

GROUP No. 3

TOPIC	CARDS
Emphasis on individual housing solutions (credit-subsidies) and divorce-themed from land	<ul style="list-style-type: none">• Credit is available only for “formal housing”• Abandonment of the land for housing• Lack of credits and subsidies targeted to vulnerable groups• Individualization of solutions that disrupts family solidarity and networks• The poor are not subject of credit• Emphasis on housing and not on land• Access to housing and access to the city are not related• Centralization in housing policy• Adequate housing is defined by banks and enterprises that do not have any interest on family issues

The main issue discussed in this group was how to ensure security of tenure for the urban poor, from the perspective of housing policies, that are actually theme-focused on credit and subsidies for individual housing.

Main findings

- A housing policy should be universal and non-homogenous with priority for the most vulnerable groups
- This requires a range of heterogeneous solutions/programs and not a single model for diverse situations. In this scenario, diversity entails:

Diverse forms of tenure: including leasing and rental, rental trust fund for low income population (Uruguay), subsidy for rental- social lease (Colombia). Rent could be a way to guarantee security of tenure. In addition, policies and programs should address not only individual property but collective one, for instance through cooperatives. Collective ownership changes the paradigm of individual ownership and could help to maintain the poor within the city

Reference to laws/programs that provide protection to diverse types of property:

- Law 341 Buenos Aires that supports cooperatives. “Programa de Autogestión para la vivienda”
- Mexico Housing Act
- 14449 Province of Buenos Aires (trust fund, support to cooperatives, etc)
- 13728/68 Housing Act Uruguay
- Ecuador solidarity and popular finance system: line of micro-credit for housing
- Program PROCREAR (public land for housing solutions)

- Chapter 7: social housing. Land owners rent to the State and the State rent to social sectors. Private sector builds and rents to the State
- Community land trust: USA nonprofit organization develops affordable housing on behalf of a community

Diverse forms of production: usually housing policies consider only the form of production based in the market and there is the need to integrate other forms such as social production (Mexico) in which organized groups/communities have the State support to produce and they participate and exercise control throughout the process. It is a non-profitable process.

Another example presented was the State giving assistance to people to build their own house. If people access to land, materials and technical assistance they can auto manage their home (Experience in El Alto, Salvador, Las Palmas)

Diverse right holders: The various forms of production and ownership must dialogue with the diversity of groups: life cycles, migrants, refugees, indigenous peoples, afro descendants, minorities, etc. Participation is crucial to let the people choose how to live.

- There is the need of having more comprehensive and flexible approaches and policies to the recognition of tenure:
 - Social policy dimension: for the most vulnerable groups is not only a matter of housing but also of other social rights
 - Spatial dimension: considering the whole content of the right to adequate housing: basic services, transport, location, access to the city, etc.
- The private/individual property dimension is at odds with the vulnerability of the most disadvantaged groups: people who get subsidies for housing may have to sell the house to meet urgent needs
- Progressive realization of the rights to adequate housing has never been into housing policies. Examples in El alto, El salvador, Las Palmas
- The challenge is not only to achieve access but also permanence as owner (individual or collective) or as a tenant. For instance, cooperatives might have more potential of permanence of tenure against individual private property in a context of poverty
- There is the need to explore availability of public land and its use for social housing. Importance of the mobilization of public land. A question was posed on the state as real estate developer.
- Availability of public land should be explored taking also into account the State interest. In countries that have community and collective lands the State could be associated with these owners to develop city and housing (Ejidos-México, peasant communities in Peru)

- The issue of subsidies was also posed. Subsidies need to be adapted to diverse forms of tenure and a careful analysis on who is being benefited from them (the banks - subsidy to interest? Land owner - subsidy to the demand? the families?). Examples from Costa Rica and Honduras on public funds granted to a collectivity to progressively produce the settlement, conditions and infrastructure.
- The role of financial institutions and real estate should be also explored since the only thing that matters to them is building houses neither cities nor adequate housing.
- The issue of producing housing or cities should also be addressed in public policies. How to make a production of city, especially in Latin America which has no longer high growth rates, they can start thinking about production of city
- Regularization of property could be accompanied by credit for construction
- Currently the housing policy focuses in subsidy and credit issues. There is a divorce from housing and land. The challenge in housing policies is to achieve access and permanence.
- Housing developers should take into account social integration
- The issue of empty departments was also addressed. In many cities with no more land available there should be explored empty apartments.
- Policies should also take into account the urban and environmental aspects of cities. Policies attract more people to the cities and there is the need to think about regional developments.

ANNEXES - WORK GROUP 3



