

Strategies for an Integrated Municipal Housing Policy in Santa Fe de Bogotá

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Abstract

The present municipal housing policy in Santa Fe de Bogotá poses a real challenge to a large city in a developing country with a population of about 6.5 million people that aims at providing 500,000 housing units during the next 10 years in order to meet the demand of 1.76 million new inhabitants (Saldarriaga 2000:9, chapter 5) and to reduce the present occupancy rate from 1.47 families per house to 1.37 families in the coming years. The Municipal Government is changing the housing policy from the traditional provision of dwellings to 'enabling policies' according to the global strategies for shelter. Therefore, the present policy included in the Municipal Plan of Government for 1998-2001 represents a transition between the former 'provision policy' and the policy that is being formulated through the Physical Development Plan (POT) 2000-2009. However, the proposed housing policy is mainly focused on housing to the lowest income groups instead of housing for all the groups that cannot afford dwellings within the private financial market. It also pays little attention to the maintenance and upgrading of the existing housing stock and the decline of the living conditions in the traditional residential areas.

This paper aims at presenting a proposal for further development and widening the scope of the strategies for an integrated municipal housing policy under formulation in order to tackle the housing problem as a whole. Therefore, the paper proposes to integrate to the housing policy the rehabilitation and urban renewal processes, the upgrading of the informal built-up areas, and the preservation of urban and architectural heritage as tools to build a less segregated city in terms of income and spatial distribution of the people.

Objectives of the Paper

The main objective of this paper is to make a proposal for a further development and widening the scope of the strategies for an integrated municipal housing policy in Santa Fe de Bogotá on the basis of a general analysis of the present housing conditions, the legal framework and the municipal housing programme that aims at providing half a million dwellings during the next 10 years. The specific objectives of the workshop paper are:

1. To make a critical analysis of the proposed housing policy and the municipal strategies in order to identify the main topics to reformulate an integrated housing policy.
2. To formulate alternative strategies for a broader housing policy not only oriented to new housing provision for the lowest income groups but also to preserve and rehabilitate the existing housing stock.
3. To emphasize on a participatory approach as one of the basis to solve the housing problem and in order to get real commitment of the different actors and build civic awareness about the housing issues.

General Background

City Planning System in Colombia

The city planning system in Colombia reflects the urbanisation process that has been linked to historical and political aspects since the Colonial Period. Therefore, it is important to have a general overview of the urbanisation process in the country before approaching other specific aspects of the housing system.

The Urbanization Process in Colombia

The Spanish Conquerors who established their settlements in the Atlantic and Andean geographical regions founded most of Colombian during the Colonial Period. The urban pattern of the Spanish cities in the Americas consisted of an orthogonal grid of blocks, separated by narrow streets and with a main square or “Plaza Principal” located in the centre. It was an urban structure spatially and socially segregated in which the wealthy and powerful people had their houses around the main square, while the indigenous people lived in the outskirts. This urban pattern remained unchanged until rapid urbanization process started.

Since the beginning of the 20th century migration has been partly a natural process in a society changing from an agricultural oriented economy, towards an industrial economy. However, there have been other reasons in Colombia for the rapid rural-urban migrations, in particular political reasons that have created insecurity in rural areas (Turkstra 1998:51). During the first decades of the 20th century Colombian cities started to face unprecedented changes due to a rapid urban growth linked to the beginning of the industrialization, the economic growth derived from political reforms, and to the new residential settlements for high and middle-income groups.

By 1938, 71% of the country population lived in rural areas (Turkstra 1998:52), and by 1973, about 69% of the population lived in urban areas. During this period the cities grew at twice or even more the rate of the population as a whole, and the urbanization process had a faster pace than the industrialization, problems that planners and decision makers could not cope with. By 1994, the urban population has reached 74.5% of the total population of the country (Arango L. 1997:40).

From 1950 to 1980 the urbanization process was characterized by a very slow industrialization and a low rate of economic growth in many Latin American countries. The consequences were unemployment, poverty and social and political crisis. The proliferation of uncontrolled settlements was a direct result of the failure of public and private sectors to provide the kind of housing or even the adequate land and services for people to build their own dwellings.

Urbanization in Latin America is characterized by the concentration of the urban population in metropolitan areas, which area usually the largest cities of the countries. In Colombia, the difficult physical terrain hindered contact between population centres, and encouraged regional separation. The emergence of dynamic economic activity in different regions created four metropolitan regions instead of only one. One coastal city (Barranquilla) and three inland cities (Bogotá, Medellín and Cali) concentrate the industrialization and the development of the service sector. The population is unevenly distributed over the country. The area between Medellín, Bogotá and Cali contains 80% of the population, either living in cities or in the coffee producing rural areas. Around 15% of the population live in the Caribbean Coastal region and only 5% of the Colombians are living on 80% of the territory that corresponds to the Pacific Coast, the Llanos Orientales, and the Amazon Region (Turkstra 1998:51-52)



Fig. 1. Metropolitan Areas in Colombia

Legal System for Planning and Housing

There is a legal framework that enables authorities at all levels to formulate and implement development plans and housing policies. The National Constitution of

Colombia (1991) established the basis for development plans for all the administrative territorial units at all levels in the country.

The Law 09 of 1989 or law on urban reform established the legislation for urban reform, municipal development plans and the procedure for expropriation of urban land and buildings according to the respective plans (República de Colombia- Diario Oficial 1989:1-13).

The Law 388 of 1997 is aimed at modifying and updating the Law 09 of 1989 as well as establishing a clearer municipal and urban planning legislation. This law mandates the responsibilities of municipalities for urban planning and development in coordination with all administrative territorial units of higher hierarchy. The Physical Development Plans (Planes de Ordenamiento Territorial-POT) which are being formulated on the basis of the Law 388 for the period 2000-2009 will include housing policies and programmes as well as partial or detailed plans as some of the basic instruments for urban physical planning (República de Colombia- Diario Oficial 1997).

The Law 03 of 1991 established the National System for Social Interest Housing (NSSIH) and transformed the former National Housing Agency (ICT) into the National Institute for Social Interest Housing and Urban Reform (INURBE). This new institute manages the subsidies for low-income people to assist them in the acquisition of a plot, or a dwelling, within private development schemes (República de Colombia- Diario Oficial 1991:3-7).

Substance of City Planning

At present, the Law 388 of 1997 or National Legislation for Urban Planning and Development establishes the main contents of city planning in Colombia. Some of the main urban actions included in the Physical Development Plans are:

- Classifying the municipal territory into urban, rural and land for urban growth.
- Locating and determining the conditions for infrastructure and public services and managing the public works for these facilities.
- Establishing the urban zoning and locating the production centers as well as defining the regulations for land use.
- Establishing available urban areas for social housing.
- Expropriating land and buildings in order to develop projects of public interest.
- Protecting the ecosystems to maintain the quality of the environment.
- Locating and preserving land for the expansion of urban infrastructures, and developing the required actions to carry out an effective city planning.
- Locating opened spaces and green areas for public usage.
- Locating hazardous areas in order to avoid their urbanization, mitigate risks and preserve landscape conditions.

Housing Policies and Development of Residential Land

Housing production in Colombia has been characterized by its diversity. There have been at least 4 main types of housing production during the last 70 years: the normal capitalist or market production, production on particular users' request attended by the private sector, governmental social housing, and finally and more recently organized self-help housing (Jaramillo, Samuel 1986:111-112). This part of the paper concentrates on the governmental social housing production and promotion by national agencies.

The Colombian Instituto de Crédito Territorial (ICT) was created in 1939 as a governmental institution to provide houses for the low-income people in rural areas (Turkstra 1998:53). Its Division of Urban Housing was created in 1942 and its first housing project in Bogotá was implemented in 1948 (Saldarriaga 2000:26). By the 1950s the ICT had become the most important agency for production of housing in the country (Jaramillo 1986:113). Since the 1930s, the national housing policy has also been implemented by other state agencies especially by the Central Mortgage Bank (BCH), The National Savings Fund (FNA) and The Chamber of Military Housing (CVM). At the same time some municipalities have had their own housing



Photo No.1. Informal Settlements in Santa Fe de Bogotá

agencies or funds to provide social housing. However the housing demand has always been larger than the combined offer of the public and private sectors. Housing policies for middle-income people have been more successful since there have been a larger offer from the public and the private sectors. Particularly, due to the fact that the private financial sector has been concentrated in housing for middle-income groups. However, during the last decade there has also been a shortage of housing offer for middle-income people because the private investment has concentrated in housing for high-middle and high-income groups and due to the decline of the real income of middle-income groups that has reduced their access to housing offered by the private sector.

Illegal subdivisions or unplanned urban settlements and squatters settlements are known in Colombia as *piratas* and *invasiones* respectively. Invasions on private land have not been a real option, while invasions on public land have been limited to marginal areas. The marginality of the land has usually resulted in natural disasters such as landslides and floodings. Similar to the invasions the pirate areas obtain services gradually and have guaranteed the land tenure (Turkstra 1998:55).

The national housing deficits, both quantitative and qualitative, were estimated in 1.260,000 units in 1990 (Arango L. 1996:404). However, in 1998 it was estimated that more than three million units had to be built or renovated to attend the demand in the country (El Tiempo 1998:2B). This is another reason to protect the existing housing stock, particularly in the traditional residential quarters that have high urban and environmental standards.

The Law 03 of 1991 represented the shift from the provision policies to 'enabling policies' at a national level. It is the core of the present housing policy at national level and the general legal framework for the national policy for Social Interest Housing (VIS). The VIS was redefined by the Law 338 of 1997 as all those housing solutions developed to guarantee the right of lower-income groups to housing and has given the National Government the faculty to determine and update the prices for VIS every four years according to the National Development Plan. The beneficiaries of the Social Interest Housing are the families with a maximum monthly income of 4 minimum monthly salaries that are equivalent to US\$ 500 in the year 2000.

The main tasks of the Law 03 have been oriented towards:

- The creation of the National System of Social Interest Housing (NSSIH) as the key instrument for the implementation of the housing policy.
- Provision of subsidies for social interest housing to assist the lower-income groups in the acquisition of a plot, or a dwelling in private development schemes.
- Transformation of the former National Housing Agency (ICT) into the National Institute for Social Interest Housing and Urban Reform (INURBE) whose main task is the promotion of VIS by offering technical and financial assistance to the regional and municipal authorities and the community housing organizations.
- Updating the role of the Central Mortgage Bank (BCH) according to the new housing policy.
- Enabling municipal, metropolitan and district authorities to create Funds for Social Interest Housing and Urban Reform.

- Formulating general regulations to implement the social housing policy at regional and municipal levels.
- Creating financial instruments for VIS.

The NSSIH aims at the betterment of the investment of financial resources and the efficiency of the implementation of the VIS Policy. It is composed by three subsystems:

1. The **Promotion Subsystem** is integrated by public agencies at different levels: the private sector, NGOs, and community housing associations, involved in the promotion, design and implementation of plans, programmes and projects of VIS.
2. The **Technical Assistance and Social Organization Promotion Subsystem** is integrated by public agencies and private organizations at different levels: NGOs, community housing organizations, involved in technical assistance and social organization promotion.
3. The **Financial Subsystem** is integrated by public and private institutions that deal with savings, loans and subsidies in order to achieve the goals of the VIS Policy.

The Ministry of Economic Development directs and coordinates the NSSIH and also formulates the housing policies and plans with the assistance of The Superior Council for Urban Development and Social Housing.

The Law 388 of 1997 mandates the municipalities to include in the municipal development plans housing programmes (VIS) for low-income families. All municipalities have to make provisions of land for social housing and programmes for housing upgrading. Therefore, the municipalities are entitled to formulate housing policies within this national framework and to determine the housing demand, locate urban land in order to provide social housing. Municipalities can also develop methods such as land readjustment and urban renewal to provide social housing. Regarding improvement and legalization for invasions and pirate settlements, the attitude has usually been pragmatic, and evictions on a large scale are practically unknown (Turkstra 1998:53-54)

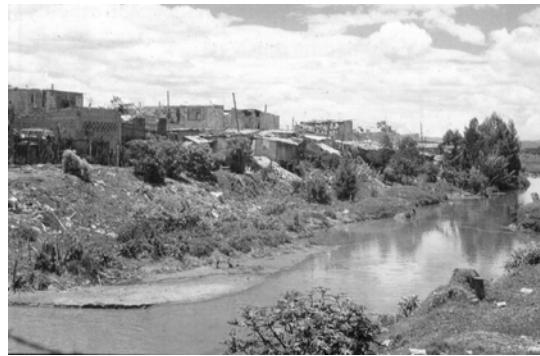


Photo 2. Informal settlement in a sensitive environmental area in Santa Fe de Bogotá.

Present Housing Conditions in the City

Population Growth and Housing Deficits

The population growth in Santa Fe de Bogotá has been linked to the uncontrolled and accelerated urbanisation process due to natural growth and migrations from rural to urban areas. Industrialisation process and the economic growth have been very weak and slow, while population grew from 360,000 inhabitants in 1938 to 1.500,000 and 2.400,000 inhabitants in 1960 and 1970 respectively.

The city doubles its population every 15 or 18 years. In 1996 the population was estimated at more than six million people or 17.5% of the country population (DAPD 1996:), and at present it is estimated that the population is about 7 million

people. The Municipal Development Plan has also estimated a population growth of 1.76 million inhabitants for the next 10 years (DAPD 2000).

However, different reports of the Municipal Development Department present different data about the same housing issues. The main differences refer to the deficits and the housing stock. The report of 1996 whose data are presented in table No. 1 established a housing stock of 1.202,726 units in the city in 1995 while a Technical Document of the Municipality (Alcaldía Mayor de Santa Fe de Bogotá-Exposición de Motivos 2000:12) established the housing stock in 1.041,000 units in 1998. Therefore, some data lack of consistency and make difficult to know the real conditions of housing.

A recent municipal report established an existing housing deficit of 527.000 units considering an occupancy rate of 1.51 families per house and the housing stock of about 1.041.000 units in the city in 1998 (Alcaldía Mayor de Santa Fe de Bogotá-Exposición de Motivos 2000:12-13). Therefore, the municipality has to deal with the provision of housing for the 1.78 million new inhabitants as well as with the reduction of the occupancy rate in 0.1 family per unit that result in the need to provide half a million units during the next 10 years. The table No 1 present the main figures about the housing deficits and conditions in the city during the last decades. It is important to realize that although the relative quantitative deficit has declined during the last decades, the absolute quantitative deficit has increased dramatically.

Table no.1 Population and Housing Deficits in Santa Fe de Bogotá 1951-1995

YEAR	1951	1964	1973	1985	1995
Total City's Population	636,942	1.697,311	2.571,548	4.154,404	5.742,640
Population in Private Dwellings	615,562	1.479,441	2.530,467	4.121,864	5.697,660
Families in Private Dwellings	121,474	313,704	435,118	1.229,403	1.500.750
Total number of Dwellings	75,559	207,055	296,856	948.424	1.202,726
People/House	8.1	7.1	8.5	6.2	4.7
Families/House	1.6	1.5	1.4	1.3	1.2
People/Family	1.6	1.5	1.5	1.4	1.2
<u>AQD</u> ²	45,915	106,647	138,262	247,400	298,024
<u>RQD</u> ³	37.80%	34%	31.80%	27.10%	19.90%

Source: DAPD, 1996.

The accelerated population growth has resulted in qualitative and quantitative housing deficits and the decline of the living conditions in the traditional residential areas. The qualitative deficit in 1995 was mainly due to overcrowded dwellings (8.3%) in which more than 3 persons live per room, poor building materials (1.9%), and lack of adequate facilities (0.7%) (DAPD 1996:29). At present most of the traditional residential quarters within the extended city centre of Santa Fe de Bogotá are considered for area conservation due to their particular urban patterns, architectural and environmental values. Besides, these residential quarters have a substantial housing stock, which is decreasing as a result of a general decline of the environmental conditions, accelerated land use changes from residential to commerce and services, traffic congestions and low civic awareness.

1 AQD stands for Absolut Quantitative Deficit that is the total number of units required to attend the respective housing demands.

2 RQD stands for Relative Quantitative Deficit that is the percentage of dwellings in relation to the total number of units that is required to attend the demand in the respective years.

The Municipal Housing Policy

The present municipal housing policy represents a transition between the former policy implemented by the Municipal Housing Agency (Caja de Vivienda Popular-CVP) and the housing policy that is being formulated through the Physical Development Plan 2000-2009 (Plan de Ordenamiento Territorial-POT). The CVP created in 1942 (Saldarriaga 2000:25) was an attempt of a municipal agency to offer social housing and its results were not quite satisfactory mainly due to the lack of a well developed building industry, characterized by lack of modern technologies and the limited conditions of the financial system to offer long term loans. Therefore the general balance of the activities of the CVP during its 55 years of existence is negative. It developed only 24,000 housing solutions including finished houses and flats, basic housing units and plots and service solutions. There are still problems to be solved in these settlements, e.g. 3695 dwellings do not have a legal urban status, 3,419 dwellings have not solved legal tenure, and 24 of these settlements have incomplete infrastructure, facilities or legal problems with public open spaces. Summarizing, it can be said that 36% of the settlements developed by the CVP have still issues to be solved (Alcaldía Mayor de Santa Fe de Bogotá- Exposición de Motivos 1998:25-26). The poor performance of this municipal agency was one of the reasons for its definite suppression in 1999.

The present housing policy formulated in the Municipal Plan of Government for 1998-2001 (Alcaldía Mayor de Santa Fe de Bogotá - Acuerdo 06 de 1998:22-27 & 44) can be seen as a first step towards the 'enabling policies' that aim at facilitating the involvement of different actors in the housing process rather than controlling the whole housing production by governmental agencies. The Municipal Plan of Government established 7 priorities, which led to the formulation of strategies and programmes for the city to be developed within an integrated vision:

1. General upgrading of informal settlements or *Desmarginalización*.
2. Social interaction to improve the coverage and quality of the social services.
3. Mobilization and transportation.
4. Urbanism and public services.
5. A city at a human scale that aims at improving conditions of public open spaces.
6. Security and community.
7. Institutional efficiency.

The general upgrading of informal settlements or 'Desmarginalización' that aims at improving the living conditions of the people in urban areas with deficits of infrastructure, facilities and housing is a strategy mainly focused on the upgrading of the physical environment by using the combined efforts of the Municipal Government, the Local Governments (the 20 Local Authorities in which the municipal territory is divided for administrative purposes), the private sector and the communities in order to gather physical and financial resources to improve the general conditions of the informal settlements. This strategy sees the physical infrastructure as a mean for social action and therefore it is mainly a strategy for social equity. The strategy of 'Desmarginalización' comprises 6 programmes and its emphasis is on social investment and community and institutional interventions by supporting the projects formulated by the communities and using local human resources for the implementation. This specific goal of the strategy aims at involving the communities in 1500 productive projects that will be of direct benefit for 7500 people and involve 20 private companies and 150 community organizations in the promotion of social organization (Alcaldía Mayor de Santa Fe de Bogotá - Acuerdo 06 de 1998:5-8). Other priorities of the Plan of Government such as the City at a Human Scale, Mobilization aim at improving the general conditions of the city and particularly of its infrastructure, facilities and services and will result in an upgrading of the housing conditions. Therefore, all the priorities of this Plan and their strategies are interlinked and aimed at solving the urban problems that determined the living conditions in the city.

This Plan also established 5 priority projects (Alcaldía Mayor de Santa Fe de Bogotá - Acuerdo 06 de 1998:37-43) and some of them require the financial assistance of the national government:

1. The integrated public transportation system.
2. The construction and maintenance of the road infrastructure.
3. The creation of a land bank that requires a broad agreement at different administrative levels and with the private sector.
4. The municipal system of public recreational parks.

5. The municipal system of public libraries.

The present policy also contains some of the elements for the future policy such as the implementation of the land bank (Metrovivienda) created in 1999 that replaced the former CVP.

Strategies of the Proposed Housing Policy

The proposed housing policy is part of the Physical Development Plan and aims at providing housing alternatives for the lowest income groups by offering adequate urban land for new settlements through private developments schemes, social housing organisations and associations and upgrading the urban and housing conditions of informal settlements in built-up areas in order to avoid new illegal developments and the traditional process of urbanisation plot by plot that has resulted in very inconvenient urban conditions. This housing policy is going to be implemented through different strategies and programmes (DAPD-POT 2000).

The Physical Development Plan also proposes an urban renewal programme aimed at promoting public and private investments in areas that have an strategic potential for new developments by means of two different kinds of actions: the redevelopment of structures in well determined areas, particularly around the proposed metro-stations and areas for strategic facilities and services, and the reactivation of urban areas that present land use changes and require new conditions. Let us see a summary of the proposed housing strategies for the city:

1. Formulation and implementation of a social housing programme to provide adequate housing alternatives (plots and services and housing units) for the demand of the lowest income groups during the next 10 years that is one of key elements of the Physical Development Plan. This programme includes four main sub programmes to attend different aspects of the social housing demand (DAPD-POT 2000):
 - Sub programme of Production of New Housing.
 - Sub programme of Strengthening and Consolidation of Residential Quarters.
 - Sub programme of Integral Upgrading of Settlements.
 - Sub programme of Resettlement of Housing in Hazardous Areas.
2. Implementation of the social interest housing policy by means of the Municipal Housing Agency (Metrovivienda) that will provide adequate urban land for social housing production through private development schemes.
3. Promotion of social housing projects in different urban areas in order to avoid social and spatial segregation as a proposal of the Municipal Development Plan.
4. Formulation and implementation of comprehensive upgrading programmes to provide the entire urban infrastructure and the facilities for the existing informal settlements. This strategy has also been included in the Municipal Plan of Government 1998-2001 (Alcaldía Mayor de Santa Fe de Bogotá -Acuerdo 06 de 1998:5-8).

Actors Involved in the Housing Policies

Although this paper concentrates on the Municipal Housing Policy it is necessary to have an overlook of the main actors involved in housing issues at the national and municipal levels in order to know about their roles and relations.

The National Government

The National Government is represented by the legislative and executive powers. The former is integrated by the two chambers of the Parliament and deals with the approval of legal instruments for the National Housing Policy. The executive power ruled by The President and assisted by the Ministries, The National Planning Department (DNP), and other state agencies formulate the Housing Policy as a one components of the National Development Plan (NDP) every four years according to the existing legislation.

The National Planning Council analyses and studies the project of the NDP presented by the President and coordinates a broad discussion of this document at national level in order to guarantee the participation of the economic and social

sectors, environmentalists, NGOs, and the cultural sector (República de Colombia-Diario Oficial 1994:18-21).

The National Housing Policy establishes the guidelines for all state agencies that support the Departments (provinces) and the municipalities in its implementation. The implementation of the housing policy at the national level is a responsibility of the DNP, The Ministry of Economic Development, The Ministry of Public Finances, and decentralized agencies. The Ministry of Economic Development plays a very important role in the formulation and implementation of the national policy through The Vice ministry Urban Development, the Direction of Housing, Land and Building and particularly through the INURBE that provides the subsidies for VIS.

There are also other state agencies that promote and finance planning, development and housing, especially FINDETER that promotes development programmes and projects in all regions and municipalities and FONADE that finances planning and development. The BCH, FNA, and CVM are the largest state financial institutions that have also played important roles in financing and producing housing for low and middle-income groups (República de Colombia-Diario Oficial 1991:5). However, the BCH that was for several decades the most important mortgage bank to finance middle-income housing was suppressed at the beginning of the year 2000 as a result of the ‘modernization of the state’.

The Municipal Government

Similarly to the national level the housing policy is a responsibility of the executive and legislative powers. It is formulated and implemented by the former and facilitated by the latter. The municipal executive power ruled by the Alcalde Mayor of Santa Fe de Bogotá (the City Major) with assistance of different municipal agencies and particularly the Municipal Department of Planning (DAPD) and the Agency for Social Interest Housing (METROVIVIENDA) as institutions for technical assistance take part in the formulation and implementation of housing policy. The DAPD deals mainly with planning activities and gives technical assistance for the Physical Development Plan and the housing policy.

METROVIVIENDA as the Municipal Housing Agency has financial and administrative autonomy and deals with facilitating and promoting integrated programmes for social interest housing. Acting as a land bank in priority housing projects of social interest this agency works in coordination with the Planning Department in the process for provision of adequate urban land for the housing through the legal mechanisms such as land readjustment, expropriation, and voluntary transfer of property.

The Private Sector

Traditionally the private sector has not been very active in the formulation of housing policies in the country. However, its role has strengthened mainly for the implementation of the national housing policy due to the ‘enabling policies’ that gives more responsibility and participation to this actor. The so-called economic unions that gather the main economic forces represent the private sector:

- CAMACOL or Colombian Chamber of Construction represents the construction sector and usually plays the most important role of the private sector.
- FENALCO or Colombian Federation of Traders.
- ANDI or the National Association of Industrialists.
- FEDELONJAS or the National Federation of Real State represents the Owners of Housing and the rental sector.
- ICAVI represents the Corporations of Savings and Housing (CAV), the larger private financial sector involved in housing activities.

Housing Organizations

There many housing organization that work at different levels. However, their roles and involvement in the housing processes are different depending on the particular interests of the organizations and their legal status. Some of these organizations are more involved in research, studies and promotion of social housing while others are mainly involved in the direct production of housing through self-help and incremental projects. FEDEVIVIENDA and FENAVIP are the largest national

organizations involved in the promotion of housing and social housing respectively. CENAPROV (Central Nacional Provisiéndida) is another organization that works at the national level and develops incremental housing projects in different regions. Some other organizations work at regional or municipal levels and are usually represented by larger organizations to deal housing issues with the governmental agencies.

There are also organizations aim at promoting social welfare of the workers in general (Cajas de Compensación Familiar-CCF) that invest in health, education, training, marketing and housing mainly for low and middle-income people. Some CCF such as Colsubsidio and Cafam have implemented large and successful social housing programmes in Bogotá.

CBOs and NGOs

Community Based Organizations are other important actor in urban policies. The Federation of Community Organizations is the largest people's organization in Bogotá that started its activities in the middle of the 1980s. By 1987, The Federation grouped 17 Local Associations that represented about 1,060 associations of urban quarters or Committees of Community Action (Juntas de Acción Comunal-JAC) with about 600,000 members. The main activities of the JAC deal with the organization of communities to solve basic urban problems and needs such as infrastructure, facilities, security, and so on. NGOs for development have also contributed to improve the relations between the governmental agencies and the communities. These organizations have had an active role in the city due to the fact that municipal and local projects have to be formulated and implemented with the participation of the communities and their organizations. Partnership between NGO for development and communities has been useful to implement projects of local planning, health, education, housing, and marketing (Santana 1994:207)

The Beneficiaries

The beneficiaries and the targeted population are numerically the largest actor. They can play an important and active role when housing organizations with defined legal status represents them.

Design and Production of Housing

Design in Social Housing

Design aspects are a key basis for the production of good quality social housing. At national level the Ministry of Economic Development through the Vice Ministry of Urban Development and the Division of Housing, Land and Construction has carried out studies to propose the standardization of building elements and design guidelines for social housing (Motta 1998). However, there is no national legislation for norms and standards of design in the country. It is a legal faculty of the municipalities to define design norms and standards through the Physical Development Plans. The national legislation has defined only the basic technical conditions of security for building structures.

The general urban norms and standards define conditions for road infrastructure, open public spaces, green areas, areas for facilities and community buildings, and the conditions for the preservation of the natural environment. The Law 388 of 1997 gave the faculty to the municipalities to establish the general urban and building norms In spite of this, the legislation established that these



Photo No 3. Social Housing Project in Santa Fe de Bogotá.

norms must not constraint the implementation of social housing projects. The proposed Physical Development Plan (POT) for the city has proposed some norms and standards related to housing conditions such as the minimum plot sizes, the high of buildings, the occupancy rate, etc. However, the norms and standards about the conditions of the spaces in the dwellings are very few. These norms only establish the condition of natural lighting and ventilation of the rooms, and the front gardens (not compulsory in social housing areas). The norms and standards for social housing are the minimum in order to facilitate the implementation of programmes and projects. This situation has led to a general decline of the quality of social housing. Besides, the financial conditions of social housing have accelerated the decline in design and standards of the dwellings (Saldarriaga 2000:27).

Very few social housing projects recently built have acceptable urban and design conditions. However, the project for the Ciudadela Colsubsidio proved that is possible to produce adequate social housing with a limited budget.

Social Housing Production and Urban Conditions

The production of social housing in the city started with the projects developed by the Fundación San Vicente de Paul and El Círculo de Obreros in 1930. After 1930 two national agencies played an important role in the production of social housing: the ICT and the BCH. In the 1940s the CVM started to implement housing project, and so did the FNA after 1968, both agencies finance and build housing for low and middle-income groups. Due to enabling policies, finance of social housing has become mainly a responsibility of the private sector since the beginning of the 1990s (Saldarriaga 2000:24).

The CVP started its activities in Bogotá with the implementation of the Popular Model Quarters (Barrios Populares Modelos), the first one was the Popular Modelo del Norte, followed by the residential quarters of Primero de Mayo (1945), Acevedo Tejada (1946), and La María (1948) that are examples of adequate social housing with good quality of design and urban and environmental conditions. The CVP changed its policy from the provision of dwellings to self-help programmes in 1974. This change as well as the new financial and housing conditions in the city affected the production in terms of design and urban quality. The last years of the CVP were characterized by the implementation of minimum schemes and plot and services programmes (Saldarriaga 2000:25-26).

The ICT played also an important role in the production of social housing in Bogotá. The first project implemented was Los Alcázares Quarter in 1948. Between 1950 and 1960 some of the main projects such as Muzú, El Quiroga and Centro Narino were implemented. In 1958 the ICT started to implement self-help programmes. However, the best practices of social housing finished at the end of the 1960s (Ciudad Kennedy, Paulo Sexto and Quirigua). The ICT also implemented Ciudadela Bachué that was the only multi-storey incremental housing project in the country (Saldarriaga 2000:25-30). The most important period of production of this agency was during the 1960s when its largest housing programmes with assistance of the Alliance for the Progress were developed in Bogotá. It is estimated that the ICT built about 120,000 dwellings in Bogotá between 1948 and 1990 (Saldarriaga 2000:27).

Other national agencies have also been involved in housing production in the city, particularly the BCH and the FNA. Since these agencies have provided housing mainly for middle-income groups, the performance of their activities has been more regular and the quality of design and urban conditions have been substantially better than those in social housing projects, in terms of road infrastructure, public open spaces, facilities, etc.

Evaluation of the Housing Policies and the Roles of Different Actors

National Housing Policy

Although the national housing policy and urban legislation have created a large framework for the formulation and implementation of housing policies, there has not been an adequate coordination of policies, plan and programmes at different levels. The insufficient funds and the uneven distribution of the national funds are other factors that have seriously affected the implementation of policies. No matter how well intentioned the national policy and the legislation have been, their implementation at regional and municipal level has faced serious constraints during the last years.

Different studies have confirmed that recent developments to improve urban and housing conditions in Colombia face problems in implementation. Particularly the Law 09 of 1989 or Law on Urban Reform, partly an elaboration of the Municipal Law of 1986 oriented to strengthen political and administrative decentralization that was considered a major breakthrough after several decades of discussion on the handling of urban problems. The Law tries to put all elements of municipal planning into the legal framework but most municipalities have had problems understanding and fulfilling its complex requirements. Although the Law apparently provided the municipalities with many legal instruments for urban planning and housing, after a decade its implementation and enforcement have been very weak and have conducted to ineffective results.

The housing deficits and the informal settlements have grown during a decade in which many researchers were optimistic and thought that the country had started to solve its urban problems. Some experts considered the Law on Urban Reform as an important and useful instrument to provide urban land to the lower-income groups and avoid completely future informal settlements, and even compared it to a land reform for urban areas (Rother 1990:65). At present, there is not an adequate and effective provision of urban land or housing, the informal private developers continue with their illegal business, although the Law established sanctions for these activities, and the structural problem of urban tenure remains as the centre of a debate that nobody at the governmental level wants to face.

By the late 1990's the National Government was involved in the formulation of additional legislation such as the Law 388 of 1997 to modify the Law on Urban reform and create innovative and effective tools for urban planning. However, this additional legislation poses a real challenge to the municipalities with the formulation and implementation of Physical Development Plans that burden their technical, administrative and financial capacities.

Municipal Housing Policy

There are several aspects of the municipal housing policies that depend on the national policies such as the general economic development, urban land tenure, employment, industrialisation, and others that could require structural changes. Effective housing policies require an adequate political framework that promotes instruments to reduce poverty and achieve real social equity.

Municipal housing policies have usually been one step behind the national policies in Colombia. Santa Fe de Bogotá has not been an exemption of this practice. The city started to formulate and implement 'enabling policies' by the late 1990s while the National Government had started to formulate this kind of policies since the early 1990s with the Law 03 of 1990 and its regulatory National Decrees. However, the 'enabling policies' have not generated any important changes in the production of social housing and the involvement of other actors is very weak. There is also resistance to broad participatory approaches in housing from some members of municipal agencies who think that participation will reduce the autonomy of the government.

A critical analysis of the municipal housing strategies also shows that they are not adequate to formulate a comprehensive and integrated housing policy because they are only focused on the problems of social housing for the lowest population

groups. The strategies present few or no alternatives for the traditional residential areas and the existing housing stock, for the decline of the urban and environmental conditions in the built-up areas, and they pay little or no attention to quality of design and construction, neither to the cultural conditions of the inhabitants.

Participatory approaches for planning and housing at municipal and local levels has been mainly restricted in the formulation of plans to very short periods of time and without an adequate promotion and involvement of the different actors. An effective housing policy requires involvement of all planning actors in order to create real commitment and a broad participation during the whole process.

Although METROVIVIENDA is just starting its activities and the first housing projects are in the stage of formulation, it is clear that the scope of the activities of this agency is limited and therefore its results will not have the best effects in reducing the housing deficits. It is feasible that the agency be able to control or reduce the proliferation of informal settlements. However, the policy designed just to attend the demand of the lowest-income will not provide housing to a large population that cannot have access to housing within the traditional private developments. Previous experiences at national level proved that large housing projects for the lower-income are usually beyond the technical and financial capacities of the agencies and difficult cost recovery could lead them to bankruptcy.

Private Sector

The role of the private sector has been usually concentrated on the production of housing, and particularly housing for middle and high-income groups. However, its role has been changing during the last decade, due to the implementation of enabling policies that allow a broader involvement in social housing. The present crisis of the building sector has posed the production of VIS as the only feasible alternative for the private sector (El Tiempo 1998:2B).

The involvement of the private sector in housing production has not had important effects in the usage of innovative technologies, prefabrication or production at large scale. Some experts considered that the private sector has been quite inefficient in housing production due to the speculative character of the activities of the financial sector.

Housing Organizations

The effective involvement of the housing organizations in the formulation of housing policies has been weak. However, the housing organizations have played a very important role in the implementation and particularly in the production of social housing at all levels. These organizations have a long experience in community development and have proved efficient partnership with other actors. During the 1980s CENAPROV had more than 100,000 members involved in incremental housing projects in the country. The housing organizations are the necessary link between the beneficiaries and the other actors.

CBOs and NGOs

CBOs and particularly Committees of Community Action (JAC) have faced organizational difficulties and the scope of their activities is very narrow. The JAC are usually linked to traditional politics and therefore some inconvenient practices such as political bossism and authoritarianism create conditions for the exclusion of some groups (Santana Rodríguez 1994:200). In spite of this political bias, the JAC have played an important role in promoting an effective decentralization inside the city. Community based organisations created by people's initiatives that have traditionally contributed to deal with upgrading activities in the poorest areas of the city have an important experience that can be useful for future housing strategies.

Partnership between governmental agencies, NGOs and the communities based on the Law 11 of 1986 could be an important instrument for the formulation and implementation of housing projects. However, there are few experiences of this partnership in Bogotá. One of the most important experiences in the city was developed by the communities, NGOs, the Municipal Government and the UNDP that formulated and implemented five different projects to improve the living conditions in popular quarters (Ciudad Bolívar, and Suba), including a project for

traditional production of clay bricks. Unfortunately, the programme was suddenly finished but remained the experience of an effective promotion of community organization. (Santana Rodríguez 1994:207)

Evaluation of Design Conditions and Housing Production

Design in social housing implemented by public agencies has faced important changes since the 1930s. Most of the projects built between the 1930s and the 1950s have adequate design standards as well as adequate urban conditions, facilities, green areas and public open spaces. The production of social housing by both national and municipal agencies was a decisive step towards the provision of adequate housing for the low and middle-income groups in the city.

Between the 1950s and the 1960s, the production of social housing faced changes due to the use of new technologies and urban patterns. The main urban changes were the use of long rectangular blocks instead of square ones, reduced plot sizes, front gardens and backyards, in some cases according to the typical model of the English garden cities. The building process also changed due to the use of prefabricated elements of concrete. Design and functions of the housing units also changed as a result of new standards and norms.

Housing has faced a gradual reduction of standards, design and urban conditions since the 1970s when the financial system of indexation (UPAC) was introduced. During the last decades, social housing has faced the implementation of minimum standards, lack of adequate land, and the decline of the urban conditions, facilities, and infrastructure. Public production has concentrated on the production of as many units as possible with very limited budgets and the financial conditions have become the main burden of programmes and projects.

Some national housing agencies, particularly the BCH and the FNA, involved in housing for middle income groups have had a better performance of their activities and the best practices of housing in the city have been developed by them, specially between the 1950s and the 1970s when the BCH involved in its projects the well-qualified planners and architects and implemented the best practices of housing in the city. Therefore, the production by these agencies has been even in terms of design and urban conditions.

Although the production of social housing projects or VIS by the private sector have been limited compared to that of the public sector, it has also been characterized by the use of minimum standards, poor urban conditions, lack of innovative solution, short-term outlook and financial profit-motivation. The private sector and has not been able to consolidate a well-developed construction industry.

Post occupancy evaluations are rarely carried out. It is not usual that families leave the dwellings due to design or even building problems because most of them have no alternatives. Very few of the beneficiaries of VIS can improved significantly their living conditions and income to access to better housing.

Proposal for an Integrated Housing Policy

A force-field analysis, which is an element of action planning, is proposed as the methodological tool to define alternative strategies for the Municipal Integrated Housing Policy. The force-field analysis based on the evaluation of the housing policies, strategies, the roles of different actors, and the conditions of design and housing production has allowed to identify the driving and the restraining forces that work



Photo No. 4. Quinta Camacho Quarter, traditional

in favour or against of achieving *area in Santa Fe de Bogotá*. the proposed objectives. The strategies should be aimed at formulating solution-options for influencing the key forces leading to the achievement of the proposed objectives and contributing to solve the problem of the qualitative and quantitative housing deficits in the city. Each strategy will be integrated by a set of feasible actions.

Driving Forces

The main driving forces that can facilitate the achievement of the proposed objectives are:

- The existing political will at the municipal level to solve the housing problems and that has been clearly expressed in the Municipal Plan of Government.
- Codes and regulations at different levels that facilitate the intervention and participation of all actors in the housing process.
- A broad national urban legislation that could promote and facilitate the formulation and implementation of social housing programmes and projects.
- The existence of national agencies for social housing that provide technical assistance and financial resources to the municipalities in order to implement their own programmes and projects.
- Existence of active municipal agencies involved in planning and housing that can facilitate the involvement of all actors in the housing policy.
- Decentralisation in planning and housing that can facilitate and give more autonomy in the formulation and implementation of the municipal housing policy.
- The existing Housing Organizations, CBOs and NGOs that can play an important role in housing for low and middle-income groups.
- The experiences of the different actors in social housing that can contribute to adequate technical and administrative solutions.
- The existence of a large housing stock in traditional residential quarters where it is possible to implement rehabilitation and subdivision programmes and projects.
- Increasing interest of media means in housing issues that can facilitate broad information of municipal housing processes.

Restraining Forces

There are also some restraining forces that can make difficult the achievement of the objectives:

- Lack of transparency and uneven distribution of the subsidies by the INURBE due to political bias to favour some regions, municipalities and private developers.
- Lack of adequate coordination between the housing agencies at national and municipal levels to formulate and implement social housing programmes and projects.
- Weak planning capacity of the municipal agencies to formulate and implement housing policies, programmes and projects.
- Lack of enough municipal funds to implement large housing programmes for all the groups that cannot afford a dwelling in the private market.
- The present economic crisis that has affected mainly the building sector in the country causing a tremendous reduction of real income of the people.
- Lack of interest of the private financial sector in housing due to the high risks in lending money for groups with low-income and uncertain labour stability.
- Lack of commitment of the actors involved in housing implementation.
- The existence of large group of the population without any economic resources to pay loans within the traditional financial schemes.
- Lack of confidence in the financial system due to the experience of the 1990s in which thousands of families of middle and low incomes lost their houses because the high real interest rates did not give them the chance to pay the debts.
- Decline of environmental conditions and uncontrolled land use changes in the traditional residential quarters in the extended city centre.
- Lack of reliable data and information for decision-making.

- Lack of regional planning to integrate the surroundings municipalities and Bogotá in a Metropolitan Physical Development Plan.
- Low civic awareness to participate in housing processes.

Alternative Strategies

These are alternative strategies that should be part of an integrated housing policy:

- **Building municipal planning capacity for an effective housing policy:** this strategy aims at improving the planning capacity of the Municipal Planning Department staff by means of an expertise training. Building capacity of the planning staff can be linked to education of the community leaders through conferences, presentations of experiences in other places, and exhibitions.
- **Rising civic awareness of the importance of a broad an effective participation of all actors in the housing programmes:** this campaign can include leaflets, information through media, conferences for the different actors involved in housing activities. This could result in a steering committee with representation of all the actors and whose work will be to promote and co-ordinate each housing programme or project.
- **A technical co-operation programme** formulated by different actors with experience in social housing such as the national governmental agencies (INURBE or National Institute for Social Housing and Urban Reform, the Division of Housing, Land and Construction of the Ministry of Economic Development), the municipal agencies (Municipal Planning Department DAPD and Metrovivienda), NGOs, Camacol, Fedevivienda, independent housing Associations, the universities and professional associations (Colombian Society of Architects SCA, and Colombian Society of Engineers SCI) and other actors with expertise and knowledge that can join efforts to formulate guidelines for adequate technical solutions for social housing . This programme can be led by the municipal agencies with a ruling technical committee with members of all the participating actors. The programme could be implemented simultaneously with the formulation of the integrated housing policy to give technical assistance for the housing policy, particularly in terms of quality of design, building materials and appropriate technologies.
- **Promotion of a housing rehabilitation and subdivision programme to retrieve and preserve the residential function of the traditional quarters:** planning authorities and other actors have to develop a campaign to promote housing rehabilitation and subdivision programmes as alternatives to preserve the residential use and make economically feasible the function of traditional residential areas. The programme could be financed by the private sector and the municipality can create additional incentives for property renovation and subdivision for residential use.
- **Environmental programme to improve the conditions of the residential areas threatened by land use changes and the expansion of the city centre activities:** this strategy is aimed at retrieving or preserving the environmental conditions. The programme could include the defence of the public open spaces by the residents and householders. It will include the relocation of the commercial kiosks, the retrieval of front garden, the upgrading of the green areas and public parks, the improvement of the traffic conditions, etc.
- **Finally a programme for the co-ordination of actions for enforcement and control:** local and municipal planning authorities will co-ordinate actions to control and enforce the existing legislation in order to avoid illegal settlements by private developers, and retrieve credibility in the planning authorities by involving other actors in an effective enforcement.

Conclusions and Recommendations

The municipal housing policy is a huge challenge that should be faced by all the actors and not only by the municipal government and its agencies involved in housing and planning. It represents a chance to strengthen the decentralization processes, get real commitment and effective participation of actors, and develop innovative procedures and methodologies to approach the housing problems. The Municipal Government t has to make great efforts to coordinate all actions aimed at

solving the housing problems with the activities of other actors at national, regional and local levels in order to avoid duplication of functions. The formulation and implementation of a comprehensive municipal housing policy requires strategies to tackle the housing problem as a whole instead of narrow perspectives to attend only the housing demand of the lowest-income groups. Although the municipal housing policy has to be oriented towards the implementation of VIS programmes, according to national legislation, it also has to be integrated with rehabilitation, urban renewal, preservation and upgrading of the traditional residential areas in order to take advantage of the existing housing stock. Participation of all actors should be a continuous instrument for the formulation and implementation of the housing policy, promoted and encouraged by the Municipal Government.

Regarding the information and data for the housing policy, a municipal agency should coordinate the gathering, evaluation and management of information from all sources to have a reliable database to facilitate decision-making. Lack of reliable data causes delays and additional costs in programmes and projects.

The strategies of the municipal housing policy as well as the alternatives strategies proposed in this paper should be the basis to start the formulation of the integrated housing policy in cooperation with all actors.

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