



AFFORDABLE LAND AND HOUSING IN LATIN AMERICA AND THE CARIBBEAN

UN HABITAT
FOR A BETTER URBAN FUTURE

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AFFORDABLE LAND AND HOUSING IN LATIN AMERICA AND THE CARIBBEAN

Volume 1

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ADEQUATE HOUSING SERIES

In the vast majority of countries access to affordable land and housing is a critical contemporary challenge. While in different countries and regions the specificities of the challenge vary, the universal truism is that it is becoming increasingly difficult for the vast majority of urban residents to obtain and retain adequate and affordable land and housing.

The first four volumes in the Adequate Housing Series canvas the state of affordable land and housing in four regions facing major affordability difficulties: Latin America and the Caribbean, Asia, Africa, and Europe and North America (member countries of the United Nations Economic Commission for Europe).

Each volume firstly explores the major trends in housing conditions, availability, quality and tenure modalities. Following this, each volume analyses housing policy responses to address growing affordability problems and the improvement of substandard housing conditions. Lastly, key recommendations for local, national and international policy initiatives that can increase the provision of affordable housing in the respective regions is provided.

This flagship series is coordinated and produced by the Housing Policy Section of UN-HABITAT and to date the following volumes have been published:

Volume 1: Latin America and the Caribbean



Volume 2: Asia



Volume 3: Africa



Volume 4: Europe and North America



FOREWORD

The first four volumes in the Adequate Housing series respond to the urgent need for a global assessment of the state of land and housing. While countless studies, research projects, and reports have been undertaken on individual housing needs, projects, and programmes, no contemporary studies have compared and contrasted housing conditions, policies, and approaches on a regional or global scale.

This series fills this gap. The four volumes focus on the land and housing situation in four regions facing considerable challenges and affordability problems: Latin America and the Caribbean, Asia, Africa, and Europe and North America. They present a comparative documentation of the historical trajectory, major contemporary trends, and best practices in land and housing provision in each region.

Although the size and overall characteristics of the housing sector does vary markedly across these regions, and indeed their countries, common to all is the fact that obtaining and retaining housing that is adequate and affordable is a serious problem for a large proportion of the population.

Unfortunately housing affordability remains a challenge and it is worsening due to, among other factors, the economic effects of the global financial crisis and the increasing severity of disasters and conflicts, which both place an additional strain on already stretched land and housing resources. This series and its messages and recommendations are therefore timely.

These regional studies represent a significant step forward in investigating the state of the global housing challenge. A detailed examination and comparison of, as well as critical reflection on access to housing at the local, national and regional levels is the first and important step

towards designing policies to improve access to affordable housing opportunities and to bring solutions to scale. This will help in preventing city expansion on the basis of informal land development and informal housing supply. The four volumes represent a significant body of research, documentation, and critical review that I believe will be of value to those involved in the housing sector.

Dr. Joan Clos



Under-Secretary-General of the United Nations
and
Executive Director, UN-HABITAT





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EXECUTIVE SUMMARY

This study examines trends in affordable housing and land provision in Latin America and the Caribbean (LAC). It further represents some of the approaches taken by governments, NGOs, and communities to meet the challenges of providing housing for low-income segments of society. The Latin American and Caribbean region is a key setting for the consideration of housing and land issues, owing in part to the contrasts and disparities that characterize this region of over half a billion inhabitants. Latin America presents a particularly acute case study in the struggle with issues of urbanization: in 2000, 75.5 per cent of the Latin American and Caribbean region lived in cities; in 2030 this proportion is projected to grow to 84.6 per cent.¹

The numerous ways that the governments, institutions, and populations of the region have dealt – or not dealt – with issues of housing and land in a context of increasing urbanization can offer lessons about how to approach this crucial issue in the 21st century.

The United Nations Human Settlements Programme (UN-HABITAT) and other multilateral organizations have focused on the necessity to redouble efforts at local, national, and international levels to provide decent and affordable shelter for all. Recognition has grown that the pursuit of comprehensive housing goals demands comprehensive responses that go beyond the concerns and devices of any one particular sector. This applies equally to three of the main shelter trends of this era: addressing

housing and land more accessible, affordable, and adequate for households with limited resources. Since the variety of innovations in the housing and land sectors greatly eclipses the scope of this report, it selectively highlights programs and policies that are representative of larger movements and promising in their numerical results and scale. These movements are representative of the multiple actors involved in housing responses – NGOs, residents, community organizations, financial institutions and governments – and emblematic of the wide range of housing responses that can be found in the region. The majority of the material has been gathered through secondary sources, including government documents, policy papers, academic analyses, and program evaluations, augmented in a few instances by the author's interviews with practitioners.

Improvements can be seen in a number of areas, but crucial issues remain on the road to providing quality housing for all Latin American and Caribbean households. These include high land prices, general affordability concerns for households, evolving but nevertheless pervasive informal land acquisition strategies, and still alarming numbers of households who live in substandard conditions or simply cannot access a home of their own.

Latin America has been the source of a multiplicity of responses to housing and land issues over the last several decades. When we look at recent innovations, we see that the region has

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