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2014年拉丁美洲和加勒比专题报告

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Housing Policies:
Lessons from Latin American Urbanization

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《拉美研究丛书》总序

拉美和加勒比地区共有 33 个国家，总人口 5 亿多，经济总量高达 1.8 万亿美元，在世界政治和经济中发挥着越来越重要的作用。中国与拉美和加勒比地区虽然相距遥远，但友好交往源远流长，在政治、经济、文化等方面的交流与合作具有广阔的发展前景。拉美和加勒比地区是我国实施和平外交政策的重要对象，也是共同构筑和谐世界的重要伙伴。

我国历代领导人都十分重视发展与拉美和加勒比地区国家的关系。早在 1988 年，邓小平就以其深邃的战略家的眼光，对将来的世界发展前景作出了这样的预言：“人们常讲 21 世纪是太平洋时代……我坚信，那时也会出现一个拉美时代。我希望太平洋时代、大西洋时代和拉美时代同时出现。”他还指出：“中国的政策是要同拉美国家建立和发展良好的关系，使中拉关系成为南南合作的范例。”2004 年，胡锦涛总书记提出了要从战略高度认识拉美的重要指示。2004 年 11 月 12 日，胡锦涛主席在巴西国会作演讲时指出，中拉关系在不远的将来能够实现如下发展目标：①政治上相互支持，成为可信赖的全天候朋友。②经济上优势互补，成为在新的起点上互利共赢的合作伙伴。③文化上密切交流，成为不同文明积极对话的典范。

我国与拉丁美洲及加勒比地区国家在争取民族解放、捍卫国家独立、建设自己国家的事业中有着相似的经历，双方在许多重大国际问题上有着相同或相似的立场。我国高度重视拉美在维护世界和平、促进共同发展方面所发挥的积极作用；越来越多的拉美国家领导人也认识到我国的重要性，对与我国的交往及合作持积极态度。

作为中国—拉丁美洲友好协会的会长，我非常高兴地看到近年来中拉关系迅速发展。许多拉美国家的国家元首、政府首脑纷纷到中国来访问，中国国家领导人也曾多次访问拉美。特别是 2004 年 11 月胡锦涛主席访问了阿根廷、巴西、智利和古巴四国；2005 年 1 月曾庆红副主席又访问了墨西哥、秘鲁、委内瑞拉、

特立尼达和多巴哥以及牙买加。至今我国与委内瑞拉建立了“共同发展的战略伙伴关系”，与巴西、墨西哥和阿根廷建立了“战略伙伴关系”，与智利建立了“全面合作伙伴关系”。我国全国人大与许多拉美国家的议会都保持着较密切的交往，我国现在已经成为美洲国家组织和拉美议会的观察员，和里约集团、安第斯共同体、加勒比共同体、南方共同市场都有联系。中国与拉美国家在经贸领域中的合作也已全面展开。在 1993~2003 年的 10 年中，中拉贸易额增长了近 6 倍。2005 年，中拉贸易额首次超过 500 亿美元。

中国社会科学院拉丁美洲研究所是国内唯一专门从事拉丁美洲研究的科研机构，成立于 1961 年。长期以来，该所科研人员完成了大量科研成果，为党和国家的决策作出了一定的贡献。从 2006 年开始，他们计划在这些研究成果的基础上，出版一套《拉美研究丛书》，以满足我国外交部门、企业界、高等院校、科研机构、媒体以及公众对拉美知识的需求。我深愿这套丛书的出版将会增进我国各界对拉美的了解，也将对促进我国和拉美及加勒比地区的友谊及合作作出应有的贡献。

成思危

2006 年 5 月 2 日

ABSTRACT

Introduction Latin American & Carribean: Urbanization and Slums (Zheng Bingwen)

Abstract: In this introduction, the author briefly reviews the evolution of the housing policies in Latin America, and discovers three elements of containing the potential demand which could not be realized, i.e. over-urbanization, poverty and unfair distribution of income. As a result, although the rural population poured into urban areas, they could not afford to buy housing. Meanwhile, the ABC (acronym for Spanish terms of Ahorro-Bono-Crédito, meaning saving, subsidy and credit) seems not very effective, but very weak, it could not function well as solutions to help the just-transferred urban population buy their housings. Consequentially, across Latin America the amount of public housing for renting is too limited in Latin America, self-helping settlements exist very widespread and the owner-occupation ratio is very high, ranking second after the Asia in the world. The three phenomena are interacted as both cause and effect, producing a vicious circle. So in modern Latin America, slums are very popular, whose evolution experiences three episodes: illegal, legalized, and, formalized (which means municipal construction offers help in water, power and other infrastructures). The introduction describes the three periods during the past century for the housing policies: populist period, neo-liberalist one, and the neo-populist one. The author argues that none of the three periods above could have brought about healthy housing policies for Latin America. But anyway, from the beginning of 21th century, some of countries was on a route, which shows a good fortune.

Keywords: Housing Subsidy, Housing Finance, Slum Formalization, Populist Housing Policy

Part One

Chapter 1: Evolution of Social Housing Policies and Regularization of Informal Settlements in Latin America and Caribbean (Iván Canales, Ricardo Jordán)

Abstract: Today, one in three families in Latin America and Caribbean, i.e. 59 million people live in inadequate or non-durable material built housing without access to basic services. The continuous rural exodus that occurred during much of the twentieth century, as well as the lack of planning and inability of some states to meet the growing demand, brought about increasing informal settlements in Latin America and Caribbean. This forced the state to redirect their policies and programs of social housing. One of the main challenges facing Latin American governments is related to the housing deficit. The results of urban policies are those related to the construction, financing and location of housing in the city.

Keywords: Latin America, Social Housing Policies, Informal Settlements, Regularization

Chapter 2: Housing and Welfare: Diagnosis and Policy in Latin America (Cynthia Goytia, Diego Jorrat, Pablo Sanguinetti)

Abstract: Access to housing is a key determinant of household welfare. A very important feature of the housing is its features and the services it provides can not be completely separated from the territory and its quality depends not only on their intrinsic conditions but also the neighborhood where it is located and the city center that accommodates it. This determines that housing markets are local, i.e. they are closely linked to the development of urban centers and the evolution of local labor markets. That is why subnational governments, cities and municipalities have increased their role in the design and implementation of housing policies. This paper intends to review the international experience in this field, identifying the best practices in the more developed countries in order to then review the experience of Latin America. Before analyzing the policies, we reveal some basic indicators about the housing deficit in

the region and provide new evidence about the relationship between housing and household welfare.

Keywords: Latin America, Access to Housing, Household Welfare

Chapter 3: Public Housing Policies in Latin America and Caribbean (Xie Wenze)

Abstract: The evolution of the public housing policies in Latin America experienced three phases, which are mainly public rental housing, self-help housing and market housing respectively. The main goal of the policies is for the low-income and the poor households. Across the region, the housing conditions of these households have four characteristics, i.e. higher non-owner-occupied housing, higher housing deficit, higher housing price-income ratio beyond the capacity of payment, and the absence of formal housing loans. For the purpose of resolution of the housing problems of the low-income and the poor families, most of Latin American countries have been implementing a series of policies based on land supplying and housing subsidies since 1990s. "Where is the land from?" is the key of land supplying, involving two basic models of the legalization of land ownership and of land development. "Where is the money from?" is the key of housing subsidies, involving three basic models of contracted savings, mandated savings and financial market. However, Latin American governments have not adequately fulfilled their responsibility of land supplying, resulting in the unsustainability of housing subsidies. The public housing policies in the region are facing serious challenges nowadays.

Keywords: Latin America, Public Housing Policy, Low-cost Housing

Chapter 4: Urban Housing Deficits and Low-income Housing Finance in Latin America (Zhang Yong)

Abstract: Although the urban housing condition in Latin America improved between 1995 and 2006, housing deficit has been a serious problem across the region, which has been closely related to the massive rural-urban migration in history, informal employment and inequity of income distribution and ownership of asset. Since the 1990s, there have been a lot of financial innovations in supporting low-income hous-

ing, infrastructure and community development in the world such as compulsory savings schemes, special housing funds, housing bonds and housing banks. These financial instruments have different natures and operation mechanisms. The key is that whether they can be combined with local realities. Based on an overview of urban housing deficits in Latin America, the writer analyzes the different policy instruments for low-income housing finance, especially focuses on the housing finance system in Mexico and low-income housing microfinance projects in Central America funded by SIDA and finally explores the suggestions for low-income housing finance. Implications of policy can be drawn from the two case studies. First, reducing the supply-side subsidy and increasing the demand-side subsidy have become one of the core contents of social housing system reforms in many countries. And housing finance for low-income group as an important aspect of demand-side subsidy should be paid more attention. Second, an incremental housing strategy and focusing on purchased and rental housing simultaneously may be better. The conditions of housing can be improved by gradually increased income levels rather than by one-time completion while the development of rental housing market can expand the range of choices for the low-income group. Third, adhering to the principles of “public-private joint participation” and “housing finance market connected to capital market” has become a consensus. Fourth, the government is rarely the driving force behind housing finance initiatives, but it still has an important impact on whether low-income groups can get good quality housing. At the same time, regulation should be improved to avoid the manipulation of allocation of housing finance initiatives to meet some political interests. Fifth, market segmentation will benefit different finance products serving different purposes and groups. Due to different affordability by targeted low-income group, the housing security should distinguish different market segments to ensure the fairness. Sixth, low-income housing finance market needs the supports of related reforms such as land market and capital market reforms.

Keywords: Housing Deficit, Housing Finance System, Low-income Housing, Latin America

Part Two

Chapter 5: Housing Policies under Rapid Urbanization and Sustained Economic Growth: the Latin American Experience (Eduardo Rojas)

Abstract: The paper discusses the evolution of housing conditions in Latin America, a developing region that underwent a process of rapid urbanization and slow economic growth in the second half or the 20th Century. The analysis indicates that while the growth of the income of a part of the population allowed them access to better houses, public policies and programs explain a significant part of the progress in housing. Governments intervened in housing to assist a large section of the population that was unable to solve their housing problems in the formal sector. These households resorted to informal solutions by doubling-up with other households and invading or illegally purchasing land to incrementally build their shelters. This led to the proliferation of informal settlements that provided only precarious living conditions to their inhabitants. The review of housing policies pursued by different governments in different periods and under different policy approaches indicates that not a single approach dominates and that governments are fairly pragmatic in their policy responses to the emerging problems. Some countries pursued programs for the direct provision of affordable housing by government agencies to households in need while others moved to expand the demand for privately produced houses using demand-side subsidies. Several countries used both at different points in time and often in parallel. There are advantages in this pragmatic approach in that it allows countries to tailor solutions to the changing circumstances. The disadvantage is the risk of over-subsidising households with sufficient income to pay at least for part of the cost of a house. Most housing policies focused on self-ownership of housing leading to the underdevelopment of rental housing, a distinctive feature of Latin America's housing sector. Almost all countries invested in the upgrading of informal settlements, another distinctive feature of the Latin American housing policies. Based on the experiences of three countries—Argentina, Colombia, and Chile—the paper advocates for a flexible approach to housing policy. That is one that: (a) allows local responses to different economic and en-

vironmental circumstances; (b) maximizes the household contribution to the solution of their housing problem by targeting public resources to vulnerable groups; and (c) takes full account of the urban impacts of massive housing construction promoting the building of better cities. Combinations of direct public provision of housing and related urban services for the poor and support to the demand for new and used housing by low middle –and middle –income households would probably respond better to the needs of the population and will contribute to building better cities than single –fo –cused policies favouring one or the other approach.

· **Keywords:** Housing Policies, Urbanization, Economic Growth, Latin America

Chapter 6: Urban Planning and Housing in Latin America and Caribbean (Benjamín Infante, Ricardo Jordán y Elisa Sánchez)

Abstract: Latin America and the Caribbean is the most urbanized region in the developing world, reaching 80 percent of the urban population. The region is about to experience a new cycle of urban transition, while this time it is not to accommodate more people coming from the countryside, but to ensure a continuous dialogue between planning and urban development that eventually will be reflected in the improvement of the quality of life of the population. What you will see in the future is a transition towards equity and sustainability. This makes it necessary to accelerate the pace of urban reforms, and in order to realize this, it should be done to revise the legal and institutional norms and procedures, as well as operations of planning, to allow for more equitable and sustainable urban management.

Keywords: Latin America, Urban Planning, Housing Development

Chapter 7: Housing Development and Urbanization in Latin America (Chen Yu)

Abstract: This paper discusses the relationship between housing development and other aspects of urbanization in Latin America. The three common settlement types in contemporary Latin American cities, informal settlements, social interest housing and gated communities, are products of different models of development, political environment and intellectual paradigms of the time. Housing development has profound

impacts on the spatial patterns and population distribution of a city. Different types of settlements vary largely in terms of their roles and positions in the urban economy, economic conditions, their insertion into urban planning system and state–societal relations, among other aspects. By discussing the relationship between housing development on one hand, and residential segregation and urban poverty on the other, this paper points out that an increasing level of residential segregation, fragmentation of urban space and concentration of poverty bring about serious challenges within Latin American cities. This new trend hinders the improvement of low–income settlements, undermines the possibility of social integration and democracy, and opposes the principles of modern cities, such as inclusion, mobility and participation. The author argues that housing policy should not be reduced to expanding housing production, but should be formed and implemented under a more holistic framework of urban policy and sustainable development.

Keywords: Housing, Urbanization, Latin America, Residential Segregation, Urban Poverty

Chapter 8: Self–Help Housing Ideas and Practice in Latin America (Peter M. Ward)

Abstract: Self–help housing has long and world–wide historical traditions especially in rural areas, including in the USA, Canada and Europe. This paper offers an overview of how self–help housing ideas and practices have evolved focusing upon the past fifty years, and seeks to understand how these ideas came about, and were framed and promoted almost exclusively as policies relevant (only) to less developed countries. Aided self–help planning policies originated in the US Housing and Home Financing Agency and were promoted in Puerto Rico and elsewhere in the late 1940s. After a hiatus of almost twenty years, aided self–help reemerged in response to rapid spontaneous settlement growth in Latin America and elsewhere, and to governments’ incapacity to develop worker housing on a sufficient scale to cope with rapid urbanization and widespread poverty. This paper argues that there is a need to understand these ideas within the thinking of the development paradigms of the time, specifically how self–help ideas have been inserted and “morphed” within the successive devel–

opment paradigms of: modernization theory, structuralism and globalization, as well as in today's policy formulations of decentralization and urban management.

Keywords: Aided Self-help Housing Policies, Informal Settlement, Latin America, Development Paradigms

Chapter 9: Housing Policies and Urban Land Values in China: Lessons from Latin America and Singapore (Roger J Sandilands)

Abstract: This paper addresses the challenges facing China in accelerating the pace of rural-urban migration, with special attention to the impact on income distribution and housing costs that result from pressure on urban land values. It explains the push and pull influences on migration and why its continuation is justified by the large gap between rural and urban incomes and the relatively higher income elasticity of demand for urban-based goods and services. The provision of affordable housing is an integral part of this structural shift program. The paper thus considers the most appropriate ways in which housing finance can be mobilized, but supplemented by the capture of urban land values on behalf of the whole community so both the quality and affordability of housing can be increased. Positive and negative lessons for China are offered from the different urbanization and fiscal policy experiences of Latin America (especially Colombia) and Singapore.

Keywords: Housing Policies, Urban Land Values, China, Latin America

Part Three

Chapter 10: Mexico's Land Use System and Urban Housing Policy (2000~2012) (Liu Xuedong)

Abstract: During the last 30 years, Mexico's urban population almost doubled, increasing from 44.3 million at the beginning of 1980s to 86.6 million for now, which means the proportion of urban population increased from 66.3% to 76.8. Meanwhile, the urban area has extended six-fold and in 2005 it reached 12,634 square kilometers, accounting for about 0.6% of Mexico's total territory. It is important to mention that the expansion of both the urban population and the city area, was

realized largely in the lack of integral national developing planning and control, and even sometimes illegally and irregularly. Considering the special circumstances of the land system in Mexico, the process of urbanization is largely succeeded through the occupation of collective-owned land and at the sacrifice of the farmers' interests.

At the same time, the 1992 constitutional amendment and the new Farm Bill enacted on this basis, to a certain extent, have improved the protection of farmers' interests. However, the uncontrolled urban expansion and illegal construction have not been well contained. Since 2000, in order to confront the increasing housing demand pressures as well as the rapid expansion of urban areas, the Mexican governments have applied several adjustments to their housing policies. Firstly, the residential construction and urban development should be taken into account as a whole, and the housing construction is just an important part of the integral urban development and must be subordinated to the overall urban prosperity program, so that the construction industry can be served as a key factor in revitalizing the domestic market and promoting the economic growth. Secondly, residential construction in practice should be transferred gradually from simple spatial plan and outward expansion to the inner city development in order to improve the land use density through the construction of vertical housing and take full advantage of the existing urban infrastructure and facilities. Thirdly, residential construction has been required to meet the building standards of the low-carbon consumption and environmental sustainability, etc., in addition to the economic factor. It should be noted that, due to the speeding of urbanization in the last century, a large number of farmers migrated to the cities; coupled with the impact of the economic crisis erupted frequently since the 1980s, there existed a serious historical debts in the urban housing supply. Consequentially, residential social production (Producción Social de Vivienda, PSV) model were officially considered as a housing policy since 2006.

This paper is conducted by the evolution of housing policy since 2000, focusing on the analysis of the irregular land use in the urbanization of Mexico and exploring the new challenges in the residential construction since the implementation of the new agriculture law in 1992. The first part analyzes the rapid economic growth (Mexican Miracle) before 1980s and the expansion of urban population since then. The second

part describes how the Mexican government since 2000 dealt with the increasing pressures of urban housing demand, especially how to encounter the new challenges to resolve the vacated and abandoned residential housing. The third part focuses on the Mexican government policies of housing construction in two areas: housing subsidies and housing unified registration system. Finally, some reflections will be given.

Keywords: Urbanization, Housing Construction, Land System, Mexico

Chapter 11: Social Housing in Mexico: the Contradictions of Private Ownership (Beatriz García Peralta Nieto)

Abstract: Access to housing in Mexico is becoming increasingly difficult for many sectors of the population. Whereas the 2010 census reported approximately five million uninhabited houses, in 2013, the Federal Government admitted that there was a housing shortage of 14.6 million homes in the country. These data provide evidence of a misguided housing policy. This chapter therefore provides a historical overview of housing policy in Mexico from 1930 to 2012, emphasizing two aspects regarded as crucial to understanding this situation, namely: the relationship between the state and the capitalist housing production sector and the privatization of social housing promoted by the Alliance for Progress (Alpro) proposed by the government of President John F. Kennedy in 1961.

Alpro changed the concept of social housing from rented housing to home ownership. At first, the possibility offered to a small part of the population to gain access to their own home in good location provided an opportunity to build up their first assets. However, as one can see from the article, this marked the beginning of the commodification of social housing. As a result, housing went from being a necessary good to a commodity whose main objective is to obtain profit rather than to provide a solution to the housing problem. Another consequence of privatization was the increase in land prices and construction. As a result, the housing needs of the impoverished population were increasingly removed from the objectives of housing institutions, meaning that they had to take matters into their own hands using their limited individual economic circumstances.

The study of the first housing programs and two of the main housing institutions

(Infonavit and Fovi), demonstrates how adaptations to the implementation of the policy reflect the interests of the business sectors in the construction industry and political clientelism, rather than meeting the population's housing needs.

It also shows the impact of the guidelines of multilateral organizations which, during the 1990s, were expressed in financial deregulation and the privatization of agricultural land. These arrangements enabled the consolidation of housing developers groups. Their intervention expanded the periphery of Mexican cities by buying up large expanses of land and building enormous housing complexes without proper urban infrastructure and public transportation. Consequently a high percentage of housing is vacant, meaning that eagerly awaited homeownership has become a burden.

Keywords: Social Housing, Contradictions, Private Ownership, Mexico

Chapter 12: The Rise and Fall of the National Housing Bank in Brazil (1964 ~1986) (He Luyang)

Abstract: In the 1930s, the Brazilian government began to establish the institutions in charge of large-scale popular housing construction. With the rapid development of urbanization, housing demand has shown an explosive growth, the housing problem has become the focus of the ruling military government. In 1964, the military government set up the National Housing Bank (Banco Nacional de Habitação, BNH) as the core of the housing finance system, responsible for implementing the national housing plan. With the abundant financial resources—the Brazilian System of Savings and Loans (Sistema Brasileiro de Poupança e Empréstimo, SBPE) and a mandatory savings deposit based on workers' wages (Fundo de Garantia do Tempo de Serviço, FGTS)—as the two large source of funds, the BNH, the world's largest special housing agency at that time, has made nearly 4.5 million units of housing construction during the two decades of practice. Nevertheless, most of them flowed to the middle-income groups while the effects on the lower-income sector were limited, contrary to the objectives of the housing policy. This result can be explained by the BNH's own logic problems, but is also closely related to the Brazilian economic crisis in the 1980s. The housing finance system gave priority to the development of Brazilian construction industry in order to stimulate the national economy, rather than the solution