

SOME IDEAS FOR THE DISCUSSION IN ERSO TRUST FUND WORKSHOP

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Latinoamerican Experience.

“To the effects to give solution to the housing improvement, it must be considered that the creation of facilities of access for the finish and recovery of houses in suitable specification and normative, land purchase, legal regularization of land adjusted legally and the endowment of infrastructures of basic services are a necessary condition for development”.

Synthesis

The document talks about different experiences of improvement of popular habitat that involve credits, savings and other forms of financing given by low income inhabitants in Latin American countries: the improvement of houses in Mexico City, through micro credits of short term; the current national policy of housing in Bolivia, supported by a system of banking credits raised with a lever by the National State; the Uruguayan cooperatives supported by National Housing Law, with credits of long term; the perspective of micro financing of housing in Colombia; the pick up of familiar private savings for improvement of housing in Cuba; the system of mortgages and credits of long term in Chile for financing low cost and understandard constructive quality; some learning of financing experiences and micro financing of Habitat Improvement (access to Land, infrastructure and Housing) Social Movements, NGOs and State in Argentina; popular process of improvement of habitat and access to land in Brazil and other latinamerican countries, and the financing destined to popular sectors of low income in those countries.

Introduction

In Latin America it is possible to detect some instances of credit financing for housing, since the middle of 20th century, like the real estate mortgage banks for individual and collective actions for houses, and popular savings banks for credits for small actions for improvement of housing. These financial organizations were constituted in parallel to governmental operatives of housings of social interest, built by a company and “key in hand” for the State like constituent.

With the fall of the welfare State, the model of house “key in hand” made by building and business companies turned on crisis. The poorest population was exceptionally beneficiary of this model. In countries as Bolivia, Paraguay, Guatemala and others where poverty is more expanded, the model of “house key in hand” was less effective than in a country with a population with a better economic situation, like Colombia, Uruguay and Argentina. But in all countries, poorest sectors have been left outside the state housing policy and bank credit or other financings for housing.

There have been actions supplying subsidized house for the poor and programs providing materials for extreme emergency situations or focused projects.

Since the 90's, the idea of free market influenced all areas. It also affected projects directed to fight against poverty. This is the way how some *rotative funds* experiences appeared. In this work we will treat some experiences that tie diverse actors of society and the State but that also promote social organization.

MEXICO

It is important to emphasize the good experience of Improvement of House Program in Mexico City. It arose by popular management, based on NGOs and social movements projects (MUP, House and City, HIC-AL and others). The operative is based on the creation of a municipal law for microcredits for the improvement of housing. The law allows that a part of the annual municipal budget can be assigned directly to a specific fund.

The fund is reimbursable, is granted as loans to families. The municipal State acts at the role of promoter and executor of the operative part. The public attention centers are located in municipal offices in different neighborhoods. Families can apply for credits through an inscription card where they present their needs. Constructive and social technical teams visit their houses. The amounts are equivalent to the purchase of materials for building a room, or for finishing the bathroom of a family house. The return of the credit is done through a bank. The time for giving it back is 2 years.

This operating is still going on with good results.

BOLIVIA

It has been established a national policy of housing and house improvement based on micro credit or credit. The state's role has been promotion and leverage of credit through leader banking institutions in the country. These banks are of national capitals and belong to the richest families in Bolivia.

The operative consists on a reimbursable fund. The annual interest rate is 3 %. The banks give individual loans. The payment of the credit is through long term fees. The profile of the population addressee is people with low and mid income. Most of the population in Bolivia is poor. These credits promote auto construction or auto management.

Several NGOs work with micro credits funds, like FUPROVI. These organizations develop projects with more than 10 years of operation. Related to new governmental operative of housing, NGOs have expressed that for keeping an annual interest rate of 3 % it is required that the state subsidizes banks.

Experience of bank credits, supported by the government of Bolivia, is very short, but it assures a real change that will have high impact in a mainly poor society, tying millenarian culture of trade, of "pasanacu", of the Andean worldvision, with the banking institutions that will open their doors to popular sectors.

COLOMBIA

Since the experience already done, it is possible to see directly the material prepared by UN Habitat together with specialized NGO's about the possibilities of development of micro credit in this country. It is a detailed analysis on the opportunities that exist in the country based on the support of the institutions and their learnings on the problem.

URUGUAY

We want to redeem the experience of *rotative funds* that was developed by a social organization during last decade, based on reimbursable loans to an annual rate of 2%. The lending entity was FUCVAN, Uruguayan Federation of Housing Cooperatives. The concession of micro credits was given to its own associates. The initial fund came up from an endowment from CEBEMO (Germany) to the organization. As time passed, the fund bottom was shortened until it was closed because of lack of payment of the fees. Nevertheless, this organization has a tradition of financing by payment of long term fees.

Cooperatives receive a loan from National Fund for Housing. This operative comes from 1972 and it is kept by the law that originated it. Law demands assigning part of annual budget to the National Fund for Housing and to give a percentage to cooperatives. Cooperatives absorb the return of the money, for a term of 20 years. The partner-inhabitants pay their fees to cooperatives. Houses are

made by auto construction. The associate's profile is population with stable work but with low incomes.

The institutional fortification of FUCVAN is based on a strong popular organization, crucial element for supporting the actions through time, and for this purpose has received the support of international cooperation, for example from the Swedish Center for Cooperatives.

We need to emphasize the constructive and urban quality of housing complexes, as well as the social process that is constituted among the population.

BRASIL

MST (*Movimento Sin Terra*) of Brazil is an organization of rural dwellers. It has more than 20 years of experience in popular struggle in order to obtain access to land for producing and inhabit it. It is linked to State through the National Institute of Agriculture (INCRA) and it receives funds for development, such as subsidies and credits, through INCRA too. The settlements have an urban area and a rural area, and its economy is based on production.

Movimento Nacional da Moradia Popular has managed to obtain the National Law for Popular Housing and to reopen a credit from the National State for housing through popular cooperatives or other organizations. The old National Fund for Housing was closed in the 90's. Organizations or cooperatives reimburse the money in long term fees. The experience is not a massive one yet because Brazil is a huge country but it has many projects and actions that demonstrate the real possibility of access to long term credit for poor families with responsibility for payment, accompanied by social organization.

It is being experienced with the methodology of communitarian saving, through exchanges with SDIF (Slum Dwellers International Federation) in some *favelas* of Sao Paulo and Recife. They have support from the local government and they are beginning to have an effect on policies for the improvement of habitat coming from the dwellers own money, at claypit level.

CUBA

The program Architect of Family is an action developed in the last fifteen years in Cuba. It has managed to gain savings that families kept at their homes. This money, coming from donations of their relatives living abroad, was used for purchasing goods sold at the black market and other objects as household electric appliances and clothes too. Since the program exists, many of these saved funds are destined to improve the existing houses. State admitted that it was unable to assume the costs of improving the highly degraded habitational park and proposed this strategy to raise with a lever those savings from the constructive technical support, with the investment on the organization of technical equipments and the location of offices where they can work, and supporting by all means the communicational baggage that allowed the promotion of the Program. The operative provoked a synergy that attracted the attention of population and, in just a short time, went from the first pilot experience to its installation through the whole country. In some cases, the State also contributes with economic or material resources to solve very difficult situations. Funds for international cooperation, which multiply individual efforts, are attracted, destining them to areas of common use or urban interest, as it can be observed in the central area of Old Havana. Urban renovation allowed the recovery of architectonic patrimony and to improve quality of life of dwellers there.

CHILE

The people's and democratic chilean governments have kept a strong housing policy, with the determination of solving the deficit and granting the whole population a minimum habitational standard. This is a policy developed by almost two decades

The solutions applied were multiple and diverse and managed to reach all social levels, with fairness, not evenness, adapting them to the situation of every family. This fairness is also applied

to the economic possibilities of each family. Through this way they have got some results of very low cost housing, fitting costs in the surface of the house, materials and constructive ways.

The read out which Chilean comrades do at the present time is that they achieved the expected goal in the sense of supplying house for all but that the habitational park has begun its degradation process, with the trouble that inhabitants are in long term indebted, with mortgages up to 25 years for a 32 squared meters wooden house.

In this experience we can observe that: long term payments work responsibly; that financial mechanisms of credits for poor people have not had subsidy and that, sometimes, in order not to mortgage low quality constructive quality must be checked as well as typologies of intervention as Ana Sugranyes proposes. Here we can see a debate among free market economy and the need of state intervention in order to balance towards the poorest sectors, obtaining some redistribution of the wealth or from the national rent of the country.

PERU

In the frame of right to housing, non governmental organizations network (DESCO and others) have enforced many actions throughout the country, strengthening popular organizations. They have managed to carry out integral habitat projects, quite interesting. Specially in Lima central area, with the reconstruction of old buildings, allowing the poorest people to reach the city. In part this projects have funds from recovery of money given by inhabitants.

Another experience in Lima is land policy based on hypothecary guarantees over divided individual plots of land, well expanded and far away from services, in an environmentally very arid zone. As Gustavo Riofrio reports, these badly called housing developments have been a sort of defraudation for a poor sector minded to pay money dues for them. There hasn't been at all any quality control of the project, here. In many cases, families have not been able to construct houses but simple tents, which also lack of fundamental services. Or directly have not moved to the lot, keeping with their situation of housing necessity. But these families have in their economies the weight of a monthly payment for an unsolved problem of housing.

ARGENTINA

If we want to discover the rising of housing improvement and habitat in Argentina we have to follow the preceding in credits from National Mortgage Bank, projects from NGOs and the experience of some organizations of base. These experiences opened the way towards the credit orientated to popular sector. They constitute also the antecedents of which were programs coming from the State for the improvement of housing or habitat.

The picture enumerates the programs used for the improvement of habitat in Argentina and its ways of financing.

EXPERIENCES OF NATIONAL PROGRAMS FOR HABITATIONAL IMPROVEMENT AND OF HABITAT IN SPONTANEOUS ESTABLISHMENTS		FINANCING
1945	CREDITS FROM MORTGAGE NATIONAL BANK	DIRECTLY TO THE INHABITANTS. Massive policy.
1991	SOCIAL SOLIDARY PROGRAM – PROSOL	SOCIAL ORGANIZATION FINANCING Focused Projects
1991	NATIONAL LAND COMMISSION	LAND SALE TO COOPERATIVES, INHABITANTS PAY FEES. Resolution of Conflicts of Irregular SETTLEMENTS
1995	PROMEBA	SUBSIDY FOR INHABITANTS. Focused projects.
1997	PROGRAM 17- ROTATIVE FUNDS FOR MICRO CREDIT.	SUBSIDIES FOR NOG FOR LOANS FOR INHABITANTS. Projects Focused on areas of urban poverty.
2004	FEDERAL PROGRAM FOR BETTER LIFE /	SUBSIDY TO PROVINCIAL INSTITUTES OF HOUSE, THEN IT IS

	PFEH	TRANSFERRED IN CREDIT FOR INHABITANTS. Massive policy.
2003	WATER + WORK	SUBSIDY TO INHABITANTS. Focused projects.

From programs for habitat improvement which were implemented in the country, we will just take in consideration those that implied some instance of return of the money, that is to say, that were granted as credit or some way of payment by inhabitants. Therefore, we will analyse the program of credits of Mortgage Bank, National Land Commission, 17 Program 17th and Better Living Program.

OLD MORTGAGE BANK

Since 1940 there were financial answers for building houses assigned to middle class, coming from Mortgage Bank, which accompanied with technical advising and strict quality controls, as a reply to individual requests. The financing alternative for repairing or enlargement came up since 1983, certainly motivated by the urban sectors demand. But there is no register about this aspect. Soon, towards the seventies this financing was offered to businessmen investors, until finally in 1990 the entity became private, which caused the dilution of technical requirements and focused in financial mechanisms.

This brought a gradual removal of supports to the improvement of existing houses.

The major problem is that through giving priority to financial issues over the habitational goal there were established leonine mechanisms on the financial profitability of the institution without considering any system of payment for those cases which were delayed in the pay, detonating eviction of the dwellers. We have to emphasize a situation that has repeated widely: families which took credits for improving their houses and that after were unable to fulfill to the system of regulated fees and then faced an eviction judgement¹. Several mortgage debtors associations can confirm this situation.

These mortgage systems were used by other banks, as well as credits from other financial entities, in many cases from cooperative or mutualist origin.

Considered as an economic aid in general they were not taken in consideration as an important part of the housing policy of the country. In reference to its income, at the moment mortgage credits are very expensive for the working-class; let us remember that wages were depreciated as soon as the exchange parity with the dollar was left. Meanwhile, the cost of constructive materials was put in its place, approaching international prices.

NGOs REFERENCE PROJECTS FOR IMPROVEMENT OF HOUSES

We want to characterize the experience of Housing and Community Foundation (FVC), experience which we reproduce through NGO and local and national governments.

As the members of the foundation say, Pichi Meisegeier's visit to Asia and the meeting with Yunis was the start of this kind of Project, which began to be enforced in 1988.

So FVC became the first institution in Argentina that works in habitational improvement with the poorest sectors of the population. May be for this reason, projects which were implemented are always based on credit.

They propose, too, to improve the existent house because they consider that there are many started houses which don't get to have the minim conditions in the city and that economic help, even if small, with technical support, may guide a suitable use which can allow to improve substantially the building. They have regard for the constructive materials accumulated by the families and other contributions, such as labour, which bring about group action that double or multiply by three the first amount.

¹ ADEBHIFRA. Asociación de Deudores Banco Hipotecario y otras entidades financieras de la republica argentina.

- Group credits from 3 to 5 families, with solidary backing. Housing improvement. Initial fund donated by Homeless International. 1996.

Based on group work at the stages of management and monitoring, they promote improvement of houses in settlements without legal regularization but with ordered plan (not in slums). Group actions for buying materials and mutual help for building the improvements arise. Refunding the fee, one year later and at an interest rate of 26 % is done by the whole group and it is based on the solidary guaranty among the members of the group, with the sole conventionality of a written agreement signed by all.

- Individual credits for the improvement of housing. The initial funding donated by Undersecretaryship of House. Program 17th. 1997. Articulating with municipality, they promote the improvement of houses in areas with definite legal regularization for poor homes with declared incomes. The family is responsible for refunding, all family incomes are added together and they just sign papers which are useful as sworn testimony, with no confiscation of their wages. Refunding of money is done in a year, without yield, but claiming for the technical and administrative support (26% aprox).
 - Groups of 10 to 12.

Funding donated by Misereor Micro projects, for the improvement of houses, social areas, and communal infrastructure. 1994.

We highlight the possibility of improving **social areas**, which are dinning hall, health center, kindergarten, the place for production and work, implemented through organization networks which has allowed the application in a mutiplier way. Small common infrastructure works are done, such as sidewalks or trash containers, which allow habitat improvement, with no yield rate and refunding money up to three years.

At the moment these diverse lines are synthesized in an only rotative fund coming from reimbursement of rotated projects, that is to say, the current fund assembles with the contribution of fees for users.

Other NGOs take reference and design other programs that contributed some outstanding characteristics from each project for housing improvement.

-CEVE (Experimental Center Low Cost Housing): technical cabinet at office of the institution, which guides on construction, encouraging the use of materials or part houses investigated by the institution as plaques, bathrooms, metallic straps, others.

-SeHaS (Habitational and Social Service): improvement of housing linked to production and local development.

-IIED AL (Institute for Research and Studies for Development. Latinamerica):

Material stock or warehouse located at the center of the three neighbourhoods where habitational improvements are applied; at the first stage it has worked specifically the construction in parts of the prototype house.

- IMPADES (Patagonian Institute for Development): taking the model from other organizations they implemented improvement of houses at the Patagonia Area.

-FUPROVISO (Foundation for Promotion of Social House): an expanded network of improvements based on financing credit destined to house improvement and basic infrastructure works, without support in the constructive thing.

- MOTHER EARTH: it uses micro credit to grant support for the families in the programs of lots with services. The credit helps in purchasing materials for construction of the prototype designed housing, which needs plenty of years for execution, processes that we understand as housing improvement and which credit helps in speeding up.

-SEDECA (Link Secretariat for Self Management Communities): Improvement of housing with group monitoring by neighborhoods and the enlargement of credit for production and services always with the poorest inhabitants.

-CANOA. La Chirola Project, Previous Saving for improvement of houses: the poorest families in the neighborhood, the *cartoneros* (*cardbore ones*), save in a banking account, putting money weekly. Thus they manage to obtain a fund which is used as counterpart for the management support of CCFD (France), in Santa Fe, at 1997.

These cases directly are implemented with short term financing and rates that reach between 20% to 40%, directly as interest rate or as technical input. Sustainability of funds cannot be granted without a contribution of subsidy in some of its instances of administrative, technical or financing implementation. The credit works like a lever for development of other resources contributed by beneficiaries, multiplying the investment or improvement of house.

It is also wanted to emphasize the link among SDIF (Asia and Africa) with FTV (Argentina). Exchanges for the transference of methodology of saving have allowed inhabitants of La Matanza (Buenos Aires Province) to know new forms working in habitat.

COOPERATIVE MUNICIPAL PROGRAM

Law 341 of Buenos Aires city. It is based on credits for self management, through housing cooperatives, made for this aim, in the capital city. Users have a collective return, as cooperative, in the long term (up to 20 years). There is plenty involvement of the state as a social, technical, legal, administrative and constructive control entity. The program pays a percentage to cover the work of technicians hired by the cooperative; families build themselves or hire constructors. An example constitutes the *Parque Patricios* Complex, from MTL, developed by a cooperative which belongs to Territorial Liberation Movement.

EXPERIENCE OF LOTS WITH SERVICES IN ARGENTINA

This methodology of action, which bears a slow and gradual process of habitat, was enough expanded through the world with very critical results. In the case of Argentina, around 30 experiences were implemented in Córdoba and Buenos Aires with very good results. The good of this practice was given by the support of dwellers social organizations, particularly referred to support throughout time, without losing the objective of caring about the poorest population. Also because of support of the State which was important to obtain the implementation.

We have to highlight the example of USO/FTV (Land and House Federation) Cooperative in La Matanza, organization led by Luis D' Elia, because it is about 1500 lots constituted on a land belonging to the national State, sold to the Cooperative. Infrastructure and services (education, health, others) were negotiated with private companies and with State areas. As far as the house, it allowed the support of several new housing plans and housing improvement ones.

BETTER LIVING PROGRAM

At the national level, the traditional house FONAVI policy and the present federal system have a decentralized form of action from the national government towards the regional governments, through housing institutes. These state entities are those who promote, control and finance in the long term the construction of new house, for the second and third quintile. They are maintained with mortgages, which in general are not executed. In the last decade, during which traditional production of house was retaken from the State, improvement of existing house is contemplated for the first time in massive scale, linking two models that can be considered divergent².

Among these federal programs, we have to highlight as an innovation the incorporation of housing improvement, known as Better Living program, which has been implemented in many provinces, with very diverse adjustments according to the application territory, respecting the national

guideline that is a financing of a third of the value of the whole house. Destined to rehabilitation or enlarging existing houses. It has been faced in a massive way for the first time, a national program of housing improvement from the governmental area of housing and not from the banking structure. The financing is in monthly payments of long term (from 5 to 20 years) and agreed with the beneficiary family.

For example, experience at Tucumán province is important for telling about the 10.000 improvements which were made between 2006 and 2008.

NATIONAL LAND COMMISSION FOR SOCIAL HABITAT

Around 200 spontaneous settlements on state land are on way of legal regularization, through the constitution of cooperatives or other associations that allow to accompany this long process of access to land. These neighborhoods have been born as “shanty towns” but gradually incorporate territorial ordering with support from technical teams from the National Land Commission.

Dwellers receive legally the piece of land in which they are based and they pay it in fees, in terms of 5 to 20 years, with a rate of 2% of annual interest. In poor situations (delay in the payment), debt is refinanced in a new term so that the value of the fee does not increase. In average, the fee is equivalent to 7 dollars (similar to the price of a cement bag in the local market). With the integration of payment of fees, a 1.5 million dollars fund has been constituted, which is available today to continue the improvement of habitat in these and other neighborhoods.

Another original experience is the purchase of land from dwellers to the owners. Negotiation among “occupants” inhabitants and owners has been settled for purchasing the land bulk. The national State decision is not to buy land; here the role of the State is to promote and accompany during the negotiation, bringing technical support for measurements and qualification for management, the legal thing, constructive and the organization. Thus is the case of 25th of August neighborhood, with 350 families of immigrants in extreme poverty situation, who are buying their land, paying in the bank through a saving account in the name of the civil association, where they put their fees.

Conclusion

This is an outlook that shows in general experiences of popular sectors, where the poorest population is involved in mechanisms of money reimbursements. In order to add more precise data it is possible to observe more carefully each of these experiences and to synthesize statistical results based on rates, reimbursements, etc. This detailed analysis requires a specific dedication during a period of time, in order to grant a substantial contribution to the problems studied in ERSO.

Finally, these actions of credit in popular sector are understood as a contribution to the improvement of habitat, acknowledging the existing work made by dwellers and overcoming the initial housing situation towards a better one. In this sense, Victor Pelli, a Latin American referent architect explains it:

“working with partial levels of satisfaction of basic housing needs, like steps in a process of gradual evolution, for a bigger amount of people or the totality of population in a critical situation within a jurisdiction and on a reasonable period in relation to the length of life”. “These actions of partial satisfaction can be materialized in correspondence with indication of possible basic needs (significant), in housing elements (situations, conditions, goods or services) of high impact in the habitability situation, such as access to a potable water network, land provision in better conditions of urban or territorial location, legal regularization in occupied lands, provision of sanitary cores or *feet of house* (partial constructions with characteristics which help later evolution), enlargement or partial improvements of the existing house, or improvement of the route of access”.

Experiences above expressed go in this sense, to improve the house and existing neighborhoods, and leave some lessons on how to be able to finance with different alternatives the improvement of

popular habitat and after all, the quality of life of mates, men and women, brothers of this Earth who need the help of all of us.

CONCLUSION - TOPICS

- Experiences of long term financing are possible to implement for the poorest sector of population, as some experiences in Chile and Argentina demonstrate.
- Mortgages or hypothecating guarantees exclude the poorest population, and sometimes generate a delaying effect in the improvement of housing as it happens in Chile and Peru.
- Credit with short term return is possible to implement among popular sectors, but it is necessary to subsidize rates so that at least they do not exceed traditional percentage of hypothecating credits. NGOs in Argentina have noticed this. In this sense was exposed the role of Bolivia in its new national policy on housing.
- The role of the State or another entity that occupies its place is accompanying these financial operations, which need not only administrative-financiers issues but actions of promotion and qualification.
- The role of social organizations of base or other institutions of social support (churches, NGOs, universities, others) makes possible to create sustainable projects and the non deviation of them, in support of the process of transformation of social reality of poverty, where economy is one of the variables of the problem.

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