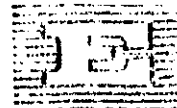


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ANALYSIS OF THE NATIONAL HOUSING PROGRAMMES  
OF FIVE LATIN AMERICAN COUNTRIES

Prepared by the Secretariat of the  
Economic Commission for Latin America

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## 1. Introduction

The present study is based on the information contained in national housing programmes referring to the following countries: Bolivia, Colombia, Peru and Venezuela (for complete references see annex 1). Its purpose is to report in brief outline on the main characteristics of these programmes, namely their relation to national economic development plans; the methods adopted for estimating housing requirements; a comparison between the targets established under national programmes and the estimates of minimum housing requirements prepared by ECLA; the amount of investment projected, and sources of financing; and the institutions responsible for the implementation of the programmes in each country.

### 2. Relation between the national housing programmes of five Latin American countries and their over-all economic development plans

#### (a) Bolivia

The National Economic and Social Development Plan 1962-71 aims at determining the volume of investment required to rescue the economy from its state of stagnation. Apart from the investment and the measures needed to speed up economic development, the Plan provides for the expansion of economic activity to an extent consistent with the necessity of absorbing population increases. It is based on a set of targets directly linked to the living conditions of the population (nutritional levels, housing, health, etc.). Bolivia's national housing programme determines what sums must be invested in order to build enough dwellings to provide for the growth of the population and the gradual replacement of existing accommodation. It forms an integral part of the National Economic and Social Development Plan, and includes specific consideration of the possible sources of financing for housing.

#### (b) Chile

The National Economic Development Programme 1961-70 was conceived as an integrated whole. The targets in respect of housing, sanitary engineering, building of schools and hospitals, road surfacing and public buildings were established as social objectives, not as technical requirements. The basic aim of the plan is to increase the gross domestic product at an annual rate of 5.5 per cent. The construction sector's contribution to the gross domestic

/ product will

product will rise from 1.9 per cent in 1957-59 to 3.4 per cent in 1970. The share of the housing facilities sector will decline from 8.3 per cent in 1957-59 to 6.2 per cent in 1970. Investment in housing under the programme absorbs approximately 18 per cent of domestic investment as a whole and 72 per cent of investment in building.

(c) Colombia

The Over-all Economic and Social Development Plan 1961-65 is designed to direct national effort towards attainment of the optimum development rate compatible with available resources and with the steady enlargement of the share in the benefits of progress accruing to the least privileged sectors. In order to define the targets aimed at, economic requirements, in their due order of priorities, are compared with possibilities in the same field. The Over-all Plan examines the relationship between economic and social development, indicating that the vitality of the population must be maintained, and recognizing that the development of its human capital is one of the most vital prerequisites for the nation's material progress. It thus attaches proper importance to housing, which is one of the most important social aspects of the plan.

The purpose of the Plan is to raise the gross domestic product by 5.6 per cent per annum (at constant market prices). The rate of growth of the construction sector will have to be much higher than that of the product, under the Over-all Plan, on the one hand satisfying the building requirements generated by investment in the other sectors of the economy, and, on the other, coping with social needs like those relating to housing, health services, education, etc. The housing programme forms an integrated part of the Over-all Plan.

(d) Peru

Peru's housing programme for 1957-86 was prepared independently, i.e., not as part of a national economic development plan. However, when the compatibility of the targets with estimated resources for the thirty-year period in question was studied, it was postulated that investment in housing would not exceed 4 per cent of the national income. The pertinent calculations were based on the assumption that the annual rates of growth of the population and of national income during the period under consideration would be 2.1 per cent and 5 per cent, respectively.

/ (e) Venezuela

(e) Venezuela

The Four-Year Economic Development Plan 1960/61-1963-64 was drawn up as an instrument to enable the Government to programme its investment for several years ahead and to channel the investment of the private sector on the basis of co-ordination with its own. The ultimate aim of the plan is to raise the gross domestic product from 27 000 million bolivars in 1960 to 35 700 million in 1964 (i.e. by 7.2 per cent annually).<sup>4/</sup> National income should increase from 20 100 million bolivars in 1960 to 26 500 million in 1964, which represents an annual increment in per capita income of 4.1 per cent, bringing it up from 2 909 bolivars in 1960 to 3 415 in 1964. The net investment needed is in the neighbourhood of 20 400 million bolivars, half of which corresponds to the public sector, excluding the petroleum sector, but including certain capital imports. Investment in housing (558 million bolivars) represents 2.7 per cent of total investment. The plan constitutes a consistent and interdependent whole. If one of the central targets is altered, others, and possibly all the rest, will have to be changed. Consequently, the housing programme was drawn up at the same time as the other programmes, with due regard to their interdependence and interconnexions.

The contribution of the construction sector (including housing) to the gross domestic product will increase in 1960-64 by 389 million bolivars (from 1 482 million in 1960 to 1 871 million in 1964). The share of the housing sector, under the head of rentals, will rise from 2 850 million in 1960 to 3 877 million bolivars in 1964. The foregoing figures imply a decrease in the relative importance of the construction sector in the gross domestic product (from 5.5 to 5.2 per cent) and an increase in that of house property (from 10.5 to 10.9 per cent). A lower rate of growth than in the past was assumed, because relative over-investment in some types of construction has been noted.

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<sup>4/</sup> The national income and product statistics given in this section are expressed in terms of 1958 prices.

### 3. Methods used for estimating housing requirements

#### (a) Bolivia

It has not been possible, chiefly for lack of data, to evaluate the cumulative deficit as of 1961. The plan is therefore limited to an evaluation of the requirements up to 1971. It provides for the housing needed to meet the population growth and additional units to replace and improve the present housing stock.

In estimating requirements deriving from population growth, the size of the family is taken as 4.35 persons in urban areas and 5.5 persons in rural areas. The total population growth between 1962 and 1971 is estimated at 1 142 000 inhabitants - 440 200 urban and 702 000 rural - thus creating a demand for 101 195 urban and 127 672 rural dwellings.

Replacement requirements were calculated on the basis of the total investment for replacement and improvement of the present housing stock and the calculations were based on a standard cost per unit. Thus, funds invested in urban housing amounted to 142 500 million bolivianos (at the 1958 value of the boliviano) or, reckoning the cost per unit as 8 321 000 bolivianos, 17 125 units. A total of 95 000 million bolivianos (at the 1958 value of the boliviano) was allocated to rural areas, representing 34 926 dwellings at a unit cost of 2 720 000 bolivianos.

#### (b) Colombia

On the basis of the population growth trend and of very unreliable building statistics, the quantitative housing deficit for 1961 is estimated at 272 000 units (number of families minus number of housing units at a given date). The qualitative deficit (number of families minus number of functional housing units) gives a clearer picture of housing conditions because functional units are deemed to be those which meet the basic standards of habitability set. No figures are given for the qualitative deficit although it is felt that the situation in 1961 was worse than in 1951.

/(c) Chile

(c) Chile

The housing "deficiency" is based on the 1952 census. (The term "deficiency" is used because of the poor quality of some of the housing and the overcrowded conditions in which part of the population lives). Seven hypotheses were advanced, and the one used in the plan was hypothesis 4 which may be considered a fairly average pattern. It implies that the present position, compared with 1952, is as follows: (a) 89 000 dwellings which, according to the census, were overcrowded and poorly constructed, will have to be replaced; (b) 53 000 new units will have to be built to reduce the overcrowding index which has affected over a million persons. The deficit in 1952 was estimated at 142 000 units - 72 000 urban and 70 000 rural.

Considering the population growth during the period 1952-60, the housing constructed and the replacement requirements during the same period, as well as the destruction caused in the south by the earthquakes of May 1960, the cumulative deficit by the end of 1960 was estimated at 375 000 units (220 000 urban and 155 000 rural).

To meet the vegetative growth of the population, the same present average of 5.5 persons per housing unit was assumed, and it was considered that the present population would increase by more than 2 million inhabitants in the period 1961-70. Thus, 395 000 units will be required during the ten-year period. If the housing reconstruction in the south and the replacement of houses in a state of disrepair are added to the previous figure, requirements for the period will amount to 538 700 new dwellings. The National Programme is also considering the investment needed for this purpose.

(d) Peru

The cumulative housing deficit up to the end of 1956 was calculated on the basis of a direct survey carried out in a representative sample of metropolitan, urban and rural areas throughout the country. The survey showed that in metropolitan areas "54 per cent of the families are poorly housed so that approximately 147 200 new dwellings will be

needed; this also applies to 41 per cent of the families living in urban areas (in cities with a population of between 10 000 and 100 000), who will thus need some 70 000 new dwellings; while 30 per cent of the inhabitants in urban areas (in cities with a population of between 2 000 and 10 000 inhabitants) will require new housing. This means that 110 400 new dwellings will have to be built; finally, this situation applies to 35 per cent of the families living in rural areas, which means that 401 100 new units will be needed.<sup>5/</sup>

The position may be summarized as follows:

|                             |                |         |       |    |              |        |
|-----------------------------|----------------|---------|-------|----|--------------|--------|
| Estimated deficit for 1956: | 147 200        | housing | units | in | metropolitan | areas; |
|                             | 180 400        | "       | "     | "  | urban        | areas; |
|                             | 401 100        | "       | "     | "  | rural        | areas  |
|                             |                |         |       |    |              |        |
|                             | <u>728 700</u> |         |       |    |              |        |
| Total                       |                |         |       |    |              |        |

The new housing required to absorb the population growth in the period 1956-86 was calculated on the assumption that the population would increase at an annual rate of 2.1 per cent and that the average number of persons per unit (5.03) would remain unchanged. It was thus estimated that 1 611 000 dwellings would have to be built during the thirty-year period, or 53 700 per year,<sup>6/</sup> to absorb the population growth alone, and the breakdown by area was estimated as follows:

|                   |        |           |   |      |
|-------------------|--------|-----------|---|------|
| Metropolitan area | 17 000 | dwellings | a | year |
| Urban area        | 16 300 | "         | " | "    |
| Rural area        | 20 400 | "         | " | "    |

The breakdown was based on the same population growth rate as for the period 1940-56. The following breakdown is expected for 1985: metropolitan population, 22 per cent; urban population, 30 per cent; rural population, 48 per cent.

<sup>5/</sup> A. Cordova, La Vivienda en el Peru, p. 143 (see annex 1).

<sup>6/</sup> There are discrepancies between some of the figures in the reports studied.



The replacement requirements were estimated on the basis of the following figures for the average life of the dwellings:

|                             |           |
|-----------------------------|-----------|
| Metropolitan areas          | 100 years |
| Urban areas (large towns)   | 75 "      |
| Rural areas and small towns | 50 "      |

On the basis of these hypotheses, replacement requirements were estimated as follows:

|                    |                      |
|--------------------|----------------------|
| Metropolitan areas | 573 dwellings a year |
| Urban areas        | 1 849 " " "          |
| Rural areas        | 1 146 " " "          |
| Total              | <u>3 568</u> " " "   |

Moreover, it is considered that 33 720 dwellings will have to be restored (1 011 500 units altogether).

(e) Venezuela

Using the results of the 1950 census and estimates by various national commissions,<sup>7/</sup> an estimate has been made of the number of inadequate units (which must be replaced), i.e. those failing to meet the minimum standard of habitability. The Four-Year Plan assumes the estimated housing deficit in 1960 as 700 000 housing units. Moreover, on the basis of 5.6 persons per family, an additional 155 000 dwellings (38 750 a year) will have to be built to absorb the population growth in the period 1960-64, estimated at 872 500 persons. Another 30 000 a year will have to be provided to replace dwellings which have reached their estimated life span.<sup>8/</sup>

The Four-Year Plan has as its sole target the construction of 133 000 dwellings for the period 1960-61/1963-64. This will cover 85 per cent of the housing required to absorb the vegetative growth of the population. No provision is made for measures to fill the gap or to meet replacement needs.

<sup>7/</sup> For example, Luis Wannoni, Salvador J. Carrillo, Pedro Elías Olivares and Alfonso Risquez, Aspectos del problema de la vivienda en Venezuela, With Venezuelan Engineering Congress, Valencia, 16 to 23 February 1957.

<sup>8/</sup> Bases para una política de vivienda, Banco Obrero, Caracas, 1961.

#### 4. Objectives of national housing programmes

The specific objectives of the national housing programmes in the five countries are set out below. It will be seen that in some cases these objectives are expressed in terms of the number of dwellings of a particular type expected to be built or of the number expected to be financed out of public or private funds. The plans indicate, in very broad terms, a breakdown by types of housing to be built and by areas in which they are to be constructed. There is no breakdown by number of dwellings to be built in small areas, the decision in this respect being left to the execution phase of the programmes.

##### (a) Bolivia

The aim of the plan is "to provide housing for the total population growth estimated for the ten-year period 1962-71 and to meet requirements with respect to the replacement and improvement of existing housing".

The objectives of the plan include the building of 280 918 units - 128 235 during the five-year period 1962-66 and 152 683 during the period 1966-71. The urban-rural breakdown and the characteristics of the standard dwelling considered in each case are set out below.

##### (i) Urban housing

Urban housing requirements have been estimated on the basis of a standard 39 square metre dwelling. During the ten-year period 118 320 dwellings will have to be built in urban areas. This target implies a reduction of the occupation indices from 5.6 persons per dwelling and 2.2 per room in 1961 to 5.15 and 1.9 respectively by 1971.

To absorb the population growth the construction of 45 264 dwellings, 36 211 of which will be financed out of public funds and 9 053 with private funds, is envisaged in the period 1962-66. For the same purpose, it is planned to build 55 931 new dwellings in 1967-71, 44 745 with public funds and 11 186 with private funds.

/A total

A total of 101 195 new dwellings will be built in 1962-71 to absorb the population growth. The plan provides for a lump sum to cover the replacement, maintenance and improvement needs of existing housing. This investment, expressed in terms of the standard dwellings mentioned, is designed to cover 5 708 new units in 1962 and 11 417 in 1967-71, i.e. a total of 17 125 during the ten-year period 1962-71.

(ii) Rural housing

Rural housing requirements were calculated on the basis of a standard 40.4 square metre dwelling. Plans provide for the construction of 162 598 units in the ten-year period 1962-71, as follows:

1. For absorption of the population growth:

|          |                 |        |               |   |   |
|----------|-----------------|--------|---------------|---|---|
| 1962-66: | construction of | 59 800 | new dwellings |   |   |
| 1967-71: | "               | "      | 67 872        | " | " |
| 1962-71: | "               | "      | 127 672       | " | " |

2. For replacement and maintenance:

|          |        |           |
|----------|--------|-----------|
| 1962-66: | 17 463 | dwellings |
| 1967-71: | 17 463 | "         |
| 1962-71: | 34 926 | "         |

(b) Colombia

Targets under the plan are confined to the absorption of the population growth. The plan provides for the construction of 226 100 new urban dwellings during the period 1961-65, i.e. at an annual rate ranging between 39 600 and 56 600 units. The public sector (through the Instituto de Crédito Territorial) will build 113 500 new dwellings and the private sector and other special groups 112 600.

The plan establishes the fact that there is no quantitative shortage<sup>9/</sup> in rural areas and that improvement of housing conditions can be approached through use of local resources and the labour of those concerned.

<sup>9/</sup> According to the definition given under the plan: number of families minus number of dwellings available at a given date.

(c) Chile

Targets under the plan are virtually confined to meeting the population growth and replacement requirements. Some 538 700 dwellings will have to be built during the ten-year period 1961-70.

Three types of standard dwellings were adopted:

|              |                     |
|--------------|---------------------|
| Worker type: | 40 square metres    |
| Medium type: | 82.5 square metres  |
| Better type: | 137.5 square metres |

The breakdown of housing is as follows:

|   | <u>Construction of:</u>        |
|---|--------------------------------|
| Population growth:  | 395 000 new dwellings          |
| Replacement needs:  | 85 500 " "                     |
| Reconstruction of housing destroyed during the earthquakes in the south | 58 700 " "                     |
| Urban dwellings:  | 444 500 (22 200 to be rebuilt) |
| Worker type:  | 321 090                        |
| Medium type:  | 86 070                         |
| Better type:  | 37 340                         |
| Rural dwellings:  | 94 240 (36 500 to be rebuilt)  |
| Worker type:  | 85 630                         |
| Medium type:  | 1 980                          |
| Better type:  | 6 590                          |

This means that the following housing will be built throughout the country:

406 720 new dwellings of the worker (labourer) type

88 050 of medium type

43 930 of the employer-entrepreneur type

Estimated annual construction will range from 42 100 to 67 400 dwellings.

/(d) Peru

(d) Peru

Construction under the plan is estimated at 2 446 700 new dwellings 1 011 500 dwellings to be restored during the period 1956-86. This means that an annual average of 81 570 new dwellings will be built, as follows:

22 500 in metropolitan areas

24 150 in urban areas

34 920 in rural areas

In addition, 33 720 units will be restored, as follows:

2 270 in metropolitan areas

8 530 in urban areas

22 920 in rural areas

The total number of new dwellings to be built may be divided as follows: 728 700 to absorb the annual deficit; 1 611 000 to absorb the population growth, and 107 040 to replace existing housing.

(e) Venezuela

The plan represents approximately 133 000 dwellings for the period 1960-61/1963-64, to be built at an annual rate ranging between 21 000 and 44 000. This will be sufficient to meet the vegetative growth of the population. It was felt that the private sector could meet the requirements of 15 per cent of the population not urgently in need of housing. This amounts to 22 000 for the period, and the total number of dwellings to be built will thus be 155 000 units. The 133 000 units to be made available by the State includes 31 900 rural dwellings.

5. Evaluation of the aims of national housing programmes on the basis of ECLA estimates of minimum housing needs

There follows a comparison of housing demand estimates as used in the formulation of national plans with those made by ECLA on the basis of a method described in Working Paper ST/ECLA/CONF.9/L.10.

/(a) Bolivia

(a) Bolivia

The housing needs estimated by ECLA for the period 1962-71 amount to 168 930 dwellings. The Plan considers 280 918 dwellings as an appropriate target for the same period, a figure considerably higher than ECLA's minimum estimate. Since the ECLA estimate assumes the maintenance of the 1950 standard (which, among other things, means that 50 per cent of the population would be living in permanent conventional dwellings), the difference between the two would mean that if the plan is carried out, housing conditions in Bolivia would be substantially improved by the end of the period in question.

(b) Colombia

The following table shows the minimum housing needs estimated by ECLA on the assumption that the 1951 housing standard is maintained during the period 1961-65.

COLOMBIA: MINIMUM HOUSING REQUIREMENTS CALCULATED BY ECLA  
(Number of dwellings)

| Year    | Total   | Urban   | Rural   |
|---------|---------|---------|---------|
| 1961    | 91 223  | 67 107  | 24 116  |
| 1962    | 94 618  | 70 261  | 24 357  |
| 1963    | 98 164  | 73 563  | 24 601  |
| 1964    | 101 867 | 77 020  | 24 847  |
| 1965    | 105 735 | 80 640  | 25 095  |
| 1961-65 | 491 607 | 368 591 | 123 016 |

In making these estimates it was assumed that the annual population increase during the period in question would be 4.7 per cent in the urban areas and 1 per cent in the rural areas. In addition it was assumed that 80 per cent of the urban population and 50 per cent of the rural population would occupy permanent conventional dwellings. Thus during the period 1961-65 it would be necessary to build 358 591 dwellings in the urban areas to absorb the population growth and replace dwellings that become unfit for habitation.

/According to

According to Colombia's housing plan the aim will be to build 226 100 urban dwellings during this period, a figure much lower than the ECLA estimate. The target figure for housing construction in the Colombian plan would not be enough even to absorb the urban population growth on the basis of the 1951 housing standard.

(c) Chile

Assuming that the 1952 standard is maintained, ECLA has calculated that annual minimum requirements for additional housing would be as listed below.

CHILE: MINIMUM HOUSING REQUIREMENTS AS CALCULATED BY ECLA  
(Number of dwellings)

| Year    | Total   | Urban   | Rural  |
|---------|---------|---------|--------|
| 1961    | 44 254  | 38 527  | 5 727  |
| 1962    | 45 554  | 39 798  | 5 756  |
| 1963    | 46 896  | 41 111  | 5 785  |
| 1964    | 48 282  | 42 468  | 5 814  |
| 1965    | 49 712  | 43 869  | 5 843  |
| 1966    | 51 189  | 45 317  | 5 872  |
| 1967    | 52 713  | 46 812  | 5 901  |
| 1968    | 54 288  | 48 357  | 5 931  |
| 1969    | 55 914  | 49 953  | 5 961  |
| 1970    | 57 591  | 51 601  | 5 991  |
| 1961-70 | 506 393 | 447 812 | 58 581 |

The following annual rates of population growth are assumed for the period 1955-75: 3.3 per cent for the urban population and 0.5 per cent for the rural population.

The Chilean Plan provides for a total of 538 700 dwellings to be built during the period 1961-70; this includes 58 700 to replace dwellings destroyed in the earthquakes. If this number is subtracted,

/the plan

the plan figure is reduced to 480 000 units, which is lower than the 506 393 estimated by ECLA as the minimum requirement. The difference is attributable to the fact that ECLA assumes a population increase of 2.4 million during the period 1961-70, whereas the Chilean Plan estimates this increase as 2.2 million.

(d) Peru

ECLA's estimates of the minimum requirements for the period 1956-86 amount to 2 891 459 dwellings - 1 898 038 urban and 993 421 rural. In calculating these requirements dwellings in need of repair were included in the permanent dwellings for the year 1956.<sup>10/</sup> Peru's housing programme provides for the building of 1 718 000 dwellings to absorb the population growth, the replacement of sub-standard housing, restoration of 1 011 500 units and the construction of 728 700 units to make up the deficit that had accumulated by 1956. In brief, a total of 2 446 700 additional dwellings would be built during the thirty-year period.

The difference between the two figures (disregarding the deficit) is due to the difference in the annual rate of population growth assumed - 2.8 per cent in the ECLA estimates and 2.1 per cent in the Peruvian plan. In addition the estimate of minimum requirements (not including dwellings that need restoring) is based on the number of dwellings in good condition, which is only a small percentage of the total. This means that only a part of the demographic growth and replacement needs would be provided for, and thus this figure of 705 000 dwellings, even with the higher assumed rate of population growth, would be much lower than the figure in the Peruvian programme. In fact the Peruvian plan aims at an integral solution of the problem.

(e) Venezuela

According to ECLA estimates, a minimum of 218 079 dwellings need to be built during the period 1960/61 to 1963/64 - 202 434 urban and 15 645 rural.

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<sup>10/</sup> Study by the Commission on Agrarian Reform and Housing.



The Venezuelan Plan proposes the building in the same period of 123 100 dwellings in urban areas and 31 900 in rural areas. It is admitted in the plan that this housing represents only 85 per cent of the total requirements, and it is considered that the remaining 15 per cent would be built by private enterprise. Comparison of the two estimates shows that the plan involves a substantial improvement in housing standards in the rural areas, but that the building target for the urban areas would not be sufficient to the 1950 housing standard even if there were migrations from urban to rural areas or if the country's urbanization rate slowed down.

6. Total of investment and sources of financing

The housing plans or programmes analysed all include estimates of the total investment required for their execution and some indication as to possible sources of financing. However, they do not indicate, except on broad general lines, how public funds, or those made available through private savings, are to be mobilized and administered. The main figures given in the plans are very briefly summarized below. No attempt has been made to assess the amount of the investment envisaged in relation to the gross national product and other macroeconomic criteria. An analysis of this type on the basis of the real investment made in past years appears in document ST/ECLA/CONF.9/L.11

(a) Bolivia

The investment required to absorb the demographic growth is estimated as 1 357 720 million bolivianos.

|                       | <u>Millions of bolivianos</u> |
|-----------------------|-------------------------------|
| For urban housing:    | 1 010 452                     |
| 1962-66               | 451 972                       |
| 1967-71               | 558 480                       |
| Government financing: |                               |
| 1962-66               | 301 312                       |
| 1967-71               | 372 323                       |
| For rural housing:    | 347 268                       |
| 1962-66               | 162 656                       |
| 1967-71               | 184 612                       |

/The investment

The investment for replacing dwellings is estimated as 142 500 bolivianos for urban dwellings and 95 000 for rural dwellings. The method of financing is not indicated. There is an analysis of the possibility of attaining these targets.

(b) Colombia

Housing investment targets for 1961-64 amount to a total of 3 886 million 1958 pesos. Real direct investment in housing by the Government amounts to 729 million 1958 pesos. If the aim is to eliminate the deficit that existed in 1961 (272 700 housing units) an initial investment of 4 100 million pesos would be required, at an average cost of 15 000 pesos per unit. The physical targets are limited to covering the accumulated deficit, because (according to the explanations contained in the plan) the country has no alternative. However, the programme indicates the following method of financing, amounting to a total much lower than that for the target investment shown:

Domestic funds (Colombian pesos)

|   | <u>Millions of pesos</u> |
|---|--------------------------|
| Government contribution                             | 284                      |
| Funds from the <u>Instituto de Crédito Nacional</u> | 436                      |
|   | <hr/>                    |
|   | 720                      |
|   | <hr/>                    |
| <u>Foreign funds</u>                                |                          |
| (i) Already granted:                                |                          |
| Export-Import Bank                                  | 40                       |
| Development Loan Fund                               | 80                       |
| Inter-American Development                          | 132                      |
| International Development Agency                    | 4                        |
|   | <hr/>                    |
|   | 256                      |
| (ii) Requested:                                     |                          |
| Emergency Fund                                      | 210                      |
|   | <hr/>                    |
|   | 466                      |
|   | <hr/>                    |
| Grand total   | 1 186                    |
|   | <hr/> <hr/>              |

/(c) Chile

(c) Chile

|                               | <u>Millions of escudos</u> |
|-------------------------------|----------------------------|
| Investment required (1961-70) | 1 726.9                    |
| Annual investment             | 135 - 216                  |

The annual growth rate in housing investment is estimated as 5.36 per cent.

The plan examines the possibility of generating the savings required, in conjunction with external aid, to enable the total programme to be financed. Housing investment will be entirely on a private enterprise basis, but 75 per cent of the money used will be public funds. Government institutions concerned with the housing programme will act as mobilizers and redistributors of savings from the private sector.

(d) Peru

| Estimated investment required (annual)          | <u>Millions of soles</u> |
|---|--------------------------|
| Area of the capital (40 000 soles per dwelling) | 900                      |
| Urban areas (30 000 soles per dwelling)         | 724.5                    |
| Rural areas (10 000 soles per dwelling)         | 349.2                    |
| Total for new dwellings                         | 1 973.7                  |
| Restoration of dwellings                        |                          |
| Area of the capital                             | 22.7                     |
| Urban areas                                     | 63.975                   |
| Rural areas                                     | 45.84                    |
| Total investment                                | <u><u>2 106.215</u></u>  |

No indication is given as to methods of financing.

(e) Venezuela

It is estimated that the investment required to finance the plan for the period 1960/61 - 1963/64 will amount to a total of 558.4 million bolivars, distributed as follows:

/Investment

|                          | Investment<br>(Millions of<br>bolivars) | Number of<br>dwellings | Conditions                                     |
|--------------------------|---|------------------------|--|
| Loans of 30 000 bolivars | 93.0                                    | 9 060                  | For 15 years at 6 per cent.                    |
| Loans of 5 000 bolivars  | 10.0                                    | 2 000                  | For 15 years at 4 per cent                     |
| Minimum services         | 62.0                                    | 31 000                 | Provision of lots with<br>essential services   |
| Direct construction      | 215.6                                   | 40 000                 | Through <u>Banco Obrero</u><br>(Workers' Bank) |
| Other programmes         | 46.0                                    | 16 500                 | Through the Malariology<br>Division            |
| Rural housing            | 99.8                                    | 31 900                 |  |
| OCEVI                    | 25.0 <sup>a/</sup>                      | 2 800 <sup>a/</sup>    | Emergency building<br>programme                |
|                          | <u>558.4<sup>b/</sup></u>               | <u>133 260</u>         |  |

a/ Dwellings to be built by the Bureau for Housing Co-ordination and Construction (OCEVI) of the Workers' Bank in 1960/61.

b/ Includes 7.0 million bolivars for research.

The foregoing are government funds; the plan deals only with government resources.

#### 7. Institutions responsible for the execution of the housing programmes

##### Bolivia

A high-level body (Consejo Superior) will be established, with responsibility for applying government policy in the housing field.

##### Colombia

The body concerned with direct housing construction is the Instituto de Crédito Territorial whose activities are outlined in the plan.

##### Chile

Although it is not explicitly indicated in the plan, the body responsible for the execution of the housing programme is the Corporación de la Vivienda (CORVI).

/Peru

Peru

In 1958 there were a number of organizations engaged on the activities recommended in the plan, including the Housing Corporation and the National Bureau of Planning and Town Planning. The plan recommends the establishment of a housing bank and technical assistance service, in addition to a high-level body - a national housing board - which will be responsible for integrating and co-ordinating activities and drawing up plans in co-operation with the bodies concerned with housing. At present the following institutions are working on parallel lines: the National Housing Corporation, the Department of Social Service and Housing of the Ministry of Health, the Town Planning Institute of the National University of Engineering and the Institute for Regional and Town Planning.

Venezuela

The Workers' Bank is to become the National Housing Institute, a body which will be better equipped to carry out the aims of the plan. The rural housing programme is executed through the Malariology Division of the Ministry of Health, in co-operation with the National Agricultural Institute.

Annex 1

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