



Chilean Housing Policy

Patricia Poblete Bennett. Minister of Housing and Urban Development (MINVU) - Chile

Population data

- National population: 17 million inhabitants (2009)
- Average annual growth rate: 1,24%
- Urban population: 87% (Census 2002)

Economic indicators

- Per capita income: US\$ 14.461 (FMI/2009)
- GDP US\$ 169.679 million (2008) (Central Bank)
- Poverty 13% - extreme poor 3.1%. (Casen 2006 (MIDEPLAN))

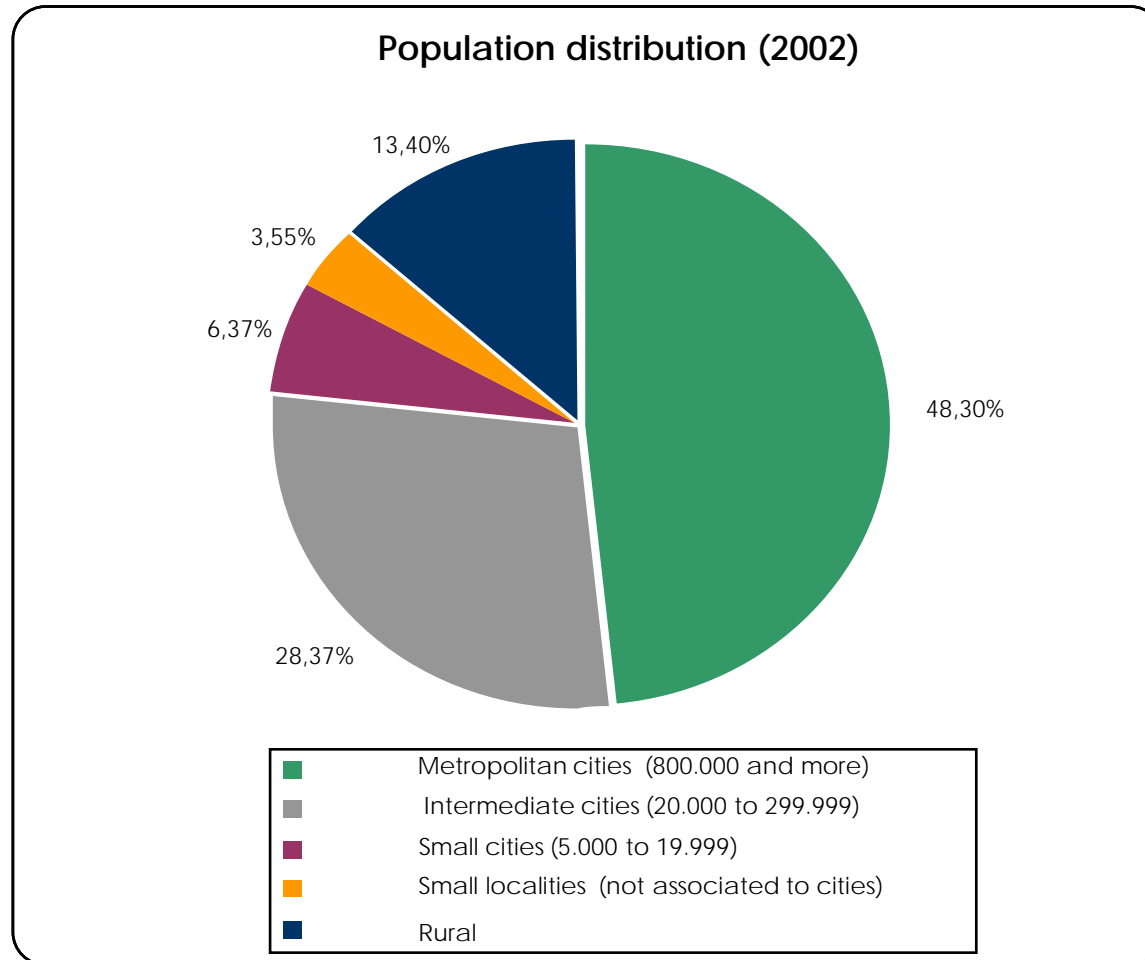
Administrative organisation

- 15 Regions
- 345 Municipalities





- 87% of the population lives in urban areas
- 37% lives in the capital city: Santiago Metropolitan Area



Source: MINVU 2007 based on Census 2002





Access to infrastructure and housing

99,1% of households live in houses connected to the public network of potable water*

93,3% of households connected to the public sewage network system*

99,8% connected to the public electricity network*

83% of the urban population covered by water purification plants (sewage treatment)**

72,5% of houses are occupied by their proprietors***

20% of households count with telephone line in their residence; **76%** possess a cellular telephone; **7%** have access to Internet in their residence****

Sources: *CASEN 2006 (MIDEPLAN); **SISS 2010; *** Census 202 ****SUBTEL 2006

CASEN: Socio Economic Characterisation Survey; SISS: Sanitary Services; Superintendence; SUBTEL: Vice-ministry of Telecommunications

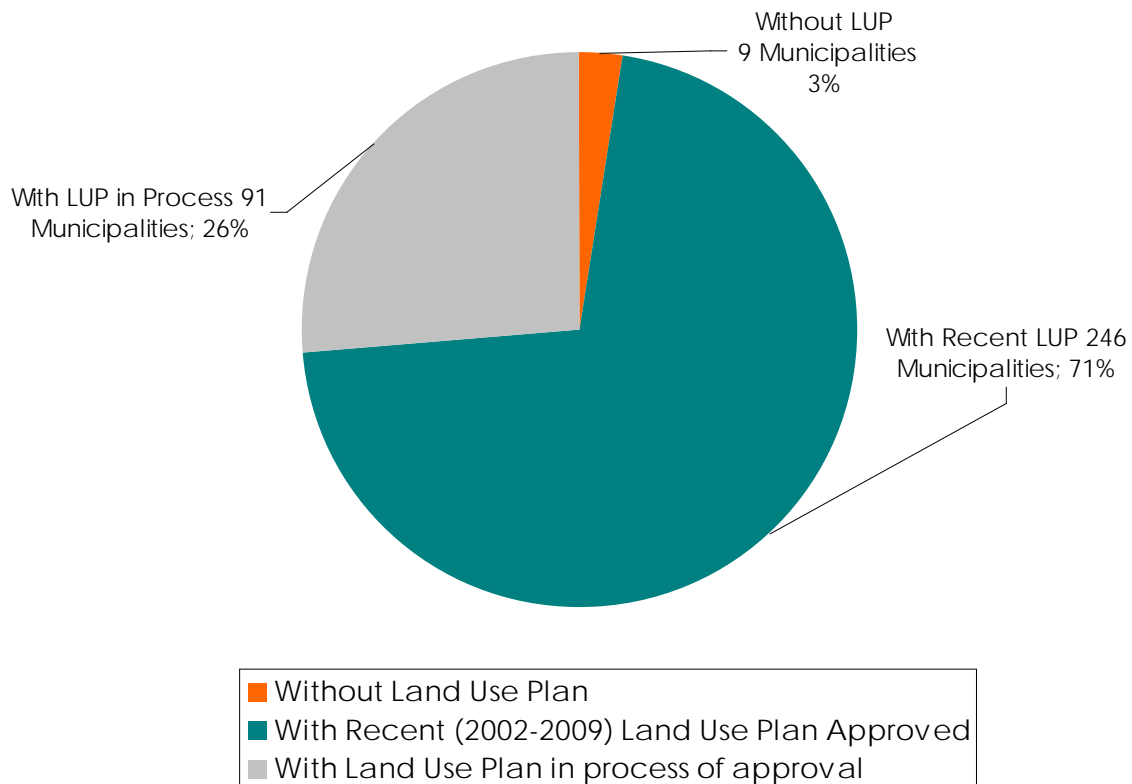




UPDATED LAND USE PLAN COVERAGE

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Municipalities with Land Use Plan (LUP) (by January 2010)



Source: Urban Development Division MINVU, 2010



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IMPORTANCE OF THE HOUSING SECTOR

Participation in the Economy

- **Accounts for 7.47 % of total GDP (2008)**
- **MINVU budget represents 1,4% of total annual GDP (2009)**

Housing Stock

- **Total stock: 4.8 million (Census 2002)**
- **Average number of New Houses with Construction Permits: 150.000 per annum (2006-2009)**
- **Number of annually subsidised housing: 107.000 (2006 – 2009)**

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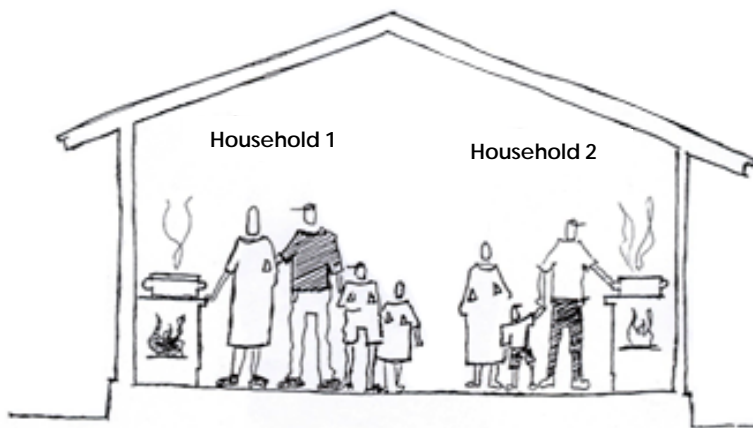
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2006 QUANTITATIVE HOUSING DEFICIT

Number of new houses required (2006): 412.000
(8,6% of housing stock)

77.930 non recoverable houses

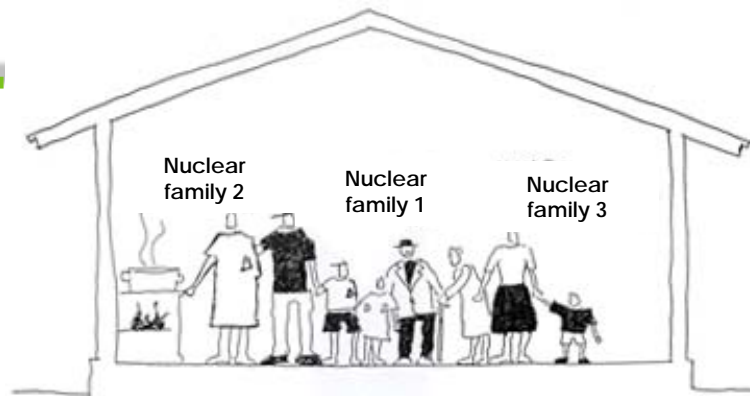


+

125.882 secondary households living with other households (do not share cooking)

+

208.537 secondary nuclear families living in cramped conditions (shared cooking)



Source: CASEN 2006 (MIDEPLAN)

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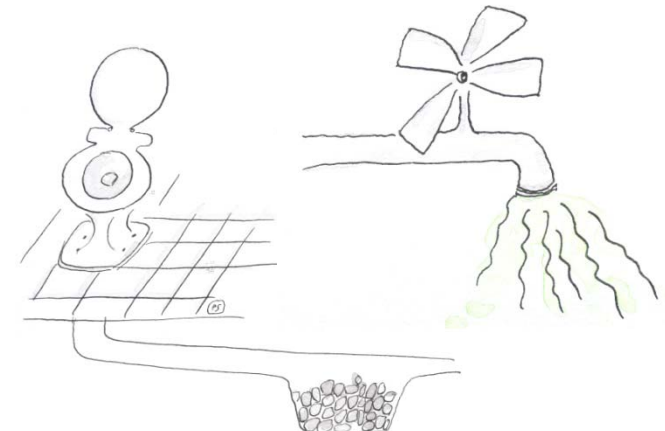
2006 QUALITATIVE HOUSING DEFICIT

Required house extensions and improvements:
1.690.000 (24,4% of total housing stock)

445.000 house extensions



735.000 house materials
improvements



315.000 house sanitation
improvements

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Fuente: CASEN 2006 (MIDEPLAN)



KEY ELEMENTS OF CHILEAN HOUSING POLICY

A financial system that allows access to Social Housing

Household savings

Subsidy by the State

Long term mortgage

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HOUSING POLICY IN DEMOCRACY

1990 – 2006 Emphases

- Focus on vulnerable sectors (programmes, actions and resources)
- Adds progressive construction as a new social housing solution
- First quality measures: social housing estates with infrastructure and services
- Greater citizen participation
- Removal of mortgage debt for vulnerable households
- Long term lending is passed to the private sector

Results

- Unprecedented construction of houses: 1.923.932 (1990-2005)
- Housing sector becomes an integral part of the National Strategy Against Poverty
- Increased participation of the Housing Sector in the Economy
- Both private sector and local governments are incorporated in social housing initiatives
- Quantity is privileged over quality

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PRESIDENT BACHELET MANDATE

2006 - 2010

*“Urban and housing policies that guarantee a better **quality of life** for the people and their neighbourhoods, promote **social integration** and reduce inequality”*

*“The quality of life of the population is the measure of a country’s success. Economic and political progress remain futile if living conditions are not improved. The measurement of development should centre on the capacity of individuals to **feel safer in their neighbourhoods, live with dignity in their house, count with rapid transportation to work and enjoy a time for leisure** with their family and friends, be it cultural activities, sports or simple recreation”.*

President Bachelet



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EMPHASES OF THE URBAN AND HOUSING POLICY

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- Quantity
- Quality
- Social Integration
- Recovery of Houses and Neighbourhoods
- Integrated, competitive and sustainable cities



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Greater investment and the Legal Framework Updating

- Updated General Urbanism and Construction law
- Land use plans for all municipalities
- Development strategies for cities of all types
- Increased urban investment (roads and public spaces)



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Programmes for the improvement of existing neighbourhoods

- “Quiero Mi Barrio” (I Love my Neighbourhood): Integral and participatory attention of neighbourhoods
- House extensions, repairing and open space improvement
 - Community owned housing
 - Individual houses
- Participatory paving (for neighbourhood streets)

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SOCIAL HOUSING ACHIEVEMENTS

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- **Quantity:** lowering the housing deficit with emphasis on vulnerable households and families
- **Quality:** improving standards and processes of design and construction
- **Social Integration:** housing solutions adequately inserted in neighbourhoods and cities



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Social Integration - Urban-Housing Policy

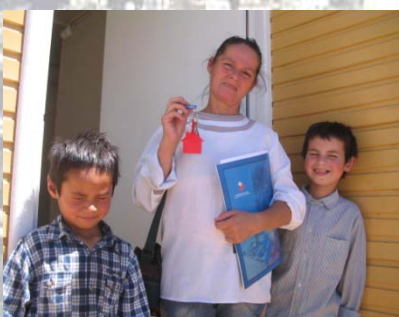
- **DIGNIFYING** houses
- **FRIENDLY** neighbourhoods
- **INTEGRATED** cities



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A LANDSCAPE OF CONTRASTS



Desert and Ice

Between the Pacific Ocean and the Andes