotecario of Uruguay drew up a short-term emergency plan for the co-ordination of projects already being carried out by various public bodies. The plan provides for the building of 4,100 houses in two years, is experimental in character, aims at benefiting the middle and lower income groups, and is financed by an IDB loan. It was put into operation in mid-1963, but its execution has been slow. It can be seen from the foregoing account that the objective of national housing programmes is to increase the construction of proper dwellings to an extent commensurate with the aggregate demand of the population, and that they cover the activities of both the public and the private sector in the field of housing. Although in 1963 no country had yet attained this basic objective, the first stages of the Colombian and Chilean programmes had resulted in a marked increment in the number of housing units built per annum in the countries in question.

Short-term, or, as they are sometimes called, emergency investment plans aim at less ambitious targets. Through their means a relatively small proportion of national demand is satisfied (see table 7 and figure II), and as a rule they relate solely to building activities carried on through the agencies financing the plan. In a few countries, however, the immediate objectives of such plans have been surpassed, and they have served as a point of departure for the formation of a national fund, have afforded opportunities for the training of personnel and have furnished data that are of great value in connexion with the preparation of national programmes.

Table 7 presents a comparison of minimum annual needs in respect of new housing (as estimated for 1960 by the ECLA secretariat in accordance with a uniform method) with national programme targets and investment plans for the period 1960-63, and with the average number of dwellings built annually in recent years. Figure II illustrates this comparison in relation to the urban sector, and shows that in Bolivia, Chile, Peru and Venezuela the targets established exceed minimum requirements, which suggests that if they are attained, an improvement will take place in the housing situation and the cumulative deficits will be gradually reduced. In

Table 7

LATIN AMERICA: MINIMUM ANNUAL REQUIREMENTS IN RESPECT OF NEW HOUSING UNITS IN 1960; BUILDING TARGETS ADOPTED IN NATIONAL PROGRAMMES AND HOUSING INVESTMENT PLANS; AND NUMBER OF HOUSING UNITS BUILT PER ANNUM IN ABOUT 1960-63

(Units)

Country	Minimum annual requirements in respect of new housing units (estimate for 1960) a/			Targets for housing programmes and investment plans b/				Annual housing target in 1960-63 as a percentage of urban requirements	Number of urban housing units built per annum in about 1960-63 c/	
	Total	Urban	Rural	Period	Total	Urban	Rural		Period	Urban
Argentina	162 087	128 509	33 578	-	...	...	...	...	1960	55 000 d/
Bolivia	14 547	7 408	7 139	1962-66	25 647	10 194	15 453	137.6	-	...
Brazil	289 023	169 352	119 671	-	...	...	...	...	-	...
Chile	45 402	39 519	5 883	1961-70	53 870	44 450	9 420	112.5	1959-62	33 500 e/
Colombia	91 451	67 251	24 200	1961-65	...	45 220	...	67.2	1960-62	39 873
Costa Rica	11 520	6 661	4 859	1963	...	3 441	...	51.7	1950-61	3 100
Cuba	55 486	42 081	13 405	-	...	...	...	...	-	...
Dominican Republic	14 396	7 323	7 073	-	...	...	...	...	-	...
Ecuador	23 648	12 132	11 516	1964-68	9 370	7 644	1 726	63.0	-	...
El Salvador	11 050	9 106	1 944	1962-63	...	2 500	...	27.5	1958-62	984
Guatemala	15 982	12 137	3 845	1962-63	1 636	...	...	...	1960-62	902 f/
Haiti	15 336	6 316	9 020	-	...	...	...	...	-	...
Honduras	11 970	6 196	5 774	1962-64	...	2 208	...	35.6	-	...
Mexico	227 689	158 873	68 816	-	...	...	...	...	1958-60	6 564 g/
Nicaragua	6 639	3 977	2 662	1962-63	1 425	...	...	...	-	...
Panama	5 697	3 653	2 044	1962-66	10 000	...	...	...	1962-63	2 390 h/
Paraguay	5 001	3 069	1 932	-	...	...	...	...	-	...
Peru	60 711	33 693	27 018	1962-71	78 962	...	...	...	1962	5 429 i/
Uruguay	18 820	17 227	1 593	-	...	...	...	...	1955-62	21 000 j/
Venezuela	54 842	50 863	3 979	1963-66	65 000	...	...	45.9	1950-61	41 048 k/
Latin America	1 141 297	785 346	355 951	-	(245 930)	(115 657)	(26 599)	14.7		

a/ Source: ECLA, ST/ECLA/CONF.9/L.10, 4 July 1962.

b/ Sources: ECLA, ST/ECLA/CONF.9/L.9; IA-ECOSOC, Desarrollo Económico y Social de Costa Rica, op. cit.; Junta de Planeamiento y Coordinación Económica, Plan General de Desarrollo Económico y Social del Ecuador, 1963; IVU, Memoria a la Asamblea General, 1962-63, Panamá; IDB, Social Progress Trust Fund. Second Annual Report, 1962.

c/ Sources: Instituto de Investigación Económica de la CGE, Programa Conjunto para el Desarrollo Agropecuario e Industrial, Vol. IV, Argentina, 1962; Instituto de Crédito Territorial, Informe, 1962, Colombia, 1962; IA-ECOSOC, Desarrollo Económico y Social de Costa Rica, op. cit.; CORVI, Plan Habitacional Chile, 1963; Dirección General de Estadística y Censos, El Salvador en Gráficas, 1962; Banco de Guatemala, Boletín Estadístico, July-August, 1963; Informe preliminar sobre los programas y estadísticas de vivienda en México, presented at the Latin American Seminar on Housing Statistics and Programmes, Copenhagen, 1962; Junta Nacional de la Vivienda Informe de situación sobre Vivienda, Construcción y Desarrollo Urbano, Peru, 1963.

d/ Comprising housing units built by the private sector throughout the country.

e/ Comprising housing units built by the public sector (21 478) and the private sector (12 022) throughout the country.

f/ Private building in the capital of the Republic.

g/ Housing units built by the public sector throughout the country.

h/ Housing units built by IVU throughout the country. Source: IVU, Memoria a la Asamblea Nacional 1962-1963, Panama.

i/ Housing units built in Lima.

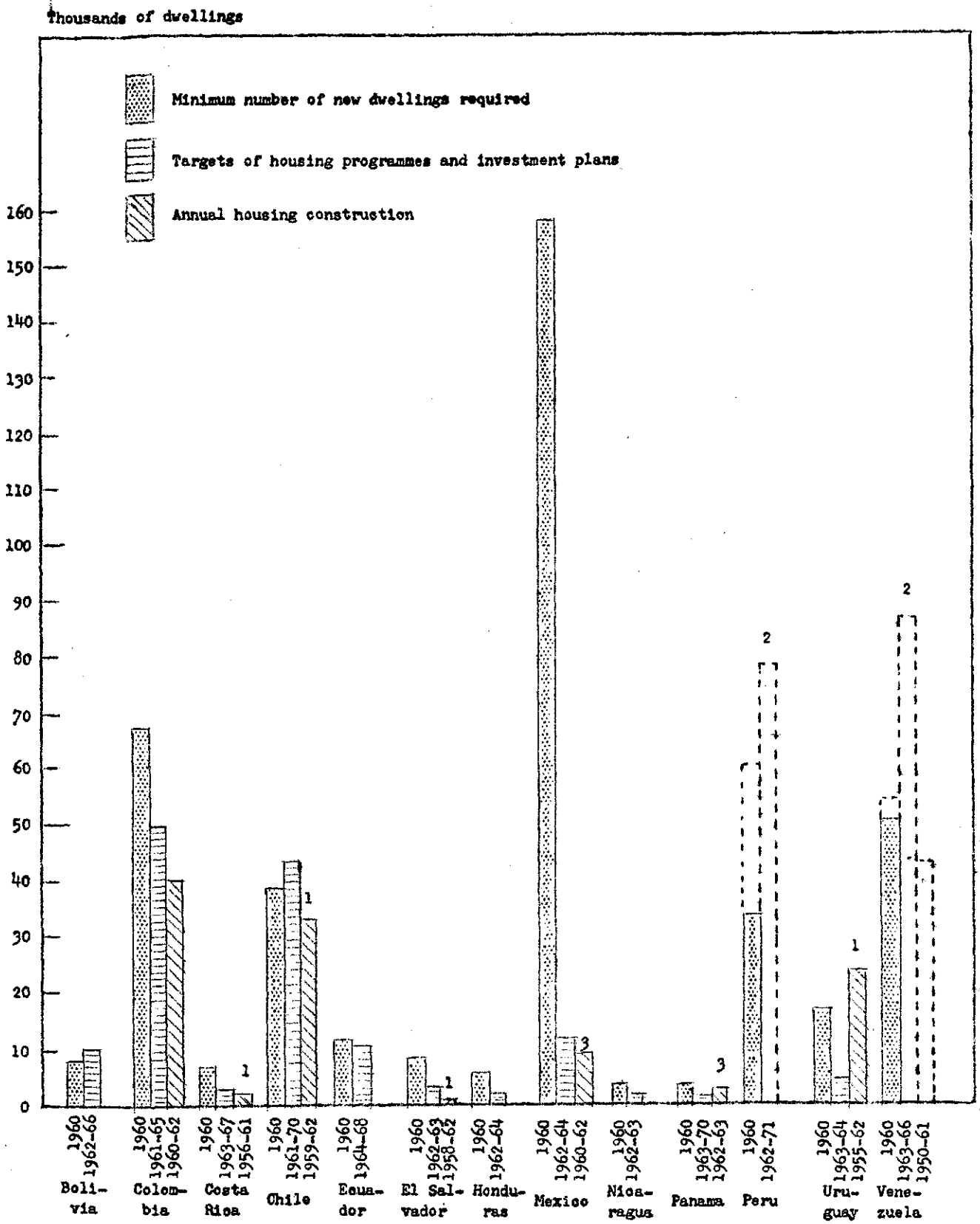
j/ Housing units built throughout the country. Provisional estimate based on national housing sample.

k/ Republic of Venezuela, Informe Vivienda, submitted to IA-ECOSOC, July 1963. Comprising housing units built throughout the country.

/Figure II

Figure II

LATIN AMERICA: MINIMUM NUMBER OF NEW DWELLINGS REQUIRED, AND TARGETS OF PROGRAMMES AND PLANS FOR HOUSING INVESTMENT AND AVERAGE ANNUAL CONSTRUCTION FIGURES, IN URBAN AREAS, ABOUT 1960-65



In all cases the figures represent annual averages.

1. Covers all dwellings built - no separate data are available for urban construction.
2. Total requirements and targets for both urban and rural areas.
3. Relates to all dwellings built by the public sector.

/Colombia and

Colombia and Ecuador the programme objectives fall short of minimum housing needs as estimated by ECLA, so that even if they are fulfilled, the housing situation will not have been stabilized.

The investment plans of Costa Rica, El Salvador, Honduras, Nicaragua Panama and Uruguay envisage the satisfaction, by building carried out with the direct intervention of the public sector, of approximately 25 to 35 per cent of new housing requirements in the urban areas. In Mexico the plan covers only 7.5 per cent of minimum housing needs.

It has been noted that, when the execution of large-scale housing projects is entrusted to various institutions, care has not always been taken to ensure co-ordination between the different projects, and this has in some instances created rivalry and antagonism between the national institutions involved. In addition, the desire to lose no time in carrying out projects financed by foreign aid has led to difficulties with regard to selecting sites in conformity with regional and urban development plans, the preparation of which is greatly behindhand in all countries. For this reason, problems have not infrequently arisen from lack of co-ordination between housing construction, on the one hand, and, on the other, the installation of communal water and sewage services, as well as the establishment of medical, educational and commercial facilities. It has also been observable that over-concentration of new dwellings in areas previously uninhabited or sparsely populated has given rise to serious problems in respect of community organization, the provision of local shopping, educational and other facilities, transport, etc.

It is hoped that the effective incorporation of the various housing projects into the national programmes and the creation of housing institutions to centralize and co-ordinate the preparation and execution of such programmes in each country will lead to the prevention or correction of many of the shortcomings noted such as lack of co-ordination between the various participating agencies, inappropriate choice of building sites, undue multiplication of formalities, inefficient selection of prospective occupants, and so forth.

III. FINANCING OF HOUSING

The period 1960-63 was marked by three significant developments as regards the financing of housing: a decline in the importance of the traditional mortgage credit systems, based on the sale of certificates, bonds and securities on national capital markets, as sources of finance for housing; the creation and expansion of savings and loan systems based on mutual benefit associations; and the allocation of funds by the United States Government to assist the formation of national housing funds in the Latin American countries.

1. Internal sources of financing

As is pointed out elsewhere in the present study, the period 1960-63 witnessed in many countries an intensification of the inflation that has become chronic in Latin America, and has particularly affected the mortgage banks; it is common knowledge that inflation operates in favour of the mortgager, and discourages investment, especially the long-term investment at low rates of interest required for housing. Moreover, through the banking institutions Governments channelled funds towards the more dynamic sectors of the economy, and residential building had obviously nothing to gain by this process. It is thus understandable that in Latin America, as previously in Europe and the United States, new institutions should have had to be created for the purpose of tapping savings and granting loans for house purchase.

There are two different aspects of the financing of housing: financing of the building or production of dwellings, and financing of house purchase. For the former, short-term credits are needed, and their volume is closely related to the national capacity to save and to the increase in the gross product. In the Latin American countries, annual investment in housing, including expenditure on the construction of new dwellings and the maintenance of existing units in a good state of repair, has traditionally represented about 20 per cent of total investment in fixed capital (see table 8). Gross fixed capital formation has also accounted for about 20 per cent of the gross domestic product and total investment in housing

/Table 8

Table 8

LATIN AMERICA: NATIONAL INVESTMENT IN HOUSING AS A PERCENTAGE OF THE GROSS DOMESTIC PRODUCT AND OF TOTAL INVESTMENT; PUBLIC EXPENDITURE IN HOUSING AS A PERCENTAGE OF TOTAL PUBLIC EXPENDITURE, PER CAPITA DOMESTIC INCOME; CHARACTERISTICS OF RECIPIENT FAMILIES AND OF HOUSING UNITS TO BE BUILT WITH LOANS FROM THE INTER-AMERICAN DEVELOPMENT BANK: 1960-63

Country	Year	National investment in housing as a percentage of: a/		Public expenditure in housing as a percentage of total public expenditure b/	1961 per capita income level (current dollars) c/	IDB agreements (dollars) d/			
		Gross domestic product	Gross fixed investment			Date	Annual income of families receiving loans	Housing units financed by loans: Total average cost per housing unit	Housing units financed by loans: Total cost per m2
Argentina	1962-63	...	...	2.8	799.0	1963	1 800-2 400	3 950	60.00-70.00
Bolivia	-	...	...	...	122.3	-	...	1 400	20.00-30.00
Brazil	-	...	...	...	374.6	-	up to four times the minimum wage	830	11.00
Colombia	1962	...	...	4.2	373.4	1962	366-2 200	2 110	18.40-57.20
Colombia	1953	2.7	...	...					
Costa Rica	1960-62	2.4e/	15.0e/	4.6	361.6	1961	648-1 440	2 707	38.00
Cuba	1957-58	3.5	20.2	...	516.0	-	-	-	-
Chile	1961-70	...	18.1f/	...	452.9	1962	225	2 515	32.00
Chile	1960-61	...	...	6.1		1962	...	3 346	43.57
Chile	1954	3.3	...	...		1963	1 560-1 980	3 459	43.00
Ecuador	1961-62	...	...	1.6	222.7	1962	up to 900	2 222	...
Ecuador	1960-62	2.0	13.3	...					
El Salvador	1962	...	...	3.7	267.5	1962	576-1 536	2 260	...
Guatemala	1961-64	...	...	1.6	257.7	1962	480-1 680	1 729-2 500	20.00
Haiti	1962	...	...	1.5	149.2		-	-	-
Honduras	1960-61	3.6	30.1	...	251.7	-	660-1 560	1 912	51.00
Honduras	1962	...	...	0.1					
Mexico	1960	...	...	4.3	415.4	-	...	...	...
Mexico	1955	2.4	...	...					
Nicaragua	1961-62	...	...	0.3	288.4	1962	428-2 200g/	2 732	40.00
Panama	-	...	...	...	371.0	1961	800-2 400	2 950-3 240	43.00-46.00
Paraguay	-	...	...	...	193.2	-	-	-	-
Peru	1961	...	...	7.7	268.5	1961	355-1 120	...	26.50
Peru						1962	1 560	3 364	37.50
Dominican Republic	-	...	...	...	313.2	1963	360-2 160	1 000-1 640h/	15.00-40.00h/
Uruguay	1960-61	...	...	1.6	560.9	-	660-2 280	...	40.00-63.00
Venezuela	1960-62	1.6	9.9	...	644.5	1961	550-800	1 300i/	15.00i/
	1962	...	...	1.5		1962	715-2 700	2 613	65.00

a/ Source: United Nations, ST/ECLA/CONF.9/L.11 and Statistical Bulletin for Latin America, Vol. 1, No. 1.

b/ Source: Inter-American Development Bank, second (1962) and third (1963) Annual Report of the Social Progress Trust Fund.

c/ Source; ECLA, The economic development of Latin America in the post-war period (E/CN.12/659/Add.1), Vol II, 7 April 1963.

d/ Source: Inter-American Development Bank, information supplied by the Department of Operations of the Social Progress Trust Fund on its Housing Programme, as at 30 June 1963.

e/ Source: Instituto Nacional de Vivienda y Urbanismo, Diagnóstico Preliminar del Sector Vivienda, San José, Costa Rica, April 1964.

f/ Source: Caja Central de Ahorro y Préstamos, El Sistema de Ahorro y Préstamos en Chile, 1963

g/ Sixty additional housing units are intended for persons with a maximum income of 3 000 dollars.

h/ The first figure corresponds to rural, and the second to urban housing units.

i/ Rural housing units.

has corresponded to 2-6 per cent of the gross domestic product. Broadly speaking, it is estimated that increases in investment in housing should be proportional to increments in the gross product; but it should be noted that small percentage variations imply considerable fluctuations in the number of housing units built. Even if the traditional allocation of resources to the sector is maintained, the number of units built can be substantially increased if investment is channelled towards the construction of low-cost and minimum-standard dwellings.

The financing of house purchase requires long-term credits; it also depends on the capacity to pay of the households concerned - determined by their income levels and consumption patterns - and the availability of funds for the purpose. To serve this end, the following devices have been adopted in addition to the traditional mortgage systems: compulsory savings and loan systems, instituted by means of agreements establishing the right to obtain a loan within a fixed period of time, as in the cases of Mexico and Chile (CORVI); voluntary savings and loan systems, similar to those operated by the savings and loan associations in the United States, where savers are not under any obligation to take out a loan; and savings and loan corporations based on shareholding. Several of these systems have been operating simultaneously in some countries.

During the period 1960-63, as previously stated, the Governments of the region paid great attention to the formation of national funds to be used for granting long-term house purchase credits. For this purpose, systems for the tapping of voluntary private savings were established, legislation was introduced covering institutional and compulsory savings, and provision was made for government contributions to the funds in question. Foreign loans were also used as an essential element in the inauguration of these national housing funds, i.e. as seed capital.

In the creation of national housing funds, there have been two stimulating factors and two principal obstacles. Of the former, the first that may be mentioned is the keen interest indubitably evidenced by members of that population sector which has attained a certain cultural and economic level in acquiring a house of their own, and their consequent readiness to make all kinds of sacrifices to gain this end. A second

/factor has

factor has been the conviction on the part of governments that it is necessary to encourage habits of saving among the population at large.

The two great obstacles have been inflation and the low income levels of the bulk of the population. In order to offset the first of these factors, savings adjustment systems have been established; to obviate the second difficulty, attempts have been made to adjust the prices of the dwellings built to the capacity to pay of the households concerned. It is understandable, and experience has shown it to be the case in many countries, that when a rapid inflationary process exists any national housing fund will necessarily depreciate unless it is established on a basis of constant monetary values. This was done in Chile, where a system of savings and loans for housing was organized on the basis of contributions adjustable in accordance with a procedure based essentially on fluctuations in the index of industrial salaries and wages, within the limits set by the fluctuations of the consumer price index.[46] Similar adjustment systems have been incorporated into the legislation of other Latin American countries (Ecuador and Argentina), but have not yet been put into operation.

The theoretical bases for the establishment of adjustable savings and loan systems, and the practical difficulties in the way, have been discussed at various national and regional meetings, notably the first and second inter-American meetings on savings and loans held at Lima in 1962,[47] and at Santiago in January 1964,[48] and the V Congreso Argentino de la Vivienda, held at Buenos Aires in November 1963.

46/ Elementos del Plan Habitacional de Chile con especial referencia al financiamiento mediante un sistema de ahorros y préstamos reajustables (ST/ECLA/CONF.9/L.18), 1962; Caja Central de Ahorros y Préstamos, El sistema de ahorro y préstamo en Chile, Santiago, Chile, 1963, Chapter Two.

47/ Inter-American Development Bank, Agency for International Development and United States National League of Insurance Savings Associations, First Inter-American Meeting on Savings and Loans, Lima, Peru, 20-25 January 1963.

48/ Provisional report of the Second Inter-American Meeting on Savings and Loans, Santiago, Chile, 19-23 January 1964.

/At the

At the Second Inter-American Meeting on Savings and Loans, a resolution was adopted pointing out the need to offset the rise in building costs by means of an adjustment system or other financial mechanisms: "In countries where the rate of inflation reaches figures significant enough to distort the development process, financial adjustment mechanisms to cushion the impact of devaluation must be introduced in savings and loan operations". On this occasion, stress was laid on the serious risk of indirect subsidies to borrowers under such systems, especially in the case of long-term loans financed with hard currency.

It is of interest to note that since the establishment of the Chilean system in 1961, it has succeeded, during a two-year period when high rates of inflation prevailed (the consumer price index for the city of Santiago rose by 9.7 per cent, 27.7 per cent and 45.4 per cent in the years 1961, 1962 and 1963 respectively, and dollar quotations on the free market climbed from 1.05 escudos at the beginning of 1961 to 3.03 escudos at the end of 1963), in attracting about 63,000 savers, and has granted loans for the purchase of approximately 11,000 housing units.

Although savings and loan systems have been able to channel considerable sums in savings into housing, and have given an effective stimulus to residential building, a great many of the savers belong to sectors of the population enjoying relatively high incomes, so that the prices of the new dwellings whose building or purchase has been financed are also high. This fact, all too obvious in the various countries concerned, has given rise to efforts to re-direct loans towards the middle and lower income sectors. In addition, there was at first a relative lack of co-ordination between savings and loan systems and the architectural and engineering services of the housing institutions, and cases have been known of indifference or incompetence as regards promoting the reduction of building costs.

The effort to create national funds for the financing of house purchase by means of long-term loans has been only very recently initiated, and it is not possible to assess the results so far achieved. It has been noted, however, that in some countries insufficient care has been taken to ensure total recovery and reinvestment of capital, which involves a serious risk that the programmes may be suspended as a result of decapitalization.

/Finally, it

Finally, it should be pointed out that financing systems for housing are designed to serve that sector of the population whose incomes are above certain minimum levels; that is, the sector whose members are in a position to service the debt incurred for the purchase of a housing unit meeting minimum requirements. To cater for the needs of the population groups below this level, various systems of direct and indirect subsidies and welfare services have been established, and these are reviewed in another section of the present study.

With regard to the efforts made to channel resources towards the construction of low-cost housing, the experience of the Latin American countries has varied widely. In all of them, the basic aim has been to set limits to the number of square metres per unit and to average building costs per square metre in the case of dwellings built under national housing programmes. As regards housing projects financed by loans from the Social Progress Trust Fund, average prices per unit range from 830 dollars in Brazil to 3,950 dollars in Argentina (see again table 8). These dwellings are intended for families with income levels varying between 30 and 215 dollars monthly. In view of the characteristics of city dwellings built up to the end of 1950, the limits thus imposed constitute manifest progress as regards the re-direction of resources towards low-cost housing. In relation to the average income levels prevailing in the capital cities, however, it would appear that the foregoing prices are still too high.

During the period 1960-63, some of the Latin American countries carried out studies on the distribution of private households by income levels, and on their payment capacity. In this connexion, special mention may be made of the studies prepared in Argentina,[49] Chile,[50] Colombia,[51]

49/ J.P. Bonta, La financiación de la vivienda en relación a los niveles de ingreso de la población en la capital federal, Argentina, November 1963.

50/ Corporación de la Vivienda (CORVI), Departamento de Planeamiento y Estudios Económicos, 1962-1964: Segundo Plan Trienal, Santiago, Chile, 1961; Antonio Iabadía (Departamento de Planeamiento y Estudios Económicos de la Corporación de la Vivienda), La vivienda de interés social en el Plan Habitacional de Chile, May 1963.

51/ Ministry of Development (Ministerio de Fomento), Sistema de ahorro y préstamo para la vivienda familiar económica, Bogotá, Colombia, 1962.

/Costa Rica,

Costa Rica, Mexico,[52] Peru,[53] Uruguay and Venezuela. Information on this subject is of basic importance for the establishment of satisfactory housing programmes, and in 1963, therefore, ECLA and IA-ECOSOC recommended that studies of this kind be undertaken. In particular, IA-ECOSOC recommended to Governments that they "conduct preliminary studies for low-cost housing programmes, dealing particularly with the distribution of family income and expenses, in order to relate payment capacity to the cost of the dwellings assigned, and that they earmark funds for pre-investment studies".[54]

2. Foreign financial assistance for housing

One fundamental change which has done much to promote house-building in Latin America has been the establishment of special funds for the external financing of housing programmes. It will be remembered that, until 1960, the only external source of finance for housing programmes was the International Bank for Reconstruction and Development (as regards the development of the building materials industry) and the Development Loan Fund, established by the Government of the United States. In addition, in 1961 the United States Government set up the Social Progress Trust Fund, for the administration of which IDB was made responsible, and the Development Loan Fund was incorporated in the resources of AID, which also received fresh contributions for housing purposes. A capital sum of 250 million dollars was thus amassed for housing loans, and this gave considerable encouragement to residential building.

52/ Instituto Nacional de la Vivienda, Investigación nacional de la vivienda mexicana, 1961-1962, Mexico, D.F., 1963.

53/ Junta Nacional de la Vivienda, Asesoría de Planificación, Crédito y capacidad de pago por grupos de ingresos, Lima, Peru, 1963.

54/ Final report of the Second Annual Meeting of the Inter-American Economic and Social Council at the Ministerial Level (OEA/Ser.H/X.4-CIES/580), Sao Paulo, Brazil, 6 December 1963.

/More recently,

More recently, the World Food Programme of the United Nations established a new source of external financing for housing, to which the Latin American countries have not yet resorted. Up to the end of 1963, only Colombia had submitted an application to this institution for financial assistance for a housing project.

Among the effective and direct results of external financial aid have been the remarkable increase in the number of dwellings built in Chile, Colombia and Costa Rica, and the establishment of private savings and loan systems for housing by means of the formation of savings and loan associations or mutual benefit societies in Chile, the Dominican Republic, Ecuador, Peru and Venezuela. AID loans were largely used, during the period under discussion, to support the creation of national savings and loan systems constituted by savings and loan associations or mutual benefit societies, under the supervision and with the backing of a housing fund or bank in each country.

IDB loans in the years 1961 and 1962 were channelled mainly towards the financing of large-scale low-cost housing projects for households in the middle income groups.

It is estimated that the funds deriving from loan agreements with IDB will permit the building of some 190,000 dwellings in the region as a whole in the space of approximately 2 or 3 years (see table 9). If this figure is compared with minimum annual requirements in respect of new housing in Latin America (see again table 7), which are in the neighbourhood of 1,140,000 units (785,000 in urban areas and 355,000 in rural areas), the number of dwellings financed by external aid appears small in relation to demand; but if it is borne in mind that the object of these loans was to initiate the creation of a fund to finance housing in each country, the amounts they represented appear considerable. Indeed, in some cases they were higher than was warranted by the ability of the institutions concerned to utilize the funds within the period allotted, as is shown by the data on the progress of the execution of the programmes (see again table 9).

/Table 9

Table 9

LATIN AMERICA: HOUSING LOANS BY THE SOCIAL PROGRESS TRUST FUND (INTER-AMERICAN DEVELOPMENT BANK) APPROVED IN 1961, 1962 AND 1963, AND USE MADE OF THESE RESOURCES UP TO 31 DECEMBER 1963

Country	Agreement	IDB housing loans			Time interval between date of agreement and 31-XII-1963 (years)	Drawings against loans up to 31 December 1963		Index of expenditure efficiency a/	Housing units programmed				Indexes of attainment of physical targets b/			
		Date of signature of agreement	Amount (thousands of dollars)	Housing units to be built		Amount (thousands of dollars)	Percentage		Total	Completed	Under construction	Projected	Programming	Execution	Annual volume (number of housing units) Programmed	Annual volume (number of housing units) Built
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Argentina	Banco Hipotecario Nacional	24-I-1963	30 000	15 300	0.92	2 600.0	8.7	18.8	...	...	...	...	...	...	...	...
Bolivia	Corporación Boliviana de Fomento	-	4 000	3 870	-	-	-	-	-	-	-	-	-	-	-	-
Brazil	Banco do Nordeste do Brazil, S.A.	-	3 850	8 500	-	-	-	-	-	-	-	-	-	-	-	-
Chile	Corporación de Fomento de la Producción y Corporación de Reforma Agraria	2-V-1962	1 268	504	1.67	150.0	11.8	14.2	738	57	59	622	175.4	13.5	442	34
	Caja Central de Ahorros y Préstamos	13-VI-1962	5 000	2 300	1.54	3 249.9	65.0	84.4	3 202	451	1 677	1 074	180.8	25.5	2 079	293
	Sociedad Promotora de Viviendas Económicas Ltda. y Cía. C.P.A.	22-I-1963	2 000	1 900	0.92	492.5	24.6	53.5	1 188	50	602	536	135.9	5.7	1 291	54
	Corporación de la Vivienda	-	2 000	2 400	-	-	-	-	-	-	-	-	-	-	-	-
Colombia	Instituto de Crédito Territorial	2-II-1962	15 200	12 950	1.92	8 941.0	58.8	61.3	13 000	6 998	3 186	816	104.6	72.4	6 771	4 686
Costa Rica	Instituto Nacional de Vivienda y Urbanismo de Costa Rica	31-X-1961	3 500	5 725	2.17	3 499.7	100.0	92.2	4 258	4 128	130	-	68.5	66.5	1 962	1 902
Cuba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ecuador	Banco Ecuatoriano de la Vivienda	23-VII-1962	10 600	9 100c/	1.42	1 016.7	9.6	13.5	611	8	168	435	9.5	0.1	430	6
El Salvador	Instituto de Vivienda Urbana (IVU)	7-VI-1962	6 100	5 000	1.58	2 973.8	48.8	61.7	2 028	1 712	260	56	51.3	43.3	1 284	1 084
Guatemala	Banco de Guatemala	1-X-1962	5 300	5 260	1.25	1.4	0.0	0.0	482	0	182	300	14.7	-	386	-
Haiti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Honduras	Instituto de Vivienda	-	1 000	716	-	-	-	-	-	-	-	-	-	-	-	-
Mexico d/	Nacional Financiera, S.A.	-	10 000	23 000	-	-	-	-	-	-	-	-	-	-	-	-
Nicaragua e/	Instituto Nicaragüense de la Vivienda	2-VIII-1962	5 200	2 850	1.42	3 663.2	58.9	83.0	2 335	1 052	657	626	114.0	51.5	1 644	741
Panama	Instituto de Vivienda y Urbanismo	22-VIII-1961	7 600	3 000	2.33	6 037.2	79.4	68.2	2 681	1 645	825	211	76.7	47.1	1 151	706
Paraguay	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Peru f/	Republic of Peru	24-XI-1961	22 800	35 200	2.08	8 866.5	38.9	37.4	20 090	6 394	7 929	5 767	54.9	17.5	9 659	3 074
Peru	Asociación Mutual de Crédito para la Vivienda "El Pueblo"	1-V-1962	1 000	400	1.67	736.3	73.6	88.2	452	318	134	-	135.3	95.2	271	190
Dominican Republic g/	Government of the Dominican Republic	28-II-1963	3 500	5 000	0.83	42.4	1.2	2.9	238	0	238	-	11.5	-	287	-
Uruguay	Republic of Uruguay	21-V-1963	8 000	4 100	0.58	0.0	0.0	0.0	0	0	0	0	-	-	-	-
	Banco obrero	15-XI-1961	12 000	35 500	2.13	6 485.9	54.0	50.8	15 170	12 070	3 100	-	40.1	31.9	7 122	5 667
	Banco obrero	8-VI-1962	10 000	5 710	1.58	1 000.0	10.0	12.7	5 701	676	1 610	3 415	126.4	15.0	3 608	428
Total		-	169 918	188 285	1.53	49 156.5	28.9	-	72 174	37 559	20 757	13 858	-	-	-	-

Source: Inter-American Development Bank, Social Progress Trust Fund. Third Annual Report 1963.

a/ Column (7) = $\frac{\text{Column (5) x (2) x 100}}{\text{Column (4) x Column (2)}}$; b/ Column (12) = $\frac{\text{Column (8) x 2 x 100}}{\text{Column (4) x Column (3)}}$; Column (13) = $\frac{\text{Column (9) x 2 x 100}}{\text{Column (4) x Column (3)}}$; Column (14) = $\frac{\text{Column (8)}}{\text{Column (4)}}$; Column (15) = $\frac{\text{Column (9)}}{\text{Column (4)}}$.

c/ Comprising 7 600 housing units built, and 1 500 repaired or completed. d/ There is also a loan of 5 million dollars, approved on 20 June 1963, for the purpose, inter alia, of building 4 300 housing units for the agricultural sector. e/ There is also a loan of 2 500 000 dollars, approved on 14 June 1962, for the purpose, inter alia, of building 410 housing units for the agricultural sector. f/ There is also a loan of 1 million dollars, approved on 19 October 1961, for the purpose, inter alia, of building 600 housing units.
g/ There is also a loan of 3 million dollars, approved on 23 August 1962, for the purpose, inter alia, of building 350 housing units for the agricultural sector.

/In its

In its report to IA-ECOSOC on its second meeting, the Housing Group of Special Committee VI made the following observation with reference to external aid for housing:[55] "Although the total amount of these loans, that is, 247,750,000 dollars, represents considerable progress in external aid for housing, disbursement has been very slow. AID has disbursed 10 per cent of its loans, while IDB has disbursed only 9 per cent.[56] This situation has greatly delayed the development of programmes in most of the countries."

The Group then formulated the following recommendation to IA-ECOSOC:

"WHEREAS:

1. For several reasons, including rigid operating systems, international financing agencies and Governments have occasionally failed to act with the flexibility required by low-cost housing programmes;

2. Although such policies have been modified to some extent, this has not been done with the speed required by the programmes already under way; and

3. It is necessary to ensure fulfilment of the goals set forth in the Act of Bogotá and in the Charter of Punta del Este with reference to low-cost housing;

"RECOMMENDS:

1. That IA-ECOSOC recommend that the international credit agencies undertake an immediate review of their operating systems, with the help of an advisory work group composed of special officials from the borrowing countries; to this end, the countries concerned should submit in advance specific documentation on the points to be considered;

2. That IA-ECOSOC instruct the General Secretariat of OAS to promote co-ordination with the international credit institutions, particularly the Agency for International Development (AID) and the Inter-American Development Bank (IDB)."

55/ Op.cit., p.23.

56/ "Up to 30 June 1963, IDB had granted 157.9 million dollars in housing loans and disbursed 20 per cent, or 31.9 million dollars, indicating some improvement in this situation. A similar increase is noted in AID disbursements."

/It is

It is estimated that the housing loans granted by the Inter-American Development Bank in 1961-63, which totalled approximately 170 million dollars, will provide for the building of some 190,000 dwellings (see again table 9). But the utilization of these resources has been slow, as Special Committee VI pointed out. Up to 31 December 1963, drawings against such loans had amounted to about 49 million dollars, i.e., 28.9 per cent over an average period of 1.5 years. The statistical indicators given in columns 7, 12 and 13 of table 9 show the percentage utilization of external resources, in the space of two years, on the basis of the operations registered up to 31 December 1963. There are considerable variations in these operations from one country to another, and even within the same country, as regards the agreements concluded. The utilization of the resources in question in the two-year period (column 7) is estimated at less than 20 per cent in the case of those supplied under agreements with Argentina, Chile (CORA and CORFO), the Dominican Republic, Ecuador, Guatemala, Uruguay and Venezuela (Banco Obrero, 8 June 1962). In other instances, utilization is expected to exceed 80 per cent; this applies to the agreements with Chile (Caja Central de Ahorros y Préstamos), Costa Rica, Nicaragua and Peru (Asociación Mutual de Crédito para la Vivienda "El Pueblo"). The progress made towards attainment of the physical targets established in the agreements (see again table 9, columns 12 and 14) also varies greatly. While programming has undeniably been adequate in most cases, it is equally true that the implementation of the programmes, measured by the number of dwellings completed, has been unexpectedly slow.

On the basis of the statistics to hand, it may be concluded that full advantage is not being taken of the external resources available for housing; in consequence, there is an immediate possibility of expediting the execution of investment plans for housing, by the application of resources already available.

/3. Conclusions

3. Conclusions

During the period 1960-63 an effective stimulus was given to house-building in fifteen countries of the region by means of programmes and investment plans for the execution of which external assistance was available. The Social Progress Trust Fund (through the Inter-American Development Bank) granted loans totalling 170 million dollars, which will help to build some 190,000 dwellings. In addition, AID granted loans and made donations amounting to about 102 million dollars. Although the initial impact of these programmes is already evident in the recipient countries, it is still too early to appreciate their real effect. In the Latin American countries the time that elapses between the allocation of funds for building and the completion of the projects in question is more than a year; and since the majority of the foreign loans were granted in 1962, by 31 December 1963 it was not yet possible to evaluate the development of these programmes, some of which were only just being initiated. However, the situation with regard to housing programmes and plans in the region, as at 31 December 1963, may be summarized as follows:

(a) Only six countries in the region had formulated national housing programmes as part of their national economic development plans. Of these, only two programmes were fully under way, and none had been able to satisfy the minimum building requirements entailed in providing dwellings for the new households formed each year and gradually replacing existing housing units. However, in the two countries referred to, the volume of residential building had more than doubled in relation to the period preceding the initiation of the programmes;

(b) In eleven other countries, short-term investment projects had been prepared, and had reached varying stages of development. The targets envisaged in these projects signify the construction of a certain number of urban dwellings, to satisfy approximately 25-35 per cent of minimum housing needs, except in the case of Mexico, where the programme aims at meeting only 7.5 per cent of national housing requirements;

(c) In the early stages of the execution of the investment plans, certain shortcomings have been noted which it is important to correct:

/undue slowness

undue slowness in the preparation and execution of projects; building costs exceeding those appropriate to the middle income sectors of the population, and higher than those originally contemplated; lack of co-ordination with the parallel development of community services; time-lags in physical and regional planning, frequently resulting in the arbitrary selection of building sites, without due regard to the economic and social integration of the future occupants and the development of community services; and uncertainty as to the continuity of housing plans;

(d) Most countries have been very slow to take advantage of foreign aid. It should be possible to intensify the construction of dwellings in the near future, through more efficient utilization of the resources deriving from external financial assistance that are already available for use.

IV. RURAL HOUSING

The housing problem is well known to be far more acute in the rural environment than in urban areas. Clearly, moreover, since 50 per cent of the Latin American population lives in centres with fewer than two thousand inhabitants, a major proportion of the housing deficit is concentrated in the countryside. Yet the housing problem is less arresting in rural than in urban areas, for a great many reasons, deriving mainly from the cultural differences between the urban and rural populations and from the rapid growth of the large urban centres as a result of immigration.

It should be pointed out here that the significance of the term rural areas is not always the same. Thus, for example, for the purposes of population and housing censuses in the region, the rural population is taken to be that living in places with fewer than 2,000, 1,500 or 1,000 inhabitants; if the town concerned is the "cabecera" (administrative centre) of a "municipio", it is regarded as urban. In the ten countries for which recent census data are available, the rural population ranges from 33.5 per cent of the total in Chile to 69.5 per cent in the Dominican Republic (see table 10), exceeding 50 per cent in all the countries except Chile, Mexico and Venezuela.

/Table 10

Table 10

SELECTED LATIN AMERICAN COUNTRIES: TOTAL POPULATION AND PERCENTAGE OF URBAN AND RURAL POPULATION, ACCORDING TO PROVISIONAL FINDINGS OF CENSUSES TAKEN IN ABOUT 1960

Country	Date of census	Population (thousands)			Percentage of total population	
		Total	Urban	Rural	Urban	Rural
Brazil	1 - IX - 1960	70 967	31 991	38 976	45.1	54.9
Costa Rica	1 - IV - 1963	1 325	457	869	34.5	65.5
Chile	29 - XI - 1960	7 375	4 903	2 473	66.5	33.5
El Salvador	1 - V - 1961	2 511	980	1 531	39.0	61.0
Mexico	8 - VI - 1960	34 923	17 705	17 218	50.7	49.3
Panama	1 - XII - 1960	1 076	446	629	41.5	58.5
Paraguay	14 - X - 1962	1 817	643	1 174	35.4	64.6
Peru	2 - VII - 1961	10 365	4 878	5 487	47.1	52.9
Dominican Republic	7 - VIII - 1960	3 014	918	2 096	30.5	69.5
Venezuela	26 - II - 1961	7 524	4 705	2 819	62.5	37.5

Source: ECLA, Economic Bulletin for Latin America, Vol. VIII, N° 1, Statistical Supplement, table 1.C.

/In the

In the study of rural housing it must be borne in mind that in every Latin American country there is a considerable proportion of dispersed population chiefly engaged in agriculture. In table 11 the following percentages of dispersed population are shown: Argentina (1947), 29.8; Brazil (1960), 55.0; Chile (1952), 46.8; Costa Rica (1950), 66.5; Cuba (1953), 46.4; Dominican Republic (1950), 76.2; Ecuador (1950), 71.5; El Salvador (1950), 63.5; Guatemala (1950), 69.0; Haiti (1950), 87.8; Honduras (1959), 69.0; Nicaragua (1950), 65.1; Panama (1950), 53.6; and Paraguay (1950), 65.4. These figures reveal the numerical importance of the dispersed rural population in Latin America and of the problems by which it is affected.

Rural housing units in Latin America are very unsatisfactory. Although the impression that they are built of rustic materials - mud, straw, cane, stones, etc. - is often exaggerated, it cannot be denied that a high proportion of them is below standard. According to the data presented in table 12, in 1950, 70 per cent or more of the total number of rural housing units in Honduras, Panama, Paraguay and Venezuela had earthen floors. On an average, rural housing units are smaller than those in urban areas, and consequently overcrowding (number of persons per room) is even worse than in the urban environment; the proportion of housing units supplied with piped water is very low (in 1960, only in Cuba, Uruguay and Venezuela did it exceed 10 per cent), and sanitary facilities are also few and far between.[57]

The situation in Peru is illustrative, although it cannot be regarded as representative, of that existing in the other Latin American countries. According to the 1961 census, 39 per cent of rural housing units in that country consisted of a single room, and 29 per cent, of two; 44 per cent of the total number of housing units showed a rate of occupancy of three or more persons per room; the lack of windows and lighting are common features in a large sector of the country; and about 70 per cent of the

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57/ For detailed statistical data, see ECLA, Statistical evaluation of housing conditions, existing deficits and future housing requirements in the Latin American countries (ST/ECLA/CONF.19/L.10).

/Table 11

Table 11

DISTRIBUTION OF POPULATION, BY SIZE OF LOCALITY

Country	Year of census	Total population (thousands)	Locality size: 100 000 inhabitants and over	50 000-99 999 inhabitants	20 000-49 999 inhabitants	10 000-19 999 inhabitants	Under 10 000 inhabitants	Not in localities
			Percentages					
Argentina	1947	15 894	37.2	4.9	6.2	4.4	17.5	29.8
Bolivia	1950	3 019	10.6	...	...	...	...	...
Brazil	1960	70 967	18.8	4.2	5.1	4.2	12.7	55.0
Chile	1952	5 933	28.5	6.1	7.9	6.2	4.5	46.8
Colombia	1951	11 548	17.8	7.8	20.2	29.6	24.6	-
Costa Rica	1950	801	17.5a/	-	-	7.9	8.1	66.5
Cuba	1953	5 829	21.9	-------- 12.8b/ --------		5.2	12.7	46.4
Dominican Republic	1950	2 136	8.5	2.6	-	4.9	7.8	76.2
	1960	3 014	12.2	...	...	...	...	...
Ecuador	1950	3 203	14.6	-	3.2	3.5	7.2	71.5
El Salvador	1950	1 856	8.7	2.8	1.4	4.4	19.2	63.5
Guatemala	1950	2 791	10.2	-	1.0	1.3	18.5	69.0
Haiti	1950	3 097	4.3	--------- b/ ---------		2.0c/	5.9	87.8
Honduras	1950	1 369	-	5.3	1.5	3.0	21.1	69.0
Mexico	1950	25 791	15.1	--------- 8.9 ---------		4.9	71.1	-
Nicaragua	1950	1 057	10.3	-	4.9	3.8	15.9	65.1
Panama	1950	805	15.9	6.5	-	5.4	18.7	53.6
	1960	1 076	25.4	5.5	2.1	2.3	64.6	-
Paraguay	1950	1 328	15.2	-	-	3.2	16.2	65.4
Peru	1940	7 023d/	7.4	...	...	...	...	...
Uruguay								
Venezuela	1961	7 524	26.9	10.1	10.2	5.8	47.0	-

Source: United Nations, Compendium of Social Statistics: 1963, Statistical Papers, Series K, Nº 2 Table 5.

a/ Marked increase due to expansion of the metropolitan area of San José.
b/ For 25 000-99 999.
c/ For 10 000-24 999.
d/ Includes Indian jungle population, estimated at 350 000, and 465 144 for omissions.

/Table 12

Table 12

PERCENTAGE OF HOUSING UNITS WITH VARIOUS CHARACTERISTICS IN SIX LATIN AMERICAN COUNTRIES ABOUT 1950

Country	Urban housing units as a percentage of total	Percentage of housing units with:		
		Earthen floors	Thatched roofs	Adobe Walls
Argentina	64	23.8	18.1	19.8
Venezuela	49			
Urban		26.4	14.7	-
Rural		83.3	67.0	84.6
Panama	42			
Urban		4.8		
Rural		69.6		
Colombia	38	52.7	46.2	72.3
Paraguay	28	73.6	74.3	-
Honduras	17			
Urban		52.7	6.3	64.6
Rural		89.8	33.8	58.4

Source: Algunos aspectos salientes del desarrollo social de América Latina, Cap. II "Vivienda", provisional text prepared for the General Secretariat of OAS for the Economic and Social Survey of Latin America, 1961.

/population of

population of Peru lives in cane or mud huts.[58] The same shortcomings exist to a greater or lesser extent in all the countries of the region. It is no exaggeration to assert that the majority of the Latin American population lives, even today, in rural conditions which are sometimes absolutely primitive.

It must be recognized that the term "rural housing unit" is not identical with "agricultural housing unit". As was previously pointed out, for census purposes the rural population is taken to be that living in centres where the number of inhabitants falls below 2,000, 1,000, or other limits (according to the country concerned). In rural areas are included housing units both in agricultural districts and in mining centres and small villages or townships, occupied by tradesmen, artisans, government employees, etc. Numerically, however, the agricultural housing unit predominates in the Latin American countries taken as a whole.

It is easy to see that the greater the distance between housing units, the more difficult will it be to give them the benefits of urbanization at reasonable costs. This fact affects the homes of agricultural workers, especially when they have to be scattered over very extensive estates in such a way that the remoter parts of the property can be guarded and tended. Consequently, so long as latifundia exist it will be virtually impossible to provide the dispersed housing units of agricultural workers with urban services, however primary in character. Conversely, on smaller estates, where the housing units are closer together, or on large agricultural properties where the workers are domiciled in compact settlements, the situation is more favourable. The same applies with respect to providing rural areas with such community services as schools, polyclinics, etc., whose installation is only justifiable where there is a sufficient concentration of housing units to finance them.

Broadly speaking, the problem of rural housing is closely linked to agricultural development, and as a result it has peculiar characteristics of its own. It is not a matter of establishing means of financing for the long-term purchase of family dwellings, as in the case of urban housing;

58/ Pan American Union, Housing in Peru, Washington, D.C., 1963, p. 658.

/the agricultural

the agricultural housing unit is actually an essential instrument for the satisfactory farming of landed property. Unquestionably, a wide variety of situations exists, but the most difficult problem consists in helping smallholders to improve their living accommodation within an over-all plan designed to raise their economic and social levels.

The rural housing problem has several common factors. In the first place, house-building is a traditional activity which is very difficult to improve upon owing to a series of circumstances such as dispersed settlements; low income levels; shortage of suitable materials; lack of skilled workers; and the low priority which for cultural reasons is assigned by the inhabitants themselves to the need for better homes. Secondly, it is obvious that the occupants of rural housing units will not feel inclined to take any trouble to improve premises of which they are not the owners. Even among the owners, however, the cultural under-development of the rural population - especially the indigenous groups - deprives the question of improving rural housing in the immediate future of some of its urgency. In this connexion, valuable experience has been acquired during the implementation of the Andean Indian Programme, which is being applied mainly in Bolivia, Ecuador and Peru.

Indubitably, more efficient rural population settlement patterns than those prevailing today, an increase in the proportion of agricultural workers owning land, the raising of cultural levels, and agricultural development in general, all constitute essential requisites for the improvement of rural housing. These aspects of development are discussed elsewhere in the present study.

Despite the significance and gravity of the rural housing problem, efficacious means of tackling it on a large scale have not yet been discovered. The rural housing programme which is being developed by the Government of Venezuela through the División de Vivienda Rural of the Ministerio de Sanidad y Asistencia Social (Ministry of Public Health and Social Welfare) is of wider scope than any other in the region. It is designed to benefit the population living in centres with from 100 to 4,999 inhabitants, for whom 21,000 dwellings have been built in six years

/of work

of work (5,500 were erected in 1962 and 8,500 in 1963). Construction of 12,820 housing units is expected to begin in 1964, and 11,710 are to be completed.

Apart from the very limited number of agricultural settlements that have been developed on the basis of external aid, either spontaneously or as part of an agrarian reform programme, the usual measures in favour of rural housing have been of three kinds: (a) legal measures have been adopted requiring the entrepreneurs who farm large estates to meet certain minimum standard requirements in relation to housing for their workers and employees; (b) tax exemptions designed to encourage house-building have been granted; and (c) technical assistance services have been installed to organize agricultural extension programmes, chiefly for the benefit of smallholders.

The experience of Uruguay and of Chile is illustrative of the foregoing measures.

In Uruguay, the Ley del Estatuto del Trabajador Rural, with its regulatory decrees, assigns to the Executive the function of determining "minimum requisites" for agricultural housing units, and lays it down that in no case can these be wholly or partly used "for storage of any kind". Act No. 2,100, of 27 April 1954, in its turn, deals with the leasing of rural properties, and stipulates that every owner of a rented property must endow it with "quarters for peons", and that the nature or scale of the additions and improvements must "be in reasonable keeping with the real value of the estate" and "with the circumstances in each case"; furthermore, under the terms of Act No. 12,394 of 2 July 1957 (Plan Agropecuario), in the granting of loans, priority must be given to the rural establishments which comply with the injunctions referred to. Lastly, it should be recalled that under the regulations of the 1945 Act, houses should be "hygienic and spacious", and that in no case should the cubic dimensions of their living accomodation be less than 17 metres per person; that partitioning appropriate to the age and sex of the occupants should exist: that a suitable place for meals should be provided; and so forth. For these necessary improvements the owner of the establishment is responsible

/even when

even when it is leased out. Every rural establishment should employ, if possible, at least as many heads of families or persons with dependent relatives as would be consistent with a specific scale that "is graduated in accordance with the assessed value of the establishments". The persons taken into account for these purposes, "provided they work in the establishment and are habitually domiciled there", will be the producer, those of his offspring that have dependent relatives and/or bachelors of over 18 years of age.[59/]

Legislative Decree No. 2, which established the Plan Habitacional de Chile in 1959, made CORVI responsible for "planning and building clusters of low-cost housing units in agricultural areas, for sale to agricultural employees or workers, or to the owners of neighbouring agricultural properties who intend to use them as accomodation for their employees, inquilinos or labourers". To finance these operations, a 5-per-cent tax is levied on profits in the agricultural sector, for the benefit of CORVI. Furthermore, agricultural landowners are under the obligation to declare the number of housing units for workers and "inquilinos" existing on their estates and the number of new units they need to build for the accommodation of the said workers. The funds accruing from the tax referred to can also be drawn upon for loans to agricultural landowners for the purpose of building new rural housing units or enlarging or repairing those already in existence. With the aim of encouraging private investment in such activities, provision was made in the legislative degree cited (No. 2 - Plan Habitacional) for the possibility of securing tax exemption by means of investment in "savings quotas for housing" or by depositing in a savings and loan association an amount equivalent to the tax liability plus an additional 40 per cent. The value of low-cost housing built by agricultural landowners for their "inquilinos" could also be credited against tax liabilities.

59/ See "Desarrollo agrícola y reforma agraria", Desarrollo Económico y Social del Uruguay (OEA/Ser.H/X.4; CIES/327). This document was presented by the Government of Uruguay at the second annual session of the Inter-American Economic and Social Council (São Paulo, October-November 1963).

/The responsibility

The responsibility for these tasks, together with the corresponding resources, were subsequently transferred to the Instituto de la Vivienda Rural, which during the past three years has been concerned in the building of 891 housing units. In the last two years (1962 and 1963) the Corporación de la Reforma Agraria built 476 housing units.

The Corporación de la Vivienda, the Corporación de la Reforma Agraria and the Instituto de la Vivienda Rural are empowered to organize "agricultural villorrios", first making sure of the existence of suitable sources of work for the inhabitants of the hamlet and the availability of indispensable community services.

ANNEX

NATIONAL HOUSING AGENCIES IN LATIN AMERICA

Argentina

Administración Federal de la Vivienda (Federal Housing Administration)

Banco Hipotecario Nacional (National Mortgage Bank)

Caja Federal para las Entidades de Ahorro y Préstamo (Federal Bank for Savings and Loan Associations)

Instituto Argentino de la Vivienda (Argentine Housing Institute)

Bolivia

Comisión Coordinadora de la Vivienda (Co-ordinating Committee on Housing)

Departamento de Vivienda de la Junta de Planeamiento (Housing Department of the Planning Board)

Instituto Nacional de la Vivienda (National Housing Institute)

Brazil

Conselho Federal de Habitação (Federal Housing Council)

Fundação de la Casa Popular (Low-cost Housing Foundation)

Grupo Ejecutivo de Habitação Popular (Low-cost Housing Executive Group)

Chile

Caja Central de Ahorros y Préstamos (Central Savings and Loan Fund)

Comisión Asesora para la Ejecución del Plan Decenal en el Sector Vivienda y Desarrollo Urbano (Advisory Committee for the Execution of the Ten-Year Plan in the Housing and Urban Development Sector)

Corporación de la Vivienda (Housing Corporation)

Instituto de la Vivienda Rural - INVIRU (Rural Housing Institute)

Junta Ejecutiva Plan de Vivienda del Ministerio de OO.PP. (Ministry of Public Works Housing Plan: Executive Board)

Colombia

Banco Central Hipotecario (Central Mortgage Bank)

Banco Hipotecario Popular (People's Mortgage Bank)

Caja de Crédito Agrario (Agrarian, Industrial and Mining Credit Bank)

Instituto de Crédito Territorial (Territorial Credit Institute)

Costa Rica

Instituto Nacional de Vivienda y Urbanismo (National Housing and Urban Planning Institute)

/Cuba

Cuba

Comisión Nacional de Vivienda (National Housing Commission)

Dominican Republic

Banco Nacional de la Vivienda (National Housing Bank)

Instituto de Auxilio y Vivienda, IAV (Housing Assistance Institute)

Instituto Agrario Dominicano (Agrarian Institute of the Dominican Republic)

Instituto Nacional de la Vivienda (National Housing Institute)

Ecuador

Banco Ecuatoriano de la Vivienda (Housing Bank of Ecuador)

Instituto Nacional de la Vivienda (National Housing Institute)

El Salvador

Instituto de Vivienda Urbana (Urban Housing Institute)

Instituto de Colonización Rural (Rural Settlement Institute)

Nacional Financiera de la Vivienda (National Housing Fund)

Guatemala

Instituto Cooperativo Interamericano de la Vivienda (Inter-American Co-operative Housing Institute)

Instituto Nacional de la Vivienda (National Housing Institute)

Honduras

Instituto de la Vivienda (Housing Institute)

Mexico

Banco Hipotecario Nacional Urbano y de OO.PP. (National Urban Mortgage and Public Works Bank)

Instituto Mexicano del Seguro Social (Mexican Social Security Institute)

Instituto Nacional de la Vivienda (National Housing Institute)

Instituto de Seguridad y Servicios Sociales de los Trabajadores al Servicio del Estado (State Workers' Institute of Social Security and Services)

Nicaragua

Instituto Nicaragüense de la Vivienda (Nicaraguan Housing Institute)

Panama

Instituto de Vivienda y Urbanismo (Housing and Urban Planning Institute)

/Paraguay

Paraguay

Instituto Paraguayo de la Vivienda (Paraguayan Housing Institute - in process of organization)

Oficina Nacional de Urbanismo (National Urban Planning Office)

Peru

Banco Nacional de la Vivienda (National Housing Bank)

Junta Nacional de la Vivienda (National Housing Board)

Uruguay

Banco Hipotecario del Uruguay (Departamento Financiero de la Habitación) (Mortgage Bank, Housing Finance Department)

Instituto de Colonización del Ministerio de Agricultura y Ganadería (Ministry of Agriculture, Land Settlement Institute)

Instituto Nacional de Viviendas Económicas (National Low-cost Housing Institute)

Venezuela

Banco Obrero (Labour Bank)

División de Vivienda Rural, Ministerio de Sanidad y Asistencia Social (Ministry of Health and Social Welfare, Rural Housing Division)

Oficina Central de Ahorro y Préstamo (Central Savings and Loan Office)