



Free housing for the poor: An effective way to address poverty?



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A B S T R A C T

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Every government in Latin America, and many beyond, is convinced that the only house worth having is a home of one's own. Most have improved housing credit facilities and introduced subsidy policies to help the poor obtain their dream. Unfortunately, few subsidy programmes have been effective and the housing shortage has almost always risen. In 2012, the Colombian government responded to this problem by introducing a radical housing policy. It announced that it will provide free homes for 100,000 families every year. Such an approach appears to be unprecedented across the world. This paper examines why the Colombian government adopted this policy and evaluates its chances of success. The article is concerned particularly with the question of whether providing free housing is the most effective way of helping the desperately poor. It is concerned with evidence that previous programmes to subsidise the cost of formal housing have not helped the poor. In particular, they have provided poor quality accommodation, failed to provide adequate services or a decent living environment, and have sometimes contrived to create the problem neighbourhoods of the future. Offering families a home for nothing does not solve the fundamental problem facing the poor – their very low incomes.

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Introduction

At the start of the millennium, more than one billion people lived in inadequate housing and that number has been growing rapidly, particularly in poor countries (Bredenoord & van Lindert, 2010: 279; Harris, forthcoming; UN-Habitat, 2003a). In Latin America, while the housing problem is less severe than in most of Africa or Asia the housing deficit is still enormous.¹ “In 2005 the slum population in the region was estimated at 134 million inhabitants, representing nearly one-third of the regional population” (UN-Habitat, 2011a: 8). The so-called housing deficit has also been increasing over time; the 1990 estimate of 38 million homes was well below current estimates of between 42 and 51 million (UN-Habitat, 2011b: 17). Even this may be an underestimate because “at its 16th assembly in October 2007, the Organization of

High Ministers of Housing and Urbanization in Latin America and the Caribbean (MINURVI) indicated a higher level of quantitative and qualitative deprivation in the region, estimating that 40% of households in Latin America either lived in dwellings that required improvements (22%) or were living in overcrowded conditions or otherwise lacked a home of their own (18%).” If the estimate of 40% was correct, it would mean that, in 2011, 120 million households lived with some kind of housing deficit.²

Over the years every government in the region has devised policies to help the poor obtain adequate shelter. Such policies have taken many forms: rent control, building public housing, subsidising interest rates, offering subsidies for the purchase of homes, rental vouchers, slum upgrading, etc. While most of these approaches have helped they have never managed to solve the problem of inadequate housing (Gilbert, 2001; UN-Habitat, 2011a).

In 2012, the Colombian government introduced a radical housing policy which appears to be unprecedented across the world. It announced that it would provide homes for 100,000 families a year totally free. Of course, many governments have provided subsidies to cover much of the cost of the housing. This has included housing vouchers for tenants and temporary subsidies or accommodation for evicted or families displaced by violence or natural disaster (e.g., Colombia and Haiti). In Communist China, rents were often so low

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¹ UN-Habitat (2011b: 57) calculates that 31% of the urban population lives in slums compared with 55% in the Indian sub-continent, 60% in South-Central Asia and a staggering 71% in Sub-Saharan Africa. The quality of life in such areas is also better insofar as “slums in LAC exhibit less deficiencies relative to those of Sub-Saharan Africa – where more than half of the slum population suffers from more than two deprivations” (UN-Habitat, 2011a: 65). They live in housing that fails the UN test of shelter adequacy: it lacks access to public services, it is overcrowded, the accommodation is constructed with flimsy materials, the tenure situation is insecure and/or it is located in a dangerous place.

² Assuming an urban population of 472 million people in 2011 and an approximate household size of four people.

that they effectively offered housing for nothing, although as the provider was usually their employer this was arguably part of their income (Zhang, 2000: 195). Elsewhere hard rent controls meant that rents were so low that long-established tenants lived virtually free (The Economist, 2003; UN, 1979; UN-Habitat, 2003b). And, in Cuba, the revolutionary government confiscated the property of families who had fled the country and gave ownership of rented property to the tenants (Coyula & Hamberg, 2003).

In other places, the search for votes resulted in many party supporters receiving free shelter, occasionally through occupying housing units intended for other families but more typically through being offered land on which to build their own homes. And, of course, free formal housing was sometimes provided unintentionally. In Chile and Colombia, many occupants of social housing refused to pay the interest on their mortgage loans (Gilbert, 2004; Giraldo, 1997) and throughout the region in the 1950s and 1960s many tenants in public housing failed to pay the rent (Gilbert & Varley, 1991; UN-Habitat, 2003b). But a policy to build formal housing to distribute to beneficiaries for nothing appears to be a wholly novel approach in Latin America. Elsewhere, only the South African government has provided subsidies that allowed some of the poor to cover all of the cost of new housing units (Gilbert, 2004; South Africa, 2013).

This paper examines why the Colombian government adopted the free housing policy and evaluates its chances of success. The article is particularly concerned with the question of whether providing free housing is the most effective way of helping the desperately poor. The research is based on many years of personal experience examining Colombian housing policy, particularly in low-income areas. It is also based on numerous interviews with the local housing cognoscenti (most recently in March 2013), consulting official documents and on an extensive reading of the press.³

Colombia's housing policy

Home ownership for all

For years, every government in Latin America has been convinced that the only shelter worth having is a home of one's own. Every government has pushed home ownership above any other goal and housing policy has almost always ignored the issue of rental housing (Bouillon, 2011; Escallón, 2010; Gilbert, 2009; Jha, 2007; Peppercorn & Taffin, 2012; UN-Habitat, 2003b).

As early as 1948, President Mariano Ospina was arguing that home ownership made people feel secure and more at one with society.⁴ Encouraging home ownership has been official policy in Colombia ever since. It follows the logic that increasing the level of home ownership can kill two birds with one stone. First, building more new homes stimulates the construction industry, something exemplified by the fact that the current government has declared construction to be one of the five main locomotives that will power the economy (DNP, 2011; Viva Real, 2010). Second, providing homes consolidates democracy by giving people a stake in society and perhaps even more importantly is likely to win votes. Home ownership is thought to be the Holy Grail – it offers governments the opportunity to generate economic growth and win elections in the process.

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⁴ Cited in Laun (1977: 311).

Expanding home ownership has been manifest in the long-established policy to make mortgages available to middle-class people. Indeed, in 1970 housing became the key plank in the 'Four Strategies' plan of President Misael Pastrana Borrero. Building on the ideas of Lauchlin Currie, the government introduced a new housing funding system that it hoped would generate the resources to invest massively in the construction of formal housing. Such investment would create jobs and raise land values which could be taxed in order to finance the provision of infrastructure and services (Currie, 1961, 1982).

Building public housing was never forgotten and during its fifty-year life the Colombian Housing Institute (ICT) built or financed some 700,000 housing solutions (Torres, 1996: 61). Unusually for its time, it never built housing for rent, always selling its homes to beneficiaries (Laun, 1977: 311). Unfortunately, few poor families could afford the required deposit and in the 1974 presidential election campaign Belisario Betancur came up with the apparent solution – to offer social housing to families without a deposit. When he became president in 1982 he increased the agency's resources but the demand for ICT housing was so great that beneficiaries had to be selected by lottery. Unfortunately, few households fulfilled their monthly commitments and, because it was politically impossible to evict them, much of each loan was turned into a subsidy (Giraldo, 1997: 182). In 1991, the agency was declared bankrupt and closed down.

In 1990, the incoming government of César Gaviria introduced an ABC policy based on the triple element of savings (*ahorro*), subsidy (*bono*) and credit (*crédito*). The programme was inspired by Chilean practice and by the neoliberal economic thinking fashionable at the time (Gilbert, 2002; Held, 2000; Pérez-Iñigo González, 1999). The policy represented a shift from a supply-side approach to a demand-led system. Instead of the state commissioning housing and allocating it to the beneficiaries, the private sector would plan and build the homes and sell them to the newly enfranchised, subsidised poor. The assumption was that private enterprise would produce homes more cheaply, as well as providing a wider choice of housing for the poor.

The Colombian programme offered a subsidy to those families who were earning less than four minimum salaries, who did not already own a home or whose accommodation was poorly constructed, overcrowded, or lacked a title deed or access to services. Initially, candidates needed some savings of their own and the level of subsidy depended on the income of the family. The poorest households would be eligible for the full US\$1,800 but would still need to acquire a loan with which to buy a home. Subsequent Colombian governments continued with this policy although each modified it in different ways (Florian, 2011; Gilbert, forthcoming).

The ABC approach formed part of the continued commitment of every recent Colombian president to expand home ownership. This was best illustrated by Álvaro Uribe's electoral promise to create a nation of homeowners during his presidential campaign of 2002.⁵ When he was re-elected in 2006 he continued with the ABC approach but sought to expand the role of the private sector in financing housing and to encourage the development of an efficient and competitive building sector. When the country was hit by a severe recession in 2009 the government sought to revive the economy through subsidising the interest rate for mortgage holders.

With the arrival of Manuel Santos to the presidency in 2010, the ABC programme continued to play a key role in government policy. Beatriz Uribe, once vice-minister of housing under President Uribe,

⁵ Universal home ownership would be achieved through greater emphasis on subsidised social housing, protecting the middle class through the issue of constant value loans (UVRs), and continuing to offer tax relief to savers through *Cuentas de ahorro para el fomento de la construcción* (AFCs) (MAVDT, 2004).

took over the restructured Ministry of Housing and promised to deliver more subsidies to the poor. All this changed, however, in April 2012, with the announcement of the free housing programme (Semana, 2012). Influenced by Lula's *Minha casa, minha vida* programme in Brazil, the new programme promised to give homes to 100,000 poor and displaced households every year. Around four billion pesos (something over US\$2 billion) would be dedicated to the task.⁶

Why free housing?

Advocates of the plan have applauded the government's strong commitment to providing housing for the most vulnerable in society. It has not only promised them homes but better quality shelter than that provided in most of the units built under the ABC programme.

There appear to be three main factors behind this decision.

a) *Displacement through violence and natural disaster*

Colombia has suffered badly from civil conflict over at least the last sixty years. Two guerrilla movements, the FARC and the ELN, are currently active, particularly in the rural areas of the country. Ranged against the guerrillas are the army and the police, as well as the numerous paramilitary groups that emerged in the 1980s to defend landowners against the guerrilla threat. In addition, drug traffickers have occupied large areas of the country and the US has been active in helping to eradicate coca cultivation, damaging much agricultural land with pesticides in the process. The sad outcome of this hugely complicated set of conflicts has been to generate instability in much of the Colombian countryside. At one stage some 300 municipalities had no effective administration because the mayor had been killed or had fled for safety. Even worse is that the violence has forced millions of people to leave, losing their land and homes as they have fled for safety to the nearest safe town and increasingly beyond.

Estimates of the numbers of displaced people vary: the government calculated that by May 2011 3.7 million had been affected whereas CODHES believed the total might have reached 5.5 million by the following year (ACNUR, 2013; *El Espectador*, 2012b).⁷ Whichever number is correct, Colombia is reputedly the country with the largest number of internally displaced people in the world. Worse still, it has also been subject to a series of natural disasters. Most recently, torrential rains in 2010–2011 affected some 2.7 million people (DNP, 2011: 454).

The government attempted to address the housing issues of the displaced population over the years but the Constitutional Court gave added impetus to the effort when it decreed that the state should give priority to the displaced in its shelter policy. The government tripled its spending on housing for the displaced, who thereafter received the majority of the ABC subsidies. Nevertheless spending was still insufficient and there were increasing complaints that little funding was left with which to house the non-displaced poor (DNP, 2012: 230). By devoting much more in the way of resources to the programme – some four billion pesos compared to one billion previously – the free housing programme would be able to help both the displaced and the very poor.

b) *The ineffectiveness of ABC: Subsidies and credit*

Colombia's ABC programme was introduced in 1991. It has produced large numbers of subsidised houses and has arguably

been both cheaper and more effective than the earlier supply-side approach.⁸ Nevertheless, the programme has never matched the promises made for it and every government since 1994 has tried to improve its working. Different governments have changed the method of ranking beneficiaries, switched spending between subsidies for new housing and for self-help improvement, cut the need for families to have prior savings, and so on (Florian, 2011; Gilbert, forthcoming).

Insofar as every government has wanted to reach the poorest families, the programme has been successful; 85% of those households allocated a subsidy have been from the poorest group in society (DNP, 2012: 140). But the success in targeting has revealed the Achilles heel of the programme – the need for most beneficiaries to obtain credit. In order to spread the budget over larger numbers of households the subsidy provided has always been less than the cost of social housing – the difference being made up with a loan. Unfortunately, most households have been too poor to qualify for credit; in 2008, 60% of Colombian families earned less than two minimum salaries (Pinto, 2010). Nor have the banks been very enthusiastic in lending to the very poor.

The consequence of their limited savings and access to credit has been that most beneficiaries have struggled to use the subsidies they have been allocated. Between 2006 and 2009 the National Housing Fund (FNV) assigned subsidies to 172,000 families but only 63% resulted in the purchase of a home (Pinto, 2010). More recent figures paint a worse picture, with only 14.5% of applicants managing to convert their subsidy into a housing solution (DNP, 2012: 140).

As a result, the size of the country's housing deficit has continued to embarrass successive governments (Table 1). Between 1973 and 2012 the housing deficit increased from 2.2 to 4.2 million (Pinto, 2010; Gaitán & Piraquive, 1990). Admittedly the housing deficit fell from 75% to 36% of the country's households between 1973 and 2005, although this was mostly the result of improving access to public services. However, if Pecha-Garzón's (2011: 45) estimate that it would take 102 years to eliminate Colombia's housing deficit is correct, either the government's approach has been misguided or eliminating the housing deficit in a poor country is a well-nigh impossible task. The free housing policy is official recognition of the perceived failure of the ABC approach, a change headlined politically by switching the Minister of Housing; Beatriz Uribe being replaced by Hernando Vargas Lleras in April 2012 (*El Espectador*, 2012a).

c) *Politics*

While the introduction of the free housing programme was clearly motivated by a desire to help the very poor and the displaced, it was also heavily influenced by Colombia's realpolitik. President Santos is up for re-election in 2014 and his popularity rating has fallen considerably during his three years in office.⁹ He needs to win support from the poor to guarantee re-election and to take votes away from the regional blocks that may well support his main opponent – a protégé of his predecessor as president, Álvaro

⁶ The Colombian billion is equivalent to the old British billion, that is one million. The US dollar buys a little less than 2,000 Colombian pesos.

⁷ Colombia's population in 2012 numbered around 45 million.

⁸ I cannot give an accurate figure as each administration declares that it aims to build a certain number of units but subsequent accounting is rarely transparent. Each president and the minister in charge claims a high level of success and present figures which include different kinds of unit (e.g., VIS, VIP, settlement upgrading and even titling), subsidised housing in construction rather than completed and occasionally houses constructed by the previous administration. The fact that the presidents take over in August means that figures for that year are always unreliable. Worse still is the fact that different tables report different figures.

⁹ In July 2011, his popularity was 71% and his performance was rated at a similar level (Semana, 2011). According to the most recent poll his personal rating has fallen to 48% (with 44% disapproval) and his performance rating to 50% (*El Horizonte*, 2013).

Table 1
Colombia: housing deficit 1973–2005 (thousands of households).

Year	Quantitative deficit		Qualitative deficit		Total deficit	
	Number	%	Number	%	Number	%
1973	403	18.2	1807	52.5	2210	74.7
1985	492	13.6	1719	33.2	2211	49.0
1993	1579	16.4	2391	26.5	3970	41.2
2005	1307	12.4	2520	23.8	3828	36.2
2012	1476	12	2952	24	4428	36

Source: National census figures for 1973–2005 and updated estimate by the author based on 2005 census using the percentages given by the Minister of Housing in August 2012 (Rojas, 2012).

Uribe. Perhaps this explains why Hernando Vargas-Lleras gave up the hugely influential post of Minister of the Interior to lead the free housing initiative. Some argue that this was also in his long-term political interest insofar as he wants to replace Manuel Santos in 2018 when the latter will be unable to stand. The fact that Vargas-Lleras has subsequently handed over the Ministry of Housing to his deputy in order to lead Manuel Santos' electoral campaign offers added substance to this argument (Vargas, 2013).

The new policy was welcomed warmly in Colombia. Congress passed the legislation with remarkably few questions and the main economic lobbies, the builders, developers, bankers and real-estate agents, naturally approved because it offered them work (El Tiempo, 2012b; Flórez, 2012). Lewin (2013a) points out that around one hundred companies have obtained contracts and that between them ten will be responsible for building half the units. Some criticism came from housing gurus who recalled some of the errors of the past but even they were generally mild in their reservations (Cabrera, 2012; Giraldo, 2012; Molina, 2012). The press and the public generally accepted the measure in part because of their feeling of guilt about the situation of the displaced and because over the years they had become used to housing subsidies for the poor. The only real difference with the new policy was that the subsidy was higher. Needless to say many politicians welcomed the measure as they anticipated, albeit wrongly, that they would be in charge of the distribution of the houses. The only significant opposition came from the political opponents of Santos and Vargas-Llosa; they realised how popular the policy was likely to be.

Difficulties with the policy

Populism

Any policy that gives homes to poor people and creates jobs in the construction industry is almost bound to be popular. For that reason both the president and his erstwhile minister have been anxious to advertise their close links with the programme. President Santos was present at the inauguration of the first free homes in February 2013 and Hernando Vargas featured heavily in media coverage of the event. Ex-President Uribe realised the political danger of the policy for his movement and launched a variety of attacks on the programme (Colprensa, 2013). And, when Vargas resigned his post, Uribe's party wanted the president to appoint one of its members to replace him (Lewin, 2013b).

Many have accused the free-housing policy for being 'populist'. But, government policies cannot be labelled 'populist' simply because they are popular, even when they are clearly intended to win

votes. This raises the question of how to define populism and its contemporary manifestation neo-populism.¹⁰ According to Arnson and Perales (2007: 20–21): "neo-populism is a pattern of personalistic and anti-institutionalist politics rooted mainly in the appeal to and/or mobilisation of marginalized masses. This mass mobilization is centered on a charismatic leadership, regardless of whether the pattern of mobilization is top-down or bottom-up." Populists and neo-populists appeal to the people bypassing "the existing party system, either by creating a new party as a vehicle, or seeking to turn an old one in an entirely new direction" (Cammack, 2000: 158). Such a process is most likely "to be found in circumstances where democratic institutions are weak or perform poorly and where extremes of inequality threaten social stability" (Crabtree, 2000: 164).

These definitions have a more than a little resonance in contemporary Colombia. The traditional party system has largely broken down and political support is now mobilised around prominent individuals, notably the current president and his charismatic predecessor, Álvaro Uribe. As such, any programme that promises to combine economic growth with the garnering of votes is likely to be accused of populism.

A typical ingredient of a populist policy is that it is financially or economically unsustainable in the longer term. Examples of such policies include suppressing the level of fares and public utility tariffs so far that public agencies have to be heavily subsidised or suffer from having no funds to invest in service improvements. Equally, controlling supermarket prices for basic products is a populist policy, at least until it leads to empty shelves. What evidence is there that Colombia's free housing programme is populist in this financial sense?

Certainly, some have criticised the cost of the programme; some four billion pesos in the first two years. However, by international standards this constitutes an extremely cheap shelter programme especially at a time when the government argues that its revenues are booming (Peña, 2012). Insofar as the programme is financially sustainable, it cannot be called populist on those grounds. Nor can spending more money on the poor be condemned in a region where government expenditure on social issues is traditionally very low and where many administrations spend virtually nothing on housing.¹¹

What is more debateable is whether providing houses for individual households was chosen because it was more likely to yield votes than expenditure on community projects like the provision of water, sanitation, education or health, spending which ought to have been more effective in reaching a much larger number of people. Alternatively, the funding could have been used to subsidise the cost of services in a country where the left is constantly arguing that the cost of water and sanitation is beyond the means of the poor (Cortés Fierro, 2013; Gilbert, 2007). While a cross-subsidy means that households in affluent areas pay several times the price of those living in the poorest areas, the government has been raising tariffs in order to improve the quality and the coverage of the service (CRA, 1995). Arguably, the four billion pesos spent on housing might have been better spent on subsidising poor families' consumption of water. A similar argument could be applied to public transport – subsidies

¹¹ In 2005/6 only five Latin American governments spent more than 2% of GDP on social housing and five managed to spend less than 1% (Cominetti & Ruiz, 1998; UN-ROLAC, 2010: 131). Public spending on housing between 2001 and 2003 in Bolivia, Brazil, Ecuador, Paraguay and Peru was less than US\$10 per capita and only Argentina, Costa Rica, Cuba and Mexico spent more than US\$70. Admittedly the Brazilian government stepped up spending enormously under President Lula da Silva, from around R\$9 billion in 2006 to 45 billion in 2010 with spending on subsidies rising from around R\$3 in 2006 to R\$23 billion in 2010 (Bonduki, 2011). However, Brazil is very much the exception (UN-Habitat, 2011a: 58). In 2008–2009 only Brazil and Nicaragua devoted more than 2% on social housing as a proportion of GDP (UN-ECLAC, 2010: 162 and 166). In money terms, only three Latin American countries spent more than US\$125 per capita on social housing and Colombia's spending between 2002 and 2009 averaged out at a mere US\$16.

¹⁰ Cammack (2000: 158) lists ten recent neo-populists, including: Menem in Argentina, Collor in Brazil, García and Fujimori in Peru and Pérez, Caldera and Chávez in Venezuela. They have parallels with, but are different from, the classical populists of the 1930s and 1940s, like Vargas in Brazil, Cárdenas in Mexico and Perón in Argentina.

could have improved the quality of the system and, if properly directed, have helped the poor. Of course, subsidies for consumption would also have been roundly condemned as populism.

Charges of populism could also be justified if administration of the programme is less than transparent or if the builders and/or the beneficiaries have been selected on manifestly electoral grounds. At this early stage, however, there is every sign that the programme is being implemented in a technical fashion; certainly, the legislation establishes very firm ground rules. It is also too early to establish whether the new homes are being built in electorally sensitive places.¹²

Selection of beneficiaries

The selection policy for constructors and beneficiaries is laid out clearly in the relevant decree (*Minvivienda, 2012*). The constructors need to have had a minimum of five years' experience in the building industry and not to have been blacklisted. The projects themselves have to be approved on the basis of the services provided, the layout of the development and the size and quality of the homes. A points system determines which projects will be accepted (*El Tiempo, 2012c*). In Bogotá, a fiduciary chosen by the Ministry of Housing was used to select the companies.

Potential beneficiaries are selected from the 1.2 million members of the *UNIDOS* network and the lists of the very poor as registered by SISBEN.¹³ The relevant municipality passes its list to the Department of Social Prosperity (DPS) which selects the recipients according to the criteria laid down in Decree 1921 of 2012. Priority is given first to displaced households and then to the very poor. If there are too many beneficiaries, applicants from each priority group will be entered into a ballot.

In the first project, in La Pradera, Valle, 50 households were selected because they matched all of the criteria to be a beneficiary: they were displaced, they had been allocated a subsidy under the SFP programme but had not used it, they were very poor and they were on the list of the local *UNIDOS* network. The remaining 41 houses were allocated by ballot among those who fulfilled one or two of the criteria (*Ortiz, 2013*).

The process appears to remove the chances of interference by local politicians in the selection process although it is possible that they may be able to manipulate the names on the lists submitted to the DPS.¹⁴ Nevertheless, there are clearly some flaws in the system. These were revealed in the selection of candidates for the scheme in La Pradera. The first beneficiary, a displaced woman of 74 years, seemed to match the criteria fully. However, a few days later the media were reporting that although she did not own a house herself, her husband did (*RCN, 2013*). In addition, another 12 of the 91 beneficiaries lost their right to a free home because they were subsequently shown to be ineligible (*Ortiz-Cortés & Cuervo, 2013*).

¹² Although one of my interviewees claimed that Antioquia figured high in the priorities of Vargas Lleras.

¹³ UNIDOS was established by the current administration to help those families living in extreme poverty. It is a network that links the 21 state agencies that deal with basic services for the poor. Its aim is to guarantee that the 350,000 extremely poor families gain access to the help to which they are entitled (<http://www.unidos.com.co/public/index.php/2011-11-15-23-39-42/2011-11-15-23-41-46>). The Colombian government has developed a similar kind of survey, SISBEN (the System for Selecting Beneficiaries of Social Spending), which has been used extensively by national and local governments since 1994 to target subsidies for health insurance, scholarships, conditional cash transfers, public works, youth training and help for the elderly poor. By 2002, 60% of national population were registered in SISBEN databases, around 13 million receiving benefits. And, despite many problems, including corruption and incompetence at the municipal level, "targeting has substantially improved in Colombia in the last few years... [and] a great part of the improvement can be traced to SISBEN" (*Castañeda, 2005: 39*).

¹⁴ It is said that many mayors were unhappy when it was made clear that they would not choose the beneficiaries.

Clearly, the application form fails to cover cases where one member of a household owns a home but another person applies for a free house. The applicant simply has to declare whether he or she personally owns a house. The law is explicit that falsification of applications will lead to loss of the house but the verification processes may or may not work. While Colombia has registration systems to check whether potential beneficiaries qualify, there are many weaknesses in those systems. And, given the large number of households who qualify for a free home, local politicians will be under considerable pressure to help their constituents; the former "understand very well that these houses are worth their weight in gold in electoral terms" (*Semana, 2012*).

Can very poor and displaced people afford home ownership?

The programme is aimed at families who have very limited resources, most of whom have been displaced from the area in which they have traditionally earned their living. This raises several questions about the likely effectiveness of the approach.

First, beneficiaries of the new programme must live in the municipality in which the free homes are being distributed.¹⁵ While this requirement will prevent them being re-located to a more peripheral location, it does not guarantee that they will be able to earn a living. Those displaced from the countryside may have ended up where they are simply because they felt it was safe; it may or may not provide them with any real chance of employment.

Second, accurate targeting leads to very poor families being grouped together in the same estate. If these families are so poor that they are unable to develop businesses or even to maintain their homes, the neighbourhood may deteriorate and attract a degree of social stigma.¹⁶ Such areas can become areas from which no one can ever escape because no one wants to move in – the 'slums' of the not too distant future.¹⁷ Worse still is the fact that living in such areas may even damage the health of the population. In Cape Town, *Govender, Barnes, and Pieper, (2011: 341)* observe that: the "poor maintenance of houses leads to dilapidated structures over time and that can create unhealthy conditions resulting in stress that can affect the human immune system".

Third, ownership of a house brings with it certain expenses. While the beneficiaries may have no rent or mortgage payments to pay, other outgoings, such as property taxes, utility bills and maintenance of the house, may prove excessive for beneficiary families given that they have been selected largely on the basis of their very limited incomes (*El Tiempo, 2012a, b, c*).¹⁸ While it is difficult to calculate the extent of average cost of ownership

¹⁵ Although there is no indication in the legislation about how long a beneficiary should have lived in the municipality.

¹⁶ In Cape Town, "these 'cash poor' communities do not have the financial resources and knowledge to repair their houses" (*Govender et al., 2011: 341*). They believed, erroneously, that they could rely on the state to maintain the property.

¹⁷ This has been the experience in the subsidised social housing estates in Chile, particularly those built in less accessible parts of Santiago (*Rodríguez & Sugranyes, 2011*). The Chilean government has attempted to address that problem through a 'new housing policy' that aims to promote more small-scale and socially mixed development (*Brain, Mora, Rasse, & Sabatini, 2009*). Housing guidelines have been revised to encourage the construction of affordable housing in estates with no more than 150 units in consolidated urban locations.

¹⁸ The Colombian government has recognised that problem and the Minister of Housing announced that the first 91 beneficiaries in La Pradera would also receive an internet connection and a free computer, a guarantee that teachers in the estate would be paid, a library and free gas ovens (*Ortiz, 2013*). Seemingly, an agreement had been signed with other ministries to guarantee that every estate in the programme would be provided with a library and sports facilities. Similarly, title deeds would involve the new owners in no additional cost, the cost of public services would be subsidised and the charging of property taxes would be relaxed. However, it is unlikely that the same amount of help will be available in the future.

because property taxes and service charges vary considerably across the country, the common ingredient in the targeted population is their extreme poverty; any outgoing may prove excessive. Maintenance is also likely to be a problem in the sense that women and older people will figure strongly among the beneficiaries, a group who may find the physical tasks of maintenance beyond them. And given that the free homes are formally constructed, sometimes even in a high-rise block, the building skills of the male beneficiaries may also be challenged insofar as they will have been only used to working on the self-help dwellings typical of the rural areas.

Fourth, some beneficiaries may feel that they will do better by moving house; renting, ceding or selling their free home to others. They may not occupy the new house because the location makes getting to work difficult or because they can live more cheaply somewhere else and supplement their income by renting or selling the house. A survey conducted in late 2001 found that only 38% of households were occupying the social housing for which they obtained a subsidy; 37% of the houses were empty, and 15% were being rented to other families (Mindesarrollo y DNP, 2002: 9). A later evaluation based on a survey conducted in 2006 revealed that only one-third of the interviewees were actually living in the house acquired through the subsidy (DNP, 2007: 27).¹⁹ The free-housing programme attempts to overcome this danger by prohibiting the sale of the property for a period of ten years (Ortiz, 2013). However, experience elsewhere suggests that this kind of prohibition is rarely successful; few governments have ever proved reliable in applying the policy (Gilbert, 2004; South Africa, 2013).²⁰

Finally, there is the issue of whether the new owners of free housing will be welcomed by their neighbours. Nimbyism is not unknown in Colombia and there are already signs of some resentment in Bogotá against the beneficiaries of the new programme (Restrepo, 2013). In addition, it is possible that those poor families who previously received a VIP subsidy, but who needed to take out a mortgage, may react negatively to other families receiving a house for nothing. It is conceivable that potential resentment could escalate and lead to protests or refusals to pay the interest.

Location of the land

Access to cheap serviced land is a major problem for social housing programmes across the globe. The aim of building social housing cheaply conflicts with the tendency for urban land prices to rise over time. The typical agency response is to build subsidised housing on the cheapest available land, usually in inconvenient locations for the inhabitants. In South Africa, much RDP housing has been built tens of kilometres from the main

centres of employment and in Chile the inaccessible location of many subsidised housing estates has been a recurrent complaint.

In Colombia, ICT used to build many of its projects on peripheral land, frequently in areas yet to be provided with services (Gilbert & Ward, 1985). This kind of problem has persisted over the years and, in 2011, one-fifth of the country's subsidised housing was found to have been located on land susceptible to flood (DNP, 2012: 142). The local authorities who approved these projects were clearly negligent.

The combination of subsidising home ownership and failing to curb the worst excesses of the land market has also contributed to urban sprawl. In Chile, the capital subsidy programme: "is one of the major causes of the uncontrolled spread of the Chilean capital" (Paquette-Vassali, 1998: 369). The rapid expansion of subsidised housing and the availability of cheap mortgage credit in Brazil and Mexico have had a similar effect. Too much of the new housing has been located far from existing built-up areas and the new developments have not been integrated into the transport or infrastructure networks.

Quality of the homes

Over the years social housing has often been criticised in terms of its poor quality. In Chile and South Africa, the accommodation offered families very little space and there have also been numerous complaints about the quality of construction, particularly about poor design and the thinness of the walls (Ducci, 2000: 162; Nieto, 2000; Tomlinson, 1999).²¹ In Cape Town, RDP houses have been accused of acting as "a breeding ground for TB" by creating an internal environment far worse than informal shacks, which "are warmer, drier and better ventilated" (Caelters, 2001; see also Govender et al., 2011). Sometimes the poor quality of construction has led to "premature deterioration" (MPC, 1996: 167) and, in Chile, heavy rains in 1997 badly damaged one-tenth of the social housing stock (Pérez-Iñigo González, 1999: 37). In Sri Lanka, the famous 'Hundred Thousand Houses Programme' was criticised on a whole range of issues including "the poor quality of construction of public housing built by contractors" (Joshi & Khan, 2010: 308).

Colombian social housing has been subject to similar kinds of complaint. Many subsidised homes have had structural faults (El Tiempo, 2000) and one report claimed that some 15,000 social housing units suffered from such severe problems that they might have to be demolished (Semana, 2005). Other studies have pointed out that many homes have been poorly designed and many have offered their occupants little space (Ballén, 2009: 163; Maldonado, 2003: 8; Tarchópulos & Ceballos, 2003: 48). In cities where land is expensive social housing has sometimes been built on lots as small as 21 m² (Mora, 2008). Certainly, the advantages of living in a 36 m² apartment on the sixth floor of a block with no lift have to be questioned.

However, a recent evaluation of the subsidised housing scheme argues that a majority of beneficiaries have found the housing to be satisfactory in terms of the building quality (DNP, 2012: 140–141) and notes that the size of the average house is 54.5 m² (DNP, 2012: 95). Nevertheless, it accepts that there have been problems in some developments, particularly with respect to their access to public

¹⁹ 51.3% had never moved into a subsidised house and some 13% of those who had actually moved into a house had rented, sold or ceded it. A similar problem has become apparent in Mexico, where numerous homes in some subsidised developments have been abandoned temporarily or permanently because the beneficiaries could not find work locally and travelling to their current employment was too expensive both in time and money (García-Peralta & Hofer, 2006; Puebla, 2012). And, Klaufus (2010: 355) in Riobamba, Ecuador, found "that people receiving help from the government [sometimes] ... owned a home in the city center and rented out the other one, or let it stay empty to speculate with the real estate value." South Africa has also experienced a similar problem with many observers blaming the exodus on the fact that the occupants cannot afford to pay the required service charges although some also claim that the households are looking for quick cash.

²⁰ The South African government has already taken action to address this problem. The Housing Amendment Bill seeks to restrict the sale of housing provided via use of the government subsidy by preventing people from selling houses below market rates or within 8 years unless they are sold back to the municipal council under defined conditions. However, according to Govender et al.'s (2011) research this has had little effect.

²¹ The basic state house in Santiago in 1990 was only 33–34 m² in size. While the average size rose during the 1990s, in 1998 every family had only 9.3 m² per occupant (Nieto, 2000: 38). In South Africa, initially the average floor space was only 25 m² and the houses had no partitions. Some houses in Delft, Cape Town, were only 17 m² in size and "they started to perish and crack with the arrival of the first winter rains" (Dalglish, Bowen, & Hill, 1997: 34).

services, the level of insecurity and the prevalence of pests (DNP, 2012: 140–141).²²

The Colombian Society of Architects (SCA) has already expressed fears about the likely quality of the housing (El Tiempo, 2012a). This is a real danger insofar as the average cost of each house is only \$40 million (c. US\$20,000) and, because the developer does not get paid until after the project is completed, the payment is effectively only \$30 million (Semana, 2012).²³ The national government claims that supervision of the architectural and urban standards of the projects is a municipal responsibility (DNP, 2012: 58). Whether the smaller authorities are willing or able to do this effectively, remains to be seen.

In Brazil, Chile and Mexico, many critics have argued that housing policy is succeeding in creating large numbers of new homes but is failing to create liveable urban space. Too many estates have been built in a socially and environmentally unsustainable way. In Brazil, municipalities close to the major cities have relaxed their planning regulations to allow housing developments that lack a proper urban environment (Bonduki, 2011). In Mexico, the problem is that most of the housing has been “industrialised, massive, homogenous and employing the usual design” and the residential estates that contain the cheap units have failed to make a city (Iracheta, 2011: 98).

Rupture with previous policy

One Colombian critic has asked whether the free housing programme represents a total rupture with recent social housing policy (Molina, 2012). While the subsidy on mortgage interest continues, with 1.4 billion pesos dedicated to that programme, this mainly benefits higher income households. Certainly, the situation facing the existing VIS and VIP credit programmes is uncertain. No mention of subsidies appears in recent announcements from the government and all of the available funds have been dedicated to the free housing and interest-subsidy programmes.

Similarly there is doubt about the future of the macro-projects which figured so prominently in the last government’s policy. In order to speed up the delivery of serviced land, by avoiding planning delays and sometimes the corruption of the local authorities, a law in 2008 gave the central government the right to expropriate land for social housing development (El Tiempo, 2007; MAVDT, 2004). Ten macro-projects were initiated in a number of major cities, although a major constitutional issue held up their development and currently only two such projects are underway, both near Cali.²⁴

The free housing programme has also been criticised on the grounds that it is concerned more with creating work for the construction industry than providing homes for the poor (Lewin, 2012a; El Tiempo, 2012b). There is certainly no shortage of builders bidding for contracts and the banking sector has strongly backed the programme (Molina, 2012). However, whether this represents a rupture with the past is doubtful because it can be argued that social housing policy in Colombia has always been concerned with stimulating the construction and finance

industries. Certainly the mayor of Bogotá has argued that the decree has set prices of social housing very high, something that will mainly benefit the construction industry (El Espectador, 2013).

Finally, the new policy does nothing to encourage self-help housing. Indeed, by building formal units in large numbers, it effectively opposes that process. Since experience over the years has demonstrated that formal public housing programmes cannot solve the shelter problem in poor countries, this is likely to damage the housing options for the poor. After all, self-help housing emerged because of a lack of real alternatives and that remains the case today (Bredenoord, van Lindert, & Smets, 2010; Harris, forthcoming; Landman & Napier, 2010).

The dispute with Bogotá

Most local authorities in the country seem to have welcomed the new policy. However, a major dispute has broken out between the Ministry of Housing and the authorities in Bogotá (El Tiempo, 2013b). The essence of the dispute is that the mayor has adopted a policy trying to increase population densities in the so-called ‘extended city centre’ (*centro ampliado*) as part of his effort to slow urban growth across the *Sabana*, the plain on which Bogotá is located. His aim is to reduce both environmental damage and to cut journey times between home and work.

However, land in the extended centre is not cheap and as a result most social housing has been built in the distant urban fringe. The shortage of appropriately priced land near the urban centre has prevented the administration from offering as many sites to the Ministry of Housing as Bogotá’s quota permits (Lewin, 2012b). The budget offered to build the free houses is incompatible with the cost of land in the capital and the government’s decree also restricts construction in so-called ‘development zones’ (El Tiempo, 2013a).²⁵ The Ministry contests Bogotá’s interpretation and argues that the Urban Reform law of 1997 and various recent decrees demand that every municipality must reserve one-fifth of urban land for social housing. If Bogotá were to comply with this order there would be no problem and it certainly would not worsen social segregation of the poor.²⁶

Political rivalry between the Minister of Housing and Bogotá’s left-wing administration has accentuated the real differences between them and led to each side regularly haranguing the other (El Tiempo, 2013b).

Conclusion

There can be little doubt that the poor appreciate the possibility of obtaining a free house. The first beneficiary was in tears as she knelt before the Minister and thanked God for her new home (Caracol Radio, 2013). The programme is also proving popular with the construction and finance sectors.

But the free housing programme will not solve Colombia’s shelter problem. According to the national plan, 1.2 million households lack adequate shelter. If the demand for housing were to remain constant this would mean that it would take 12 years to eliminate that deficit. Unfortunately, recent estimates suggest that the demand for housing in Colombia is rising by some 300,000 new households a year (BBVA, 2011). Demand is growing as people continue to move from small towns and villages to the cities in search of work. In addition, changing social tastes mean that more

²² DNP (2012: 71) found that 22% of subsidy beneficiaries thought that the standard of services in their new home was worse than that in their previous unit although their worst complaint (89% of replies) was about the lack of security in their new neighbourhoods (p. 104).

²³ In Bogotá, the houses will cost only \$36,549,000 even though construction costs in Bogotá are much higher (Cantillo, 2013). However, the 405 houses planned in Bogotá will be 62 square metres in size.

²⁴ In 2010, the Constitutional Court decreed that urban planning was a municipal responsibility and the nation state was prohibited from overriding local powers. Despite the government overcoming this difficulty the macroproject programme seems to have slowed greatly.

²⁵ The cost of land for social housing is a major problem in most of the large cities but particularly so in Bogotá (Semana, 2012).

²⁶ This hardly resolves the matter in Bogotá where the territorial plan (POT) has still not been approved by the City council.

people want to live independently, a process accentuated by the rising rate of divorce and separation.

Should building housing for the poor be the priority of governments in poor countries, or indeed in any country? While a roof over one's head is a family priority many other issues are arguably more important. Decent education for the children, access to adequate health care and access to drinkable water and sanitation are at least just as vital. If there is a trade-off in government spending between these services and free housing, then perhaps priority should be given to the former? Of course, receiving a free house is a gift to the individual family whereas collective public goods go only those who need the service – the electoral calculus of the two approaches is clearly very different.

The argument is not about whether or not the government should devote money to helping the poor in a region where social spending is generally very low. The issue is whether the money could be better spent in other ways. Social spending could be used to subsidise poor families' consumption of water or reducing the cost of their using the public transport system. Alternatively, some would consider larger income supplements to be preferable to offering the poor free housing.²⁷ The former provide a current income flow rather than a potential capital gain and can be used by the family to match their specific needs – education, health, better housing or even to eat. Of course, income supplements can be misused – they can be gambled away or used to get drunk. But some evidence exists that such irresponsible behaviour can be reduced by distributing the funds to only to mothers of families and by making payments conditional on certain kinds of behaviour (Hanlon, Barrientos, & Hulme, 2010; Rawlings & Rubio, 2005).

While building free houses creates jobs for some in the construction and urban-related sectors, the beneficiaries remain as poor as they were before. As such, they may have difficulty paying for incidental housing costs, let alone maintenance of their homes. There is even some evidence that moving poor people into formal housing damages their health. This is the fundamental problem with offering families a home for nothing – it does not remedy the key problem, their lack of a decent income.

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²⁷ Colombia's *Familias en Acción* programme has been distributing conditional grants to many families since 2000.

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