

Distr.  
RESTRICTED

LC/R.1085  
12 November 1991

ORIGINAL: SPANISH

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**E C L A C**

**Economic Commission for Latin America and the Caribbean**

**NOTES ON HOUSING AND LAND IN LARGE CITIES OF LATIN AMERICA**

This document was prepared by the Joint ECLAC/UNCHS Joint Unit on Human Settlements of the Environment and Human Settlements Division, and presented at the First International Seminar on Metropolitan Housing and Land Management in the 1990s, held in Sao Paulo, Brazil, from 1-5 October 1991. Document not subjected to editorial revision.

91-11-1775

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## I. INTRODUCTION

The purpose of these notes is to give an overall view of the housing and land management situation in large cities of Latin America. This overview is necessarily limited, since it is based on the analysis of a small number of national case studies, aggregate data, and the limited experience gained through the work of ECLAC in this area.

The paper deals with large cities, since many of the aspects that are normally associated with a metropolis --its demographic and economic size, the physical complexity, the structure of its services, administrative complexity, and its rank among the population centres of a country-- are also present in other large cities which are not usually identified as metropolises.

This paper will attempt to bring up some issues related to housing and land management in the ECLAC region which seem to be important for carrying out further studies, leading to the development of analytical and management instruments for planners and decision makers in the area of housing and urban land use.

Finally, it is important to note that the aggregated data or general conclusions presented here mask deep-seated regional differences which should be taken into account in a more detailed review of the regional situation.

## II. URBANIZATION IN LATIN AMERICA

### A. URBAN GROWTH AND LARGE CITIES

It is not the purpose of this section to discuss the causes of the marked process of urbanization in our region, but rather to present some general figures that give an indication of its present condition and future trends.

Latin America is the most urbanized of the developing regions: 72% of its people live in cities, compared with rates of less than 35% in the other regions. Urbanization in the next century is expected to reach levels near those of the more developed countries (84% by the year 2025).

Nevertheless, the rate of urban growth has declined steadily from levels above 4% in the 1950s to a 2.9% annual rate at present. The total population is growing at rates of about 2%. In view of the projected stagnation of rural population growth, however, this decline in urbanization rates will not prevent most of the population growth in absolute terms from occurring in cities. In other words, it is expected that most of the demand for housing and services over the next several years will be located in urban areas.

The region has also shown a tendency to concentrate most of the urban population in a few large urban centres, mainly the capital cities. The following "table" shows the tendency observed in several countries of the region. These figures, however, should be viewed with caution, since they are mainly based on projections of the results obtained in the censuses carried out at the beginning of the 1980s. The surveys and censuses taken in some of the countries of the region over the last few years show that certain projections of urban population may have been exaggerated.

Table 1

PERCENTAGE OF URBAN POPULATION LIVING IN SOME  
LARGE CITIES OF SOUTH AMERICA: 1990

| Country   | City           | Percentage |
|-----------|----------------|------------|
| Argentina | Buenos Aires   | 41.7       |
| Brazil    | Sao Paulo      | 15.4       |
|           | Rio de Janeiro | 10.2       |
| Bolivia   | La Paz/El Alto | 32.7       |
| Chile     | Santiago       | 41.9       |
| Colombia  | Bogota         | 21.0       |
| Ecuador   | Guayaquil      | 28.2       |
|           | Quito          | 20.9       |
| Mexico    | Mexico City    | 31.4       |
| Peru      | Lima           | 41.3       |
| Uruguay   | Montevideo     | 45.3       |
| Venezuela | Caracas        | 23.0       |

It is also important to point out that in some countries certain medium-sized cities are beginning to grow faster than the city that traditionally holds the urban primacy or concentrates most of the population and activities. We see examples of this in Chile (Temuco, Antofagasta), Peru (Arequipa), Bolivia (Santa Cruz), Argentina (Córdoba), as well as several cities in Brazil and Mexico. If this becomes a firm trend, it will indicate that demographic pressure on the big cities will gradually diminish in the future. It will also confirm the need to give more attention to medium-sized cities so that they can avoid the occurrence of the same kinds of urban problems now faced by metropolitan areas or large cities.

Two objectives, therefore, justify the study of large cities: to help solve their present problems, and to draw conclusions that could be applied to smaller but more dynamic cities.

## B. LARGE CITIES

The development pattern of the large cities of the region is too heterogeneous to draw general conclusions from it. The origins, however, are similar, beginning with consolidated centres from the colonial period and the first years of the Republic. These centres began to expand extremely rapidly during the 1940s.

The master plans that were drawn up for many cities during the 1960s had only a relative effect on ordering the growth of those cities. Reality often outstripped the plan, and development of settlements was taken over by the unregulated occupation and use of the land.

Limits on urban expansion and degrees of occupation of land were thus determined by demographic forces; the availability of land to be settled; speculation; and, in one way or another, the capacity and willingness the public sector had, or was thought to have had, to provide services to the areas of expansion.

Despite the strong demand for services generated by this situation, large cities also received more investments than the rest of the population. Therefore, in spite of being deficient in many cases, the coverage rates for infrastructure and basic services in large cities usually compare favourably with those for the rest of the urban population. Table 2 illustrates this point by showing the coverage of drinking water services.

Expansion processes in some cities created patterns of low density in land use and high costs of urbanization. In some cases it was due to a lack of regulation or to speculation, and in others to the government policies themselves. For example, in the case of La Paz, Bolivia, once the valley of La Paz itself was totally occupied, rapid expansion moved to the zone of El Alto, where scattered settlements occurred and land was hoarded for speculative purposes, which is still underutilized today. The result is an urban area with a population density of around 50 inhabitants per hectare, and serious problems for consolidating it as an area that can be integrated with the rest of the city.

Table 2

COVERAGE OF DRINKING WATER SERVICES IN SOME  
LARGE LATIN AMERICAN CITIES <sup>a/</sup>

| City           | Percentages with easy access to services |                   |
|----------------|--|-------------------|
|                | In the city                              | Total urban areas |
| Buenos Aires   | 100                                      | 63 <sup>b/</sup>  |
| Sao Paulo      | 92                                       | 85                |
| La Paz/El Alto | 80                                       | 75                |
| Bogota         | 96                                       | 96                |
| Mexico City    | 98                                       | 99                |
| Lima           | 80                                       | 73                |
| Montevideo     | 95                                       | 95                |

<sup>a/</sup> Estimate for 1985.

<sup>b/</sup> Connected to the city's main water distribution network.

In order to put more land on the market for its low-cost housing programmes, the Government of Chile modified the intercommunal plan that regulates the development of the metropolitan area. This modification increased the area of land available for urbanization and provided incentives to purchase agricultural land around the city at a low price to be used for low-cost housing programmes. As a result, Santiago grew horizontally to the point where the metropolitan area has average densities of less than 100 inhabitants per hectare. This situation is currently being corrected by enhancing the importance of urban management in Santiago, rather than subordinating it to housing policy.

In other cities, the limited availability of easily urbanized land has led to more dense urbanization patterns, as in the case of Quito, Lima or Caracas. Nevertheless, in several cases (that of Lima for example), growth was achieved at the expense of using up the little agricultural land that was available.

Expansion into outlying areas has also been accompanied by complex changes in city centres. Several cities saw part of their historical centres fall into urban blight and the formation of slums, such as Lima, Quito and Mexico City. Others underwent

parallel processes of slum formation in some central areas on the one hand, with the simultaneous expulsion of population from adjacent areas on the other hand. Santiago, Chile is an example of this phenomenon. Cities like Montevideo and Buenos Aires have less pronounced deterioration in their central areas.

In almost all cases, constraints on financing for new homes or for renewing deteriorated housing led to an increase in the number of families living with other families and higher levels of overcrowding. It is estimated that formal systems of house financing presently cover less than one fourth of the new demands each year, that is, without taking into account the satisfaction of the existing housing deficit in the region of around 30%. In spite of being national aggregates, these figures give a fairly accurate indication of the tendencies prevailing in urban areas. It is also important to point out that the regional average figures are strongly influenced upward by housing practices in three countries, Chile, Mexico and Colombia. Thus, the shortages in most of the countries of the region are in actual fact more pronounced than those reflected by these averages.



### III. TYPES OF HOUSING AND PATTERNS OF LAND USE

As it has already been indicated, responses to the demand for housing and urban land have varied considerably, from completely informal arrangements to vigorous State intervention to deal with the issue.

Most of the cases show that it is difficult to match housing and urban development needs and priorities. When interests are in conflict, priority has generally been given to the housing sector, creating additional problems for urban management. Thus, as a result of urban growth and increased housing stock, albeit insufficient to cover the demand, the cities have accumulated considerable deficits with respect to infrastructure, transport and services, factors which are becoming more and more important among the management priorities of the major cities of the region.

In general terms, it is observed that the region's metropolitan areas have a smaller proportion of poor people than the rest of the urban or rural population (see table 3). However, owing to the large size of these areas, they continue to have a significant concentration of poor people in absolute terms.

Table 3

PERCENTAGE OF THE POPULATION LIVING IN CONDITIONS OF POVERTY  
(around 1986)

| COUNTRY              | METROPOLITAN<br>AREA | OTHER URBAN AREAS | RURAL AREAS |
|----------------------|----------------------|-------------------|-------------|
| Argentina            | 11                   | 17                | 20          |
| Brazil <sup>a/</sup> | 28                   | 41                | 66          |
| Colombia             | 35                   | 42                | 45          |
| Peru                 | 45                   | 60                | 72          |
| Uruguay              | 13                   | 26                | 29          |
| Venezuela            | 19                   | 33                | 42          |

Source: ECLAC, Statistics and Projections Division.

<sup>a/</sup> Weighted average of the estimates for Rio de Janeiro and Sao Paulo.

The areas where the poor live in the large cities of the region (on the outskirts of cities or in deteriorated inner cities) are usually segregated from the middle and high-income residential areas. Apart from the additional costs that low-income earners must incur to reach their places of work or commercial and service areas, the concentration of poor people in specific locations means that such areas tend to experience serious difficulties in generating significant economic activities. Normally, such areas only export labour to the industrial and commercial sectors of the city. They also export capital to the most affluent sectors of the city to satisfy their demand for goods and services located therein, thus having a low capacity to retain capital and hence to contribute through user fees or taxes to the urban development of the area. As a result of the above, in metropolitan areas comprised of a number of independent districts, the districts with the largest number of poor people are the ones that systematically show difficulties to raise local funds for urban development and are most heavily dependent on transfers from the richer districts or the central government.

The above-mentioned tendency to accumulate capital does not seem to be reflected in the pattern of housing ownership. Table 4 provides some indication of the pattern of housing occupancy in the urban areas of selected countries of the region. These figures may have changed over the past few years. However, the conditions observed in some countries indicate that people still have a strong preference for ownership as the solution for their housing needs.

Table 4  
PATTERNS OF HOUSING OCCUPANCY

| Country   | Year | Percentage of the total |         |        |
|-----------|------|-------------------------|---------|--------|
|           |      | Owners                  | Tenants | Others |
| Argentina | 1980 | 67.7                    | 14.8    | 17.5   |
| Bolivia   | 1988 | 69.1                    | 15.0    | 15.9   |
| Brazil    | 1985 | 63.4                    | 22.1    | 14.5   |
| Chile     | 1982 | 63.2                    | 18.7    | 18.1   |
| Colombia  | 1985 | 67.6                    | 23.6    | 8.8    |
| Ecuador   | 1982 | 66.7                    | 22.9    | 10.4   |
| Mexico    | 1980 | 68.0                    | 20.9    | 11.1   |
| Peru      | 1981 | 59.3                    | 28.8    | 11.9   |
| Uruguay   | 1985 | 56.3                    | 23.2    | 20.5   |
| Venezuela | 1981 | 75.1                    | 17.8    | 7.1    |

Source: Centro Latinoamericano de Estadísticas Habitacionales

## A. HOUSING IN LARGE CITIES

### 1. Slum areas

The spatial distribution of housing quality and needs in the large cities of the region follows a similar pattern to that of income distribution. The experience in the region shows that as the prices of land increase, the high- and middle-income earners move to suburbs with modern infrastructure and services. Notwithstanding its importance in the activities of the financial sector and in construction in general, this category of housing will not be dealt with in great detail by this document.

Central residential areas thus changed to other uses. Some of them, plus many central lower-income areas, began to deteriorate into slums. These areas of "tugurios, callejones, conventillos, vecindades, etc." are characterized by considerable overcrowding, very poor quality of housing and substandard internal fittings. However, they are normally located in areas with good urban infrastructure and easy access to services. Many of their inhabitants are either tenants or persons living temporarily with other families. In many cities, slums are the entry points and first place of residence for migrants until they obtain a more permanent housing solution through public programmes, or informal means. The efforts made to improve these areas have often been thwarted by frequent problems connected with the tenure of such properties; urban regulations that hamper attempts to rehabilitate the areas; tenure laws that prevent the land and housing market from operating more efficiently; the inability of the public sector to offer residents viable alternatives; or simply residents' refusal to move.

### 2. Incremental housing

Incremental housing units are another way of meeting housing needs in low-income areas of expansion. The typology of these units varies slightly depending on the origin of the settlement. That is, whether they were areas of illegal subdivision of the land or squatter settlements; or housing schemes originally built or promoted by public sector programmes.

In the former case (squatting, illegal subdivision of land) because the squatters uncertainty about the tenure of the land and the duration of their permanence in it, they tend to make only limited investments initially in the construction of their shelter units and basic infrastructure.

The housing units thus constructed range in quality from those that can barely be described as basic shelters to finished units of acceptable quality. It is also difficult to make generalizations

about the urban image created by clusters of such housing units. Generally speaking, the basic accepted land-development practices are followed with respect to alignments, reserved areas, proportions and sizes of plots and blocks and, in some cases, even areas for common facilities. However, the spreading of the construction process over longer periods of time give to many of the settlements thus originated a permanent image of a construction site with unfinished on-going works.

The main problems that crop up in the intermediate stages of formation of incremental housing units have to do with the regularization of tenure, access to services and obtaining capital to build a basic shelter core around which a more permanent housing unit will be erected. In the final analysis, access to formal or informal financing is the limiting factor in the development of this type of response to the basic need for shelter.

The main difference between the incremental housing described above and other types of incremental housing originating from regular urban development or housing programmes promoted by the public sector (sites without services, sites and services, sanitary core and basic dwelling units) is that it normally takes a shorter time to consolidate the latter, due to the initial advantages over the former in counting with legal tenure of the land and normally easier access to basic infrastructure. Lack of financing is, once again, the main impediment to their development in the intermediate stages of consolidation. The final physical image of this type of housing process is also quite heterogeneous.

In the two cases described above, especially in the older zones of expansion, the continuous demand for shelter has also led in some cases to subdivision, overcrowding and subsequent deterioration into slums of these areas, thus sparking fresh demands for renovation and improvement activities, or for resettlement of part of the population.

### 3. Finished housing

Finished housing is normally the outcome of public programmes designed to build permanent single and multi-family dwellings under different housing typologies. Except for a few countries, such as Chile, Colombia and Venezuela, they represent only a small fraction of the houses that are provided to the lower-income groups by other processes, such as incremental housing.

Due to their generally small size, 40 to 50 square metres, finished or permanent housing units often become the core of future extensions or improvements. These units also vary considerably in terms of comfort, depending on such diverse factors as the building design and technology, the urbanization's layout and the socio-cultural structure of the beneficiaries. Depending on the mix of

these factors, some housing schemes or neighbourhoods begin to deteriorate shortly after people start to use them while others develop ways of improving the urban environment and the quality of the dwellings. The foregoing is an area that needs to be studied in greater depth in order to improve the design of finished housing programmes.

The public sector's financial capacity and the beneficiaries' ability to pay are the main constraining factors to implement this type of housing programmes which normally require large initial investments. Under them the public sector usually subsidizes part of the costs through direct allocations or preferential interest rates, while the beneficiaries cover the balance from their savings or by borrowing. Due to the above indicated constraints, the experience in the region shows that the coverage of this type of programmes is limited and that they are unable to attend the lower-income groups of the population which cannot give adequate credit guarantees or show steady formal incomes.

#### 4. Costs

There is a great variability in the final overall construction costs of the different types of housing units described above. No regional studies have been conducted which provide a clear picture of trends in the breakdown of costs with respect to land, urban development and the actual housing units. The relationship between these costs also varies considerably in terms of such factors as the price and characteristics of the land; ease of access to existing infrastructural networks; urban development and construction standards and regulations applied; and the type of building technology and quality of shelter provided.

In order to provide a rough idea of costs, it should be noted that some finished units (plots of 75 to 110 square metres, houses of 40 to 45 square metres and basic infrastructure with connections for utilities) could be built at a cost of between US\$5 000 and US\$7 000. Although they usually cost more. Land could represent between 10% and 15% of the total cost and urbanization works about 30%, while the cost of the dwelling itself absorbs the remainder. It should be mentioned that there are claims and experiences in the provision of housing units for less than US\$3 000, however, thus far they do not represent the average conditions or a significant proportion of the constructed units in the region.

One aspect just as important as the cost of housing units is how to finance them. In other words, the types of dwellings and their ultimate quality depend on the amount and flow of the potential resources channelled into housing by the public sector and by the beneficiaries themselves. It is equally important to make the fullest use of financial agents and instruments involved

in the housing sector and to implement policies that give the private sector incentives to invest in the housing market.

In this regard, the countries of the region still have to make substantive improvements in the operation of the instruments and agents used in tapping resources and directing funds to the social housing sector. For instance, most low-cost housing programmes in the region have serious difficulties in catering to the needs of families that either earn less than two times the minimum salaries --i.e., most of the poor-- or do not have members with steady jobs. In fact in countries such as Ecuador, the "social" sector with the most inequitable distribution pattern of investments and selection of beneficiaries is public spending on housing. A similar situation is observed in most of the other countries in the region.

Other relatively successful programmes such as the housing subsidy programme in Chile have begun to experience some problems in recent years owing to low rates of cost recovery for the credit component. Also, the administrative costs of managing the small sums involved in each operation for a social housing credit has made this type of financial operation unattractive to private banks, and hence only two development banks --with an additional input from indirect subsidies-- handle such operations.

In order to overcome these constraints, some governments are introducing new programmes that include systems of collective application and credit guarantee, or housing schemes combining basic shelter facilities (e.g. sanitary core) with further financial/technical support or assistance to gradually finish off the shelter unit. Such schemes can be taken as examples or guides for other countries to stimulate the development of more innovative methods for attracting and channelling resources to the sector.

Legislation on housing rentals is another factor that should be considered in greater depth. In many cases, legislation that is overly protective of tenants has had the effect of preventing landlords (assuming there is no speculation) from deriving fair profits from the appreciation in the value of their property. This is undoubtedly one factor that scares off private investment in rental housing.

Although the maintenance costs of finished dwellings will not be dealt with here, reference should be made to them. In many sectors of the low-income earning areas, the problem of how to meet the operational costs of a house is also part and parcel of the overall shelter problem. The running costs of maintaining a house and urban infrastructure, and the recovery of user costs are problems that have been calling for priority attention on the part of the local and national governments of the region.

## B. LAND MANAGEMENT

Two main lines of action have been used in attempts to control the use and, to a certain extent, the value of land in the large cities of the region: the application of city development or master plans coupled with land use regulations; and intervention in land markets, mainly to help meet demands for low-cost housing. In many cases, both types of intervention have had little success.

Most of the urban development or master plans prepared for the main cities of the region, by focusing on physical and spatial factors and overlooking the social and economic processes that were taking place in the cities, soon became obsolete. Thus, the traditional urban planning instruments applied in the region lost the initiative in the guidance of urban growth, becoming more instruments or actions for damage control rather than for achieving the optimum use of land and urban functions in the context of a city development perspective that would go beyond purely spatial considerations.

In Latin America, very few significant attempts have been made by governments to acquire land. This has been due to factors such as vested interests in real estate markets, the poor administrative capacity of governments, the dearth of public resources and the lack of political will to carry out such interventions.

In most cases, land has been acquired in connection with programmes to satisfy the demand for shelter and has concentrated mainly on direct purchases of land without using expropriation mechanisms. Thus, public land acquisition has been considerably affected by speculation and price rises, which have forced governments to purchase land on the outskirts of cities, with the subsequent increase in social and urban costs. Other land acquisition programmes have been designed to compensate owners of illegally occupied land, in order to regularize its tenure, and facilitate the execution of urbanization works.

These problems have led to various attempts to implement government land acquisition policies that considered regulation of land price and control of speculation as specific objectives. Most of these attempts have not had any significant practical impact.

In other cases, public intervention has taken the form of urban regulations and housing policies that offer incentives to the private sector to participate in the acquisition of land for housing programmes. Such policies involve the incorporation to the land markets of cheaper outlying areas and the implementation of "turnkey" housing programmes (design, land provision, urbanization works, and housing units) through the private construction sector. As noted above, this method of intervention in the land markets, while reducing the actual cost per delivered unit of "housing

solution", has also led in many cases to augmented overall urban costs. That is, higher costs for the provision, access and operation of urban infrastructure and services. As the additional costs have to be absorbed by the normally precarious urban and family economy (transport, infrastructure, services, etc.) they reveal the shortcomings of such interventions.

In view of the limited capacity of the public sector to regulate the land market, much of it has in actual fact been developed through commercial and non-commercial transactions that are not subject to any effective control by the city or national authorities. The non-commercial processes have generated a large proportion of the land developed for low-income sectors. Such processes involve illegal occupation of abandoned public or private land and squatting on land that is normally unsuitable for regular settlement and urbanization. Some programmes involving the non-commercial allocation of land have been tried out by the public sector, such as the settlements promoted and organized by the municipality of metropolitan Lima under previous governments. However, the replicability of this type of experience in other countries and under different social and political conditions is still to be proved.

Another considerable portion of land for low-income settlements has been provided through illegal commercial transactions. Unofficially subdivided public and private land such as the "urbanizaciones piratas" in Bogota, Colombia, and land subdivision violating prevailing codes and regulations fall under this category.



#### IV. THE AGENTS PARTICIPATING IN THE DEVELOPMENT OF LARGE CITIES

Even now, public sector interventions directed to satisfy housing needs and land development in the urban areas are still largely dealt with by central government agencies. In various countries of the region, urban development plans have been traditionally prepared by central government or regional government offices with little or no consultation at all with the local governments and communities concerned.

This situation is now beginning to change, owing to the strengthening of the movement towards transferring more responsibility and resources for local development to municipal and regional authorities in the countries of the region. However, since this process is still at the transitional stage, there are serious conflicts with respect to areas of competence between city authorities and central government sectoral agencies responsible for urban affairs, infrastructure and services. The allocation of resources for urban development and housing also mirrors these conflicts.

Thus, many municipal governments of large cities are recovering their capacity not only to prepare urban development and land use plans but also, more importantly, to supervise their implementation. However, still only a few municipalities, such as that of Curitiba in Brazil, have intervened with certain degree of success in the land markets. Such experiences are, though, rare in the region and do not have a great coverage.

On the other hand, central government ministries and agencies still remain the main responsible for the formulation of housing policy programmes and their execution, and most of the times with a minimum participation of local governments. Some municipalities (Santiago and Quito, for example) are making initial efforts to intervene more directly in activities to meet the housing needs of the low-income groups.

Should the fiscal constraints facing many governments of the region persist and central housing agencies (except those mentioned above) continue to be hampered by limited implementation capacity, then the municipal governments will gradually have to assume greater responsibility for the execution of programmes in this

sector. This situation would generate the additional advantage of being able to concentrate, at the local level, the planning and execution of activities in the different areas of local development.

Notwithstanding the above, the public sector at the central government level does have an important role to play in the creation of the appropriate legal and economic framework for promoting long-term savings and channelling resources to the housing sector; creating favourable conditions for the development of construction activities by private contractors, both for the sale and rental of houses; and redistributing resources for the financing of such programmes.

The private sector's participation in low-cost housing has generally been associated to public programmes and the amount of resources earmarked for the sector. Therefore, it has been considerably affected by the ups and downs of the economy and government expenditure in housing. Private-sector financed programmes have played a more active role in the housing and land markets for the middle and high-income sectors.

Finally, it is important not to forget that the main builders of houses and cities have been the inhabitants themselves. Most of the low-income settlements have been built and financed by the people outside the framework of formal housing finance mechanisms. It is believed that better knowledge of how these building processes operate, how long they take, and how informal resources are obtained and managed, could prove very useful for the design of future policies in the sector.

## V. SOME ASPECTS FOR DISCUSSION

This brief account of some aspects of shelter and land in the large cities of Latin America could help in the identification of some areas where proposals could be analyzed and developed to improve current condition in the Latin American region:

i) Matching urban development policies with sectoral housing policies, including policy formulation and the administration of urban services and infrastructure.

ii) Strengthening the role of local governments as the main responsible for the formulation and execution of local development and housing policies. Transferring the administration of resources for local development to municipal governments on an incremental basis, accompanied by the implementation of programmes to strengthen their institutional capacity.

iii) Reviewing the regulations on the physical development of cities and on the construction of housing and infrastructure with a view to making them more flexible and stimulating innovation in response to development needs.

iv) Making the legislation on the acquisition, transfer and renting of housing more flexible in order to boost the development of the housing market and attract additional resources to the sector.

v) Reviewing the systems of subsidies, credits and financial guarantees so as to cater to the needs of families with smaller and irregular incomes.

vi) Developing policies to optimize the use of urban land. This means attaining acceptable levels of efficiency in the physical management of cities as the bases of support for the implementation of economic and social activities.

vii) Developing appropriate land and urban development information systems to support policy making and management in the large cities of the region.