

Formal and Informal Sector Responses for Housing Low-Income People in
Colombia

by

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Arquitecta Pontificia Universidad Javeriana

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Submitted to the Department of
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ABSTRACT

Colombia's severe low-income housing shortage has fostered the proliferation of an informal housing sector which has provided constantly changing approaches. This shortage, joined with the irrepressible growth of many principal cities which have made land scarce and valuable, has fostered the existence of a "sub market" that, unlike squatting, involves an actual sale transaction. The subdivisions which result are illegal because: 1) Developers generally give the buyer a "deed of sale" of land that they do not own, 2) Developers usually violate the land-use plans in the sense that the subdivision is most often located in flood areas or dangerous zones. 3) Developers generally violate the subdivision ordinance by providing undersized lots or not providing infrastructure.

The settlements resulting from this "sub market" are called pirate subdivisions. This thesis, through the use of literature, newspaper files, interviews and empirical material, examines the positive aspects, the evolution and the reasons underlying pirate existence together with the government's response to "counteract" the existence of these type of settlements.

In the conclusion I question the government's response and its policies in attempting to lure pirates away from the market by fostering similar kinds of developments. I believe that, although pirate settlements do have traits that make them better than invasion settlements and government sponsored projects, the government should not try to develop similar kinds of settlements in a legal context (developing similar settlements following regulations), because many of the characteristics that pirate settlements have are intrinsic from an illegal context, and thus can not be mimicked in the legal context.

I believe that the condition of illegality (not following government's regulations from the beginning) makes pirate settlements behave in the way they

do. Government in this sense will never be able to reproduce pirate settlements, and thus its efforts to develop these type of settlements are and will always be unfruitful. I am proposing a different perspective on the issue; that "illegal" is not necessary "bad" and "legal" not necessary "good". Ideally both sectors can coexist, with the "legal" sector serving the low to middle-class and the "illegal" sector serving the lowest class that cannot afford government sponsored housing.

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INTRODUCTION

Various calculations have been made to find the exact number of dwellings needed to house low-income people in Colombia. Although most of the figures do not coincide, one thing is clear, "The dwelling problem is a serious one... and the shortage instead of decreasing, has increased and continues growing at unbelievable rates."¹

As a result of this shortage an informal sector was born. This sector has responded in with multiple strategies in attempting to provide dwellings for those in need, ranging from free-floating processes of invasion to more organized ones. As a result, in part, for the increased number of invasions and of the irrepressible growth of many cities which has created a land shortage, and thus a very valuable asset (land), a new type of development was fostered (specially in Santa Fe de Bogota, the capital city, and other principal Colombian cities such as Cali and Medellin): pirate subdivisions. Pirate subdivisions are settlements which involve an "intermediary" or "developer" which sells plots of land to settlers. This sale is illegal because: 1) developers generally give the buyer a "deed of sale" of land that they do not own; 2) developers usually violate the land-use plans in the sense that the subdivision is often located in flood areas or dangerous zones. 3) developers generally violate the subdivision ordinances by providing lots that are too small and/or not furnishing infrastructure.

The government, in turn, has responded to this kind of settlements in several ways: 1) It has tried eradicating these settlements by the use of force. 2) It has tried legalizing (making existing settlements legitimate) the pirates subdivisions 3) It has tried to get them out of the market by taking away their demand, mimicking them and providing similar kinds of developments.

This thesis examines the response that the informal sector has given to house the poor, centering specially upon pirate developments, since these settlements are the most recent ones. This thesis examines the positive aspects, the evolution, and the reasons underlying pirate existence together with the government's response to "counteract" the existence of this type of settlements.

At the end this thesis question's the Colombian government's response and policies in attempting to get pirates away from the market by fostering similar kinds of developments. I believe that although pirate settlements do have traits that make them better than invasion settlements and government sponsored projects, the government should not try to develop similar kinds of settlements in a legal context (developing similar settlements following regulations), because

¹El Espectador. March 27,1994. Separata, "*Vivienda Social: Resultados Precarios.*"

many of the traits and characteristics that pirate settlements have are intrinsic to illegal context, and thus can not be extrapolated from this one.

I believe that the condition of illegality (opposing governmental regulations) makes pirate settlements behave in the way they do. Government in this sense will never be able to mimic pirate settlements, and thus its efforts to develop these type of settlements are totally unfruitful. I am proposing a different perspective on the issue; that "illegal" is not necessary "bad" and "legal" not necessary "good". Ideally both sectors can coexist, with the "legal" sector serving the low to middle-class and the "illegal" sector serving the lowest class that cannot afford government-sponsored housing.

Through a review of the existing literature on the topic, the use of newspaper files and interviews I concluded, this thesis will answer the following questions:

CHAPTER ONE ARE PIRATE SUBDIVISIONS "BEST"?

The first chapter provides a comparative view of the traits of invasion, government sponsored and pirate settlements to highlight the positive results created by each, especially the positive results brought about by pirate developments.

CHAPTER TWO HOW DID PIRATE SUB-DIVISIONS CAME INTO BEING?

The second chapter presents a more grounded and multi-dimensional view of the evolution of informal settlements (invasions and pirate subdivisions). It illuminates the history of how pirate settlements came into being.

CHAPTER THREE WHY DO "PIRATES" TAKE THE HOUSING BURDEN FROM THE GOVERNMENT AND HANDLE THE PROBLEM THEMSELVES?

Chapter three deals specifically with the reasons behind the existence of pirate developers. The main concept in this chapter is to prove that this "business" is indeed economically and politically profitable.

CHAPTER FOUR

HOW HAS THE GOVERNMENT RESPONDED TO PIRATE SETTLEMENTS?

How has the government responded and what has been its role in changing this pattern of behavior? This chapter presents a discussion on the basic responses that the government has made through time to "combat" pirate subdivisions.

CHAPTER FIVE

WHY DOES THE GOVERNMENT "PERMIT" PIRATE SETTLEMENTS?

An increase of pirate settlements can only be explained by considering the government's support of them or government's inability to eradicate them. This chapter explores the governments' reliance on 'negative' attitudes toward pirate developments by hypothesizing from empirical material why this behavior occurs. The theories discussed in this chapter are formulated by this author.

CHAPTER SIX

IF PIRATE SETTLEMENTS GENERATE SOLID PROFITS, WHY DOESN'T GOVERNMENT MIMIC THEM?

This chapter aims to explain why the formal sector has not been able to act like the informal sector. This chapter asks why the government has not been able to successfully mimic pirate developments.

METHODOLOGY

Description of Research

The data presented for this thesis comes from:

1. Books and studies concerning this matter.
2. Document research in municipal offices and newspaper files.
3. Interviews with people who have worked in this field, government officials, settlers of different settlements, politicians, urban planners, etc. in Colombia.

1). Books and Studies

The bibliography includes all of the sources used.

2). Document Research

-municipal offices

The principal sources for document research in municipal offices were: National Department for Planning , District Department for Planning of Santa Fe de Bogota, and the National Institute for Urban Reform (Inurbe) .

-newspaper files

The primary newspaper file used for the document search was: '*El Espectador*'. The search that was done was made from January 1991 till December 1994 of the following topics: social interest housing, dwelling credit, National Institute for the Urban Reform (Inurbe) and pirate developments. The documents used can be found in a list presented following the bibliography.

3). Interviews

-people who have worked in the field

-municipal officials, former and present

I conducted oral interviews with people who worked in the field and with municipal officials identified prior to the start of this research. Follow-up

interviews were also conducted when necessary. A list of these interviews is presented at the end of Abstract 1A.

-settlers

Since the interviews conducted with settlers were used mainly to develop the first chapter, details concerning this matter can be found in the next section, which deals more directly with the way this chapter was structured.

Chapter 1

In the first chapter a comparative analysis was done between *'invasion'*, *'government sponsored'* and *'pirate'* settlements. These three categories were used following one of the most serious of recent studies conducted by the Inurbe (Instituto Nacional de la Reforma Urbana - National Institute of the Urban Reform), called "Inventory of 'Below-normal' Zones". This study includes the largest record of settlements which do not include the housing standards considered 'normal' and actually makes the division of *'invasion'*, *'government sponsored'* and *'pirate'* between settlements. These three categories thus, exist, although some settlements are actually considered a mixture of two or three of these land processes.

To develop this particular section of the study, the classifications of Inurbe were used as a basis for selection. One and sometimes two settlements were picked from this list from which to interview settlers. These settlements were picked because they had 'representative' characteristics according to various officials from Inurbe. Although it is clear that the settlements selected correspond to each of the categories, it is questionable if the data from these settlements should be regarded as the most representative due to the narrow basis of selection, to the small number of settlements picked for this study and to the small number of interviews conducted. The results, however, seem to be reliable since they seem to agree with studies conducted by other scholars in this field. Also, the case studies used in the different studies, especially Blaesser's and Russell's, proved to be valuable since they were used as a means of exemplifying the issues brought out in this discussion. It is important to point out that the first chapter of this study tends to over generalize in many respects to

provide a comprehensive framework for understanding these land settlement processes (*'invasion'*, *'government sponsored'* and *'pirate'*).

This chapter stems from interviews with easily accessible people conducted in the street or in people's dwellings; no technical means of selection was used. This chapter includes the authors interpretation of their stories and experiences. In other words, this part of the study can not be regarded as product of a technical and/or statistical analysis. It should be looked upon as a study which gives another point of view, which combines new ideas and different ways of looking at a problem. This type of study is valuable in that it is able to capture valuable material and ideas from informal interviews, which by no means are "scientific", but provide valuable anecdotal information from dwellers in these developments.

Details concerning the interviews conducted are presented in abstract 1A.

CHAPTER ONE

ARE PIRATE SUBDIVISIONS "BEST"?

The first chapter provides a comparative view of the traits of invasion, government sponsored and pirate settlements to highlight the positive results created by each, especially the positive results brought about by pirate developments.

The first part of this chapter will define and explain how the three different type of land developments are used in this particular chapter: '*invasion*', '*government sponsored*' and '*pirate*.' The second part of this chapter will give the author's analysis of these three settlements using the following criteria:

- a) Flexibility to the changing needs of individual households.
- b) Affordability and cost phasing over time.
- c) Optimal provision of services for dwellers.
- d) Location to suit general 'social interests', such as preserving green space, conforming with existing public facilities and services, etc.
- e) Sense of community created through the settlement process.

I. PART 1: THE DIFFERENCE BETWEEN INVASION, GOVERNMENT SPONSORED AND PIRATE LAND SETTLEMENTS

A. INVASION SETTLEMENTS

Invasion settlements are land occupations created by individuals or groups of individuals who first squat on and later take control of public or private lands. In this process, land is usually acquired for free, since the settlers themselves seize the land and occupy it. This settlement is illegal because: 1) it violates land tenure (the land which gets occupied generally does not belong to the settlers), 2) it violates land-use plans (settlements of this type usually get built in dangerous zones), 3) it violates the subdivision ordinance by having little

infrastructure or too small lots. The basic characteristics of this type of land occupation, according to a study made by the National Department of District Planning are:

1. Fast and clandestine planning
2. Settlers elect the invasion zone
3. Knowledge of the legal conditions of the invaded land
4. An organized invasion group
5. Training to settle as fast as possible.
7. Fast construction with very light materials for temporary occupancy or with possibilities of recovery and improvement if the seizure is successful²

These kinds of developments have become more sophisticated over time, and involve more planning, and a higher degree of organization and interest in dwelling design. It seems as if their aim is to become more comparable with government sponsored developments. For the purpose of this chapter, however, invasion settlements will be referred to only those type of developments which have evolved in the conventional "seize and control" method as described above. In other words the invasions that will be described in this chapter refer only to the first attempts made by dwellers, when these were highly disorganized.

B. GOVERNMENT SPONSORED SETTLEMENTS

A second type of Colombian land settlements have a legal origin, in the sense that they: 1) do not violate land tenure, 2) do not violate land-use plans and 3) do not violate the subdivision ordinance. These settlements are the ones that the government has developed and thus, conform to legal regulations. The government has provided a range of options to respond to the low-income housing problem which paradoxically have been changing to resemble informal dwellings (while informal settlements seem to resemble formal settlements).

For the purpose of this chapter, the settlements described are those which the government has sponsored and developed in a conventional manner, (the

²Departamento Administrativo de Planeacion Nacional, Centro de Comunicaciones. December 13/16 1966. *Seminario de Tugurios*. Bogota. p. 2.

first attempts made by government) dictated by government agencies as described by urban planner James Mackenzie: they are those "which the agency determines procedures, the type of operation or methodology to deal with the problem, distribution of funds, construction standards and cost, financing and subsidies, and the selection and adjudication of the potential dweller(s)."³ Although the planning procedures of a project may have some variables, a normal procedure is outlined below:

1. Analysis of regional needs and standards. Determination of norms and appropriate housing typologies.
2. Budget sources and distribution modes.
3. Acquisition of land tracts in accordance with regional plans.
4. Design of urban layout and appropriate housing typologies.
5. Preparation of construction documents.
6. Bidding process and selection of construction company. In some cases the agency might be the general contractor.
7. Control, certification and payment to the construction company.
8. Acceptance and approval of the finished dwelling.
9. Selection of the future dweller.
10. If the project is composed of high-rise apartment buildings, internal managing committee must be organized.
11. The administration and management of loan payments.
12. Control of the dwelling and its intended uses.⁴

³Mackenzie, James Russel. 1987. *"The Evolution of Low-Income Housing Alternatives in the Context of Rapid Urban Growth: A Case Study of Bogota"*, UMI. p.11.

⁴Ibid. p.13.

C. PIRATE SETTLEMENTS

Pirate sub-divisions are another form of land occupation. This form is different from the invasion system in that an intermediary who sells the plots of land giving promises of sale is present. In other words, the dwellers, in contrast to invasion settlements, pay a monetary price for this land sometimes tricked and fooled and other times knowing that this land violates the subdivision ordinance. These kinds of settlements are illegal in the sense that: 1) The pirate or developer often subdivides land that he does not own, in some cases being a pure swindler which actually does not give anything to the settlers, 2) The pirate sometimes violates land-use plans, selling lots in flood or hill side areas which sometimes prove dangerous for the settlers, 3) The pirate often violates the subdivision ordinance by having no infrastructure and small lots which do not comply with the city regulations.⁵

There are various types of 'pirates' including those whose behavior might be better explained by their economic constraints and ignorance, rather than by a calculated desire to circumvent the authorities. "To this classification belong those subdivisions whose owners may well have had an honest understanding of their duties and obligations as developers, and later, for personal or general economic reasons did not comply with their obligation."⁶ Others are regarded as pirates because their behavior violates government regulations in the sense that they do not meet exact deadlines set by the state, as many private developer companies do when they start construction with no licenses. The "pirate" developments referred to in this chapter, in contrast, are the ones in which the developer has the desire of bypassing legal authorities from the beginning.

⁵Interview, Professor Bill Doeble, May 18, 1995.

⁶Mosquera and Hinestrosa. 1976. *Diagnostico General sobre el Problema de la Vivienda en Medellin*. Medellin: Departamento Administrativo de Planeacion y S.T. p. 5

II. PART 2: THE INTRINSIC CHARACTERISTICS BETWEEN INVASION, GOVERNMENT SPONSORED & PIRATE LAND SETTLEMENTS

A. ADAPTABILITY TO THE CHANGING NEEDS OF INDIVIDUAL HOUSEHOLDS

INVASION SETTLEMENTS

It is my hypothesis that dwellings generated through processes of invasion usually adapt very well to the changing needs of the individual households due to several aspects. First, since these dwellings are designed and made by the dwellers who live in them, they usually meet individual needs very accurately. This type of settlement often generates a variety of solutions where each dwelling is unique and offers a diversity of possibilities. This can be seen in barrio 'Las Colinas' (Appendix One/1), where each dwelling has a different design. Usually these settlements provide the needed flexibility to adjust to the settlers' needs. Many dwellings, for example, are not only places in which to live, but provide working facilities.

In a second instance, since these types of settlements are built at first with temporary materials which later are replaced by more durable materials⁷, it is my hypothesis that they evolve through a design process which changes with the needs of the dwellers. According to Rumberto Zambrano, barrio 'Zarzamora' took only a couple of hours to build. Over time, settlers are forced to replace these materials with 'new' ones since they wear out and erode quickly. Analysts say that settlers start with durable materials because they plan to stay, others say that durable materials are used at the start as a way of preventing eviction. Whatever the reason, with time and according to budgets, these dwellings go through a process of transformation.

⁷Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

GOVERNMENT SPONSORED SETTLEMENTS

It is my belief that government sponsored settlements have a difficult time changing to meet individual needs, since they evolve from a completely different process than the invasion process. Government sponsored settlements are the product of a design process carried out by a group of professionals, who hypothesize, according to data gathered from settlements of similar types, about the needs of the future settlers.⁸ Their ideas are usually focused on generalized concepts, and thus, the design usually ends up being one which is used as a 'cookie cutter' or 'model' to develop all the dwellings. Sometimes designs have been developed to offer some flexibility by allowing different alternatives but these do not seem to go beyond the superficial. An example is in the neighborhood called "*Doce de Octubre*". This settlement offers three types of housing, Types A, B, and C on a lot of 72 square meters with slight variations. (The design schemes can be found in Appendix One/2 of this study.) Another settlement that serves to exemplify this issue might be "*Francisco Antonio Zea*," which offers a different type of solution for higher income people with only one design. (The design scheme for this development can be found in Appendix One/3.)

The materials used in the 'cookie-cutter designs' are usually durable, and provide little space for change.⁹ Settlers usually adjust their dwelling to fit their needs but these changes are mostly superficial due to the difficulty in executing them.

PIRATE SETTLEMENTS

I believe that pirate settlements actually adjust very well to changing individual needs, and that they actually meet dweller's needs better than invasion and government sponsored settlements. Pirate settlements provide the dweller with the option of making his or her own design, or of seeking professional help if he can afford it.¹⁰ This option actually gives the settlers the elasticity found in invasion settlements, while providing them with the benefits of professional help.

⁸Interview with Jose Manuel Escolar, Planeacion Distrital, December 10, 1994.

⁹Ibid.

¹⁰Ibid.

It is my hypothesis that settlers are able to choose the design of their dwelling because pirate settlements offer a long time span which gives settlers plenty of time to construct their dwellings, as opposed to the short time period allowed for invasion dwellings. In contrast to government sponsored settlements, dwellers of pirate developments do not have to buy their dwellings finished, but have some input in their design. Blaesser in his study makes a comparison between the I.C.T. projects, as "*Doce de Octubre*" and "*Castilla La Vieja*," a pirate settlement. In regard to this matter he says: The positive aspects seen in "*Castilla La Vieja*" by some Medellin planners (especially in contrast to such I.C.T. projects as "*Doce de Octubre*"), are that the subdivision is generally well laid out, (see Appendix One/4) although lacking open space, and that residents had flexibility to expand their construction to two or three stories to rent the additional space.¹¹

Differences in design can be illustrated by the examples of floor plans made by residents of "La Cascada" (see Appendix One/5). In these schemes, the designs vary in lot size and in distribution. The importance of space is also quite different. Various levels of significance are given to the different spaces of the house including the patio, living room and bedrooms.

Materials used are of both kinds: temporal and durable, suggesting that these types of settlements are subject to change, especially in the non-structural parts, which are often constructed from durable materials. In addition, it is my hypothesis that this type of settlement provides the individual with the option of settling with a small change at the start, if he decides to construct with durable materials, or of dealing with big changes later, if he decides to build with more temporary materials.

¹¹Blaesser, Brian William. 1979. "*The Private Market and the Process of Lower Income Urbanization in Colombia: The Pirate Housing Submarket of Medellin*." Brian William Blaesser: Boston. p. D-1

B. AFFORDABILITY AND COST PHASING OVER TIME

In general, the value of a dwelling is comprised of two costs, the price paid for the land and the value of the dwelling by itself. "In a relatively free property market, the price of land consists of four principal components: (1) the value of land in agricultural condition; (2) the cost of developing and servicing land for urban uses (roads, water, sewers, etc.); (3) the increment over agricultural value paid to obtain the land for urban use; (4) the premium paid for land whose location in contrast to peripheral areas provides greater accessibility to the city."¹² The three types of land developments bear these costs in different ways.

INVASION SETTLEMENTS

Of the three type of settlements, invasion settlements, according to my belief, are probably cheapest for dwellers and for the government.¹³ Dwellers do not pay any of the land price components just described, and thus, only pay for the materials needed to construct their dwelling. The initial cost of these materials is relatively small initially since building materials bought are temporary (usually being cardboard, styrofoam, tin and plastic). What generally happens is that an informal market forms in which these materials are actually bought and sold. Later on, when the settlers decide to replace them, the price is easily handled since the rate of replacement is set by the settlers, according to their budgets.

I believe that for the government invasion settlements incur a relatively small cost. The government bears the cost of the value of land in agricultural condition depending on whether the settlement is built on official land, the cost of servicing it for urban uses and the cost involved in making these settlements legal, that is, declaring a subdivision to be legitimate; skipping the cost of the dwelling unit and of the hazards brought about by its construction. The cost of the land is generally small since this land often does not appear in municipal files

¹²G. Neutze. 1973. *The Price of Land and Land Use Planning: Policy Instruments in the Urban Land Market*. Organization for Economic Co-operation and Development. Paris. pp.1-2.

¹³Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

and thus, is worthless in the eyes of the government, at least at the time is occupied.¹⁴

GOVERNMENT SPONSORED SETTLEMENTS

Government sponsored settlements, in contrast, seem to be consistently more expensive. Many of the people interviewed have wanted to live in these type of settlements but have not been able to afford them. Government sponsored settlements offer settlers two basic options: buying only a plot of land or buying the land with the dwelling.¹⁵ The land is usually sold at unaffordable prices since it has the added cost of urban value paid to obtain the land for urban use; which most of the times is linked to a form of payment which is unaffordable to them. In other words, government sponsored settlements are sold when they are already sitting in urban land and thus, the dwellers are the ones which pay the increment of buying urban instead or rural land. Pirate subdivisions in contrast, sell agricultural land, and thus it is bought by settlers at a much lower price. The increment of price in the land when it becomes part of the city actually becomes a profit for the settler, instead of profiting the developer. A table provided by Blaesser's study serves clearly to exemplify this issue. In this table the author made a comparison between the government housing market and the pirate housing market in Medellin settlements between 1972 and 1976. It is clear by this chart that the projects made by the government sold at much higher prices than the ones sold by pirate developers. The down payments for government sponsored plots are clearly more. For example while the I.C.T. projects had down payments of \$3,000, \$9,800, \$10,000 and \$17,000, pirate developments had down payments of \$1,500, and \$2,000 (see Appendix One/6).

Land that can be subdivided and used for urban purposes is expensive because it is inside of the urban perimeter (or at least has the expectation of being inside), a characteristic which rises the prices enormously since prices vary vastly between serviced and unserviced land. The diagram presented in Appendix One/7 clearly shows this difference. Government sponsored

¹⁴Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

¹⁵Ibid.

settlements are thus not able to sell developments to the lower class unless they are subsidized, a situation which often leaves the 'lowest sector' of the lower class un-housed.

For the government, the construction of these types of projects has been expensive, which is one of the underlying reasons, according to my beliefs, for the decline of these type of projects. Large amounts of government money provided for the construction of government sponsored housing developments often ended out in the hands of different middlemen and swindlers and not necessarily in the project. The administrative structure that the government needed to build these type of projects was too large and too expensive to be worth doing.¹⁶

PIRATE SETTLEMENTS

I believe that pirate settlements are more expensive for the dwellers than invasion settlements, since the land must be purchased. This cost, however, is much lower than that of government sponsored settlements since the land, when sold to settlers, is outside of the urban perimeter and thus much cheaper than land which is inside the urban perimeter (can be used for urban purposes). In other words, the value of pirate land is slightly higher than the value of the land in agricultural condition, but not as high as land zoned for urban use. The terms of payment for pirate land are usually more accessible than those of government sponsored settlements. It can be said that the cost and the forms of payment for plots of land vary to fit each budget.¹⁷ Blaesser in his study of the pirate subdivision "La Cascada" says in reference to this issue:

"As stipulated, the purchase terms gave the purchaser the flexibility of paying as little as 100 pesos in a given month if his finances were tight; he could make up the difference in subsequent months."¹⁸

¹⁶Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

¹⁷Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

¹⁸Blaesser, Brian William. 1979. *The Private Market and the Process of Lower Income Urbanization in Colombia: The Pirate Housing Submarket of Medellin*. Brian William Blaesser: Boston. p. 72.

In addition, the investment made in the construction of dwellings often varies. This is seen in a table provided by Blaesser where the total amount of investment varied from 1,000 to 40,000 pesos (see Appendix One/8). In the interviews conducted for this study it was also found out that sometimes people were able to pay in species; e.g. t.v.s, radios, etc.

It is my hypothesis that the cost of pirate settlements for the government is much less, in general terms, than the cost generated by invasion and government sponsored settlements. The cost the government must cover is basically the cost of developing and servicing the land for urban use and legalizing the settlement (making the settlement legitimate) which must be done eventually. The provision of services is much easier and less expensive than require invasion settlements when they are legalized. I believe it is easier because the layout of pirate settlements, according to my findings, is often less complicated and is more congruent with the urban pattern. This is the case of barrio "El Diamante" where the layout follows a reticular pattern often used in the city, which proves to be easier for installing services than settlements laid out in other ways (see Appendix One/9). Pirate settlements usually cost less than official projects because the government only provides the land (sometimes) and the services, (since the dwelling gets paid by the dwellers).

C. OPTIMAL PROVISION OF SERVICES FOR DWELLERS

INVASION SETTLEMENTS

Invasion settlements often have problems with services such as sewer, water supply, etc. since these settlements are begun with no services. Settlers usually have to wait a long time before they get installed.¹⁹ It is very often difficult to install services later because invasion settlements, according to my findings, almost always do not follow technical criteria which facilitates service installation. Often times invasion settlements are located in areas below sewer levels. When services get installed, especially in these areas, they usually fail to function correctly and settlers are forced to poor services.

¹⁹Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

GOVERNMENT SPONSORED SETTLEMENTS

Government sponsored settlements are well planned and follow the necessary criteria to function well. They are generally built with the services imbedded, so they often function correctly and do not face the problems faced in pirate or invasion developments.²⁰ The table in Appendix One/6 clearly illustrates this issue: In the 'barrios' of the ICT, "12 de Octubre", and "Zea" all of the services were provided while none were provided in the 'pirate' developments, "El Diamante" and "La Cascada". The problem with government sponsored settlements more often arises not from the way in which the settlement was conceived, but due to money shortages which can cause projects to end up with poor services and poor quality materials.²¹

PIRATE SETTLEMENTS

It is my belief that pirate settlements are probably not well functioning as government sponsored settlements are but they are much better than invasion settlements in regard to utilities. Pirate settlements are better off than invasion settlements because they generally follow a more 'technical' process which actually makes the dwelling layout blend in easier with the layout of public utilities. They often follow a more technical approach, although with no services imbedded, because the pirates or developers make these settlements resemble government sponsored settlements in order to sell them. Services are not delivered as 'fast' as in government sponsored settlements because they have to undergo a process of becoming 'legal' (meaning that they have to undergo a process in which they first are declared to be legitimate settlements in order to become part of the city and thus request for public utilities) that often takes a long time. An example of this can be seen in barrio "Las Colinas" which is laid out so differently that providing utility services will probably mean destroying a good deal of the settlement. Mr. Guzman, worker of Planeacion Distrital, and currently assisting in the legalization (making existent settlements comply with legal regulations) of various settlements in Bogota, believes that it is easier to

²⁰Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

²¹Ibid.

incorporate services to barrios with a 'pirate' origin than to barrios that are the product of 'invasion' processes.

D. LOCATION TO SUIT GENERAL SOCIAL INTERESTS

INVASION SETTLEMENTS

Invasion settlements usually leave small pieces of land or no space at all for public facilities.²² I believe green space is rare since it is not regarded as a priority, especially at the onset when the most important goal is to stay on the occupied land. These settlements, thus, according to my findings, provide vital necessities and no non essential ones such as aesthetics and public space in general. Public facilities that become necessary with time such as schools and medical centers usually get built later by adapting the sites when needed. In this form, a dwelling might change its use to become a school, clinic, etc.²³

GOVERNMENT SPONSORED SETTLEMENTS

Government sponsored settlements often set aside some amount of land for communitary use since these settlements are planned to respond to the community's needs, such as education, recreation, leisure, etc. In some settlements, however, these open 'spaces' actually become invaded by dwellings or altered to serve other purposes.²⁴ "Barrio Garces Navas" for example, was planned to have a basic nuclei of linear grouped dwellings centered around a common park for recreational use or varied services. Although the park facilitates some activities, many communitary services are seldom developed (the layout can be seen in Appendix One/10).²⁵ I believe that changes in use generally occurs when the land is left with little or no use. In other words, land which serves a useful purpose is usually defended by its habitants, preventing a

²²Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

²³Interview Marco Suarez, Barrio La Loma, , November 25, 1995.

²⁴Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

²⁵Mackenzie, James Russel. 1987. *"The Evolution of Low-Income Housing Alternatives in the Context of Rapid Urban Growth: A Case Study of Bogota"*, UMI. p. 106.

change in its use. Government sponsored settlements play a useful role in planning for green and recreation spaces because they often develop a sense of respect for the land.²⁶

PIRATE SETTLEMENTS

Since pirate settlements mimic government sponsored settlements in many ways, it is my hypothesis, 'planners' usually try to set a piece of land to be devoted to communitary use. This means that green space and often some type of public facility is left open in the design. According to my findings, settlers, as in government sponsored settlements, often respect this use, since they feel they actually own a piece of it as well as their lot or dwelling.

E. SENSE OF COMMUNITY CREATED BY THE SETTLEMENT PROCESS

INVASION SETTLEMENTS

It is my hypothesis that communitary links developed in invasion settlements are usually very strong since they have a common reason that brings them together: the risk of eviction. Usually settlers know each other before they actually settle because they have participated in its occupation and planning. Settlers, as explained by Maria Isabel Medina, a current settler of barrio 'Policarpa' who participated in its occupation, occupy the land forming small groups composed of very close friends and/or relatives. She remembers that her first neighbors at that time were her uncle, her mother and father-in-law.

After they settle, these links become even stronger as forced to face the problems they are subject to for having developed on land that they do not own and which usually is not zoned for this purpose. They also have another common bond: they live in and struggle to break through. For example, to acquire electricity, requires a communitary effort which ties them together and

²⁶Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

reflects the need for unity as reflected in the Colombian axiom: "the union makes the force".

GOVERNMENT SPONSORED SETTLEMENTS

It is my hypothesis, government sponsored settlements, in contrast, have no sense of community, and sometimes have problems developing it after the settlement has been created. In this type of settlement, there is actually no mayor reason to bring people together since there is no risk of eviction, or no major problem that might serve as a bond between dwellers. People generally do not know each other and they usually become friends only after some time. They don't know each other because subsidies are so scarce that the government does not grant them to people who share family ties, since they will end up benefiting only a small number of families. Pedro Hernandez, current owner of a house constructed by the government in barrio "San Pedro" and one of the oldest dwellers, says that he has made friends with several of his neighbors although many of them did not know each other before they moved to their current dwellings. He says he knew many families which wanted to live nearby but which were not granted a dwelling because, since they were scarce, the government thought it unfair to give away subsidized houses to people who shared family ties.

PIRATE SETTLEMENTS

It is my hypothesis pirate settlements usually have a sense of community before the neighborhoods are settled since the people who buy the plots of land usually know each other beforehand. They know each other because the most common way of promoting pirate settlements is by the first-time buyers, who bring along their friends and families, who end out buying plots in the same project.²⁷ Mr. Alvaro Huertas, member of the "Accion Comunal" of barrio 'La Loma', a pirate settlement, says he knows almost everybody from the neighborhood. He says that in all of the committees more than a 90% of the settlers are often present; that there are no absentee tenants.

²⁷Interview Alvaro Huertas, Nov. 25, 1995.

"We don't have free rides, we know that if we are not close together we won't be able to get the services we need. If someone is not willing to help, we will all put pressure on this individual."

Besides, I believe the sense of community generated is often strong since pirate settlers, as well as invasion settlers, also share a risk of eviction which helps unite them.

CHAPTER TWO HOW DID PIRATE SUB-DIVISIONS CAME INTO BEING?

The second chapter presents a more grounded and multi-dimensional view of the evolution of informal settlements (invasions and pirate subdivisions). It illuminates the history of how pirate settlements came into being.

The "struggle for earning a dwelling" can basically be divided into two basic stages: an '*invasion*' stage that peaked in the 1960's, and a '*pirate*' stage which followed, and which peaked in the 1970's.

I. INVASION STAGE

Colombia's housing problem has its roots in the colonial period where large extensions of land, called '*ejidos*', were donated by the king of Spain to the government to be used for institutional purposes, such as the 'haciendas' El Guabito, Las Salinas and San Joaquin. As time passed, these public properties were converted into private ones due to the corruption of various municipal authorities. As a consequence, the land was not equally divided among residents, which accounts for today's existing inequality, and thus, for the large number of people who to this date do not own a dwelling.

This serious housing problem, although several centuries old began to erupt in 1912 when the first direct popular uprisings occurred in Cali. By 1942 and 1946, invasions were common. Many committees were formed to foster this type of occupations, which generally took on the name of the plot of land that was invaded, for example Colon and Villa Colombia.

These spontaneous invasions occurred more or less until 1946 when the different committees realized they needed to band together to achieve better results. The *Federacion de Comites de Provivienda de Cali* was thus, formed. This organization unified all of the existing committees and literally changed the 'disorganized' house-seeking struggle into an 'organized' one, beginning to resemble in this way the "organized" and planned system of developing projects fostered by the formal sector.²⁸

²⁸Arango, Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Bogota: Ediciones Ecoe.p.20.

By about 1959 the struggle moved to Bogota. The *Federacion de Comites de Provivienda de Cali* wanted to change its name into *Central Provivienda de Colombia*, to change from solely organizing movements in Cali, to organizing them nationwide. This change in name, however, was hindered by several disagreements, and this organization eventually called itself *Central Provivienda de Cundinamarca*. (Later on, it changed its name to *Central Nacional Provivienda*).²⁹

Although this organization did not have a 'national' name, this did not stop it from acquiring national prestige. Over time, the organization changed from being led by intellectual and professional leaders who had originally organized the group, into being managed by people who actually were struggling for housing. This organization gave help and support to the invasion of 'Las Colinas', neighborhood considered to be the first land taken over by an invasion process in Bogota. This 'help' gave the organization nationwide prestige and the support it needed to become nationally recognized.

Soon, it began helping to form other neighborhoods, including barrio 'Policarpa Salavarrieta' in southern Bogota. This invasion was far more organized than 'Las Colinas', dwellings were planned and a small layout was made. Invasions (informal sector developments), in this sense began to resemble more the way in which government sponsored developments were made (formal sector developments). For example, the dwellings, planned and constructed before-hand, resembled small booths, so that noise coming from the hammering would not be heard by governmental officials. (see Appendix Two/1)³⁰ The different booths were setup in a general scheme where they were numbered and set far enough apart from each other as to be unified, but faraway enough so as to occupy the greatest extension of land (see Appendix 2/2). This system can actually be compared to the use of prefabricated dwellings that is currently used for the construction of houses in the formal sector. This neighborhood had a collective security system in which the settlers took turns literally 'guarding' it from being seized by the authorities. An alarm system made up of a rail and a rubber was set. It functioned in the following way: when a

²⁹Arango, Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Bogota: Ediciones Ecoe. p. 28.

³⁰ Ibid. p.37.

noise was made, people from all of the dwellings were committed to coming in mass to fight the aggressors.³¹ This in a sense demonstrates the strong community links that existed in this type of settlements. The government actually tried seizing this settlement in June 19, 1962. In this "fight" many people were injured and one man died; but dwellers heroically won the 'battle' by being able to stay on this piece of land.

The struggle of the *Policarpa Salavarieta* neighborhood helped strengthen the *Central Nacional Provienda* which over time grew in experience and maturity. In this conditions was that the Fifth National Assembly was convened in August 1967, bringing together an assembly of 34 delegates of the different invasion communities. Discussions centered on the official plans for providing dwellings to the poor and about the different experiences of land occupations fostered until this date. Organizations in different parts of the country with the same objectives were formed. In November 1966, for example, in Villa del Rosario in Norte del Santander, a new 'section' was formed. At the end of 1965, a *Centro Nacional Provienda* was also founded in Florencia, Caqueta.

Over time, the organization became more effective and thus, developed and improved methods for conducting "the battle for a dwelling". With this in mind a new way of leading the popular movement began to be fostered.

In 1971, residents and organizers occupied a populous neighborhood in the land where barrio Nuevo Chile is currently located. The occupation of this barrio was better planned than the ones in 'Las Colinas' and 'Policarpa', and was carried out in a direct way, in contrast to the former ones, which were done indirectly.³² In other words, this occupation was done in a "quasi-legal" way (I use the term quasi-legal since the occupation was legal in the sense that the dwellers had bought the land from its proprietors and thus, was theirs, however, it was illegal because it violated the subdivision ordinance in the sense that it did not furnish infrastructure and was subdivided in too many lots). Informal settlements, thus, in a way became to resemble formal settlements as occupations began to be done in land that was bought instead of being seized. Later on, when the police came to evict the settlers they exhibited their

³¹Arango, Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Bogota: Ediciones Ecoe. p. 45.

³²Ibid. p. 64.

documents of possession and their rent contracts. This, however, was not enough, and they were eventually evicted and thrown in jail. When governmental officials decided to grant them their liberty, they refused to leave jail, arguing that they had no place to go.

The government soon understood that it needed to devise other methods to counteract the force that these movements had gained. As a consequence, it began working to divide them by participating in the 'juntas' of the barrios or neighborhood committees. People from the government infiltrated in these 'juntas' in order to divide them. Government people, for example, began blaming the *Central Nacional Provienda* for the services they lacked and convincing the people that they needed to follow government regulations if they wanted to own a decent home. This strategy, however, did not produce major results because the dwellers were able to see the government's "divide and conquer" intentions.³³

In the 1970's experiences concerning the obtaining of services evolved. In the case of the Nuevo Chile community, for example, it was not necessary to get utilities from contraband. Neighborhoods from this settlement asked the electric company to provide this service and asked the District Department of Planning for topographic layouts. These two agencies agreed to help out since they knew that if they did not comply, the settlers would eventually get what they wanted by other means. They knew, from previous experiences in "Las Colinas" and "Policarpa," that the settlers would eventually get the utilities by contraband if they were reluctant to help them.³⁴ By this point in time thus, informal settlements actually began to request for utilities in a very similar way as formal settlements did.

The struggle for earning a dwelling in the 1970's not only extended throughout the proletariat but to medium income sectors which suffered, although not to the same extent as the former, who also could not afford a dwelling. As a result, the *Central Nacional Provienda* grew as masses of middle-income people joined and began to commit time and ideas.

³³Arango, Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Bogota: Ediciones Ecoe. p. 66.

³⁴ Ibid. p. 68.

As a result of this massive involvement new ways of developing settlements were mapped out. Students of the best schools in Colombia, including students from Los Andes, helped plan the layouts, resembling, thus, in a way, the ones planned by the formal sector. These layouts were far more developed than the previously ones.³⁵

Time later on April 8, 1971 the Sixth National Assembly met. For the first time, previous experiences were compared to experiences from the different land occupations. A list of points was made concerning the most important principles, the need for discipline, collective help, of implementing various strategies in order to house the poor. On this matter Carlos Arango in his book "*La Lucha por la Vivienda en Colombia*" writes:

Habitation plans were made by the organization and developed by the different dwellers' savings. 'These were personal savings with collective criteria' as said Alvaro Rodriguez, former leader of the *Central Nacional Provivienda*. The "Pablo Neruda" neighborhood brought about the first experience in regard with this type of settlement. With the savings of a group of people a piece of land was bought. After the land was obtained the development of it continued. For this particular settlement, the help of various engineers and topographers was used to make the different schemes and design the 'model house'.³⁶

It is important to point out that informal settlements set out to resemble formal ones. As seen in the previous quote, informal settlements began to acquire land by buying it as formal sectors did. Also a 'one-design' house was made to be plastered throughout the whole project, copying, in a way, the uniform scheme used by formal settlements.

II. PIRATE SUB-DIVISION STAGE

By 1950, a new type of informal development grew: 'pirate sub-divisions'. These settlements can be said to be the historical result of 'invasions'. As

³⁵Arango, Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Bogota: Ediciones Ecoe. p. 66.

³⁶Ibid. p. 69.

invasions grew in size, available plots of land became scarce, making land a very valuable asset. Negotiating for it became a very lucrative business. This circumstance, combined with governmental policies, fostered the creation of pirate developments. This type of seizure became especially common in Bogota. This type of settlements actually became to resemble even more formal settlements since land, was now not invaded and taken for free, but rather sold by intermediaries who subdivided it, ignoring any kind of government regulation. This actually generated a land market which violated the subdivision ordinance by not furnishing infrastructure and which often violated land-use plans as settlements were located often in flood or hill-side areas. In the following chapters the studies regarding the informal sector will center on pirate subdivisions since these are in a way the result of invasions.

Settlements of this type became extremely popular as demonstrated by the following accounts:

- According to Jorge Vernez, in 1970, 45% of the population lived in pirate founded barrios in Bogota. This was equivalent to 204,182 of families living in 'pirate barrios' over a total of 451,000 families.
- The 'Departamento the Accion Comunal' confirms that in Bogota, a new satellite city of about 300,00 people grows every year. It also claims that these cities create a new demand of about 70,000 new homes. From this demand, government is able only to supply 15,000 homes. leaving the 55,000 remaining to the private sector. From this 55,000 the great majority corresponds to "pirate" developers.³⁷
- Almirar Hernandez, a noted Colombian reporter, found astonishing data in a study made in one of the biggest neighborhoods of Bogota, which he later published in the newspaper *El Siglo*. By 1977, he claimed there were 400,000 people living in 'pirate' settlements, more than half of the barrio's total population. In that same year, according to official estimates, 230 of Bogota's neighborhoods were 'pirate'.

³⁷Arango, Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Bogota: Ediciones Ecoe. p. 228.

- Amparo Mantilla, a high ranking worker from the National Department of Planning (Departamento Nacional de Planeacion), also confirmed in this period of time that most of the east side of Bogota was settled by pirate "barrios." The Administrative Department of the District Planning claimed that between 1969 and 1985, low-income settlements had incorporated a total of 2480 hectares in Bogota. From this number a 56 percent corresponded to "pirate settlements."³⁸
- Recent studies indicate these numbers are increasing and that about 70 percent of all new housing does not follow government regulations. Invasions, although existent, did not have the magnitude and importance of pirate "barrios" in the most important cities, such as Bogota and Cali.

³⁸Arango, Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Bogota: Ediciones Ecoe. p. 228.

CHAPTER THREE

WHY DO "PIRATES" TAKE THE HOUSING BURDEN FROM THE GOVERNMENT AND HANDLE THE PROBLEM THEMSELVES?

Chapter three deals specifically with the reasons behind the existence of pirate developers. The main concept in this chapter is to prove that this "business" is indeed economically and politically profitable.

Allan Carroll, who has held major research positions in the World Bank, argues that pirates do not make abnormally high profits. However, according to many other studies, pirates are in business because they indeed make large profits. It is not my intention to disregard completely the findings done by Allan Carroll but the way in which he conducted his study leaves serious doubts. It is obvious to me that by asking and interviewing pirate developers these will certainly lie about the real profits they make. Besides, if Allan Carroll's assumptions are correct his findings do not invalidate the assumption that this chapter makes: pirates, in general, perform illegal subdivisions in part for an economic profit. Many pirates come from very poor families and what for some people may not be an "abnormal high profit" for them might be the only way of earning a living. These profits, small or big for our eyes, originate from an extremely high demand for urban dwellings in the poorest sectors. "Pirates" are born from this housing shortage and generate their profits from this situation.

I. ECONOMIC ASPECTS

A. LAND COSTS

The costs for pirate subdivisions are close to zero and are easy to finance since organizations dedicated to this business usually sell land which generally: 1) does not belong to them but to somebody else which they trick giving them only a down payment or sometimes nothing, while they sell it subdivided 2) belongs to a landowner, profits are then split between the pirate and the landowner 3) belongs to the government.³⁹

³⁹Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

In reference to the way in which pirates acquire land Carlos Arango in his book *La Lucha por la Vivienda en Colombia* says:

"Pirate urbanizers are known because in most cases they are not the land owners. Almost always the land is owned by another person, with the pirate urbanizer serving only as an intermediary between the owner and the 'needy'. He starts his development only with 'promesas de venta' (sale promises), and not with the real papers that entitle him as being the land owner.⁴⁰

This is the case of Vernabales, one of the owners of the 'Hacienda Vernables'. He sold his rights to an urban pirate named "Alvaro Munoz" who started construction and the sale of lots without having total rights over this land. The pirate was not the owner because he had not even started paying for the lot. Some time later, when the buyers' demanded proofs of purchase he told them to speak with Arango Marino since he was the real proprietor of the land. The victims of this swindle were 445 families which paid 4.781.361 pesos.⁴¹

It is not clear in this case if the owner of the land was actually working in conjunction with the pirate developer, or if he was tricked as well as the families which bought the lots.

A study done by the Administrative Department of National Planning says:

Most of the societies dedicated to this type of urbanization register a process of "buy & sale". Land is usually bought with credit and pirate urbanizers pay about 25% to 30% of its total price. In the mean time they begin receiving money from the initial payment of the subdivided lots from land buyers. They actually receive from 50% to 80% of the initial payment during the first six months. In other cases, pirates start receiving initial payments by using promises of sales without paying the initial down-payment of the land that they subdivide. The basic characteristic of pirate urbanizers is that they can start to develop with a minimum amount of capital and sometimes with none. In most cases, the capital is represented by the land which pirates have not paid and by money

⁴⁰Robledo, Jorge Enrique. 1985. *El Drama de La Vivienda en Colombia y la Política del "Si Se Puede."* Santa Fe de Bogota: El Ancora Editores. p. 52.

⁴¹Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia.* Santa Fe de Bogota: ECOE Ediciones. p. 235.

which is not more than \$100.000 (year 1973 value). Using this investment, owners make about 4 to 6 million pesos which will generally produce a profit ranging between 80% to 90% of the investment.⁴²

B. UTILITY COSTS

Pirate urbanizers usually do not provide any utilities in the neighborhoods they develop. They usually have various mechanisms to help them bypass these costs. An example of one of these mechanisms is a system of bribing owners of the plots, so that they become part of the "accion comunal" (neighborhood committee). Through these persons 'pirates' are able to ask the government for utilities such as water and electricity, discharging their responsibility to the government, to be paid with public funds.⁴³

C. PLANNING COSTS

Usually pirate settlements involve some type of planning, at least to develop simple layouts. The engineers, architects, and contractors needed to fulfill this task usually get paid after the pirate has collected the money from the sale of plots, or, in other cases, the 'pirate' may decide not to pay them. Gran Britalia, one of the best-known 'pirate barrios' is one of many pirate developments where the pirate did not pay his contractors:

In this "barrio" 3500 families were swindled by Clemente Chaves. These properties were later seized by the engineer Roberto Garcia Paz. This man argued that since he had not been paid by Mr. Clemente Chavez the amount of 389.40 pesos, he had the right to seize the properties until he received his payment.⁴⁴

⁴²Departamento Administrativo de Planeacion Nacional. April 1973. *El Mercadeo de Tierras en Barrios Clandestinos de Bogota*. Santa Fe de Bogota. p. 37.

⁴³Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Santa Fe de Bogota: ECOE Ediciones. p. 56.

⁴⁴Ibid. p. 232.

D. LEGAL COSTS

The costs involved in paper work, and the delays that this work is subject to accounts for great financial losses. These costs are a price that settlements which follow government regulations are subject to while pirate subdivisions, in contrast, are not. Often the 'paper work' process (licenses, etc.) occurs after the pirate settlement is developed, and costs are entirely paid by the government. This is the case of the I.C.T. which, after controlling various pirate settlements, ended giving out the settlements back to the pirates, totally legalized (the barrios declared to be legitimate) and with complete services (see Chapter Four for details).

E. COMMISSION COSTS

Probably one of the most important costs that pirates are subject to are the bribes public officials demand in order to 'help' or to leave the pirates do their "job". However, most of the time, these bribes are paid after the job is already done, leaving the pirates enough time to collect the necessary money.⁴⁵

F. ADVERTISING COSTS

Costs involved in advertising are also very small. Since the demand is so high many plots are sold before the land is divided.

G. PROFITS

The price of pirate plots is usually high since these lots are actually at the discretion of the "pirates" who sell the land at the highest price they can. Pirates actually fix their prices and set the form of payment to extract the highest price for each lot. This is in contrast to government sponsored settlements where a

⁴⁵Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

standard, yet high price often exists. This availability to fix prices gives pirates advantage because they are able to sell their plots to virtually the whole lower range of the market.

The price of each square meter of land varies from lot to lot since the land is generally not sold by meters but as a whole. The variations in price can be seen in the same settlements, in lots sold the same day and sometimes in lots that are next to each other.⁴⁶ A table shown in the *"El Mercadeo de Tierras Clandestinos de Bogota"* study done for the administrative planning department of District Planning, serves to exemplify this issue. In this study three pirate settlements in Bogota are shown with different prices (Appendix Three/1).

ILLUSTRATIVE CASES

Various illustrative cases will be cited next as evidence of the profits 'pirate developers' are able to make:

- "Atahualpa," a pirate development firm, buys the finca 'El Chital' in 1967. This land is bought for 868,300 pesos payable in the following form:

July 1967	\$200.000.
July 1968	\$200.000.
July 1969	\$200.000.
December 1969	\$268.300.

with an interest of 16%.

This firm paid only the first payment in July of 1967 of \$200.00., while raising \$1,746,907.74 from the sale of the lots.⁴⁷

⁴⁶Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

⁴⁷Departamento Administrativo de Planeacion Nacional. April 1973. *El Mercadeo de Tierras en Barrios Clandestinos de Bogota*. Santa Fe de Bogota. Colombia. p. 60.

- Lozada Lora and Gomez Buendia presented the following case:

An owner of a plot of land bought for 56 cents each square meter in 1964. In 1972, he sold it at a price of 15 pesos and 63 cents to an urban pirate. Factoring in inflation for eight years between payments, the real revenue for the land increased 416 percent. The "pirate" urbanizer divided the land into plots and between 1971 and 1973 and he sold them at a price of \$140 for each square meter. It is very easy to deduce the high profit the pirate urbanizer received from buying the squared meter of land at 15 pesos with 63 cents and later selling the same amount of land at \$140 pesos.

- Another example of the high profits gained by "pirates" was highlighted by Carlos Arango in his book *La Lucha por la Vivienda en Colombia (The Struggle for a Dwelling in Colombia)*:

Looking only at the neighborhood called Gran Bretalia, Mr. Clemente Chavez swindled 3,500 families. He sold them plots of land of 200 meters with services included, which eventually measured only 122 meters and which had no services. He bought the land for 9,600,000 pesos, paying the owner only 3,000,000, leaving a mortgage of 6,000,000. Later on, in 1977, the land that he had acquired had earned him a revenue of 80 million pesos. With this he financed another settlement called Gran Yomasa. From this settlement he swindled 700 more families.⁴⁸

- A study made by the Administrative Department of National Planning says in reference to this aspect: "Pirate urbanizers usually get about an 80% to a 90% of profits in the business they handle."⁴⁹

⁴⁸Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Santa Fe de Bogota: ECOE Ediciones. p. 232.

⁴⁹Departamento Administrativo de Planeacion Nacional. April 1973. *El Mercadeo de Tierras en Barrios Clandestinos de Bogota*. Santa Fe de Bogota. p. 37.

The study by Rodrigo Lozada Lora and Hernando Gomez Buendia in their book, *La Tierra en el Mercado Pirata de Bogota*, illustrates how the net benefits average 227% in five years for the particular settlements in their study (for more details see Appendix Three/2).

- Blaesser's study of "El Diamante" shows settlement profits ranging from 82% to 163% (Appendix Three/3).

II. POWER

Economic aspects are not the only reasons why pirates decide to subdivide. For many, sub-dividing settlements is a form of empowerment. Pirate settlements actually move big masses of people, a strategy used by many to win an election or a political job.⁵⁰ Many pirate subdividers have become "consejales" (councilors) or have occupied official jobs due to the support of the various settlements they have created. Newspapers have not placed much emphasis on pirate developers which seek for these profits, since various pirates have high official jobs. However, many examples of political maneuvering are known to exist in Colombian society. Probably the best example is Mr. Forero Fetecua, who recently died. This man was known as one of the most important pirate developers in Bogota and was 'consejal' and senator for many years. Last year, he was put in prison because he was found with a large number of IDs belonging to people from one of his settlements, seeking, obviously, to get re-elected.

Respect and dependence might be other reasons why pirate developers enter the business. Although it is difficult to measure, a desire for respect and power may foster these kind of settlements. Pirates actually win the respect of settlers if they are actually committed to the community. Many times people regard pirates as the people who helped them and see their 'help' as the only

⁵⁰Interview with Jose Miguel Alba, Planeacion Distrital, December 15, 1994.

way of owning a house, a situation which obviously gives pirates a place in society which in most cases they did not have before.⁵¹

⁵¹This is the case of Maria Bernal of barrio "La Loma" which actually defends, "Roberto" and regards him as her friend.

CHAPTER FOUR

HOW HAS THE GOVERNMENT RESPONDED TO PIRATE SETTLEMENTS?

How has the government responded and what has been its role in changing this pattern of behavior? This chapter presents a discussion on the basic responses that the government has made through time to "combat" pirate subdivisions.

I. GOVERNMENTAL APPROACHES TO DEALING WITH PIRATE SETTLEMENTS

The existence of informal settlements, specifically pirate developers, can perhaps be explained by considering the government's weaknesses or support. The discussion that follows will explore the government's response and its role in "changing" the existence of pirate developments.

Governmental response should not be viewed from a single angle, since it forms part of a multilateral process where various governmental sectors interact and affect the way which policy gets made and later is enforced. Since Colombia has a centralized government, legislation is made at the top level and filtered through the system to the lower levels. Usually what happens is that policy decisions made at the top level, get modified and end up working differently when it reaches lower levels of government.

It seems from studies made on this regard that the central government (the higher levels of the government), have had basically three approaches of dealing with pirate settlements, the first two being direct actions and the third being an indirect approach. In the first approach, pirate settlements are viewed as harmful to society and must be weakened or eradicated by force. In the second approach, the government is much more benevolent and believes legalization (making existing settlements legitimate) is the solution to the problem. The third approach centers on intervening indirectly by creating measures that will force the "pirates" or developers to leave the market.

A. ERADICATION BY FORCE

In the first approach, eradication by the use of force, various habitants from informal settlements are thrown out of their houses. Some examples are:

-"*El Tiempo*", the most important newspaper of Colombia, in its edition July 27, 1990 edition told how several people from Ciudad Bolívar, a neighborhood located in the southeastern part of Bogotá, were thrown off of their land:

...at two in the afternoon, Mayor Luis Contento Torres arrived at the pirate settlement with 300 agents, four tanks, and two helicopters...⁵²

-On April 6, 1991, "*El Espectador*," the second most important newspaper in Colombia records:

...in only two and a half months they built 250 houses with electricity and a water supply. Yesterday, the settlers were thrown off of the land because they had invaded a piece of land that was needed for the construction of Avenue Cundinamarca. About 100 policemen arrived at the site at eight o'clock in the morning with their tanks and forced the 2360 inhabitants to flee from the area. Many people tried to stop the police by using sticks and other objects to defend the territory that they had bought for 200,000 pesos. While this happened new habitants were arriving and pirates continued to sell their lots. Yesterday, for example, a pirate was able to sell a lot of three by three meters for 500,000."⁵³

The "eradication" system instituted by the government changed as it began to realize that the problem was much more complex and it needed other types of solutions. As a result, a new way of dealing with the problem was devised.

⁵²El Tiempo. July 27, 1990. "*Desalojo en Ciudad Bolívar*", Bogotá, Colombia.

⁵³El Espectador. April 6, 1991. "*Desalojados Invasores de la Futura Avenida Cundinamarca*," Bogotá, Colombia.

B. LEGALIZATION (meaning that the government declares existing settlements legitimate)

The use of force to stop the spread of pirate subdivisions was not the only way of dealing with the problem. Although some pirate settlements were eventually stopped in the seventies the proliferation was so great and the police and legislation forces so weak that the number of pirate neighborhoods settled soon outpaced eradication efforts. As a result, a new approach was devised. The government became more benevolent and instead of evicting and taking over these settlements, it decided to legitimize them. The following discussion clearly highlights this:

In 1968 the Colombian congress approved the Law 66. This law was government's response to the numerous swindles made by pirate- owned firms which sold extensive pieces of land in the trash dumps of Bogota to a considerable number of people in the 1970's. This law actually authorized the "Superintendencia Bancaria" to take action against the thieves. This organization was given the power to intervene in all of the settlements which did not fulfill the necessary requirements to be legal (in the sense that these settlements violated the subdivision ordinance and land-use plans), by giving them to the "Instituto de Credito Territorial". This institute, had to build the appropriate sanitation, which included drainage, sewer systems, and electricity, and guarantee the rights of those who had been affected by imposing the necessary sanctions.

Following this law, by June of 1977, the Superintendencia had actually intervened in 78 of the most popular settlements in Bogota, Cali, Barranquilla, Bucaramanga, Manizales, Ibague and Cucuta.⁵⁴ The journalist Edgar Artunduaga wrote in an article published by the local newspaper "El Siglo" on April 15, 1981:

⁵⁴Caballero, E. Enrique. 1986. *Historia Economica de Colombia*. Santa Fe de Bogota: Editorial Oveja Negra. p.25.

... until this date the "Instituto de Credito Territorial" administered 88 of the "pirate-owned" businesses which owned 190 clandestine settlements in Bogota...⁵⁵

Although, this proves that some action was taken, in the long run, it had no profound effects. It is true that some rights were given to the government to take some action, in this case, the ICT (Instituto de Credito Territorial), but this right was not backed up with the necessary resources or the financial support that guaranteed the enforcement of their actions.

First of all, although the ICT seized a number of pirate-owned organizations, this number was insignificant compared to the existing number of pirate settlements. Secondly, the ICT was not structured to administer the organizations it actually took over. Their administration proved to be more inefficient than the services provided by pirate-owned organizations. The ICT did not have the necessary budget to provide all of the services that the law demanded. Due to all of these factors, it ended out, most often, returning the administration of the settlements to the pirates, totally disregarding the law.

What the ICT actually did was the paper work. It made the settlements licit (making existing settlements legal), giving them the necessary documents to prove their legitimate existence, exempting them from taxes. This generally proved very beneficial for the pirate organizations which were given back a totally legitimate development cleared of all back taxes. In the other hand, the actual settlers remained dissatisfied because the paper work was not as important to them as the services they lacked.

Actual data show the limited reach of Law sixty-six. "The assets of 78 studied settlements in 1977 reached 932.8 million pesos, while the fine was almost one million pesos."⁵⁶ With regard to this subject Lozada Lora y Gomez Buendia wrote:

It seems that the 'Superintendencia Bancaria' has adopted the policy of avoiding as far as possible the imposition of sanctions,

⁵⁵Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Santa Fe de Bogota: ECOE. p.229.

⁵⁶Ibid. p. 229.

choosing a system of exhortations, communications, and 'friendly' arrangements. In some cases this entity has proven to be benevolent with certain 'pirate' organizations which repeated times and for various years have broken the dispositions of the law."⁵⁷

The process of legitimizing existing settlements is still being followed although not in the same way that has been discussed. Currently various programs are being created where public agencies do not 'seize' settlements from pirate developers, but rather they work with the settlers to legitimize and install utilities. This method of dealing with the problem is being combined with the following approach.

C. INDIRECT APPROACH

The third kind of action the Colombian government uses against pirates is an indirect approach to expel pirates from the market. Basically, the approach forces the private sector to build the dwellings currently supplied by private developers so that they are left out of the market. This theory assumes that as pirates lose their demand for land and dwellings they will go out of business. Since the government's process of eliminating pirate developments takes so long, and is so inefficient, pirate developments continue to grow. The government's inefficiency thus adds to the problem. In other words since the results are measured in long-term effects, no immediate results are expected, and this may be contributing to the high proliferation of this type of settlements. The following examples illustrate different strategies that the government has implemented following this policy:

-In the newspaper *El Espectador* there is an article published June 6, 1994 that makes reference to the creation of new licenses for construction called 'Bonos Verdes' or 'Green Bonds'. These licenses are mechanisms that permit developers to enter the pirate market to 'end' this type of developments. The idea is to permit the issue of construction licenses in Bogota for land that does not have public utilities, with the agreement that the developers that use these

⁵⁷Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Santa Fe de Bogota: ECOE. p. 230.

government bonds grant green spaces to the city and prepare the developments for the installation of public utilities.[CD1]

-Another approach is to create an agreement with the land owners of eastern Bogota, between the Bogota River and the urban perimeter, being the Tintal Zone for the first trial of this approach.⁵⁸ The theory behind this approach is to make land available to the private sector, to enable it, to compete with pirate sector development. (See Appendix Four/1)

-Along the same lines, the government has created a scheme to give up public sector land to decrease the price of land and thus make it more accessible to poorer people. A newspaper article in *El Espectador* titled *Con Tierra Bajaran el Precio del Suelo* reads:

In spite of the abuses made by land speculators, the Instituto Nacional de la Reforma Urbana (Inurbe) will sell 14 million square meters of land from 34 million they currently own. With this sale the Institute wants to fight the high raise in the price of land that continues in spiral in the principal cities of Colombia."⁵⁹

-The government has also tried increasing the availability of land for urban purposes by expropriating unused land that is left a side for valorization.

-Another method devised by the government to halt pirate developments is to grant permission to develop the borders of the city at a very low density, creating a green belt along the city to protect these areas from being subdivided by pirate developers. This method is intended to protect nature and the borders of the city from conversion into high density urban centers. With respect to this measure *El Espectador* in the May 26, 1992 edition reads:

With the belief of counteracting the formation of new 'pirate developments' in the western mountains of the capital, the

⁵⁸To give the necessary consistency to this approach, the Department of National Planning made a special legislation: 'Special Treatment of Incorporation of the Suburban Area of Expansion of Tintal Central'.

⁵⁹*El Espectador*. date unknown. "*Con Tierra Oficial Bajaran el Precio del Suelo*", Santa Fe de Bogota, Colombia.

government will grant permission for the construction of 4 to 8 houses for each hectare, with the provision that they will not violate the norms for environmental protection. This will probably be the only way of stopping urban growth, while guaranteeing the existence of a green zone.⁶⁰

Probably the most important method that has been developed to stop pirate developments has been the creation of a system of subsidies by which the government creates a bridge between the urban poor and private developers. This approach replaces the supply of pirate dwellings for private ones. To do this, the ICT (Instituto de Credito Territorial) was replaced by the Inurbe. By doing this, the government created an entity in charge of granting subsidies to the needy by directly giving subsidies to private-sector developers. By using this method, the government aims to fill the gap between what the 'needy' are able to pay and what the private developers are able to sell to earn a profit. (See Appendix Four/2 for more details concerning this matter).

II. GOVERNMENTAL APPROACHES TO DEALING WITH PIRATE DEVELOPERS

The governmental action outlined above mainly focused on the settlements, while little or nothing was really done to the pirates themselves. The benevolence of the government is demonstrated by Mr. Upegui in a case that was tracked by investigators Lozada Lora and Gomez Buendia. In it, they present an example of the government's lenience with one of these organizations:

By September, 1969 the 'pirate' organization ordered to suspend the advertisement concerning the sale of plots, an order which was completely ignored. By 1970, the "Superbancaria" notified the organization to make a renewal of their registration which had already expired. It also ordered it to present detailed explanations concerning the complains of several people who had actually been affected with their procedure. The owners of this organization once more ignored the government's notifications. By May of 1971, the "Superbancaria", after the violations of Law 66 of 1968, decided

⁶⁰El Espectador. May 26,1992. "*Amplian Cota Urbanistica para Proteger los Cerros.*" Santa Fe de Bogota, Colombia.

to fine the organization with 25,000 pesos, a small amount compared to the profits that this organization had received. Having complete knowledge of their conduct, the government renewed their construction license for two consecutive years (Resolution 2846 of 1972 and Resolution 1214 of 1973). Three months after this last renewal the 'pirate' organization was finally given to the "Instituto de Credito Territorial" for its administration (Resolution 2055 and 2076 of 1973).⁶¹

According to Mr. Upegui, by this point in time the 'pirate organization' had already constructed more than ten urban settlements, had stolen millions of pesos, and had bribed many public officials of the "Superbancaria" and other public organizations. The data reflect that this organization broke the law for four consecutive years with the consent of the government.

The government, however, had some responses, although mainly due to pressure from community groups. The "Central Nacional Provivienda" is one of the institutions that proved to be important in organizing the community against 'pirate' organizations, while government proved to be negligent. The pirate communities saw the importance of organizing groups for the defense of their rights. They understood that making individual claims was not a workable solution. Many debates were held between Mario Upegui, leader of the "Central Nacional Provivienda", and Congress in the 1970's. Mr. Upegui denounced several cases which not only involved the immorality of the so-called 'pirates', but the corruption of several governmental officials. He actually won the government's intervention in settlements such as: Gran Britalia, Gran Yomasa, El Portal, Villa Gladys and Bahia Solano. Many of the deceived people gained back their money, and the 'pirates' were not only fined but, some were actually thrown in jail for a year.⁶² The press also played an important role in denouncing several organizations which did not follow governmental regulations, demanding the government's intervention. Newspapers helped spread information concerning the "new" laws (Law 66) so that people would know them and support their application.

⁶¹Murillo C. Gabriel and Ungar B. Elizabeth. *Politica Vivienda Popular y el Proceso de Toma de Decisiones en los Paises de Desarrollo*, Santa Fe de Bogota, Centro de Investigaciones para el Desarrollo. p. 25.

⁶²Robledo, Jorge Enrique. 1985. *El Drama de la Vivienda en Colombia*. Santa Fe de Bogota: El Ancora Editores. p. 26.

In various cases that followed, community pressure proved to be a useful weapon against pirate action. In one of these cases, for example, Jorge Salazar Herrera, one of the urban "pirates" was actually thrown in jail although not for very long (1 year). Many of the 'pirate' organizations were actually inspected due to the struggle of millions of families who had been tricked by these organizations. *El Espectador* on November 17, of 1992 states:

For, about eight years, the lake of Santa Maria was invaded by pirate subdividers, who were polluting this ecological resource. In the last year, neighbors started to see how these settlements grew as various houses were constructed along the river. The community and the members of the Junta de Accion Local, in response, started organizing meetings to stop the 'pirates' from ruining this ecological reserve. Finally this Wednesday they were able to see the results. In a symbolic act, the lake of Santa Maria was returned to the community."⁶³

In another case, the Procuraduria General de la Nacion asked for the suspension of Rembertio Torres, a governmental official, because he had permitted the occupation and the sale of lots to two pirate developers near El Dorado International Airport. The owners of this lot pressured the government which was eventually forced to intervene.⁶⁴

In conclusion, although the central Colombian government seems to make efforts to halt pirate developments, their actions have not been strong enough. It is not clear if the government is really interested in stopping them. In most cases actions taken are directed at settlements and not at pirates. In addition it seems that government has intervened when it has been forced to do so, and not in each and every settlement. The government intervenes usually because the pirate land is needed for some reason or because community pressure is too strong to disregard it. The central government itself says it is against pirate developments and has passed several pieces of legislation opposing these developments, however, they may be too lenient, or perhaps not based in reality,

⁶³El Espectador. November 17, 1992. "*Devuelven Laguna de Santa Maria a la Comunidad,*" Santa Fe de Bogota, Colombia.

⁶⁴El Espectador. September 26, 1991. "*Suspension por Treinta Dias a Personero Delegado en lo Policivo.*" Santa Fe de Bogota, Colombia.

since they have had no profound effects. The truth is that the central government's plans and policies have not been carried out. Whatever the case, this long list of evidence demonstrates that the government has not been able to fight pirate subdividers adequately. Pirate settlements are increasing and in a way the government has come to accept and deal with them.

CHAPTER FIVE

WHY DOES THE GOVERNMENT "PERMIT" PIRATE SETTLEMENTS?

An increase of pirate settlements can only be explained by considering the government's support of them or government's inability to eradicate them. This chapter explores the governments' reliance on 'negative' attitudes toward pirate developments by hypothesizing from empirical material why this behavior occurs. The theories discussed in this chapter are formulated by this author.

According to Paul Baross and Jan Van Der Linden, pirate settlements flourish only in beneficial circumstances provided by the government: "SCRS (name given to "pirate" organizations) do not develop in a policy vacuum, explicitly or implicitly governments are highly involved in their creation, spread, and evident permanency."⁶⁵ From this point of view three basic theories that can help explain the existence of pirate settlements. The first theory focuses on how these settlements benefit the government and the country as a whole. Although the government has tried, as proven before, to combat them to a certain degree, the theory believes that the government allows them to exist and probably protects them because these settlements actually benefit the government. Another theory holds that certain sectors of government benefit from them and although the central government might be interested in stopping pirate settlements, these sectors actually help pirate settlements survive. A third theory holds that pirate settlements do not benefit any sector of government but that they exist because they are too powerful to fight.

Proving that one of these three theories is completely right or completely wrong would be too difficult since the reasons that they exist may not involve a single theory but probably two or three. Besides, there is not enough evidence concerning this matter and perhaps it is too difficult to find. The study that will follow will be concerned with the probable reasons that underlay these three theories, so that the reader understands the connection and the importance of each of them and may freely choose to believe in the theory(ies) that sound most convincing.

⁶⁵Baross, P. Linden Cedst. 1990. *The Transformation of Land Supply Systems in Third World Countries*. Brookfield, Vermont: Avebury Publishing. p. 25.

I. THEORY I: PIRATE SETTLEMENTS BENEFIT GOVERNMENT, THUS THEY EXIST

The underlying assumption of this theory is that the government has ignored or at least let pirate settlements survive because they actually provide considerable benefits from an institutional, economic and political point of view.

A. INSTITUTIONAL BENEFITS

The Colombian government, as a whole, has had basically three methods of finding a solution for housing the poor: developing housing projects, allowing the private sector to develop them, or allowing the 'pirate' sector and other sectors which do not comply with legal regulations (those regulations which follow the subdivision ordinance and the land-use plans) to develop them.

The government has indeed tried to develop several housing projects, but most of them have failed. Many of them have remained unfinished, while others have cost considerable amounts of money that the government has not been able to recover.

If seen in detail, the mechanisms to develop public housing projects are cumbersome and time consuming:

For example, in order to provide a "housing plan", the government has to seek the necessary money. To do this, it has to develop many plans and programs to get a final approval. After approval, many long studies are required to figure out the appropriate project and a suitable way of handling the program. This translates into opportunism and bureaucratic procedures which often delay the process, causing money losses. The government later needs to hire an increased number of personnel. This means more money and more organizational mechanisms for the management of this 'extra' personnel. The process also implies hiring many contractors, who often bribe governmental officials to gain contracts, weakening the system and corrupting government. Dealing with all of these contractors, engineers, architects, etc.

results in extra time and many other problems. Some contractors, for example, do not complete their job correctly and the government is forced to seek new ones to replace them immediately, often paying them more than the fair value. Later on, the government must collect the money from the settlers. This money, most of the time, is lost because there is no official organization with the necessary mechanisms to collect it. At the end, the government loses a considerable amount of money and is left with a dissatisfied community that without having paid for service, protests for the lack of services and the "malfunctioning" of houses. An example is the neighborhoods of Pubenza constructed by the ICT:

What happened with Pubenza is that they are overwhelmed with great structural and constructive failures. If houses of one to two centuries ago don't have failures, it is hard to explain why settlements constructed five years ago are having so many problems.⁶⁶

The government has recognized in some way that it is institutionally incapable of handling these type of projects and is currently trying to work with the private sector to help it take charge of developing housing projects. The magazine *Sintesis Economica* in its October 15, 1990 edition says:

Although the most recent governments have demonstrated their interest in offering massive dwellings for the poor, none of the programs have functioned. The experts did not have to think too much to conclude that it is important to reach the objective without a monetary subsidy. The formula of the 'builder' state definitely did not function.⁶⁷

Currently a system of subsidies handled by Inurbe has been instituted to make private developments accessible to the poor. Although the plan in general terms probably is working, it is definitely not targeting the lower sector of the lower class which is still left with 'pirate subdividers' as the only option when seeking a dwelling (refer to Appendix Four/2 for more details). In reference to this aspect *El Espectador* in the April 3, 1991 edition says:

⁶⁶Robledo, Jorge Enrique. 1985. *El Drama de la Vivienda en Colombia y la Política del "Si Se Puede"*. 1985. Santa Fe de Bogota: El Ancora Editores. p. 26.

⁶⁷Sintesis Economica. Octubre 15, 1990. *Delegar o Desentenderse*. Santa Fe de Bogota. p. 25.

In order to qualify for a subsidy, the poor families of Colombia have to have a savings account and must be able to pay a 5% down-payment for the dwelling. This means that if someone wants to acquire a five million pesos dwelling he must pay 250,000 pesos. If he has less, he does not qualify for governmental aid.⁶⁸

By allowing pirate organizations to function, the gap between the people that do not have access to private sector development is filled, while the government actually saves time and money by not developing low-income housing projects. Pirate organizations, most of the time, are in charge of organizing settlements with all of the difficulties this entails. If the government decides to intervene in a certain "pirate barrio", it is left with an "organized" neighborhood in which the only thing it needs to provide is services. By using the "pirate" system, the government does not only get rid of all the difficulties that this process involves, but reduces the institutional work of developing a project. As Linden and Baross point out, "Moreover, the government does not become involved in the delicate controversies that develop regarding the distribution of land, the quality of the terrain, and the prices charged by speculators. In addition, since it assumes no responsibility for the 'barrio's' existence, it is not committed to provide community improvements immediately."⁶⁹

B. ECONOMIC BENEFITS

From an economic point of view, settlements developed by the government demand a considerable amount of money. Due to the lack of administration and institutional difficulties, the government can lose large quantities of money. Besides, these dwellings, most of the time are totally paid by the government instead of being subsidized partially since the settlers almost never pay back their loans.

⁶⁸El Espectador, April 3, 1991, "Los Mas Pobres Se Quedan Sin Piso."

⁶⁹Baross, P. Linden Cedst., 1990. *The Transformation of Land Supply Systems in Third World Countries*, Avebury Publishing: Brookfield Vermont. p. 28.

By leaving the development to private companies, the amount of money spent by the government per dwelling is greatly reduced. The money spent at least is accounted for and amounts to a subsidy, and not the total amount of the house which occurs with dwellings developed by the government. Once again, the problem with government settlements is that they do not provide a solution for the most needy.

Pirate settlements, in contrast, offer the poorer sector of Colombia's lower class a place to live in. These neighborhoods actually cost, in most cases, much less than what government sponsored developments cost the government. According to Baross and Linden "an invasion costs the government nothing, except the price of the land itself".⁷⁰ Pirate settlements actually do not cost to the government anything in the first stages except the price of the land when it does not belong to the pirate developer but to an official entity. The costs do arise for the government when public utilities are constructed. Although the cost of providing utilities is much more expensive in pirate settlements than in government sponsored settlements, the cost of the whole dwelling is much less. Pirate settlements are made by the same dwellers, using materials they are able to afford and thus the cost is not totally born by the government as generally occurs with government sponsored settlements.

C. POLITICAL BENEFITS

In Colombia, political stability plays a very major role in decision making. Being a Third World country, stability is somewhat fragile, and the country is in no position to "afford" having a revolution. "Pirate settlements" prove beneficial because they not only remove all of the burdens associated with the process, but they actually house a great number of people, which in turn decreases dissatisfaction, and lowers the risk of any possible political uprising. In a certain way 'pirate settlements' can be regarded as "escape valves".

⁷⁰Baross, P. Linden Cedst., 1990. *The Transformation of Land Supply Systems in Third World Countries*, Avebury Publishing: Brookfield Vermont. p. 28.

Besides, if pirates do not fulfill their 'job' correctly and the government decides to interfere, no matter what their action is, if it provides any kind of service, the government will stand in a very different position than when it develops projects. By helping out, in this circumstance, the government is usually regarded favorably by the residents of the sector, while all the blame is passed on to the pirate developer. The government thus is left with no responsibility concerning the "barrios" existence, and does not have to provide immediate services to the community involved.

Government sponsored 'barrios' in the contrary, blame the government for all the problems they face. For them, the provision of services is a duty that the government must perform. When government sponsored settlements are constructed, settlers feel the government actually owes them a dwelling along with services such as water, electricity and sewage. When public utilities are not installed, settlers blame the government and political strife usually ensues.

It is true that the Colombian government receives some benefits from pirate settlements but it is unclear if this is the reason why they allow them to exist. According to various officials and residents interviewed it seems clear that the government officially does not see pirate settlements as useful, but rather prefers to blame pirates for the situation. Having this on mind, if the government allows these settlements exist, it is probably not doing it so deliberately.

II. THEORY II: PIRATE SETTLEMENTS BENEFIT CERTAIN GOVERNMENTAL SECTORS, THUS THEY EXIST

The underlying assumption here is that certain sectors of government benefit from the existence of pirate settlements either, institutionally, politically, or economically.

Foremost, although the central government's action may be centered on completing pirate developments, this idea changes as it filters through different governmental levels. In some instances even top-level officials of traditional parties favor pirate developments.

Mayor Bernardo Gaitan Maecha, for example, in 1978 pronounced that he favored legitimizing pirate developments. He claimed that the construction of settlements which violated the subdivision ordinance (having too small lots and not offering utilities) should actually be authorized by the government without following the legal requirements of Law 66 of 1968. He argued that this measure would end with many of the urban invasion settlements created by the needy in Colombia. Others claimed that the government's plan concerning housing was developed to favor and, indeed, to stimulate pirate settlements because it provided the "pirates" an opportunity for doing good business, allowing them to become legitimate later on with a minimum number of requirements stipulated by Law 66.

Even ex-president of Colombia, Carlos Lleras Restrepo, when he was Councilor of Bogota, opposed the assistance of various government officials in taking part in debates concerning these issues. For example, he was against the investigation of Sergio Arboleda Casas, former director of "Planeacion Distrital", who was asked to respond to the actions of the institution he directed concerning the several denouncements made against Clemente Chaves, a recognized "pirate".

A. INSTITUTIONAL BENEFITS

Institutionally there are various organizations with a large sector of employees devoted to legitimizing pirate settlements. In Planeacion Distrital there are, for example, about 15 employees only working on matters concerning legalization (making existing settlements legitimate). Although the institution, in itself would probably be better off if it was not concerned with this matters, the truth is that various employees fear they would lose their jobs if legalization (legitimize existing neighborhoods) was not a mandatory task for the institution. According to a small survey that was taken in District Planning 7 out of 10 feared that they would probably not be working in this institution if legalization was not part of their duties (see Appendix Five/1 for details). The institution, however, would probably be better off if it did not have to deal with these concerns. Since it devotes a large amount of time dealing with pirate and other informal

settlements, their time would be better spent if devoted to other important concerns such as planning and designing.

B. ECONOMIC BENEFITS

From an economic point of view, many sectors both private and public benefit from pirate settlements. Pirate settlements actually form part of a rather large business in which many people profit. Usually pirate developers bribe governmental officials to extract information and to be granted 'permission' to sell the land or develop their projects. Many officials actually make a living from this money since the salaries that they get paid are usually very low. In a couple of interviews officials actually admitted that they were bribed. One admitted that just a week ago (December 10, 1995) he was bribed with 3 million pesos (about 3,750 dollars) if he kept secret the existence of a pirate settlement that was about to be formed.

In the public sector, for people not working for the government, pirate settlements have grown into large enterprises which provide jobs for many people. Since the number of pirate developments is so large, people are employed in the planning process, and with the sale of the lots, etc.

C. POLITICAL BENEFITS

Many pirate settlements are developed because of political reasons. Many pirates have actually had high-ranking jobs in the government. A clear example is Mr. Forero Fetecua, who was councilor of Bogota for many years. Pirate settlements actually create a very interesting mechanism by which they are used as a means of political support, as is the case of barrio "Diana Quintero." This neighborhood, located in southern Bogota, was sponsored, by the former mayor of the city, Hernando Duran Dussan. Many people claim that Mr. Duran Dussan, using one of his political lieutenants (Alfredo Guerrero Estrada), actually helped organize the neighborhood for electoral reasons. Ignoring several claims made by the Departamento Nacional de Planeacion (National Department of Planning), the district and national administration, at that

time headed by Julio Cesar Turbay Ayala (later president of Colombia and father of Diana Turbay), granted electricity, water and other services to the neighborhood. Even the Registraduria del Departamento Civil (national registrar) helped by moving the electoral booth # 260 from where it was (in Barrio San Agustin), to the cooperative belonging to the neighborhood. It is important to note that the votes deposited in this booth were decisive in the election of Mr. Guerrero Estrada to the council of Bogota.⁷¹

Soon later, in a debate in the Council of Bogota concerning the neighborhood "Diana Quintero," Mr. Rodrigo Vargas, another member of the council said: "The residents of the lots in the neighborhood called "Diana Quintero" are totally deserted by the estate, and are subject to a system of fear and blackmail carried out by Mr. Guerrero Estrada." Rodrigo Vargas, also said that same night that Mr. Guerrero Estrada had actually used official forms with the titles of "Planeacion Distrital" (District Planning) and other official entities, faking approval permits for this neighborhood. These "faked" letters approved the 'pirate barrio' and authorized the supply of all services. By this action Mr. Estrada actually increased the price of the plots from 30,000 pesos to 100,000 in only a few days. Mr. Vargas also mentions that a number of people claimed that Mr. Estrada had actually threatened to expel them from the neighborhood if they did not vote for his Council lists in Bogota.⁷²

This example demonstrates the political importance that these settlements have on people who want to get elected to public office. Many of the people who seek a job in this way eventually get elected to high ranking public positions. After being there, they are obviously not going to oppose pirate developments since they know they can eventually use this mechanism to get elected again.

It is indeed true that many sectors of the government benefit from pirate settlements and thus contribute to their existence. What is unclear is whether this circumstance is the sole reason for the existence of pirate developments.

⁷¹Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Santa Fe de Bogota: ECOE. p. 239.

⁷²Ibid. p. 239.

III. THEORY III: PIRATE DEVELOPMENTS HAVE BECOME SO POWERFUL THAT GOVERNMENT CAN NOT CONTROL THEM

During the past two decades, pirate settlements have proliferated and they have become quite powerful. Actually they have become necessary dwelling suppliers since they target a sector, (the poorest class), which has currently no competition. Many factors have influenced the strength and power that pirate developments now hold.

A primary factor has been the city's rapid growth together with income and municipal policies that govern urban growth and development. The distribution of income among households has actually determined the extent to which municipal and housing standards can be sustained, causing a mismatch between housing prices and housing incomes. On respect to this issue Mackenzie writes:

...More than 80% of the people are in the low-income stratum and about 8% in the high income stratum in Bogota."⁷³

This factor has actually created a demand which is not supplied by the formal sector but by the informal one.⁷⁴

A second factor which probably helped strengthen pirate subdividers is the relatively high rate of return on their developments. This actually draws more people into this business, while making the ones that are already in the business wealthy.

In conclusion, it can be said that pirate settlements are linked in one way or another to the way government has handled the housing situation. If these settlements exist it is because the legislature has permitted their survival. What it is not yet clear is the underlying reasons why the government allows the existence of pirate settlements. This part of the

⁷³Mackenzie, James Russel. 1987. *The Evolution of Low-Income Housing Alternatives in the Context of Rapid Urban Growth: A Case Study of Bogota*. Boston: UMI. p. 42.

⁷⁴Orville F. Grimes, Jr. 1976. *Housing for Low Income Urban Families*. IBRD Research Publication. John Hopkins Press. p. 10.

study is based in the belief that certainly some benefits or governmental weaknesses must account for this situation. The three theories presented explore the benefits and the weaknesses. It is to the reader to decide which theory makes the most sense.

CHAPTER SIX

IF PIRATE SETTLEMENTS GENERATE SOLID PROFITS, WHY DOESN'T GOVERNMENT MIMIC THEM?

This chapter aims to explain why the formal sector has not been able to act like the informal sector. This chapter asks why the government has not been able to successfully mimic pirate developments.

I. GOVERNMENT'S SHIFT TO RESEMBLE INFORMAL SETTLEMENTS

It is my hypothesis that the Colombian government has been changing its strategy to develop housing settlements over the past decade: as their new strategy (consciously or unconsciously) seems to be closely resembling pirate settlements in various of the characteristics set forth in Chapter One where the "first" settlements developed by both the formal and informal sector were explored. This can be seen in the following aspects:

A. ADAPTABILITY TO THE CHANGING NEEDS OF INDIVIDUAL HOUSEHOLDS

Many governmental settlements have been designed to provide the flexibility that the informal sector provides, where settlers are able to have input into the design of their house by using temporary materials which allow them to easily make changes. The government's first attempt at designing flexibility was to provide projects with two and three design alternatives rather than the single design complexes they had been building where every home was identical. The multi-design options gave the settlers at least some degree of decision making. Later on, the government began offering site & service projects in which only the lot was provided to the dweller so that he could design his/her own house. Currently, the majority of government projects are focused on working with the private sector to provide a wider range of options (Refer to Appendix Four/2).

B. AFFORDABILITY AND COST PHASING OVER TIME

The government has founded various studies to explore different alternatives provided by pirates so that it can develop similar approaches. The government has looked at ways that pirate developments can work in a "legal" environment (meaning one which complies with government regulations), studying, for example, their profitability if the pirates provided utilities. A 1973 document by the Department of National Planning reads:

The greatest problem for low-income families is the monthly pressure to pay the rent. These families need a plot of land so that they can build their dwelling, which at first might be a temporary one, but will eventually be replaced by a permanent dwelling. This way of dealing with the problem might serve to combat the dwelling deficit, while competing with pirate urbanizers. It is important to know how the land market works in this type of urbanization and thus, studies dealing with this topic should be made.⁷⁵

The government made various attempts to construct pirate-like developments accessible to low income budgets. 'Normas Minimas' (Minimum Standards) is a policy installed by the government which enabled settlements to be formed, complying with minimum standards of development. The government thought that with minimum building standards required, costs would be drastically lower, permitting low-income families to purchase dwellings.

The problem with instituting these settlements according to Carroll's findings were basically four: First, potential developers of normas minimas may be deterred by lack of access to the necessary capital to install required infrastructure. Second, supply of land of normas minimas may be limited by zoning laws. Third is that the process of the approval is characterized by delays. Four, it is a social image problem.

⁷⁵Departamento Administrativo de Planeacion Nacional. April, 1973. *El Mercadeo de Tierras en Barrios Clandestinos de Bogota*, Santa Fe de Bogota. p. 76.

C. OPTIMAL PROVISION OF SERVICES FOR DWELLERS

Government projects have shifted from providing projects with all services included (water, sewage, electricity), to the provision of alternatives with limited services, in this way resembling informal sector developments. These limited-service settlements are better described by Mackenzie:

"The recipient obtains an individual lot within a subdivision in which the site will be provided within a street layout. Almost always site is unpaved, with open-ditch surface drainage and aerial electrical service. The site might contain communal water wells or each individual lot might be supplied with a well. Sewage lines are usually not provided, although the alternate, a septic tank would be."

D. SENSE OF COMMUNITY CREATED BY THE SETTLEMENT PROCESS

Government projects have been striving to 'recreate' the sense of community the informal sector developments have. Many projects resulted from a joint venture between the community, so that the unity created in building homes creates the 'sense of community' found in informal developments. Following this plan, the government has developed self-help & mutual-help developments. These two types of developments are based on procedures by which the potential dweller becomes part of the effort to build the development. The main difference between the two is that in 'self-help' developments, each family provides their own labor for their own dwelling, while 'mutual-help' developments result from group efforts in which everyone participates in the building of all of the dwellings.

Project building, however, has not been the only method of building community. Due to the "extra costs" (use of labor which is not trained often accounts for losses in material and project delays), the government has shifted from supporting community-constructed projects to ones which bring the community together in other communal forms such as working groups that strategize what, how and where they build.

It is clear to me that the government has indeed shifted its policies to provide housing for the poor in a way similar to the informal market. The results, to date, however, indicate that programs of this type have not been entirely successful and that the housing shortage still exists. What is wrong? What do informal settlements provide that the government has not been able to mimic? Why hasn't government been able to build low-income housing in the same way? The following discussion is the author's explanation of the reasons behind why all of these attempts have failed.

II. DIFFERENCES BETWEEN THE LEGAL SECTOR AND PIRATE SUBDIVISIONS

A. BREADTH

The government is disabled to work in the same way as pirate organizations do because their objectives are different. While the government has extremely broad interests, pirates usually have very clear and narrow objectives. The goal of the government is housing the urban poor, an extremely broad and demanding objective. Pirate urbanizers have, very focused objectives: to extract a certain amount of money or political support from a particular settlement. Success, in this sense, can be measured very rapidly and accurately. The different way of defining objectives and of assessing success between government and pirates might actually be a large drawback which limits the government of performing in the same way as pirate settlements do.

B. DUALITY OF OBJECTIVES

Objectives do not only differ in their breadth but in their purpose. The central government has a dual set of objectives which are often contradictory; pirate settlements, in contrast, has one objective which works to streamline the development process.

The government is actually seeking not only to house the poor, but to provide a social benefit and not in any way generate profits from "poor" people.

The problem comes about when this theoretical aim is put into action. The reality is that entities working to developing low-income dwellings need refinancing, and must cover at least their expenses to continue to exist. In regard to this Mackenzie says:

A C.P.V. (Caja Popular de Vivienda) spokesman recognized that the attempt to keep the agency financially viable makes it difficult to meet the needs of the low-income population in Bogota.⁷⁶

In other words, the government must commit considerable amounts of money and resources to the plan, money which often can not afford to invest or can not properly manage. The government's objectives, although devoted to help, actually are unrealistic. The result is that most of the institutions and programs created by the government for this purpose have gone broke. This is the case of various institutions as is demonstrated in a Department of National Planning study:

The financial organisms of public dwellings have become de capitalized, and are thus, unable to continue to effectively handle the work."⁷⁷

Pirate urbanizers, by contrast, usually have a clear set of objectives which fuels each step of the work that must be done. For example, the pirate urbanizer's main objective is to earn a profit and secure a governmental position. These objectives are complementary because as the pirate turns a profit, this profit is then generally used in the campaign.

⁷⁶Mackenzie, James Russel. 1987. *The Evolution of Low-Income Housing Alternatives in the Context of Rapid Urban Growth: A Case Study of Bogota*. Boston: UMI. p. 167.

⁷⁷Departamento Administrativo de Planeacion Nacional. April, 1973. *El Mercadeo de Tierras en Barrios Clandestinos de Bogota*, Santa Fe de Bogota. p. 28.

C. DIFFERENCE IN SIZE

Another difference that inhibits government's ability to work in the same way as pirate urbanizers is the size of the bureaucracy they have to move to obtain their objectives. Governmental structure is usually too big and complicated to be able to handle projects in the same way as pirate urbanizers work. It can be said that government works in a macro environment while pirate urbanizers work in a micro one. The general process of a project clearly exemplify these differences:

When government invests in a housing plan it usually has an institution which manages the program, such as the Caja de Vivienda Popular, Inurbe, etc. This institution has to manage the program and must work in most cases with a severely constrained budget. Usually start-up funds for the project are considerably delayed. This makes the initial budget assigned insufficient to covering the initial expenses. As time passes, inflation increases; rising the cost of the project. This process goes on and on, leaving the project often times unfinished. The governmental institution that administers the program is very much dependent on other institutions and lacks of the autonomy that "pirate organizations" have. Actually these institutions are only a branch of a larger governmental structure which is very often filled with beurocracy and corruption. Many times these institutions must rely upon other institutions to correct mistakes or change strategies, a process which is generally linked with paperwork and delays which result in more investment and less efficiency. These institutions generally do not have the mechanisms to perform certain procedures. For example, it is often difficult for them to assign contracts to carry out the different projects, since they are subject to so many bribes. As a consequence, the government usually ends up paying a considerable amount of money which can usually be bought for less in the open market.

"Pirate organizations" on the other hand, are much smaller and able to function much better than the government can in many circumstances. Usually there is agreement between the budget and the actual costs related to the development of the project. This means that the budget generally matches the costs of the project and this means that the project gets finished, at least until the stage that the pirate desires (often without utilities.) Problems related to

liquidity are usually solved by the "pirate" who usually possesses the mechanisms to borrow the necessary cash. Also, pirate organizations do not encounter the hazards of relying on other institutions to finance them or to be able to change and adapt to different situations as public institutions do. Problems are usually rapidly detected by the owner or "pirate" who has the ability to problem solve immediately.

D. DIFFERENCE IN INSTITUTIONAL STRUCTURE

Governmental and pirate organizations are structured differently. While the ultimate responsibility of pirate organizations rests with the owner, the responsibility of pirate organizations rests with an employee. This difference, although seemingly small, actually completely changes the way these two organizations work.

In pirate organizations, the pirate or manager sets clear goals which are obviously the same: economic or political profit. In other words, if the pirate organization does well, the pirate also does well.

Public institutions have dissimilar goals since the person in charge usually has slightly different goals than the institution's. Governmental employees are appointed to manage an institution and have personal goals that might be to obtain economic profits, political support, etc., which not necessarily coincide with the goals of a public housing project. In other words, a project's success does not necessarily mean success to the employee. This contradiction is actually the cause of the failure of many governmental projects where managers or directors have not been completely committed to the fulfillment of their job.

There has been attempts to tie project objectives to managers' objectives by increasing their salaries or advancing their positions but these strategies have not proved to be entirely successful.

The reason for success can often be measured only over large time spans since it takes a long time to know how successful different types of

settlements have been. This means that salaries raise due to good performance will only come about after "project directors" or "managers" have already left their positions. Attempting to measure projects in relation to their immediate performance creates problems because cheaply made developments often end up collapsing because they are not constructed to last (bad quality of materials, bad administration, etc.). Though developments may function well the first two years or so, bringing praise to project managers, they often fall apart in the long run, leaving no one accountable.

E. MANAGEMENT CONTINUITY

The point just raised brings us to another important issue: continuity. While pirate organizations have long-term "managers" who are most often the owners, public institutions have usually 'directors' or 'managers' who move in very little time to new positions. This high turnover rate creates problems. This way of functioning creates constantly changing goals and instability that often ends up in failure.

Another important difference in the way these two enterprises work is that while government entities are bogged down by a complicated structure, pirate organizations are very simple and function in a straight forward way, enabling them to be operate and more efficiently. Pirate organizations are also more personal in many ways. Usually settlers or owners of the plots in pirate settlements are able to talk with the "pirate" who is actually the person empowered to make decisions. In official institutions, settlers almost never get the chance to talk directly with the person in charge of the project. They can talk with many people but they generally do not have any power to take decisions, but rather are bureaucrats appointed to do certain tasks. This creates an impersonal and slow way of handling problems. On this point, Mrs. Clemencia Montes, dweller of a pirate settlement, says:

I had a problem and I was not able to fulfill a payment. I tried explaining to many official workers what my problem was in order to find a solution so that I did not lose my house. Although I spoke

with many people it seemed nobody cared or at least knew what could be done on regard to it. I ended loosing my house."⁷⁸

F. FLEXIBILITY

The point raised by Mrs. Clemencia Montes not only demonstrates the lack communication channels with decision-makers in government projects, but the inflexibility that these projects are subject to. Governmental projects are usually subject to strict rules which can't by any means be broken. In this case, because Mrs. Clemencia Montes was not able to fulfill a payment she lost her house. Rules were rules and she definitely did not get the chance to speak to the person in charge of the program or to some one that could make a decision regarding the future of her dwelling.

Pirate organizations are much more flexible and do not follow such general rules. Usually settlers who have bought plots are able to settle payments in a much more personal and flexible way which fits their budget. If they are not able to make a payment, they can usually speak with the pirate about it and work out a different arrangement. In regard to this point Marco Suarez, a "La Loma" resident says:

When I had problems fulfilling my payment because I lost my job I talked with "Pacho" and we both agreed to a payment system, which I was eventually unable to fulfill. This situation was solved when he took my TV and a radio, but I was lucky I did not lose my house.⁷⁹

G. PAYMENT SYSTEM

Marco Suarez raises an important point regarding payment issues. He arranged to pay his mortgage with his TV and radio. Pirates actually allow a system of payment which the government is in no position to accept. This permits their plots to be accessible to a large number of people while still being profitable for them. Government projects are not capable of handling this form of

⁷⁸Clemencia Montes. December 15, 1994. "La Loma". Santa Fe de Bogota Colombia.

⁷⁹Marco Suarez. December 15, 1994. "La Loma". Santa Fe de Bogota Colombia.

payment because it does not bring the same benefits that it would bring to pirates since pirates are able to trade goods for money, while the government is in no position to do the same. Goods of this kind will most probably end up in the hands of employees or be set aside with nobody to buy them if handled by official institutions.

H. DIFFERENCE IN ENFORCEMENT METHODS

The government is obviously constrained by its enforcement methods and obviously is forced to comply with them. The enforcement methods it uses are in agreement with the law which means that the law is expected to sanction any wrongdoing. The problem with this way of dealing with disagreements is that justice is not strong enough in a country like Colombia to fairly handle disputes. Court processes are usually very long and not very productive due to the costs needed to implement this method of dispute-resolution. This situation puts official institutions in a very awkward position especially when dealing with payments. If the government decided to evict a tenant, it would not hold in the Colombian system where the laws are much more lenient with residents than with owners. Also, law mechanisms are time consuming and might take even years to evict people from their sites. This would indeed cost more than allowing them to remain. Due to this, official projects almost never collect back mortgages allowing the settlers, without fulfilling their payments, to stay in their dwellings.

Pirate organizations on the other hand, have their "payment collection system" well designed in advance. Because they do not comply with any governmental system, they use other means to get their money back. A clear example of this was when 3,500 families were tricked by Clemente Chavez in Gran Britalia:

Mr. Chavez owned a school in one of the "barrios" and he established as an essential entrance to enroll, that the student's parents must be up to date with payments. He also used his sister, a former nun, to frighten people with "divine" punishments if they did not fulfill their payments on time. He gave money to the former priest of the near-by church so that he would bless their homes

and encourage them to keep up to date with their payments. Mr. Chavez actually gave away a plot of land to a religious group for the construction of their church if they helped him with gathering his money.⁸⁰

"Other" methods that "pirates" might use to collect payments are much more extreme. Often, pirates have threatened settlers with personal attacks or even with killing them or their family members if they don't pay. The truth is that "pirate urbanizers" have developed a parallel system of justice which is more efficient for them than the Colombian legislature system. This has obviously helped them function "better" and fulfill their objectives.

I. POLITICAL SITUATION

Colombian law is generally weak and inefficient due to the current political situation. The political situation is by no means stable since violence and an increasing dissatisfaction among people create a constant threat of revolution, leaving the government in no position to enforce its rules. The fact that the government's structure is based on legitimacy and support, while pirate urbanizers are subject merely to self-interest, puts the government in a very difficult situation which hinders its ability to work in the same way as pirate urbanizers.

J. PUBLIC IMAGE

a. IN RELATION TO ENFORCEMENT

A constant drawback that the government faces in mimicking pirate urbanizers work is the image that it reflects. The character of the 'business' or transaction when a plot of land or dwelling is bought by a dweller changes completely depending upon who is involved, the government or the "pirate". Many people who are housed by official institutions feel housing is a duty of the

⁸⁰Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Santa Fe de Bogota: ECOE Ediciones. p. 233.

government, and thus, feel it should be for free. When the transaction is made with a "pirate," settlers usually feel more committed to pay.

Colombian people have become used to ignoring official payments without suffering any major consequences. There have been many cases where the government has tried to force settlers to pay, threatening to force them to leave, which almost never happens. People have actually become used to this situation, and in many cases they know they are better off if they don't pay. The government has created this lax reputation which is one of its major drawbacks in terms of providing low-income housing.

Pirate urbanizers, in contrast have the opposite reputation. Residents are usually afraid of what might happen to them if they don't pay. They have heard so many stories about what has happened to people who have not paid that they generally are very committed to pay their mortgages on time.

b. IN RELATION TO QUALITY STANDARDS

Government projects are usually of poor quality. Historically so many houses have been built without quality standards that public projects have earned a poor reputation. Pirate urbanizers, however, do not have to deal with a reputation in the same way the government does. When they start their business they usually use a brand new name which no one is familiar with. After they commit their swindles, they are able to choose between the same name they have used, or use an intermediary's name. In other words, pirates have mechanisms to rapidly change their reputation, while official projects have a very hard time altering their image and their reputation.

K. IMPLEMENTATION

Government is often tied up in a rigid system that it created itself. It follows a land development system which obeys a sequence described by Mr. Baross of: planning-servicing-building-occupation. To this system I would add financing, which I feel is one of the most important constrains government faces.

Financing usually is worded out before and after planning, creating the planning sequence: Planning, Financing, Planning, servicing, building, and occupation.

Usually projects are first financed because at this beginning stage there is no money available to devote to planning. Besides, without having any guarantee of the implementation of the program, most institutions are not willing to commit time and effort to a project that might not be completed. Financing, however, requires that the project reaches some planning stage because the entities committed to this duty are not willing to invest in a project they know nothing about. As a consequence of this duality, to fulfill the "requirements," housing institutions are left with only one option: of creating a "fast" plan to present to the 'donor' institutions, which, most of the time do not consider important aspects which later will play an important role in the development of the project.

If a plan is successful and the loan is granted, institutions are forced to wait until the money is released. This process generally takes a long time, sometimes years, and when the money finally reaches the institution, it usually is worth much less due to inflation. The money is usually first devoted to planning for a second time, since the project lacks of development. Most of the money is then frozen for some time while this planning stage gets underway, and the "paper work" necessary to carry out the project is released. This process will sometime take years since the system is completely disorganized and often too old to be efficient and fast. When this stage is finally completed the money granted for the project usually does not meet the original budget.

Servicing, starts after these processes have been completed. Since the project from the start has insufficient funds, the institution in charge usually seeks the easiest way out. Quality is then downgraded as the cheapest materials are used to compensate for the money shortage. The building construction stage is also constrained by the lack of money. The project is later handed to the "settlers" unfinished, and many times with the services already deteriorated due to low quality materials. By this point in time, the dwellings have already been sold at a much lower price, giving the government no revenue and sometimes even creating a loss for the government. In addition, a large number of people often refuse to make their payments due to the poor quality of

their dwellings, or simply due to lack of money. The government is then forced to "surrender" without even recouping some of the costs.

This system, as previously seen, is inflexible and is very much constrained by multiple delays. The project is stymied by a poor start since all delays are carried through the whole project. This "inflexibility," together with the delays in transactions, are at fault for the malfunctioning of these projects.

"Pirate organizations" in contrast, follow an opposite schedule since they work illegally. This schedule is generally the opposite: "occupation-building-servicing-planning". This structure actually seems to work much better since it is not constrained by the paper-work process of legitimizing a settlement, which generally takes several years, increasing costs enormously. Pirates save a considerable amount of money by skipping the this process. As described by Mr. Baross and Mr. Van Der Linden:

Such radical breakaways imply a 'no-nonsense' approach which is typical of the SCRS system (pirate system). Initial standards, administration and costs are brought down to a bare minimum.⁸¹

The process of legalization (making existent settlements legitimate), considered by many as the worst of all steps, is generally made by the government after the "pirate's neighborhood" is finished and when the people are already living there. At this stage, time is not a major constraint and the settlers can wait much longer since they are not directly affected.

The government has mimicked some aspects of the way in which informal housing has developed i.e. flexibility, affordability & cost phasing, provision of services, sense of community, etc., but none have been entirely successful. It seems as if an impenetrable "wall" is present which disables government from working in the same way. Various characteristics have been enumerated in this chapter to examine the underlying reasons that impede this 'change' from happening. But once again, what is the main drawback?

⁸¹Baross, P. and Linden Cedst. 1990. *The Transformation of Land Supply Systems in Third World Cities*. Brookfield, Vermont: Avebury Publishing. p.26.

CONCLUSION

I believe that pirate developments have various characteristics which probably make them 'superior' to settlements developed in other ways (government sponsored projects) as outlined in chapter one and summarized as the following:

- 1) It is my hypothesis that pirate settlements provide a greater flexibility to the changing needs of individual households than government sponsored settlements since dwellers usually have the option of constructing their own dwelling and of choosing between temporary and durable materials, according to their budget.
- 2) I believe pirate settlements are good profit allocators. Since land sold by pirates generally is outside the urban perimeter, dwellers are able to buy at relatively low prices. After the settlements become legalized (meaning that they become legitimate) and utilities are incorporated, the rise in the price of land becomes a profit for the dwellers. In government sponsored settlements, in contrast, land is sold after it is inside the urban perimeter and thus, its price generally is inaccessible for low income people in need of housing.
- 3) Pirates provide a more accessible way of providing dwellings for the poor. Pirates usually are able to finance the projects by their own system of payments which are variable and which can adjust to fit almost every kind of budget. Besides, they do not use the judicial system as a way of enforcing payment; they create their own ways of enforcing it which are bad in the sense that they do not comply with regulations but good in the sense these provide a way of accessing credit to the poor.
- 4) It is my theory that pirate settlements foster a stronger sense of community than government sponsored projects because since settlers in pirate settlements face the risk of eviction, this communal anxiety bonds them together.

Previous studies as well as my research suggests that pirate developments indeed have qualities that should be enhanced:

Alan Carroll's analysis suggested the need to devise policy interventions that would eliminate defects of the pirate subdivision business that will be directed to such social goals as the provision of necessary infrastructure. He actually proposed modifications in the legal, financial and administrative institutions which govern land subdivision.

William Doeble's analysis suggested the possibilities for legally institutionalizing reform to enhance the positive aspects brought by pirates.

William Blaesser's study agrees that the pirate housing sub-market can be a market-solution for lower income families provided certain modifications are made in the legal institutional framework which governs the operation of that sub-market.

Government seems to agree with these findings since consciously or unconsciously it has been developing settlements which are similar to pirate settlements. It is discussed in chapter six and summarized here. The government has tried to:

- 1) provide a greater flexibility to the changing needs of individual households by constructing projects which offer various design possibilities
- 2) provide a more accessible way (financially viable way) of providing dwellings for the poor. It has developed site and service projects and neighborhoods with minimum standards so that dwellers have a better chance of owning a dwelling.
- 3) build community by developing self-help and mutual-help developments

These trials however have not been totally successful since low-income people in Colombia are still in a need for housing.

My analysis basically differs with the existing ones in that I don't believe in institutionalizing or legalizing (making the process follow regulations) the pirate process. I don't believe in organizing pirate developments which are legal at the onset of development.

To many, the term illegal can be associated with chaos and disorganization. However, this apparent 'confusion' seems to be highly organized in pirate developments. Actually, informal developments follow a certain type of organization which is not written "law" but, which apparently works in many aspects. This type of "unwritten law" possesses underlying characteristics which eventually work in this context and probably not in any other. Government projects may try resemble pirate developments but their essence remains the same: they continue to be legal (they continue to follow regulations). I believe that the pirate system works because it is illegal (does not follow regulations). If it is legalized (in the sense that the process of creating

pirate settlements complies with regulations from the beginning) the essential qualities that make this system work will be totally jeopardized.

For example it is my belief:

1) The sense of community developed grows because of the risk of eviction. As soon as the development becomes legal, in the sense that it complies with regulations, this risk of eviction disappears and thus, the bonds that hold people together disappear.

2) The pirate system is a good profit allocator because it is sitting on land which is not part of the urban perimeter (not usable for urban purposes) and so it costs the settlers little in comparison to land costs for government sponsored settlements. Besides, since it does not have the expectation of having services it scares development companies away from this land. If this land were to be legalized so that it is acceptable for urban purposes, the prices will immediately rise and the settlement will be inaccessible for the poor.

3) The system by which pirates finance does not comply with governmental regulations. They receive barter payments and they enforce payment by different non-judicial means. If this system were to be legalized (pirate's behavior were to be in accord with government dispositions) this characteristic will be totally lost since it had to comply with judicial regulations.

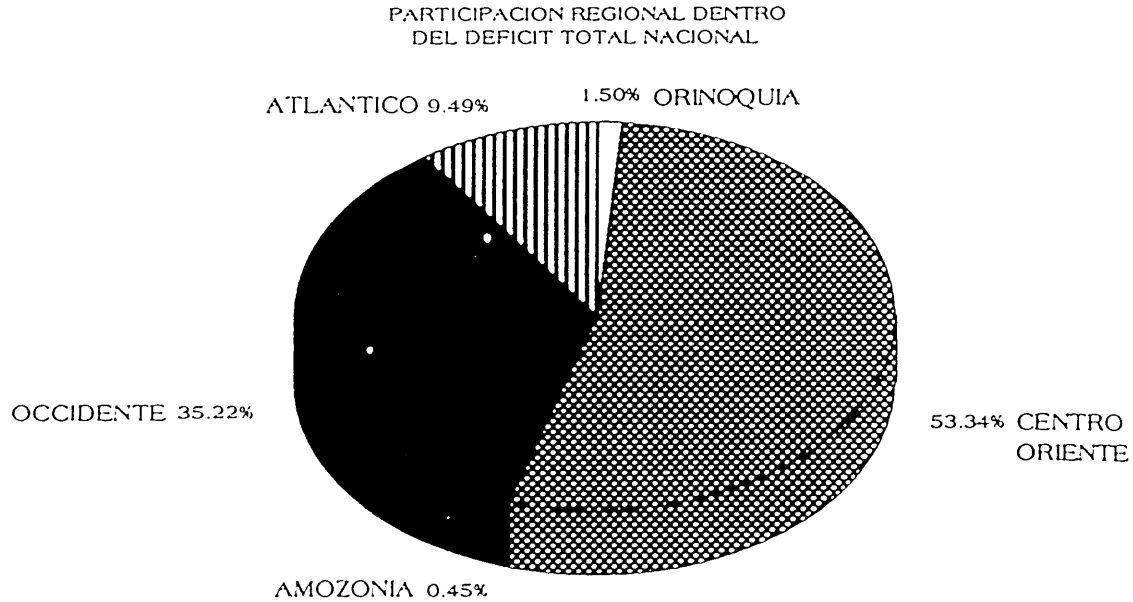
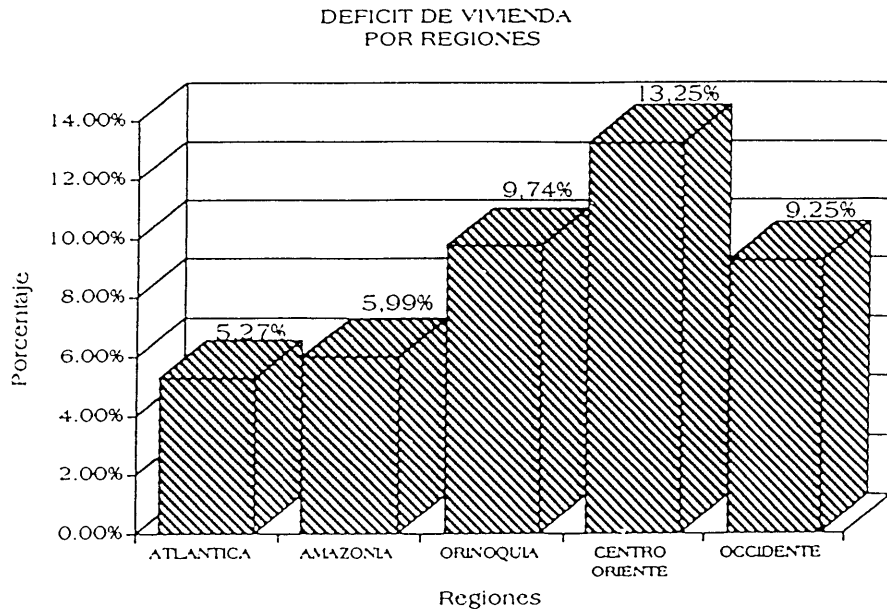
Will formal settlements always be legal, or is there any possibility for them to change this status? Can the "veil" of illegality be broken? And if this isn't possible, what are then the possibilities of finding a solution for housing the poor in Colombia?

I believe Illegally might indeed complement legality. The answer to providing housing for the poor might actually be in this realm, in the interdependence of these two systems. If this coexistence has indeed brought about benefits for the poor which the legal system by itself has not been able to provide, why then, end it? This coexistence has actually divided the market in two, opening a door, although small, for the poor. It has given the poor a small place in the market which would be totally owned by the rich if illegal settlements did not exist.

APPENDIX A

APPENDIX A/1

DWELLING DEFICIT IN COLOMBIA



Source: *La Financiación de La Vivienda en Colombia*. 1992. Instituto Colombiano de Ahorro y Vivienda.

APPENDIX A/2 INTERVIEWS

DATE: DECEMBER 1994

PLANEACION NACIONAL
INTERVIEWED LUZ ANGELA MONDRAGON
PATRICIA RENTERIA

PLANEACION DISTRITAL
INTERVIEWED JOSE MIGUEL ALBA

CORPAVI
INTERVIEWED JOSE MANUEL ESCOLAR

PRIVATE
INTERVIEWED LUIS RICARDO PAREDES

INTERVIEWS WITH SETTLERS

DATE: DECEMBER 1994

BARRIO "ZARZAMORA" - INVASION
INTERVIEWED RUMBERTO ZAMBRANO

BARRIO POLICARPA - INVASION
INTERVIEWED MARIA ISABEL MEDINA

BARRIO LAS COLINAS - INVASION
INTERVIEWED MARCO MARTINEZ

BARRIO SAN PEDRO - LEGAL
INTERVIEWED PEDRO HERNANDEZ

BARRIO LA LOMA - PIRATA
INTERVIEWED ALVARO HUERTAS

BARRIO LA LOMA - PIRATA
INTERVIEWED CLEMENCIA MONTES

BARRIO LA LOMA - PIRATA
INTERVIEWED MARCO SUAREZ

APPENDIX A/3
NEWSPAPER RESEARCH
EL ESPECTADOR
1991 - 1994

INFOSEL
 RESULTADO DE BUSQUEDA

FOLIO--	FUENTE-----	FECHA----	TIPO-----	ENCABEZADO-----
				<i>INTERES SOCIAL</i>
74,135	EL ESPECTADOR	10/JUL/93	TEXTO	LA FIDUCIA: SALVACION DE INTERES SOCIAL.
71,478	EL ESPECTADOR	16/JUN/93	TEXTO	ALISTAN 1.500 HECTAREAS DE INTERES SOCIA
55,736	EL ESPECTADOR	19/ENE/93	TEXTO	ADAPTAN PARA VIVIENDA S. EL BORDE OCCIDE
49,049	EL ESPECTADOR	09/NOV/92	TEXTO	ENTREGADAS 59 VIVIENDAS DE INTERES SOCIA
47,923	EL ESPECTADOR	29/OCT/92	TEXTO	LA CAJA DE VIVIENDA DEJA DE CONSTRUIR. 1
47,378	EL ESPECTADOR	23/OCT/92	TEXTO	LIBERTAD TRIBUTARIA MUNICIPAL. 11 A.-
35,656	EL ESPECTADOR	22/JUN/92	TEXTO	PRICRIDAD A MULTIFAMILIARES SOCIALES EST
25,379	EL ESPECTADOR	20/FEB/92	TEXTO	SIN UN CENTAVO EL PROGRAMA DE VIVIENDA E.
19,073	EL ESPECTADOR	28/NOV/91	TEXTO	CREAN FONDD DE VIVIENDA Y REFORMA URBANA.
12,271	EL ESPECTADOR	03/SEP/91	TEXTO	EXPLICAN CONDICIONES PARA LA VIVIENDA DE
295	EL ESPECTADOR	03/ABR/91	TEXTO	LOS MAS POBRES SE QUEDAN SIN PISO. PAG

INFOSEL
 RESULTADO DE BUSQUEDA

FOLIO-- FUENTE-----	FECHA----	TIPO-----	ENCABEZADO-----
49,357 EL ESPECTADOR	02/NOV/92	TEXTO	
48,303 EL ESPECTADOR	01/NOV/92	TEXTO	
46,770 EL ESPECTADOR	20/OCT/92	TEXTO	
43,336 EL ESPECTADOR	13/SEP/92	TEXTO	
43,267 EL ESPECTADOR	13/SEP/92	TEXTO	
43,232 EL ESPECTADOR	12/SEP/92	TEXTO	
43,231 EL ESPECTADOR	12/SEP/92	TEXTO	EL SUBSIDIO DE VIVIENDA SE DARA POR ANTI
37,811 EL ESPECTADOR	15/JUL/92	TEXTO	
32,314 EL ESPECTADOR	14/MAY/92	TEXTO	HACE NUEVO SISTEMA DE AHORRO PARA ADQUIR
30,542 EL ESPECTADOR	23/ABR/92	TEXTO	MENOS CUOTA INICIAL PARA COMPRA VIVIENDA
29,722 EL ESPECTADOR	17/DIC/91	TEXTO	
29,675 EL ESPECTADOR	16/DIC/91	TEXTO	
29,487 EL ESPECTADOR	14/DIC/91	TEXTO	
29,310 EL ESPECTADOR	12/DIC/91	TEXTO	
19,253 EL ESPECTADOR	30/NOV/91	TEXTO	
18,242 EL ESPECTADOR	16/NOV/91	TEXTO	EL SUR: NUEVO NORTE DE LOS CONSTRUCTORES
17,682 EL ESPECTADOR	07/NOV/91	TEXTO	ABAJO, LAS CUOTAS DEL SISTEMA UPAC. 9-
12,297 EL ESPECTADOR	03/SEP/91	TEXTO	VIVIENDA CON CREDITO-PUENTE. 2-B.-
11,361 EL ESPECTADOR	25/AGO/91	TEXTO	DINERO "PLASTICO" PARA VIVIENDA POPULAR.
10,115 EL ESPECTADOR	08/AGO/91	TEXTO	
9,998 EL ESPECTADOR	23/JUL/91	TEXTO	\$7.770 MILLONES PRESTA FINDER A EMPRES
7,480 EL ESPECTADOR	27/JUN/91	TEXTO	AHORRAMAS AUMENTA PARA VIVIENDA SOCIAL.
6,873 EL ESPECTADOR	26/JUN/91	TEXTO	UPAC REBAJA INTERES A VIVIENDA POPULAR.
4,971 EL ESPECTADOR	03/JUN/91	TEXTO	POLITICA DE VIVIENDA TIENE PROBLEMAS DE.
1,557 EL ESPECTADOR	20/ABR/91	TEXTO	
146 EL ESPECTADOR	01/ABR/91	TEXTO	VIVIENDA DE SEGUNDA REACTIVA CONSTRUCCIO

JULIO--	FUENTE-----	FECHA---	TIPO----	ENCABEZADO-----
59,270	EL ESPECTADOR	14/FEB/93	TEXTO	"POR BARRANCABERMEJA EMPEZARA LA PAZ DE
51,333	EL ESPECTADOR	03/DIC/92	TEXTO	GEOPOLITICA DE LA CUESTION AGRARIA. 3 A
50,436	EL ESPECTADOR	23/NOV/92	TEXTO	\$ 70.000 MILLONES PARA MAS VIVIENDAS. 8
47,183	EL ESPECTADOR	21/OCT/92	TEXTO	TECHO A LA EMERGENCIA. 15 A.-
46,139	EL ESPECTADOR	14/OCT/92	TEXTO	LEGALIZACION MASIVA DE BARRIOS. 2E.-
45,741	EL ESPECTADOR	09/OCT/92	TEXTO	SEPARATA. INURBE. LA UNION ES PARTICIPAT
45,740	EL ESPECTADOR	09/OCT/92	TEXTO	SEPARATA. INURBE, REGISTRO NAL. DE OFERE
45,739	EL ESPECTADOR	09/OCT/92	TEXTO	SEPARATA. INURBE, COMUNIDADES Y ASISTENC
43,206	EL ESPECTADOR	12/SEP/92	TEXTO	MILLONARIA CONDENA AL INURBE POR BACHE.
42,252	EL ESPECTADOR			
39,808	EL ESPECTADOR	06/AGO/92	TEXTO	NUEVA FACHADA A VIVIENDA SOCIAL. 13 A.-
39,579	EL ESPECTADOR	03/AGO/92	TEXTO	PERISCOPIO POLITICO. CONGRESO PLENO DURA
38,794	EL ESPECTADOR	26/JUL/92	TEXTO	SUBSIDIO DE VIVIENDA PARA POBRES POBRES.
38,570	EL ESPECTADOR	23/JUL/92	TEXTO	SUBSIDIO DE VIVIENDA NO ES TAN IMPORTAN
38,519	EL ESPECTADOR	23/JUL/92	TEXTO	LA DELINCUENCIA SE TOMA A CUNDINAMARCA.
38,518	EL ESPECTADOR	23/JUL/92	TEXTO	PARALIZADA URBANIZACION 3 AZOS EN ROSA.
38,473	EL ESPECTADOR	22/JUL/92	TEXTO	INURBE: EL UPAC DESVARIA. 8 A.-
35,386	EL ESPECTADOR	18/JUN/92	TEXTO	BOSOTANOS NO APROVECHAN SUBSIDIO DE VIVI
32,608	EL ESPECTADOR	18/MAY/92	TEXTO	UNA COSA ES EL AUXILIO Y OTRA EL SUBSIDIO
32,686	EL ESPECTADOR	17/MAY/92	TEXTO	"TORPEDOS" A LA VIVIENDA. 7-A.-
30,908	EL ESPECTADOR	26/ABR/92	TEXTO	MINISTERIOS MAL DISEÑADOS. 4 B.-
22,215	EL ESPECTADOR	09/ENE/92	TEXTO	EN IBAGUE, ZONAS SUBNORMALES SUPP
18,784	EL ESPECTADOR	24/NOV/91	TEXTO	DESMONTAN LA UPAC SOCIAL. 8-A.-
18,382	EL ESPECTADOR	19/NOV/91	TEXTO	18 MILLONES DE METROS CUADRADOS VENDE IN
17,898	EL ESPECTADOR	12/NOV/91	TEXTO	POBRES E ILEGALES UN MILLON DE COLOMBIAN
17,582	EL ESPECTADOR	09/NOV/91	TEXTO	LA VIVIENDA, ASOLADA POR LA TIERRA. 1 D
17,682	EL ESPECTADOR	07/NOV/91	TEXTO	ABAJO, LAS CUOTAS DEL SISTEMA UPAC. 9-A.
16,508	EL ESPECTADOR	26/OCT/91	TEXTO	EN OBRA NEGRA LA ACTIVIDAD CONSTRUCTORA
14,778	EL ESPECTADOR	05/OCT/91	TEXTO	GOBIERNO HARA NUEVA REFORMA URBANA. 10 A
13,156	EL ESPECTADOR	13/SEP/91	REFERENCIA	CON TIERRA OFICIAL BAJARAN PRECIO DEL SU
10,003	EL ESPECTADOR	07/AGO/91	TEXTO	NUEVOS ACABADOS PARA POLITICA DE VIVIEND
8,059	EL ESPECTADOR	12/JUL/91	TEXTO	LA SUBNORMALIDAD, PRODUCTO NACIONAL. 11-
6,501	EL ESPECTADOR	22/JUN/91	TEXTO	EN CARTAGENA SE BUSCAN CONSTRUCTORES DE
6,221	EL ESPECTADOR	19/JUN/91	TEXTO	SUBSIDIO SE QUEDA EN CASA. PAG. 8-A.-
4,971	EL ESPECTADOR	03/JUN/91	TEXTO	
4,889	EL ESPECTADOR	02/JUN/91	TEXTO	SUBSIDIO PARA TODO TECHO. PAG. 9-A.-
4,318	EL ESPECTADOR	25/MAY/91	TEXTO	ALARMANTE ESPECULACION CON LA TIERRA. PA
3,430	EL ESPECTADOR	13/MAY/91	TEXTO	BOLETO AL SUBSIDIO DE VIVIENDA
3,235	EL ESPECTADOR			
2,141	EL ESPECTADOR	27/ABR/91	TEXTO	PRIMEROS PLANES SUBSIDIABLES. PAG. 7-A.
2,140	EL ESPECTADOR	27/ABR/91	TEXTO	POR EL SUELO LA REFORMA URBANA. PAG. 7-
1,826	EL ESPECTADOR	23/ABR/91	REFERENCIA	¿S LA VIVIENDA UNA FICCION? PAG. 2 A.
1,557	EL ESPECTADOR			
1,019	EL ESPECTADOR	13/ABR/91	TEXTO	INURBE LEGALIZA INVASION MAS GRANDE DEL
871	EL ESPECTADOR	11/ABR/91	TEXTO	CON 44 MIL FORMULARIOS ARRANCO PLAN DE V
623	EL ESPECTADOR	07/ABR/91	REFERENCIA	CUIDESE DE CONSTRUIR ILUSIONES. PAG. 5-B
522	EL ESPECTADOR	06/ABR/91	TEXTO	DESALOJADOS INVASORES DE LA FUTURA AV. C
369	EL ESPECTADOR	04/ABR/91	TEXTO	SUBSIDIO A LA VIVIENDA. PAG. 9-A.-
295	EL ESPECTADOR	03/ABR/91	TEXTO	

FOLIO	FUENTE	FECHA	TIPO	ENCABEZADO
76,912	EL ESPECTADOR	03/AGO/93	TEXTO	ASI SERA LA REFINANCIACION DEL INURBE. 3
76,819	EL ESPECTADOR	02/AGO/93	TEXTO	INURBE REMATARA CASA DE DEUDORES DEL INS
76,602	EL ESPECTADOR	31/JUL/93	TEXTO	EL REMATE. 6-B.
76,599	EL ESPECTADOR	31/JUL/93	TEXTO	LADRILLITOS. SE TECNIFICA EL INURBE. 6-B
76,598	EL ESPECTADOR	31/JUL/93	TEXTO	EN PROMOCION DEUDAS DEL INSCREDIAL. 6-B.
76,578	EL ESPECTADOR	31/JUL/93	TEXTO	SOLUCION DE VIVIENDA. SEMANA CULTURAL EN
76,146	EL ESPECTADOR	28/JUL/93	TEXTO	INURBE SE ACERCA A LOS POBRES. 2 B.-
75,331	EL ESPECTADOR	20/JUL/93	TEXTO	AHORA SERA MAS FACIL INTERVENIR INTERESE
74,175	EL ESPECTADOR	10/JUL/93	TEXTO	LADRILLITOS. 6 B.-
72,877	EL ESPECTADOR	29/JUN/93	TEXTO	EL PRIMED RECIBE PRIMER DESEMBOLOSO. 9 A.
72,730	EL ESPECTADOR	28/JUN/93	TEXTO	JAVIRIA: DE PLAN SOCIAL POR ANTIOQUIA.
72,554	EL ESPECTADOR	26/JUN/93	TEXTO	IRREGULARIDADES EN PROYECTOS DE JUAN CAR
72,449	EL ESPECTADOR	25/JUN/93	TEXTO	REPLANTEAN POLITICA DE VIVIENDA SOCIAL.
71,723	EL ESPECTADOR	19/JUN/93	TEXTO	SE AGOTO LA TIERRA EN MEDELLIN. 6 B.-
71,506	EL ESPECTADOR			
70,252	EL ESPECTADOR	05/JUN/93	TEXTO	APRIETOS FISCALES AMENAZAN VIVIENDA. 6-B
69,969	EL ESPECTADOR			
69,603	EL ESPECTADOR	30/MAY/93	TEXTO	UN REMEDIO SANTO. 3 A.-
69,599	EL ESPECTADOR	30/MAY/93	TEXTO	UN SILENCIO CUESTIONABLE. 6 A.-
69,254	EL ESPECTADOR	27/MAY/93	TEXTO	QUE LAS CAJAS PAGUEN SUBSIDIO DE VIVIEND
68,757	EL ESPECTADOR	23/MAY/93	TEXTO	HOY EN COL. INSTAURAR TUTELA CONTRA MAES
68,682	EL ESPECTADOR	22/MAY/93	TEXTO	(QUIEN ES EL NUEVO GERENTE?. 6 B.-
68,681	EL ESPECTADOR	22/MAY/93	TEXTO	INURBE SE QUEDO SIN PLATA. 6 B.-
68,433	EL ESPECTADOR			
67,867	EL ESPECTADOR	15/MAY/93	TEXTO	HECTOR GARCIA NUEVO GERENTE DEL INURBE.
66,762	EL ESPECTADOR	05/MAY/93	REFERENCIA	CARTILLA DEL INURBE R 1.
65,177	EL ESPECTADOR	22/ABR/93	TEXTO	JUAN C. GAVIRIA DICE QUE TAMBIEN LE PUEDE
65,176	EL ESPECTADOR	22/ABR/93	TEXTO	JUAN C. GAVIRIA DICE QUE A EL TAMBIEN LE
64,610	EL ESPECTADOR	17/ABR/93	TEXTO	
64,609	EL ESPECTADOR	17/ABR/93	TEXTO	
64,505	EL ESPECTADOR	16/ABR/93	TEXTO	LISTO SUBSIDIO DE VIVIENDA POR TERRORISM
64,246	EL ESPECTADOR	14/ABR/93	TEXTO	INSISTEN EN DENUNCIAS CONTRA HERMANO DE
64,029	EL ESPECTADOR	12/ABR/93	TEXTO	A TRASLADO ZONAS DE ALTO RIESGO. 8A.-
63,865	EL ESPECTADOR	10/ABR/93	TEXTO	LADRILLITOS: RETIRO ANUNCIADO. 6 B.-
63,468	EL ESPECTADOR	06/ABR/93	TEXTO	MAS SOBRE EL CASO DE GAVIRIA Y EL INURBE
63,359	EL ESPECTADOR	05/ABR/93	TEXTO	"SOLO HE CONSTRUIDO 1.597 CASAS"
63,250	EL ESPECTADOR	04/ABR/93	TEXTO	NO HAY INHABILIDAD LEGAL. 8-A.
63,247	EL ESPECTADOR	04/ABR/93	TEXTO	HERMANO DE GAVIRIA CONSTRUYE 9000 CASAS.
63,235	EL ESPECTADOR	04/ABR/93	TEXTO	EL SUBSIDIO NO ES NEGOCIO: INURBE. 8A.-
63,117	EL ESPECTADOR	03/ABR/93	TEXTO	MARIN EMPLAZA A HERMANO DEL PRESIDENTE.
62,631	EL ESPECTADOR	29/MAR/93	TEXTO	COMISION CANADIENSE. RUTA ANDINA A SAFTA.
62,463	EL ESPECTADOR	28/MAR/93	TEXTO	INSOMNIO PRESIDENCIAL. 2A.-
62,320	EL ESPECTADOR	27/MAR/93	TEXTO	SEPARATA. VIVIENDA SOCIAL: RESULTADOS PP
62,318	EL ESPECTADOR	27/MAR/93	TEXTO	SEPARATA. EN EL CHOCHO VIVIENDA PARA
62,189	EL ESPECTADOR	26/MAR/93	TEXTO	EL INURBE INCUMPLE CON BOGA. 3F.-
61,869	EL ESPECTADOR	23/MAR/93	TEXTO	A MARIN NO LO CONVENCEN EXPLICACION
61,776	EL ESPECTADOR	22/MAR/93	TEXTO	PILDORITAS POLITICAS. 5 A.-
61,505	EL ESPECTADOR	19/MAR/93	TEXTO	INVESTIGAN IRREGULARIDADES EN VIVIENDA S
60,415	EL ESPECTADOR	08/MAR/93	TEXTO	TRANITOMANIA INUNDA AL INURBE. 10.-

FOLIO--	FUENTE-----	FECHA----	TIPO-----	ENCABEZADO-----
				URBANIZ. PIRATA
110,389	EL ESPECTADOR	12/JUL/94	TEXTO	EL HOMBRE DE LA CALLE. DESALOJO DE INVAS
106,828	EL ESPECTADOR	29/JUN/94	TEXTO	PONDRAN AL DIA LOS PREDIOS DEL BORDE OCC
103,388	EL ESPECTADOR	26/JUN/94	TEXTO	LA URBANIZACION DE LA SABANA DE BOGOTA.
106,434	EL ESPECTADOR	08/JUN/94	TEXTO	CARGOS A 4 ALCALDES LOCALES POR INVASION
106,429	EL ESPECTADOR	08/JUN/94	TEXTO	DAMA, PROCURADURIA Y ACUEDUCTO RESCATAN
102,257	EL ESPECTADOR	19/ABR/94	TEXTO	URBANIZACION PIRATA INVAD E ESPACIO PUBLI
102,048	EL ESPECTADOR	16/ABR/94	TEXTO	CONSTRUCCION DE VIVIENDAS EN SUBA SERIA
100,415	EL ESPECTADOR	31/MAR/94	TEXTO	URBANIZADORES PIRATAS INVADEN A " LLIA
88,086	EL ESPECTADOR	09/NOV/93	TEXTO	SUBA ESTA EN VENTA. 3 E.-
76,890	EL ESPECTADOR	03/AGO/93	TEXTO	ASENTAMIENTOS ILEGALES, EN MANOS DE ALCA
76,800	EL ESPECTADOR	02/AGO/93	TEXTO	KENNEDY PROPONE FRENAR VENTA ILEGAL DE L
70,477	EL ESPECTADOR	07/JUN/93	TEXTO	BONOS VERDES PARA LA CONSTRUCCION. 1B.-
67,500	EL ESPECTADOR	12/MAY/93	TEXTO	MARGEN OCCIDENTAL, CON LA LEGALIDAD AL C
65,593	EL ESPECTADOR	26/ABR/93	TEXTO	400.000 FAMILIAS EN RIESGO DE INUNDACION
55,832	EL ESPECTADOR	20/ENE/93	TEXTO	TINTAL CONTRA URBANIZADORES PIRATAS. 2E.
54,366	EL ESPECTADOR	04/ENE/93	TEXTO	URBANIZACION PIRATA DE LAS ZONAS INUNDAB
49,760	EL ESPECTADOR	17/NOV/92	TEXTO	DEVUELVEN LAGUNA DE SANTA MARIA A LA COM
44,016	EL ESPECTADOR	21/SEP/92	TEXTO	LENTA LEGALIZACION DE LA CIUDAD CLANDEST
41,938	EL ESPECTADOR	29/AGO/92	TEXTO	CON EJERCITO DETENDRAN INVASIONES EN SUB
34,490	EL ESPECTADOR	08/JUN/92	TEXTO	INSTALAN TERCERA COMISION AMBIENTAL ZONA
33,460	EL ESPECTADOR	26/MAY/92	TEXTO	AMPLIAN COTA URBANISTICA PARA PROTEGER L
29,940	EL ESPECTADOR	14/ABR/92	TEXTO	HUMEDALES, GRAN BOGOTA E INDUSTRIALES, E
27,218	EL ESPECTADOR	15/MAR/92	TEXTO	MENOS POLICIA, MAS PREVENCIÓN. 9 A.-
18,367	EL ESPECTADOR	19/NOV/91	TEXTO	
50,056	EL ESPECTADOR	26/SEP/91	TEXTO	SUSPENSION X 30 DIAS A PERSONERO DELEGAD
12,366	EL ESPECTADOR	04/SEP/91	TEXTO	CAPTURAN URBANIZADOR PIRATA. 10-F.-
1,968	EL ESPECTADOR	25/ABR/91	TEXTO	AYUDA A FAMILIAS DESALOJADAS DE LA CARBO
1,447	EL ESPECTADOR	19/ABR/91	TEXTO	CAPTURADOS TRES URBANIZADORES PIRATAS. 1

FOLIO	FUENTE	FECHA	TIPO	ENCABEZADO
110,038	EL ESPECTADOR	09/JUL/94	TEXTO	CREDITO - Vivienda
109,654	EL ESPECTADOR	06/JUL/94	TEXTO	LADRILLITOS: 31% MAS PARA VIVIENDA. 6 B.
109,137	EL ESPECTADOR	02/JUL/94	TEXTO	CONFIRMAN MULTA A FONDO DE CESANTIAS.
105,233	EL ESPECTADOR	28/MAY/94	TEXTO	LADRILLITOS. SUBSIDIOS EXTRAORDINARIOS.
104,646	EL ESPECTADOR	23/MAY/94	TEXTO	BERENCIA INMOBILIARIA. 6-B.
104,489	EL ESPECTADOR	21/MAY/94	TEXTO	"EL ESTADO SERA FIADOR EN CREDITOS DE VI
101,319	EL ESPECTADOR	09/ABR/94	TEXTO	SE ENREDA GROA DE LA CONSTRUCCION. 6 B.-
99,462	EL ESPECTADOR	20/MAR/94	TEXTO	RESTRICCION AL CREDITO, SIGUE EL ABATE.
94,312	EL ESPECTADOR	08/ENE/94	TEXTO	VIVIENDA Y CARGOS SE QUEDAN EN CREDITO.
92,322	EL ESPECTADOR	16/DIC/93	TEXTO	MILLONADAS A VIVIENDA. 6 B.-
91,724	EL ESPECTADOR	11/DIC/93	TEXTO	COMO DEDUCIR DE LA RETENCION. 7 B.-
91,007	EL ESPECTADOR	04/DIC/93	TEXTO	EL FNA: 25 AÑOS DANDO TECHO AL ESTADO. 7
87,741	EL ESPECTADOR	06/NOV/93	TEXTO	LADRILLITOS, ALENTADORA BONANZA. 6-B.
86,240	EL ESPECTADOR	23/OCT/93	TEXTO	EL FNA SE MODERNIZA PARA COMPETIR. 7 D.-
83,868	EL ESPECTADOR	02/OCT/93	REFERENCIA	CRECE CARTERA DE UPAC. 6B.-
83,866	EL ESPECTADOR	02/OCT/93	REFERENCIA	COLMENA INDEPENDIENTES. 7-D.
83,857	EL ESPECTADOR	02/OCT/93	TEXTO	DA VIVIENDA TRABAJADORES INDEPENDIENTES.
83,855	EL ESPECTADOR	02/OCT/93	TEXTO	COMO ADQUIRIR VIVIENDA USADA?. 7-D.
82,100	EL ESPECTADOR	18/SEP/93	TEXTO	B.C.H. 7-D.
81,140	EL ESPECTADOR	10/SEP/93	TEXTO	EL SUBSIDIO PARA VIVIENDA SOCIAL SUBIRA
76,819	EL ESPECTADOR	02/AGO/93	TEXTO	NUEVO ESTATUTO CAMBIARIO: BANREPUBLICA (
74,754	EL ESPECTADOR	15/JUL/93	TEXTO	INURRE REMATARA CASA DE DEUDORES DEL IMS
72,875	EL ESPECTADOR	29/JUN/93	TEXTO	SE FRENA AHORRO EN LAS CAV. 3R.-
72,784	EL ESPECTADOR	28/JUN/93	TEXTO	
69,268	EL ESPECTADOR	27/MAY/93	TEXTO	LA VIVIENDA TIENE SU VICEMINISTERIO. 2B.
67,955	EL ESPECTADOR	08/MAY/93	TEXTO	"NO QUIERO LLENARLOS DE ILUSIONES". 9A.-
65,635	EL ESPECTADOR	26/ABR/93	TEXTO	CONSTRUCCION LE FALTARA CREDITO POR \$450
65,634	EL ESPECTADOR	26/ABR/93	TEXTO	CONSTRUCCION LE FALTARA CREDITO POR \$450
65,530	EL ESPECTADOR	25/ABR/93	TEXTO	HERMANO DE GAVIRIA, DEUDOR MOROSO DE COB
65,448	EL ESPECTADOR	24/ABR/93	TEXTO	INCENTIVOS PARA FINANCIAR VIVIENDA
64,612	EL ESPECTADOR	17/ABR/93	TEXTO	LADRILLITOS: MAS RECURSOS. 6 B.-
64,610	EL ESPECTADOR	17/ABR/93	TEXTO	VIVIENDA POPULAR: PUNTOS CRITICOS. 6 B.-
64,609	EL ESPECTADOR	17/ABR/93	TEXTO	TAMBALEA ANDAMIO DE VIVIENDA POPULAR. 6
63,864	EL ESPECTADOR	10/ABR/93	TEXTO	A PESAR DE TODO, EL PRIMER TRIMESTRE FUE
63,248	EL ESPECTADOR	04/ABR/93	TEXTO	LOS PRESTAMOS. 9-A.
62,978	EL ESPECTADOR	02/ABR/93	TEXTO	PREVEN RACIONAMIENTO EN UPAC. 1B.-
62,316	EL ESPECTADOR	27/MAR/93	TEXTO	SEPARATA. UPAC, CONSTRUCCION Y VIVIENDA
61,297	EL ESPECTADOR	17/MAR/93	TEXTO	EL HECHO. EN \$6.000 MILLONES SE INCREMENTA
60,992	EL ESPECTADOR	14/MAR/93	TEXTO	REFUERZOS PARA FINANCIAR VIVIENDA SOC
60,904	EL ESPECTADOR	13/MAR/93	TEXTO	SE ENCARECE VIVIENDA SOCIAL. 9-A.
60,834	EL ESPECTADOR	13/MAR/93	TEXTO	CARTAGENA DEL FUTURO. BARLOVENTO, LA
57,263	EL ESPECTADOR	03/FEB/93	TEXTO	EXPLICAN CREDITOS DEL BCH A DAMNIF
57,027	EL ESPECTADOR	01/FEB/93	TEXTO	GOBIERNO CUBRIRA GASTOS DE VICTIM
56,935	EL ESPECTADOR	31/ENE/93	TEXTO	EL UPAC QUIERE SER GRANDE, EL B
56,933	EL ESPECTADOR	31/ENE/93	TEXTO	GANADORES Y PERDEDORES. 5B.-
55,393	EL ESPECTADOR	15/ENE/93	TEXTO	FIGURA DEL DIA. LA FLEXIBILIDAD DEL UPAC
55,320	EL ESPECTADOR	14/ENE/93	TEXTO	FLEXIBILIZAN EL MANEJO DEL UPAC. 13 A.
53,536	EL ESPECTADOR	22/DIC/92	TEXTO	HOY EN COLOMBIA: "PERSONA NO GRATA"
49,981	EL ESPECTADOR	19/NOV/92	TEXTO	BUSCAN COMPETIVIDAD EN CORPORACIONE

FOLIO-- FUENTE----- FECHA--- TIPO--

INCABEZADO-- *INURBE*-----

111,567	EL ESPECTADOR	23/JUL/94	TEXTO	LADRILLITOS: \$251.000 MILLONES PARA VIVI
111,564	EL ESPECTADOR	23/JUL/94	TEXTO	FONDO PARA AMPARAR CREDITOS EN UPAC. 6 B
111,448	EL ESPECTADOR	22/JUL/94	TEXTO	OTROS \$22.500 MILLONES PARA VIVIENDA. 2
110,038	EL ESPECTADOR	09/JUL/94	TEXTO	LADRILLITOS: 31% MAS PARA VIVIENDA. 6 B.
109,348	EL ESPECTADOR	04/JUL/94	TEXTO	PILOGRITAS POLITICAS. 5A.-
109,137	EL ESPECTADOR	02/JUL/94	TEXTO	LADRILLITOS. SUBSIDIOS EXTRAORDINARIOS. 1
108,282	EL ESPECTADOR	25/JUN/94	TEXTO	DESTINAN \$ 2.610 MILLONES PARA VIVIENDA
108,136	EL ESPECTADOR	24/JUN/94	TEXTO	\$ 19.000 MILLONES ENTREGO EL INURBE EN S
106,737	EL ESPECTADOR	11/JUN/94	TEXTO	\$ 1.000 MILLONES PARA RECONSTRUCCION.
105,232	EL ESPECTADOR	28/MAY/94	TEXTO	INSCREDIAL: HERENCIA MALDITA. 6-B.
104,676	EL ESPECTADOR	23/MAY/94	TEXTO	DESEMBOLATAN VIVIENDA DE LOS POBRES. 3 B
104,490	EL ESPECTADOR	21/MAY/94	TEXTO	LADRILLITOS: GERENTE PILOSO. 6 B.-
103,925	EL ESPECTADOR	16/MAY/94	TEXTO	FORO DE VIVIENDA DE INTERES SOCIAL. 10 A
103,694	EL ESPECTADOR	14/MAY/94	TEXTO	RECONSTRUYEN POLITICA DE VIVIENDA. 6B.-
103,655	EL ESPECTADOR	13/MAY/94	TEXTO	SISTEMA FINANCIERO MANEJARA SUBSIDIOS DE
103,301	EL ESPECTADOR	10/MAY/94	TEXTO	CAMBIO EN EL INURBE. 6 B.-
101,940	EL ESPECTADOR	14/ABR/94	TEXTO	MAS DE 900 ALCALDES VIOLAN NORMAS URBANA
99,232	EL ESPECTADOR	17/MAR/94	TEXTC	APROBADOS \$20.000 MILLONES PARA VIVIENDA
99,093	EL ESPECTADOR	16/MAR/94	TEXTO	TERMINAL PARA BUSES SUBURBANOS. 1 F.-
98,318	EL ESPECTADOR	07/MAR/94	TEXTO	LOTES CON SERVICIO, LOS QUE MAS PIDEN SU
98,071	EL ESPECTADOR	05/MAR/94	TEXTO	LADRILLITOS: CASAS EN EL AIRE. 6 B.-
97,679	EL ESPECTADOR	02/MAR/94	TEXTO	ACCION EMPRESARIAL: PRESIDENTE DE JUNTA
96,877	EL ESPECTADOR	22/FEB/94	TEXTO	FIJAN REGLAS PARA VENDER A CORPAVI. 1
95,474	EL ESPECTADOR	10/FEB/94	TEXTO	ACCION EMPRESARIAL: MULTAN EMPRESAS POR
94,923	EL ESPECTADOR	15/ENE/94	TEXTO	15 DIAS PARA PONERSE A PAZ CON EL INURBE
94,921	EL ESPECTADOR	15/ENE/94	TEXTO	LADRILLITOS. GERENTE LIQUIDADOR. 6-B.
94,312	EL ESPECTADOR	08/ENE/94	TEXTO	
94,311	EL ESPECTADOR	08/ENE/94	TEXTO	LADRILLITOS. ZANAHORIA Y BARROTE: 6 B.-
93,238	EL ESPECTADOR	24/DIC/93	TEXTO	NUEVO GERENTE DE INURBE. 9 A.-
88,490	EL ESPECTADOR	13/NOV/93	TEXTO	"EL INURBE ES UNA ENTIDAD NO VIABLE". 1
87,725	EL ESPECTADOR	06/NOV/93	TEXTO	NUEVAS CUANTIAS DEL SUBSIDIO DE VIVIENDA
87,635	EL ESPECTADOR	05/NOV/93	TEXTO	\$ 1,8 MILLONES, NUEVO SUBSIDIO DE VIVIEN
87,634	EL ESPECTADOR	05/NOV/93	TEXTO	\$ 1,8 MILLONES, NUEVO SUBSIDIO DE VIVIEN
86,902	EL ESPECTADOR	30/OCT/93	TEXTC	AMPLIAN PLAZO PARA REFINANCIAR DEUDAS CO
86,901	EL ESPECTADOR	30/OCT/93	TEXTO	UN VIAJE AL FONDO DE LAS CIUDADES DEL FU
86,204	EL ESPECTADOR	23/OCT/93	TEXTC	14.000 MILLONES OBTENDRA INURBE POR VENT
85,437	EL ESPECTADOR	16/OCT/93	TEXTO	LADRILLITOS. 6 B.
84,718	EL ESPECTADOR	10/OCT/93	TEXTO	LOS HERMANOS DEL PRESIDENTE. 8A.-
84,564	EL ESPECTADOR	09/OCT/93	TEXTO	CONCIERTO LLANERO EN EL CANAL TRES. 9A.-
83,830	EL ESPECTADOR	02/OCT/93	TEXTO	LADRILLITOS. CUMBRE MUNDIAL. 6 B.-
83,696	EL ESPECTADOR	01/OCT/93	TEXTO	COMIENZA EXODO DE LA PARENTELA. 6 A.-
82,940	EL ESPECTADOR	25/SEP/93	TEXTO	LADRILLITOS. RELEVO EN INURBE. 6-B.
82,889	EL ESPECTADOR	24/SEP/93	TEXTO	INURBE HA RECAUDADO \$9.000 MILLONES POR
82,100	EL ESPECTADOR	18/SEP/93	TEXTO	
82,079	EL ESPECTADOR	17/SEP/93	TEXTO	A PESAR DEL BOOM CRECE DEFICIT DE VIVIEN
81,345	EL ESPECTADOR	11/SEP/93	TEXTO	LADRILLITOS. NOMINA DE LUJO. 6 B.-
80,426	EL ESPECTADOR	04/SEP/93	TEXTO	OTROS 3 MIL SUBSIDIOS PARA CIUDAD BOLIVA
79,660	EL ESPECTADOR	28/AGO/93	TEXTO	LADRILLITOS. (QUIEN CONTROLA EL UPAC?)
78,076	EL ESPECTADOR	13/AGO/93	TEXTO	ALERTA NARANJA EN EL SAN JORGE. 9 A.-

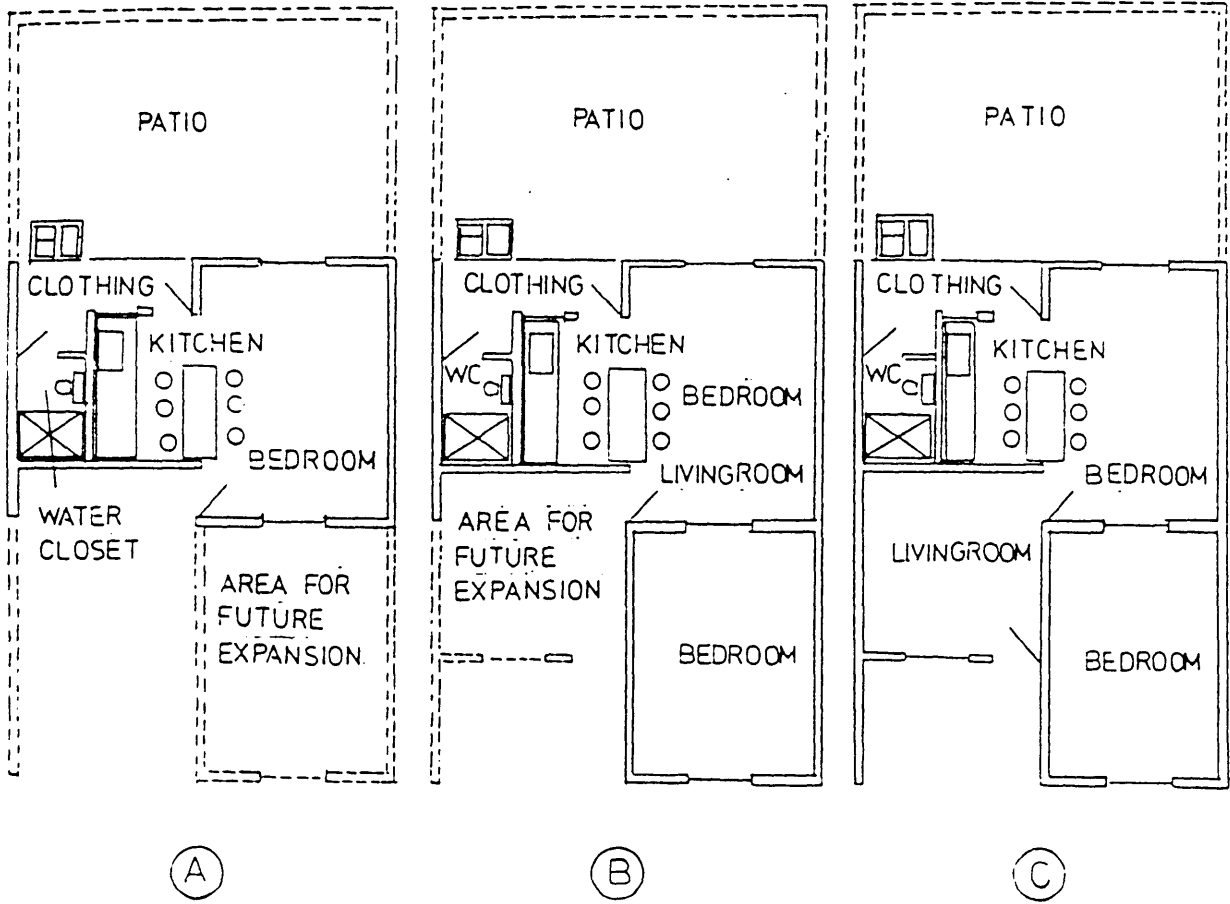
APPENDIX ONE

APPENDIX ONE/1
"LA CASCADA"
INVASION SETTLEMENT



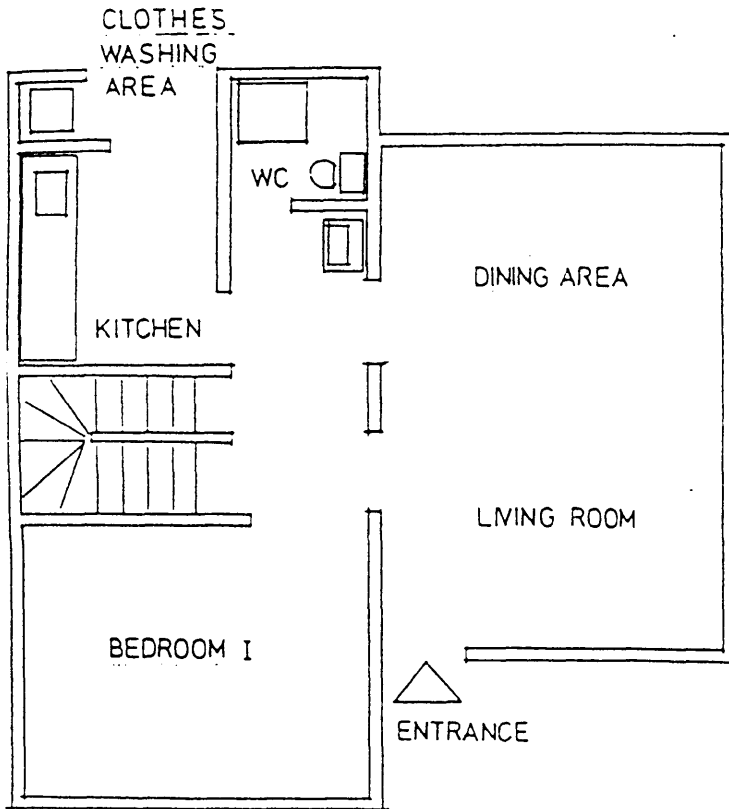
Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*, Santa Fe de Bogota: ECOE Ediciones.

APPENDIX ONE/2
I.C.T. SUBDIVISION OF "DOCE DE OCTUBRE"
LEGAL SETTLEMENT

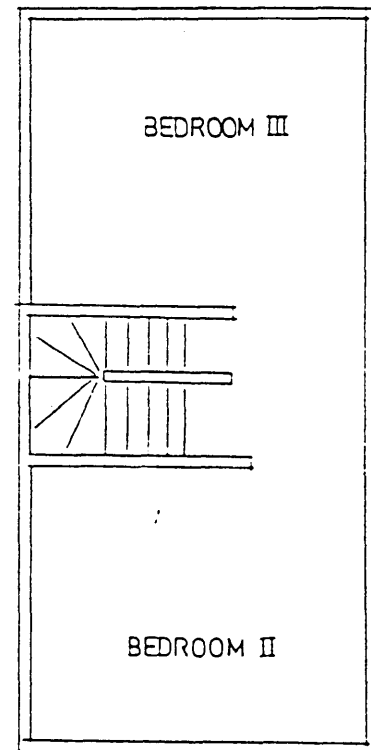


Source: I.C.T. Brochure, Medellin.

APPENDIX ONE/3
I.C.T. SUBDIVISION "FRANCISCO ANTONIO ZEA"
LEGAL SETTLEMENT



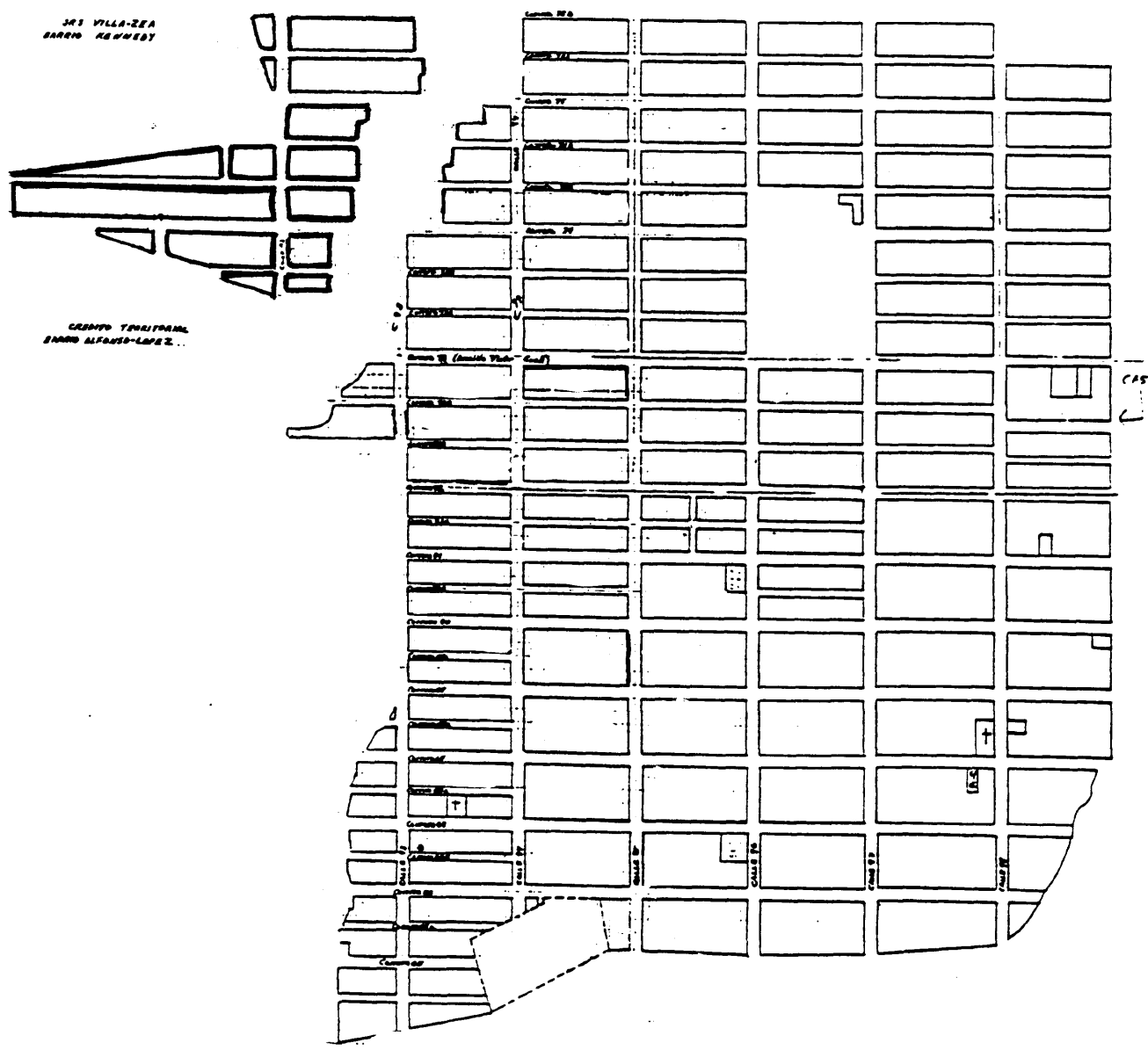
1st FLOOR



2nd FLOOR

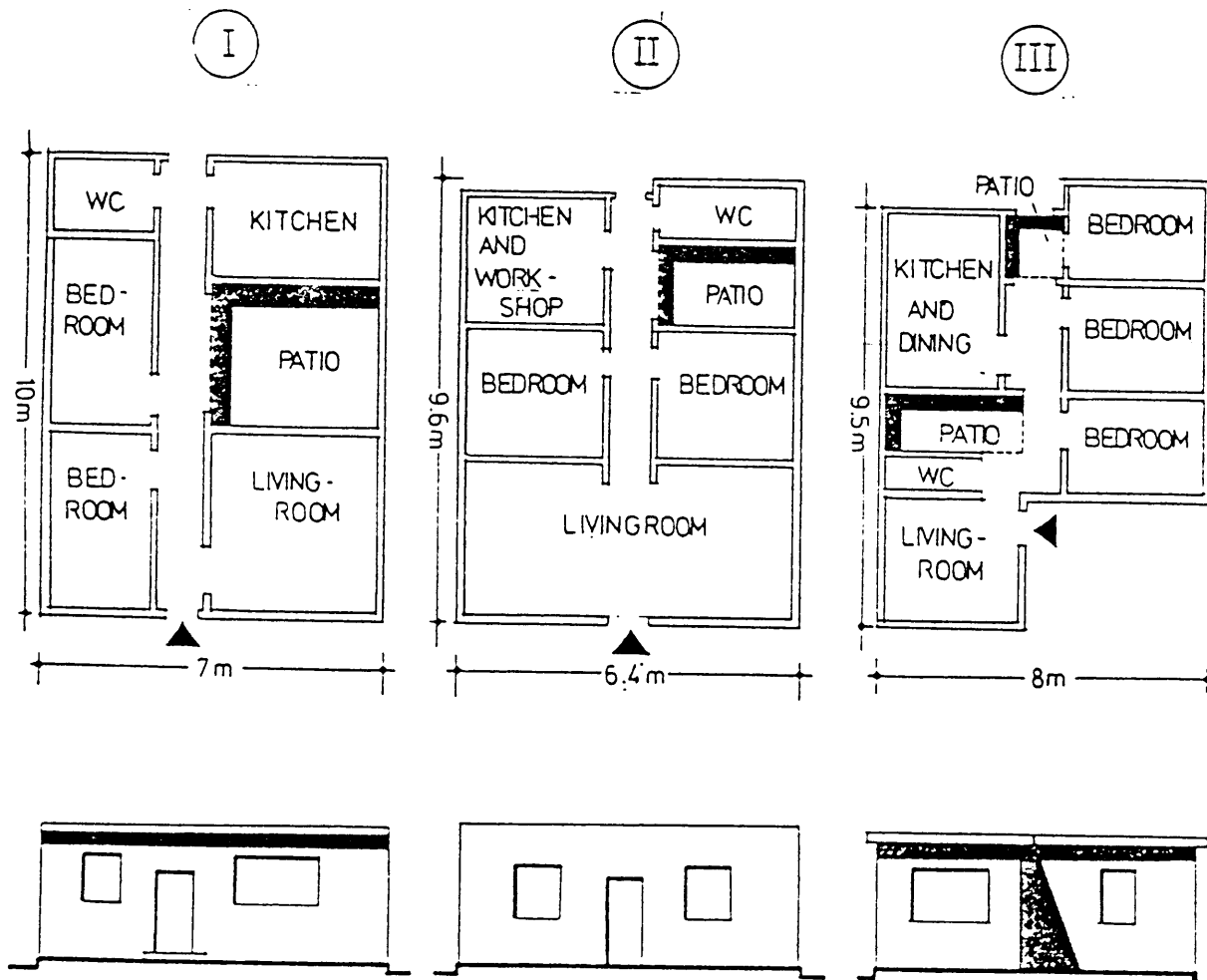
Source: I.C.T. Brochure, Medellin.

APPENDIX ONE/4
SUBDIVISION PLAN "LA CASTILLA"
PIRATE DEVELOPMENT



Source: Cock Alvear Hermanos y Cia Ltda.

APPENDIX ONE/5
"LA CASCADA": EXAMPLES OF FLOOR PLANS DESIGNED BY
RESIDENTS
INVASION DEVELOPMENT



Source: Blaesser, Brian William. 1979. *"The Private Market and the Process of Lower Income Urbanization in Colombia: The Pirate Housing Submarket of Medellin.* Boston: Brian William Blaesser.

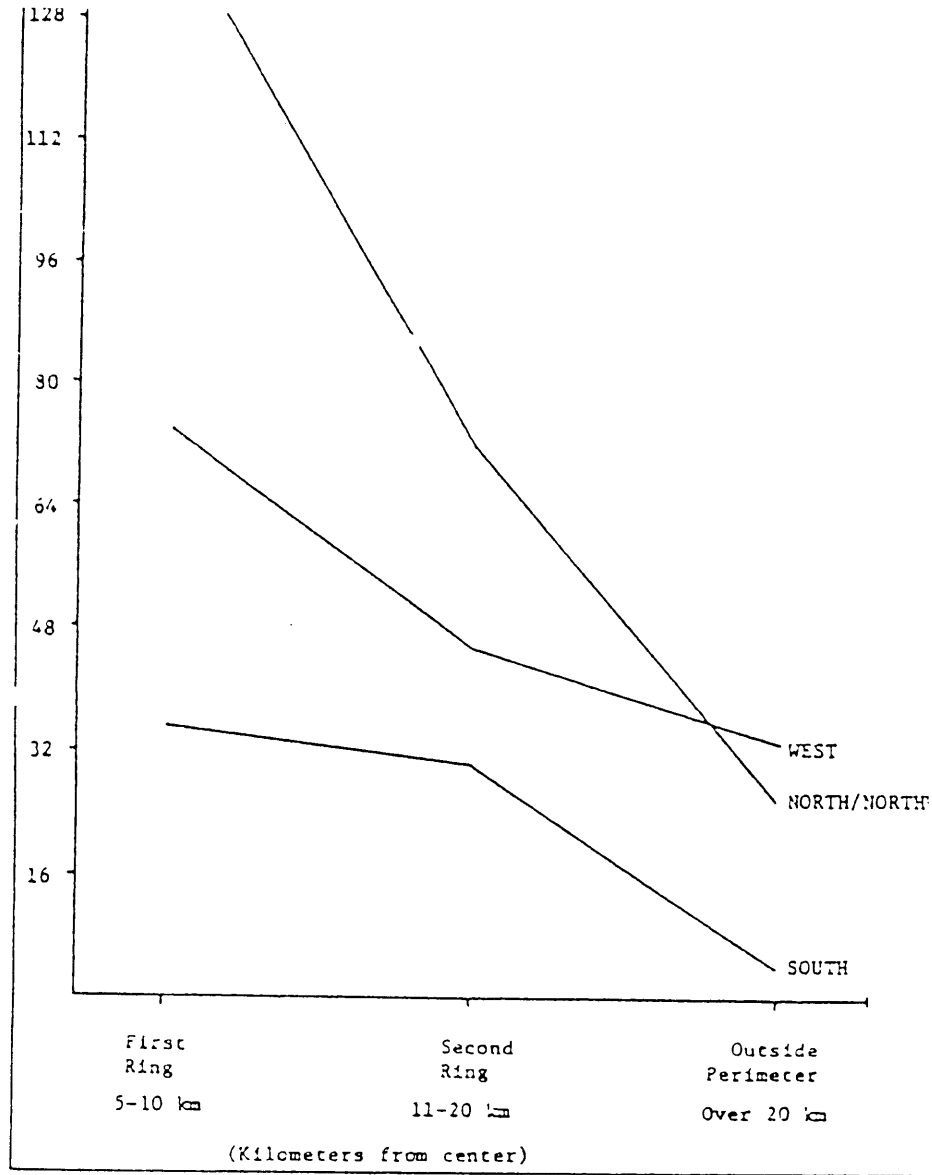
APPENDIX ONE/SIX

COMPARISON OF GOVERNMENT HOUSING MARKET AND PIRATE HOUSING MARKET, MEDELLIN: 1972-1976

CHARACTERISTICS	ICT: 12 DE OCTUBRE "TYPE A" 1971 a	ICT ZEA 11a 1972	EL DIAMANTE	ICT: 12 DE OCTUBRE 1973 "TYPE A" 1974a	LA CASCADA 1975a	ICT: 12 DE OCTUBRE "TYPE A" 1976
TOTAL AREA	68,000 M2	102,146 M2	91,940 M2	408,000 M2	6,400 M2	408,000 M2
NET AREA	180,000 M2	26,941 M2	41,912 M2	180,000 M2	3,789 M2	180,000 M2
TOTAL NO OF LOTS	1,200	448b	100	1,061	31	130
LOT SIZE	72 M2	60 M2	128M2	72 M2	180 M2	72 M2
AVG LOT AREA CONSTRUCTED M2	20.26 M2	1st FLOOR 40.05 M2 2nd FLOOR 20.89 M2	88.56 M2	20.26 M2	15 - 60 M2	20.26 M2
UNURBANIZED LOT COST	TOTAL NO INFORMATION PER METER NO INFORMATION	\$8,029.00 c \$131.53 c	\$4,023.00b \$31.43b	NO INFORMATION NO INFORMATION	\$1,056.00 b \$8.59	\$30,000.00 a
URBANIZED LOT COST	TOTAL NO INFORMATION PER METER NO INFORMATION	\$19,195.00 \$3,147.00	\$6,832.00c \$(69.00)d	NO INFORMATION NO INFORMATION	NON VERIFIABLE CONT DATA	NO INFORMATION NO INFORMATION
HOUSE CONSTRUCTION COST	NO INFORMATION	\$28,450.00	\$13,280 - \$26,560 d	NO INFORMATION	\$ 14 - 20,000	\$45,300.00 a
TOTAL COST	NO INFORMATION	\$47,645.00	\$20 - 40,000 e	NO INFORMATION	\$ 32 - 18,000	\$75,300.00 a
SELLING PRICE	\$22,500.00b \$26,000.00c \$41,762.00d	\$49,000	(\$20 - 40,000) f	\$55,000	\$ 32 - 18,000	\$90,000.00 b
DOWNPAYMENT	0 OR \$3,000	\$9,800	\$1,500g	\$10,000.00	\$2,000	\$17,000.00 b
INSTALLMENT	\$85.47c	1st YEAR \$417.39	\$227.00g	1st. YEAR \$527.51	\$270.00	1st YEAR \$855.00 b
PAYMENTS MO	\$118.00d	(5% INCREASE/YR.)		(5% INCREASE/YR.)		(5% INCREASE YR.)
PAYMENT PER	15 YRS (180 MOS.)c 18 YRS (216 MOS.)d	13 YRS (156 MONTHS)	5 YRS (60 MONTHS)	12 YRS (140 MONTHS)	4 YRS (48 MONTHS)	12 YRS (144 MONTHS) b
INTEREST CHARGES	0% ON ANNUAL BAL 2% FOR INSUR	11% ON ANNUAL BAL 2% FOR INSUR	24% ON ANNUAL BAL 0.5% FINANCE CHQ	12% ON ANNUAL BAL 2% FOR INSUR.	18% ANNUALLY ON BAL OVERDUE AFTER 4 YRS TERM	12% ON ANNUAL BAL b 2% FOR INSUR
SERVICES	ALL PROVIDED	ALL PROVIDED	NON PROVIDED (CONTRABAND)	ALL PROVIDED	NON PROVIDED	ALL PROVIDED
OPEN SPACE	26%	11,427 M2 (13%)	22,077 M2 (24%)	26%	MINIMAL	26%
COMMUNITY SERVICES	HEALTH CTR/ 2 SCHOOLS/POLICE/ CHURCH/MARKET SPORTS AREA	SCHOOL HOSPITAL (NEARBY) CHURCH	SCHOOL	HEALTH CTR/ 2 SCHOOLS/POLICE/ CHURCH/MARKET SPORTS AREA	SCHOOL & CHURCH IN NEARBY BARRIO	HEALTH CTR/ 2 SCHOOLS/POLICE/ CHURCH/MARKET SPORTS AREA

Source: Blaesser, Brian William. 1979. *"The Private Market and the Process of Lower Income Urbanization in Colombia: The Pirate Housing Submarket of Medellin.* Boston: Brian William Blaesser.

APPENDIX ONE/7
AVERAGE LOT PRICES PER M2 ACROSS RINGS AND SECTORS OF
BOGOTA



Average lot Prices per M2 across rings and sectors of Bogota

Source: Mackenzie, James Russel. 1987. *"The Evolution of Low-Income Housing Alternatives in the Context of Rapid Urban Growth: A Case Study of Bogota"*, Houston: U.M.I.

APPENDIX ONE/8
AMOUNT OF INVESTMENT BY LOT PURCHASERS IN "LA CASCADA"
AS OF 1975
INVASION DEVELOPMENT

Family Monthly Income Range (\$)	Lot Price (\$)	Resource(s) Used To Finance Construction	Area M ² Constr.	Time Period (yrs)	Total Amount (\$)	Yearly Average Amt. Invested (\$)
1,500 or less	3,000	cesantías + accid. compensation	64.0	4.5	32,000	7,111
	7,500	cesantías + savings	51.2	5.0	20,000	4,000
	7,500	cesantías + savings	10.2	0.8	6,540	6,540
	7,500	loan from factory	15.0	1 week	12,100	12,100
	15,000	cesantías	64.0	2.0	18,000	9,000
	13,000	rent from agric. plot	31.7	1.5	18,000	12,000
	17,000	salary	16.0	1.0	2,000	2,000
	15,000	sale of prior home	32.0	1.0	15,000	15,000
	5,000	salary + savings	32.0	3.0	8,000	2,666
1,501 - 3,000	6,250	sale of prior home	35.2	9.0	40,000	4,444
	6,250	salary + savings	70.4	7.0	25,000	3,571
	9,500	salary	32.0	4.0	1,000 ^b	250
	7,500	general savings	64.0	1.0	8,000	8,000
	9,000	general savings	51.2	3.0	40,000	13,333
	10,000	loan, relative/friend	35.2	2.0	10,000	5,000
	17,000	loan through company "housing fund"	76.0	0.2	35,000	35,000
	15,600	cesantías + salary	16.0	0.2	20,000	20,000
	(gift)	cesantías + gift	44.8	1.0	18,000	18,000
	5,000	general savings	23.2	1.0	1,100	1,100
	16,000	salary	61.4	1.0	18,000	18,000
3,001 - 5,000	8,050	salary + savings	51.2	1.0	18,000	18,000
	14,000	loan, savings, home sale	64.0	2.5	25,400	10,160
	15,000	salary	64.0	3.0	40,000	13,333

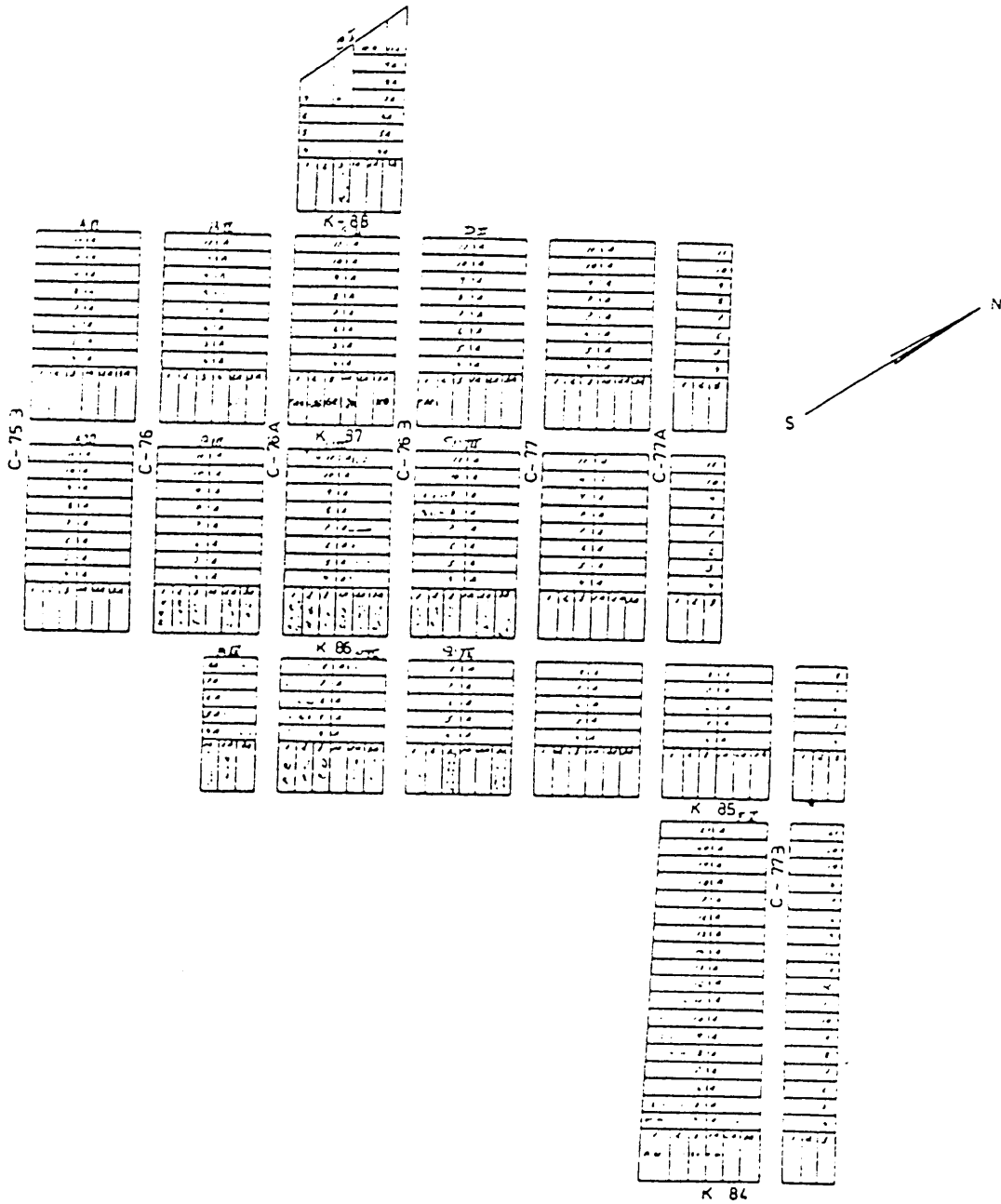
Notes

^a Investment totals include cost of materials and contracted labor, but do not include the unpaid labor of family members.

^b House already constructed on lot at time of purchase.

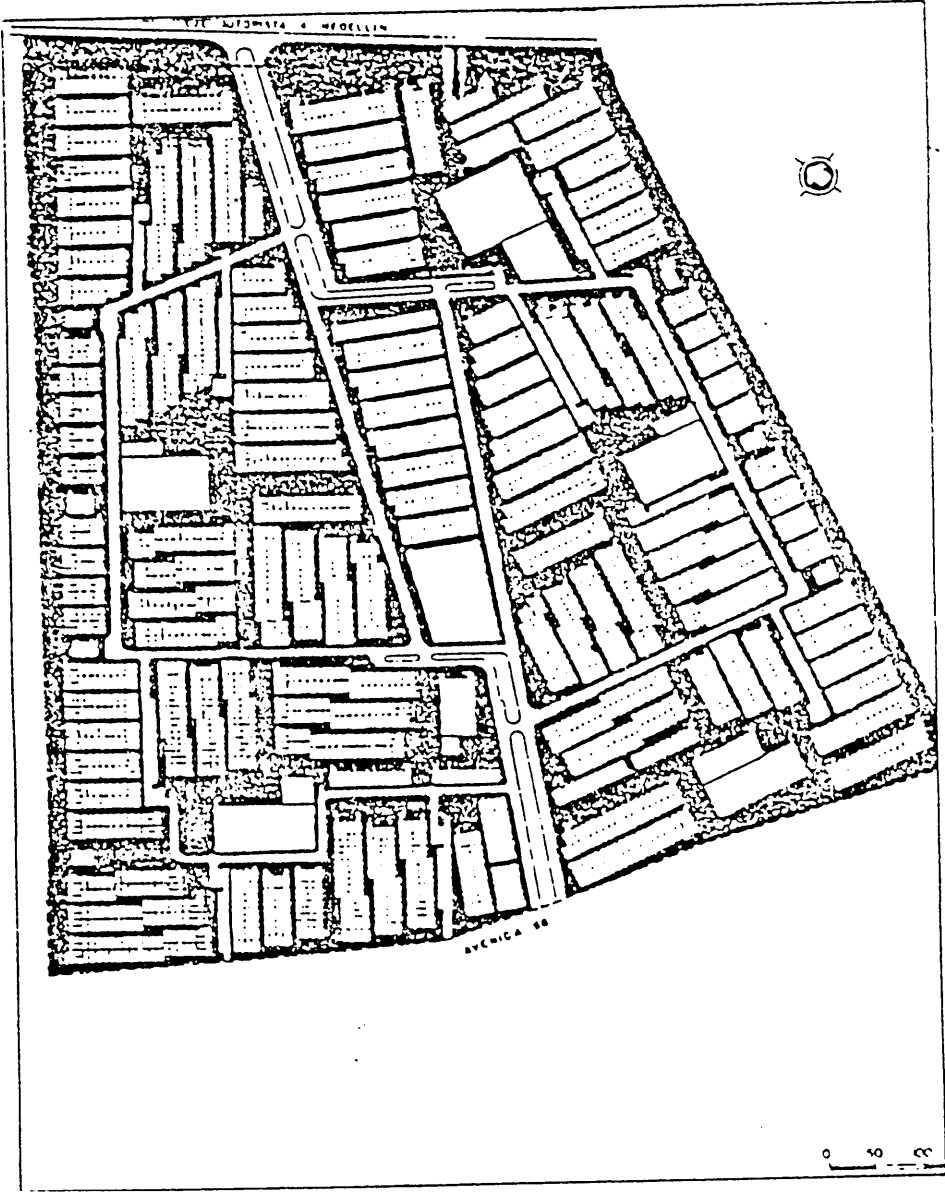
Source: Blaesser, Brian William. 1979. *The Private Market and the Process of Lower Income Urbanization in Colombia: The Pirate Housing Submarket of Medellín*. Boston: Brian William Blaesser.

APPENDIX ONE/9 LAYOUT OF "EL DIAMANTE" PIRATE DEVELOPMENT



Source: Blaesser, Brian William. 1979. *The Private Market and the Process of Lower Income Urbanization in Colombia: The Pirate Housing Submarket of Medellín*. Boston: Brian William Blaesser.

APPENDIX ONE/10
PEDESTRIAN AND OPEN SPACE STRUCTURE OF
BARRIO "GARCEZ NAVAS"
LEGAL



Source: Mackenzie, James Russel. 1987. "The Evolution of Low-Income Housing Alternatives in the Context of Rapid Urban Growth: A Case Study of Bogota", Houston: U.M.I.

APPENDIX TWO

APPENDIX TWO/1



Source: Arango E. Carlos. 1986. *La Lucha por la Vivienda en Colombia*. Santa Fe de Bogota: ECOE Ediciones.

APPENDIX THREE

APPENDIX THREE/1

COSTO DE TERRENO DE TRES BARRIOS PIRATAS DE BOGOTA (COST OF LAND OF THREE PIRATE BARRIOS IN BOGOTA)

LOT COST	ALCALA	ACACIA	ALQUERIAS
1,000 TO 2,000	31.80%	8.70%	
2,000 TO 5,000	13.80%	34.90%	11.50%
3,000 TO 13,000	13.60%	32.10%	3.00%
13,000 TO 15,000	9.00%	4.30%	34.60%
15,000 TO 20,000	13.60%		
20,000 TO 40,000	9.00%		3.50%
40,000 TO 80,000	9.00%		

Source: Departamento Administrativo de Planeacion Nacional. 1973. *El Mercadeo de Tierras en Barrios Clandestinos de Bogota*, Santa Fe de Bogota, Colombia.

APPENDIX THREE/2

Los siguientes cálculos proceden sobre los mismos supuestos del ejemplo presentado en el capítulo II, sección G, y se basan en datos de la Escritura N° 233, del 28 de enero de 1966 (en la Notaría 10).

- A. Area total comprada = 53.381 mts² por \$ 668.262 (pesos de 1966).
- B. Area cedida para vías (25% de 53.381) = 13.345 mts².
- C. Area vendible (A — B) = 40.036.
- D. 10% de C que, por hipótesis, no se pudo vender = 4.004 mts².
- E. Flujo de ingresos.

(Por suposición, todos los lotes fueron vendidos el 1° de enero de 1967).
Lotes vendidos: área = 36.032 mts², valor promedio por mt² = \$ 87.85 (pesos de 1967). Valor neto (36.032 x 87.85) = 3.165.411.

Año	Concepto	Ingresos (\$ de 1966)
1967	Cuotas iniciales	732.734
	Amortización e intereses	704.795
1968	Amortización e intereses	607.744
1969	Amortización e intereses	502.367
1970	Amortización e intereses	421.083
		2.968.723

- F. Flujo de egresos.

		(\$ corrientes)	(\$ 1966)
1966	Vías	100.000	100.000
	Comisionistas	50.000	50.000
	Oficinas	50.000	50.000
1967	Comisionistas	50.000	46.296
	Oficinas	50.000	46.296
			292.592

- G. Beneficio bruto (ingresos menos egresos) = 2.676.131 (pesos de 1966).
- H. Beneficio bruto actualizado (suponiendo costo de oportunidad del capital del 10% anual) = 2.187.467 (pesos de 1966).
- I. Relación beneficio/costo (2.187.467/668.262) = 3.273.
- J. Beneficio neto (sin incluir pago de impuestos) = 227% (en cinco años).

Source: Lora Lozada Rodrigo, Gomez Buendia Hernando, 1976. *La Tierra en el Mercado Pirata de Bogota*. Santa Fe de Bogota.

APPENDIX THREE/3

POTENTIAL DEVELOPER PROFITS: EL DIAMANTE 1973

INFRASTRUCTURE SOLUTIONS	COST M2 PER SOLUTION	LOT PRICE	PROF.
A. SOLUTION PROVISIONALLY APPROVED BY MUNICIPAL PLANNING DEPT., JUNE, 1972 (ACTA NO. 15)			
		\$12,032 (\$94/m2)	69
a. Bulldozing of roads (\$4.55/m2)	\$55.69/m2	\$14,393 (\$112/m2)	101
b. Latrine system (\$0.57/m2)		\$17,406 (\$136/m2)	144
c. Water (\$12.09/m2)			
B. SOLUTION ACTUALLY IMPLEMENTED IN ACCORDANCE WITH MEMORANDUM OF AGREEMENT BETWEEN DEVELOPER AND EMPRESAS PUBLICAS, AUGUST, 1974			
		\$12,032 (\$94/m2)	82
a. Bulldozing of roads (\$4.55/m2)	\$51.63/m2	\$14,393 (\$112/m2)	117
b. Developer contribution of \$400,000 for sewerage (\$9.11/m2) constructed by Empresas Publicas		\$17,406 (\$136/m2)	163
C. SOLUTION: ALL SERVICE INFRASTRUCTURE PROVIDED BY DEVELOPER			
		\$12,032 (\$94/m2)	25
a. Bulldozing of roads (\$4.55/m2)	\$75.26/m2	\$14,393 (\$112/m2)	49
b. Sewerage (\$12.66/m2)		\$17,406 (\$136/m2)	81
c. Water (\$12.09/m2)			
d. Electricity (\$5.00/m2)			

Source: Blaesser, Brian William. 1979. *The Private Market and the Process of Lower Income Urbanization in Colombia: The Pirate Housing Submarket of Medellin*. Boston: Brian William Blaesser.

APPENDIX FOUR

APPENDIX FOUR/1 "TINTAL" AXIS FOR URBAN DEVELOPMENT



Source: El Tiempo, September 1, 1994, *Tintal*, Polo de Desarrollo Urbano, Santa Fe de Bogota.

APPENDIX FOUR/2 INURBE

The existing Instituto de Credito Territorial (ICT) which was in charge of developing legal settlements in the 1990's changed its name and has converted in the Inurbe (Instituto Nacional de la Reforma Urbana - National Institute of the Urban Reform). This "new" institution (Inurbe) is now in charge of administering subsidies for low-income people. Currently, the dwellers have become in charge of searching for their own solution, while the government helps them by providing subsidies. These subsidies are given, for new dwellings and for upgrades. They are usually not given directly to the people, but rather to the development companies in charge of construction.

The process works as follows: Private developers interested in providing low-income housing must present projects to the Inurbe in order to be approved and receive subsidies. These settlements are incorporated into a long list which is given to the people who are interested in receiving these subsidies. The interested people are asked to fill out some forms which need to be approved by Inurbe. After these forms are approved, low-income people are able to choose from the long list of projects the one that fits them best. The cheaper the dwelling is, the more of a subsidy they receive. After the development is chosen, the money is given directly to the private developers and so, the currency never gets touched by the people but, instead, is represented in their dwelling.

This approach has actually achieved good results. First, the government has benefited because it has fled from construction, a field that

requires a managerial infrastructure that the government is not prepared to handle. Benefits, thus, have followed as the government no longer must deal with contractors and employees who increase the levels of bureaucracy, and raise the costs unpredictably.

A second benefit goes to the private sector which is given a chance to participate in housing the poor, while earning a profit. The existence of many private developing firms also generates profits for the eventual settlers since the market competition that is created allows settlers to choose where he/she wants to live. In essence, firms compete, offering different deals to attract people to their projects. The array of options that dwellers have, thus expands, and many times people are able to find projects that meet their needs. The incorporation of private firms also insures that projects get finished.

Thus the government is left with an easier job, which allows for better administration of resources. The dynamics of the process also insures, to a certain extent, that the subsidies are given on the level in which they are needed. This flexibility is present because the dwellings that the people select are matched to subsidies which decrease as the dwelling unit appreciates. In other words, the underlying assumption, is that people with less income buy lower-value houses, and thus, benefit with higher subsidies. Finally, since the people do not touch the resources, there is no risk that the money would be diverted to other expenses.

The system, however, has serious drawbacks. Probably the biggest one is that although it attempts to house the low-income class, it does not target the lowest-income group. To qualify for these projects, people need a stable job to

be able to pay off their debt. Settlers with no steady stream of money are still left outside with no way of owning a dwelling.

APPENDIX FIVE

APPENDIX FIVE/1

DATE: AUGUST 24, 1994

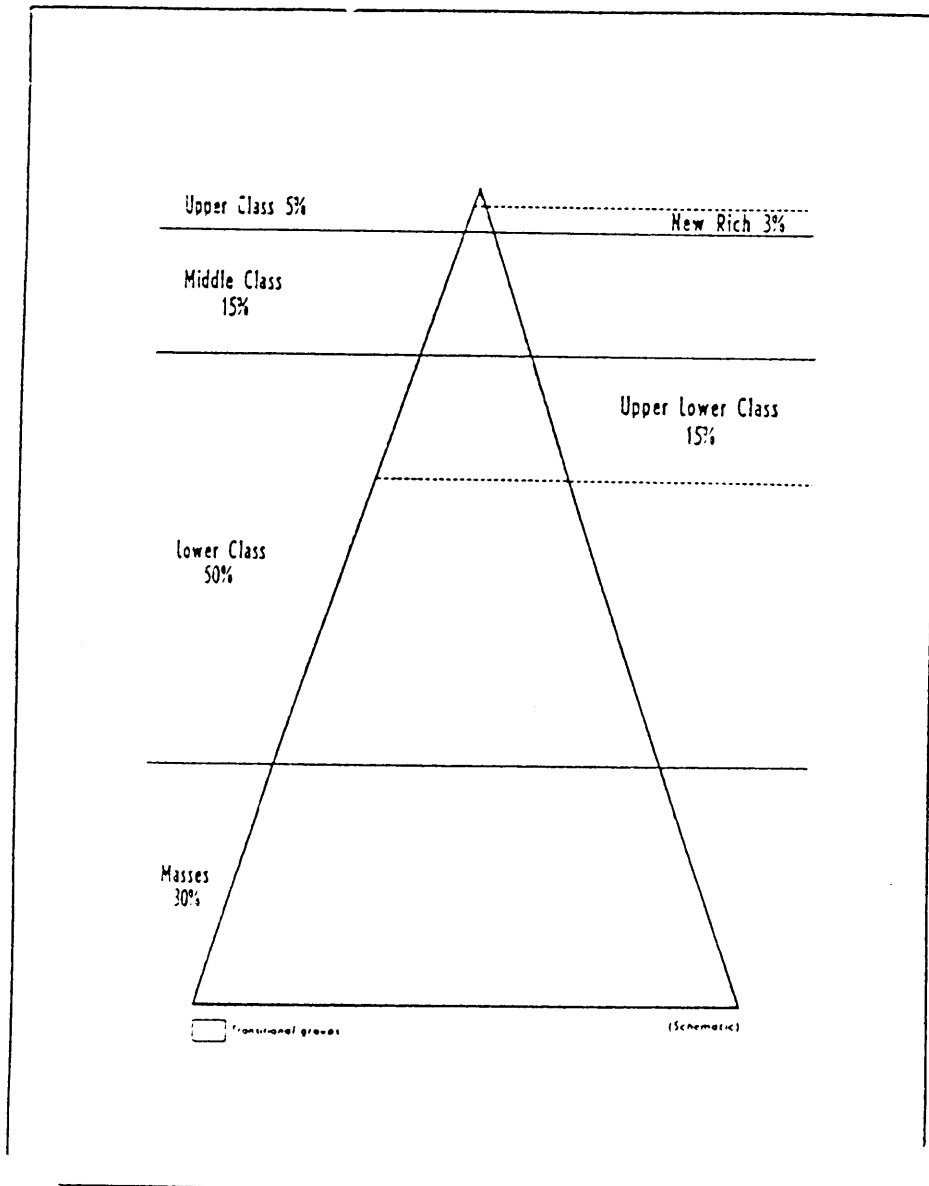
PLACE: PLANEACION DISTRITAL, SANTA FE DE BOGOTA

ORAL QUESTION: If you did not work in legalization matters do you think you would still work in this institution?

FIVE OUT OF SEVEN PEOPLE ASKED SAID THEY WOULD NOT

NO NAMES WERE ASKED

APPENDIX FIVE/2
COLOMBIA, SOCIAL CLASS STRUCTURE IN PERCENT OF TOTAL
POPULATION



Source: Mackenzie, James Russel. 1987. *"The Evolution of Low-Income Housing Alternatives in the Context of Rapid Urban Growth: A Case Study of Bogota"*, Houston: U.M.I.

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