

Articulation of public financing instruments for access to land and housing

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Abstract: The real estate boom in Argentina in 2003 used housing as a financial asset (investment, capital protection) without financing for the middle and lower-middle class. Only in 2011, the State begins to respond with various programs and/or credits. The objective is to analyze the instruments of public financing (national and provincial) and the data of the applications, for access to land and housing, taking Rosario as a case study, a city with the largest amount of built surface per inhabitant and 3rd in housing deficit. The methodology is based on content analysis of written documents and observation techniques on images. So far, five programs have been approved and four executed, adding a total of 38 218 requests. It is concluded that the location did not contribute to consolidate the urban fabric, consummating the right to housing, but postponing the right to the city.

Key words: public policy; programs; credits; access to land; own housing; Rosario

1 Introduction

Urban land behaves like a scarce commodity; it cannot be produced at will and its supply is very specific. This motivates the actions of different actors, each responding to their own rationalities and interests, seeking to maximize their profits [1]. To a certain extent, capital manipulates and controls the supply and demand of land and real estate in the city [2].

In Latin America, urban land management is considered to be emerging and, except for a few exceptions such as Mexico, Brazil, Colombia, and Uruguay, it is not particularly well developed. Knowledge of the subject is considered to be basic and general [3]. Its characteristics are as follows:

"High prices (most recent accelerated appreciation process), the coexistence and interrelation of formal and informal markets, the inability of the formal market to provide land and housing at affordable prices for certain sectors of the population, processes of spatial fragmentation and residential segregation linked to the existence of large disconnected areas without services. Added to the above are the insufficiency of so-called social housing, inadequate investment in infrastructure and services by the public and private sectors, and the inappropriate distribution of income" [4, p.11].

Urban land management is essential for developing fair housing strategies, given that the financing funds available for housing are based on a situation of pending ownership. Therefore, access to it is one of the priority issues to be debated on public agendas. This is not only an indispensable element for decent housing, but also a tacit condition for obtaining a sense of citizenship and social mobility [5].

In Argentina, in particular, there are few restrictions on land use, as there is no explicit urban land policy; instead, it is

implicit in housing and/or land use planning policies. Of Argentina's 24 jurisdictions (23 provinces and the Autonomous City of Buenos Aires), only four have land use legislation: the city of Buenos Aires and the provinces of Buenos Aires, Mendoza, and Jujuy [6].

Urban land, like housing, has not been produced with a social purpose in mind; that is, it has not been conceived as a right but rather as a purely financial asset, used as an investment or a store of capital. This generated extra demand in the market, compounded by economic issues such as the depreciation of the dollar, monetary inflation, lack of adequate financing, high interest rates, employment, wage, and income levels, among other issues that significantly increased the property prices beyond the means of the majority of the population [7]. In addition, age distribution, levels of education and poverty, pride in ownership, preferences for urban centers and/or fashionable areas, interaction with other actors involved in the territory, changes in government and land policies can increase or decrease demand, as can other social and political factors that affect land use patterns and values.

The middle, lower-middle, and lower classes were the most affected. The former, given that they have not had permanent public financing policies and/or programs, resort to the rental market or to building their own homes on the outskirts, where land values are lower than in the city. The lower classes turn to construction of precarious housing or informal rentals in irregular settlements, when they are not absorbed by the State's social plans. Both compete for vacant spaces in the city. On the other hand, the upper class has access to housing without any problems, and is also the sector with the highest real estate investment [8].

Therefore, land and housing policies must be considered as state policies, given that the market alone cannot meet this demand, even with the capacity to pay. These policies must be compatible with the economic and technical system in order to respond to people's needs in terms of financial and institutional management, assistance in city building, contributions to overcoming poverty and improving quality of life, with environmentally sustainable solutions that transcend government terms and have a comprehensive, diverse, efficient, equitable, and sustainable approach [9].

In this context, it is interesting to analyze Rosario, a city with the highest number of square meters built per inhabitant, but whose housing deficit is proportionally one of the highest in the country. The demand for housing is divided almost equally between middle-income and low-income sectors living in more than 110 informal settlements, totaling more than 240,000 people. It was not until 2011 that the State began to provide solutions for access to land and home ownership for the middle and lower-middle classes, gradually launching five programs and public loans to date, but it has by no means managed to regulate the land market, which is a fundamental problem.

In summary, this article is the result of a research project for the Con Criterio section, whose main objective is to analyze and evaluate the new public financing tools for obtaining land and/or home ownership, implemented in the city of Rosario. The goal is to understand the content, the possibilities for coordination, and whether modifications should be made, among other contributions that arise from the initial results, in order to contribute to the formulation of future policies that facilitate real access.

2 Material and method

Because public financing instruments for land and housing have only recently been approved, there are very few studies in the country on their characteristics and functioning. Furthermore, research on this topic focuses on policies and programs for the poorest sectors, leaving out the middle and lower-middle classes. Particularly regarding their implementation in the city of Rosario, the only research presented is entitled "Housing deficit and public financing proposals: access to housing for the middle and lower-middle classes in Rosario," which the author has been conducting since 2017 at CONICET. Therefore, this is a vacant area whose analysis is of strategic importance for both the government

and the private and academic professional fields.

The documents were selected from official national, provincial, and municipal websites (resolutions, reports, files, ordinances), where the contents are presented, along with news articles reporting on progress and academic works related to the topic in general, using primarily the content analysis method. Based on the above, a comparative table was prepared outlining the main characteristics of each instrument (objective, source of financing, beneficiaries, period of validity, line of credit, and coordination with other instruments), highlighting that the policies are heterogeneous despite having the same purpose.

The rationale for each selected variable is set out below: the objective identifies the policy linked to each government (clearly, a developmentalist government is not the same as a free-market government); the source of financing shows how much the different levels of government contribute and identifies changes in management; the beneficiaries account for the target audience and, above all, whether or not they can be owners in order to access the program, given that the period of validity has different start and end dates; the lines of credit present the different financing possibilities, and the articulation shows with which other instruments it can be implemented.

Aerial photographs of the city were also used, and observation techniques were applied to analyze the project's location in the city, its integration with the urban fabric, the total surface area, and the number of lots obtained, among other issues. Based on the above, a location map of the subdivisions and developments was drawn up to show that housing for the middle classes is also located on the outskirts, as is housing for the lower classes. Likewise, a continuity of the city's layout has been proposed.

The alphanumeric and graphic processing of the information was approached jointly in order to carry out a comprehensive analysis and reflection on the projects underway, understanding that this is an unfinished task that must necessarily be continued in subsequent studies.

3 Results and discussion

3.1 Public financing instruments for land and housing

The analysis of the different financing instruments for land and housing contributes to the improvement of future public policies and/or tools. From 2011 to the present, five instruments (national and provincial) have been approved, focused on achieving access to land and home ownership for the middle and lower-middle classes. However, each of them has its own particularities, with different visions of how to achieve this. For this reason, the differences in terms of their main objectives, sources of financing, requirements for the target audience, period of validity, and lines of credit granted are detailed, together with the possible coordination that could occur with other modalities (see Table 1). It should be noted that some underwent modifications and/or were concluded as a result of changes in government and, consequently, political orientation.

At the national level, the Federal Housing Construction Program - Decent Housing (FHCP- DH), created in 2009 to replace Federal Housing Construction Programs I and II for low-income sectors, was implemented in 2011 for lower-middle-income sectors. With the participation of provinces and municipalities, this program seeks to build new homes, protect the environment, and carry out infrastructure works, with 100% state funding. The program has two lines of credit: construction of new homes and improvement of the urban environment, infrastructure and complementary works [10].

Then, in 2012, the Argentine Credit Program (Ar.Cre.Pro.) was launched, consisting of three stages. The first stage (2012–2015) focused on housing construction and job creation. Subsidies predominated over other instruments, with 100% financing from the state through mortgage loans from Banco Nación. The program offered six lines of credit for: construction, expansion, renovation, land purchase and construction, new housing, and urban development [11]. However,

in the second phase (2016–2019), with the change in national government, private banks were brought in to finance 70% of the loan, with the state financing only 20%. The interest rate, which was in pesos, was adjusted to UVAs (unit of account and indexation). The two lines of credit, Construction and Urban Development, were maintained, while the others were modified and/or replaced by: Home Purchase, Youth Savings, Serviced Lots, and Better Home. Here, the program focuses almost exclusively on the purchase of new and/or used homes, reducing the number of vacant properties. At the same time, it slows down construction activity and job creation, favoring large construction companies with the sale of built units. In a third phase (from 2020 to the present), it returns to the initial model, called Ar.Cre.Pro. II, and offers four lines of credit: Construction, Improvement, Urban developments and serviced lots (in conjunction with the National Land Production Program). Installments are updated using a formula called HogAR, which replaces UVAs, a coefficient based on the Salary Variation published by INDEC. By taking salary trends into account, these loans offer greater predictability and stability.

UVA loans, implemented from 2016 to 2018 with 80% financing, are similar to the second stage of Ar.Cre.Pro.. Although they offer four lines: Home purchase, Home exchange, Construction on own land, Expansion, renovation or completion, applications focus on the first two [12]. Since mid-2018, the loan has been declining due to a sharp devaluation of the local currency and rising inflation, among other macroeconomic issues, coupled with specific changes such as the increase in UVA units and fixed rates. This meant that there were no new applications in the following years due to the unfeasibility of repayment. The loan could also be combined with other private loans.

At the provincial level, from 2012 to 2019, the Mi Tierra, Mi Casa (MT, MC) program, like the first stage of Ar.Cre.Pro., contributed to housing construction and job creation with small but significant financing of between 75% and 85% of the loan. The instrument offers a single line of credit for developed land, but at truly affordable prices, below market rates, so it does not generate the speculative processes common in other programs where credit is used to purchase land on the open market. Since it is the State that purchases, subdivides, develops, and sells the lots, it is the State that assigns the value to the land [13]. Likewise, the developed lots constitute the basic input for other housing programs such as Ar.Cre.Pro. until 2015 and then, with the new government, it is coordinated with FHCP- DH or other private loans for construction, as in the case of the "Housing Cooperative" in the city of Rosario.

Finally, in 2020, the national government launched the National Land Production Program (NLPP), which is one of the four lines of action of the National Urban Land Plan¹ and aims to financing and support for the production of urbanized lots that are appropriately located, which are affordable to different payment capacities and suitable for housing programs. This program also promotes the creation of land banks, which serve to regularize and constitute public land reserves and achieve comprehensive use. It has two lines of credit: serviced lots and land purchases, with 100% financing from the state. Developed lots are the basis for other instruments such as Ar.Cre.Pro., FHCP- DH, or other housing programs [14].

In terms of recipient requirements, all programs are aimed at people over the age of 18, from the middle and lower-middle classes, with demonstrable income and no financial debts. The FHCP- DH was aimed at households with Unmet Basic Needs (NBN), but as unemployment rates fell and purchasing power improved, certain middle and lower-middle sectors demanded access to housing through a state housing policy, which had been absent until then, and were therefore included in some cities. In the Ar.Cre.Pro., MT, MC, FHCP- DH, and NLPP programs, beneficiaries cannot be homeowners, while in UVA loans this is not an exclusive requirement; there is even a line for changing homes. Participation in the first and third stages of Ar.Cre.Pro., and in MT and MC, is determined by a public lottery, while during the second stage of Ar.Cre.Pro. and UVA loans, it is determined by a social scoring system that prioritizes families according to their housing needs.

Table 1. Comparison of five financing instruments for land and housing

INSTRUMENT				
FHCP- DH	Ar.Cre.Pro.	UVA	MT, MC	NLPP
OBJECTIVES				
Consolidate the decreasing trend of the housing deficit, strengthen the economic reactivation of the housing sector, and improve the quality of life.	Guarantee homeownership with accessible long-term financing, focused on housing construction, generate employment and reactivate the economy.	Generate new credit units with an artificial currency, referenced by the general inflation index, reactivating the financial and real estate markets.	Promote access to urbanized land and lots with infrastructure and basic services at affordable prices lower than those of the market.	Expand the supply of urbanized land and lots with infrastructure, appropriate location, suitable for housing programs, and create public land banks.
SOURCE OF FUNDING				
The National State finances 100% of the credit through the Mortgage Bank.	The National State finances 100% of the credit through the Mortgage Bank. Then, private banks are incorporated with a 70% share. The rate is adjusted by UVA.	The National State finances 80% of the credit through the Mortgage Bank.	The Provincial State finances between 75% and 85% of the urbanized lot.	The State finances 100% of the infrastructure works, and the lands belong to the province or municipality.
BENEFICIARIES				
Argentiniens or residents with Unsatisfied Basic Needs, in practice middle-class sectors, without their own housing or plot of land, and with no financial debts.	Argentiniens or residents between 18 and 64 years old, later reduced to 55 years old; 1 year of job seniority; monthly installment up to 40% of the net family income, later 25%; without a house, and with no debts.	Argentiniens or residents between 18 and 60 years old; 3 months of job seniority; monthly installment up to 30% of the net family income and with no financial debts.	Residents of Santa Fe or residents over 18 years of age with verifiable income, without their own house or plot of land, and with no financial debts.	Argentines or residents over 18 years of age. Priorities: local residents, without their own house or lot and without financial debts.
VALIDITY PERIOD				
2009 onwards.	Three stages: 2012-2015 2016-2019 2020 onwards	2016-2018	2012-2019	2020 onwards.
CREDIT LINES				

2 lines: Construction of new housing. Improvement of urban habitat, infrastructure and complementary works.	6 lines (2012-15): Construction. Expansion. Renovation. Land purchase and construction. Brand-new housing. Urban development. 6 lines (2016-19): Construction. Home purchase. Youth savings. Serviced lots. Better home. Urban development. 4 lines (2020 onwards): Construction. Improvement. Serviced lots. Urban developments.	4 lines: Purchase of housing. Change of housing. Construction of housing on one's own land. Expansion, renovation or completion of housing.	Urbanized lots.	2 lines: Serviced lots. Land purchase.
ARTICULATION WITH OTHER INSTRUMENTS				
MT, MC.	MT, MC. APPS. NLPP	Private credits.	2012-2015 Ar.Cre.Pro. Construction Line 2016-2021 FHCP-DH Private Credits	Ar.Cre.Pro. FHCP- DH

Source: own elaboration based on data from official agencies, 2022.

3.2 Results of the Rosario case: implementation of public programs and loans

Four national and provincial instruments were implemented in the city of Rosario to finance land and/or housing. Between 2011 and April 2022, 38,218 applications were approved, and in 2020 a new instrument was agreed upon, which has not yet been implemented (see Figure 1). These were applied at different times and locations in the city, with varying lines of credit, amounts granted, and prototypes produced. Below is a detailed description of each case experience.

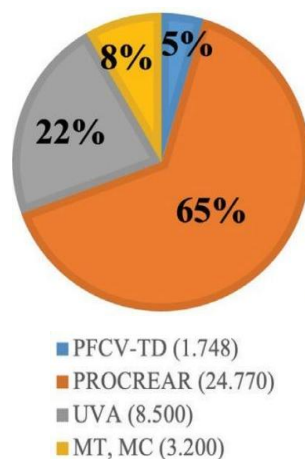


Figure 1. Approved applications by instrument in Rosario (2011-2022). Source: own elaboration based on data from official agencies, 2022

The FHCP- DH was the first program in the city, which, starting in 2011, built four housing complexes with a total of 1,748 homes, of which it executed the basic infrastructure for 348 lots, all concentrated on the edge of the Northern District, somewhat neglected in terms of transportation services and certain urban amenities.

The "Barrio Docente" neighborhood, intended for the AMSAFE union, was the first to be built in 2011, covering 4 hectares and comprising 104 homes. The location is easily accessible, close to Avenida Circunvalación and National Route 34, with numbered streets, bordering a large informal settlement and an undeveloped area. The units have a floor area of between 50 and 63 m², are duplex and single-story prototypes, and have two bedrooms, a bathroom, a kitchen-dining room, and a patio. Then, in 2017, the "Plan 244 Empalme" was implemented, covering some 6 hectares, close to Avenida Circunvalación and the Paso del Bosque shopping center. It has 244 duplex homes, with a covered area of 67 m², distributed in two bedrooms, bathroom, kitchen-dining room, and patio.

Finally, a smaller section of the "Parque Habitacional Ibarlucea" (Ibarlucea Housing Park), built in 2017, and the "Parque Habitacional Ibarlucea Este" (Ibarlucea East Housing Park), built between 2017 and 2021, was allocated to the housing construction line of this program, although the basic infrastructure was built with the MT and MC. Both are also part of a larger master plan (the Rosario Norte Housing Plan) located in the middle of Ground Zero as a social housing neighborhood with green spaces, a health center, a kindergarten, and primary and secondary schools. It also benefits from its proximity to existing facilities such as the rugby club, lower-middle-class neighborhoods, and urban gardens adjacent to Circunvalación Avenue, the Rosario– Santa Fe Highway, and National Route 34. The first has an area of 6 hectares and 260 housing units of 64 m², consisting of duplex and single-story prototypes, distributed into two bedrooms, a bathroom, a kitchen-dining room, and a patio. The second, which covers 13 hectares, one of which is earmarked for a future plaza, was built in different stages: in 2017, 379 homes were built; in 2019, 130 were added; and in 2021, 640 duplexes and triplexes were built. The homes are 64 m² with two bedrooms, a bathroom, kitchen-dining room, and patio [15].

During its first four years (2012 to 2015), Ar.Cre.Pro. reached 11,627 beneficiaries in Rosario. Five lines of credit were granted, each corresponding to a number of beneficiaries: Construction (5,316), Expansion (2,965), Land Purchase and Construction (1,540), and Renovation (1,076). Only 730 loans were allocated for the purchase of finished homes, which promoted construction and job creation, mainly located on the outskirts of the city. There were several housing models offered for Rosario, and each beneficiary could choose their own type. For example, the Barenboim CA prototype "Los Calicantos A" has a total area of 75 m² (two bedrooms) and can be expanded up to 40 m², forming the second prototype "B" with a total area of 115 m² [8].

During the following four years (2016 to 2019), a total of 8,730 beneficiaries were obtained for Rosario, divided into three lines of credit: Home Purchase (6,537), Youth Savings (1,593), and Construction (only 600). The "Serviced Lots" lines were not implemented in the city, and no data on the "Better Home" line is published on the official website. During this period, there was a strong emphasis on the purchase of finished homes in different neighborhoods of the city rather than on their construction. The housing models offered were of five predetermined types, ranging from very small areas, for example, "Prototype 1" has a total area of 35 m² (one bedroom) to 70 m² (two bedrooms). Likewise, a single urban development was carried out through a public-private partnership in the northern part of Rosario called "Tiro Federal." The 4.5-hectare project, belonging to the Ministry of Defense, relocates the existing Tiro Federal club and proposes 352 new homes, 19 commercial premises, 230 parking spaces, and 2.5 hectares for public use. The units are grouped in an 11-story building and in 3-story buildings. The homes were designed with one, two, and three bedrooms, with floor areas ranging from 40m² to 80m² [16].

In a third phase (from 2020 to mid-April 2022), 4,061 loans were granted, with beneficiaries divided into three

categories: Expansion (3), Construction (853), and Improvement (2,278, 367 of which were microloans). This version had a major impact on home renovations. No loans were granted for serviced lots and urban developments because there was no land available in the city for that program. It offered eight housing models, which can be adapted to a corner lot, regular or irregular, but not exceeding 60 m².

UVA loans in Rosario were very significant, making it one of the cities with the highest consumption in the country. The estimated figure is 8,500 applications, although there is no specific data on each line (home purchase, home change, construction on own land and extension, renovation, or completion). The loans did not evolve uniformly over time, as they peaked in the first two years (2016 and 2017) and declined in the last year (2018). The location is mainly in the central area, in the first and second perimeter rings, and secondarily in the different neighborhoods of the city, with better construction quality in the north and northwest areas. The housing prototypes (houses or apartments) offered on the real estate market consist of studio apartments, one- or two-bedroom apartments, either new or used, with floor areas ranging from approximately 17m² to 110 m² [8].

The MT, MC program proposes three urban developments in the city with 3,200 lots corresponding to the two projects: "Ibarlucea" and "Avellaneda Oeste," carried out in 2012. The first is located in the Northern District, covering 66.2 hectares and comprising 1,420 lots ranging from 200 to 350 m². The second is located in the Southwest District, on an 18.5-hectare site where 580 lots with an area of 150-180 m² were developed. In 2015, "Ibarlucea Este" was approved, which includes Sector 2 "Ex villa Olímpica." This third sector, like the first, is located in the Northern District. Work began in 2016 with the development of 470 lots, reaching a total of 1,200. Although the construction of the housing was self-managed by each beneficiary, the program also included the option of choosing between different prototypes designed by the technical teams of the Secretariat of State for Habitat.

The Ibarlucea Housing Park and the former Olympic Village are part of the "Rosario Norte Housing Plan," with a better location than the Avellaneda Oeste subdivision, as the "Ground Zero" area with certain recreational, health, and educational facilities is located between them. In contrast, the Avellaneda Development is bordered by various informal settlements and rural areas, meaning that it currently lacks facilities and services [17].

Finally, although no specific projects have yet been launched for the NLPP, Rosario has signed up to the National Urban Land Plan in 2020 through an agreement (File No. 255078-P-2020), which entrusts the Executive Department with coordinating actions and signing the necessary agreements with the Undersecretary of Land and Urban Policy to: incorporate properties into the municipal patrimony that serve to regularize and constitute public land reserves; produce urbanized land, expanding families' access to urban land; and ensure that disadvantaged sectors have access to decent housing and the right to the city. It also requires the Executive to join the "Intersectoral Roundtable on Land Policy," inviting social and civil society organizations to participate, and the Municipal Council's Planning and Urban Development Commission in order to join forces and initiatives for the development of integrated local urban policies that allow for adequate growth of urban areas and the protection of peri-urban areas [18].

In short, Ar.Cre.Pro. was the most far-reaching and diverse program in the city of Rosario. Between 2012 and 2015, it had a remarkable reach, while its version from 2016 to 2019, like UVA loans, had fewer beneficiaries, as applications fell by 25%, although they increased in 2020 with a third version (similar to the original model), giving a boost to the construction industry. In addition, there is evidence of a duality in terms of location: the second Ar.Cre.Pro. and UVA loans, focused on the purchase of already built homes, are mainly located in central or nearby areas; the FHCP- DH (first version of Ar.Cre.Pro.) is dedicated to the construction of housing in the suburbs and in the metropolitan area of Rosario, and the third version, Ar.Cre.Pro., deals with housing improvement throughout the city.

However, in the case of housing developments and residential parks, the one proposed by Ar.Cre.Pro. (Tiro Federal) has a better location than those proposed by MT, MC (Avellaneda Oeste, Ibarlucea, and Ibarlucea Este) and FHCP- DH (Docente, Empalme, Ibarlucea, and Ibarlucea Este) (Figure 2). It is located in a consolidated neighborhood of the city that has the necessary infrastructure and services for urban life, while the others are somewhat isolated from the transportation system and disconnected from the central areas where facilities (commercial, health, educational, sports, etc.) are concentrated. In addition, in recent years, deficiencies in public safety have become noticeable, which, added to the inconveniences with other services, means that these neighborhoods have a lower quality of life, thus curtailing the right to the city. It should be noted that they have respected and continued the existing layout (direction and size of streets, block dimensions) integrating into the fabric and occupying vacant spaces in the city.



Figure 2. Location of urbanized subdivisions and housing parks in Rosario. Source: own elaboration based on data from official agencies, 2022

4 Conclusion

The problem of access to land and housing is complex in Rosario and, unfortunately, there is no single solution to the high demand for housing.

The city chosen as a case study yielded relevant results due to its importance in the regional configuration, as well as the abundance and heterogeneity of national and provincial policies implemented there. Similarly, it is a territory that has been profoundly transformed by large private investments, mainly from surplus agricultural land, in the real estate development of high-income sectors.

Starting in 2011, the State, at various levels, offered a range of instruments that helped to respond to the needs of the previously neglected middle and lower-middle classes, given that public housing programs were focused on reducing the deficit in the most disadvantaged sectors. The five policies addressed in the city were heterogeneous, with wide variation in their objectives: addressing the deficit, guaranteeing housing, generating new units, promoting access to land, and expanding the supply of land.

It should be noted that, during the period in question, the programs and/or loans were impacted by external factors related to macroeconomic, social, political, and epidemiological changes (devaluation of the currency, inflation, falling employment levels, increased poverty, actions with other actors involved in the territory such as local government, changes

in government, discontinuity in housing policies, the COVID-19 pandemic) and internal issues (changes in credit lines, rate increases, changes in the indexation of installments), hindering their development. In other words, the value of installments to beneficiaries increased, certain works were paralyzed and/or delayed, some lines of credit were changed when obligations were modified, among other issues, so the State had to rethink its approach and the role of municipalities as land management entities.

The instrument with the widest reach and most comprehensive scope was Ar.Cre.Pro., with 24,770 applications (2012 – April 2022), covering everything from small renovations to the construction of urban developments, and constituting a comprehensive urban and housing policy. In terms of magnitude, it is followed by UVA loans with 8,500 applications (2016– 2018), which were discontinued due to their unfeasibility in terms of indexation. On a smaller scale, MT, MC, with 3,200 applications (2012–2019), which was not continued with the change of government, and FHCP- DH, with 1,748 applications (2011–2021).

With regard to the coordination between national and provincial housing and land policies (programs/loans) and local planning policy (urban plan), there is a clear lack of coordination, which means that most developments end up on the urban fringe, reproducing the historical problems of social housing by prioritizing land value over location in order to maximize the number of housing units, and wasting urbanized spaces, making the extension of infrastructure costly and inefficient. Furthermore, they sometimes lack comprehensive services and facilities, meaning that they fulfill the right to housing but not always the right to the city due to political and financial reasons. However, it should be noted that they have respected and continued the existing layout (direction and size of streets, block dimensions) and have been integrated into the fabric of the city by occupying vacant spaces.

In this regard, the State should review decisions on location, urban expansion, and the provision of facilities and services. The recent NLPP is a valuable tool, as it generates urbanized land in the city and is coordinated as a basic input with other housing construction programs, so its early implementation in Rosario is expected.

Finally, despite public efforts, many of the program and/or credit lines are aimed at reducing the qualitative deficit (expansion, renovation) and do not go far enough to combat the quantitative deficit (land, housing). Therefore, the State should incorporate public-private partnerships and cooperatives, among other mechanisms, in order to expand the supply and diversity of housing financing instruments, given that it does not have all the economic resources to solve the problem on its own. In addition, existing public financing instruments should be designed to be more efficient, predictable, and flexible to external and internal changes in order to generate greater credibility and protection for beneficiaries in the long term, prioritizing the common good beyond changes in government.

Conflicts of interest

The author declares no conflicts of interest regarding the publication of this paper.

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Note

¹ The National Urban Land Plan comprises four lines of action: National Land Production Program, Land Policy Training and Technical Assistance Program, Intersectoral Land Policy Roundtable, and National Land Access Observatory.