

국외출장 결과보고서

기 간: 2019. 08. 26~2019. 09. 02

출장지: 브라질 브라질리아

출장자: 박미선, 김민지

I. 출장개요

1. 출 장 지: 브라질 브라질리아

2. 출장기간: 2019. 08. 26 (월) ~ 2019. 09. 02 (월)

3. 출 장 자

소속	직급	성명	비고
주택·토지연구본부	연구위원	박미선	
글로벌개발협력센터	연구원	김민지	

4. 출장목적

☐ 한국 공공임대 주택정책 경험 성과 확산

- 주택문제 해결 및 임대주택 공급을 통한 저소득층 주거안정의 국제 모범사례로 한국의 경험을 국제사회에 인지
- 한국의 경험을 통한 중남미 지역 주택문제 해결의 대안적 모델 제안

☐ 중남미 지역 및 IDB와의 개발협력 강화

- 중남미 국가의 사회주택 정책 및 경험 공유
- IDB 과제 대상지역인 브라질의 주택문제 해결 방안에 대한 이해도 제고
- IDB에서 한국 경험을 바탕으로 한 사업발굴 가능성을 논의하여 향후 후속적인 사업발굴을 위한 협력 강화

II. 출장일정

일정 (요일)	출발지	도착지	업무수행내용	접촉예정인물 (직책포함)
8월26일(월)	인천		(23:55) 인천 출발	
8월27일(화)		두바이	(04:25) 두바이 도착	
	두바이	리우 데자네이루	(08:05) 두바이 출발 (15:25) 리우데자네이루 도착	
	리우 데자네이루	브라질리아	(20:40) 리우데자네이루 출발 (22:15) 브라질리아 도착	
8월28일(수)			(11:00) IDB 업무협의회, 수탁 과제 진행상황 논의	Dr. Andres Blanco (Senior Specialist, IDB)
8월29일(목)			(09:00-09:30) 환영사 및 개회 (09:30-10:45) 브라질 주택상황과 정책 소개 (11:20-12:40) 주택개량 자금 지원 발표 및 토론 (13:40-15:00) 연금기금과 주택금융시스템 발표 - 멕시코 Infonavit 사례 - 한국 공공임대주택 정책 사례 (박미선 발표) (15:20-17:20) 종합토론 - 정부 관계자, 발표자, IDB 참석	Jonathan Malagón(Colombian Minister of Housing), Dr. Andres Blanco (Senior Specialist, IDB) 등
8월30일(금)			(09:00-12:20) 중남미 임대주택 사례 발표 - 중남미 지역의 임대주택 가능성 - 칠레의 임대료 보조, 콜롬비아 분양전환, 멕시코 공급자 금융, 우루과이 임대보증 - 프랑스의 사회임대주택 경험 (13:20-15:10) 민관협력 사례 발표 - 상파울로, 우루과이 민관협력 (15:10-17:30) 종합토론 및 업무협의회 - 정부 관계자, 발표자, IDB 참석	Dr. Jean-Pierre Schaefer, Dr. Andres Blanco (Senior Specialist, IDB), Reinaldo Lapequino (Heritage Director, COHAB) 등
8월31일(토)			(14:00) 상파울루 시정부 관계자 업무협의회	Joao Siqueira de Farias (Secretary of Housing of Sao Paulo), Alessandra Vieira (Director of Housing Production)
	브라질리아	상파울루	(18:00) 브라질리아 출발 (19:45) 상파울루 도착	
9월1일(일)	상파울루	두바이	(01:25) 상파울루 출발 (22:55) 두바이 도착	
9월2일(월)	두바이	인천	(03:40) 두바이 출발 (16:55) 인천 도착	

III. 수행사항

1. IDB 업무협의회

- 일시 및 장소: 2019. 08. 28(수) 11:00 / IDB 브라질리아 지역사무소
- 참석자
 - 원외: Andres Blanco 수석전문가, Tatiana Gallego 주택도시개발부장
 - 원내 : 박미선 연구위원, 김민지 연구원
- 주요 논의내용
 - **(주요일정)** 현재 로컬컨설턴트 최종 보고서가 수합과정에 있으며 수합이 완료되는 대로 IDB 주택도시개발부 내부 협의를 거쳐 결과물을 국토연구원과 공유할 예정임
 - **(향후 추진계획)** 연구진은 현지컨설턴트 최종보고서를 토대로 각 사업대상 도시 사례에 부합하는 한국의 주택개발 사례를 선정, 9월 중순경 컨퍼런스 콜을 통해 해당 사례에 대해 IDB측과 논의 할 예정
 - **(최종보고회 개최)** 최종보고회는 금년 연말 혹은 내년도 초에 개최예정이며, 정확한 개최 일정 및 장소는 향후 논의

2. IDB International Housing Forum (Day 1)

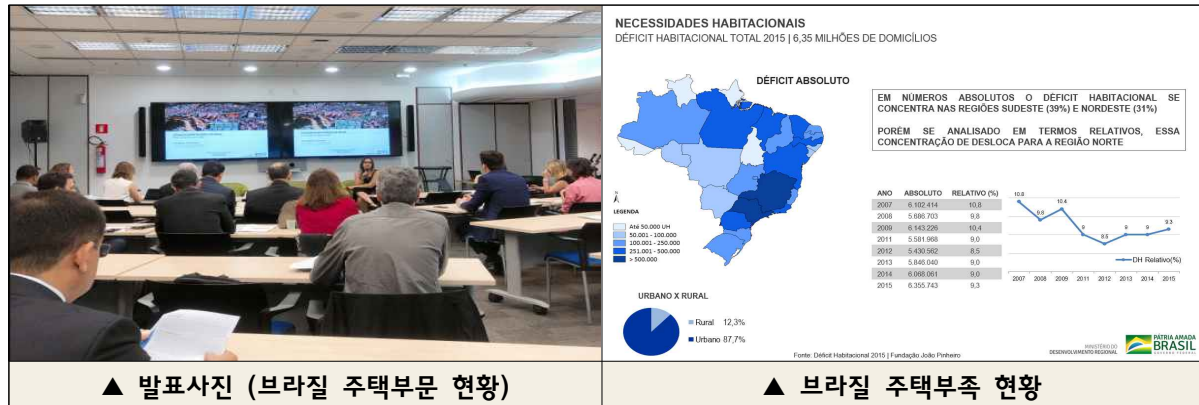
- 일시 및 장소: 2019. 08. 29(목) 08:30 / IDB 브라질리아 지역사무소
- 참석자
 - 원외: Andres Blanco 수석전문가, Tatiana Gallego 주택도시개발부장, Fermin Vivanco 수석전문가, Clementine Tribouillard 주택도시개발 전문가, Paloma Silva 주택도시개발 컨설턴트, Claudia Magalhaes 주택금융전문가 등 50인
 - 원내: 박미선 연구위원, 김민지 연구원

1) 브라질 주택상황과 정책소개

- 브라질 주택상황과 정책 (발표자: Alessandra Vieira, Director of Housing Production, National Housing Secretariat)
 - (주요재원) 주택부문에 있어 가장 중요한 재원은 실업급여연금기금(FGTS)으로, 도시 인프라

및 주택 공급에 주요한 역할을 하고 있음

- (주요 프로그램) 주요한 주택프로그램으로는 나의 집 나의 삶(Minha Casa Minha Vida: MCMV) 프로그램이 있으며, 전체 지방정부의 97%가 해당 프로그램에 참여함
- 현재 브라질 정부는 주택계획을 재검토하고 제도적 기반을 재정비하고 있음



2) 주택개량사업 발표

- 주택개량을 위한 미소금융지원 사례 (발표자: Fermin Vivanco, Senior Specialist, IDB Lab)
 - 라틴아메리카에서는 상당수의 가구가 자조주택에 거주하고 있으나 공공재원부족으로 인해 이들 자조주택 거주 가구에 대한 정부지원이 매우 제한됨
 - 이에 최근 대안으로 떠오르는 것이 주택개량을 위한 미소금융(Micro-Finance)으로, 현재 라틴아메리카에는 다양한 미소금융기업들이 활동하고 있음
- 브라질의 주택개량 정책 (발표자: Clementine Tribouillard, Housing and Urban Development Specialist, IDB)
 - 브라질에는 Favelar, Moradigna, Programa Vivienda등의 미소금융 기업이 활동하고 있으며, 주택개량 사업을 위한 자원 및 기술협력을 제공하고 있음
 - 해당 기업들은 지역 사업가들과의 네트워크를 활용해 지역주민을 위한 미소금융, 역량강화 프로그램 등을 제공하는 역할을 함
- 멕시코의 주택개량 경험 (발표자: Plaoma Siva, Housing and Urban Development Consultant, IDB)
 - 멕시코 정부는 자조주택에 대한 주택개량 지원 프로그램을 운영하고 있음
 - 주민 참여형 프로그램으로 설계되었으며 불량자재 교체, 기술지원등을 제공
 - 120만 건 이상의 지원 사업이 수행되었으며, 주로 소득이 낮은 농촌지역을 중심으로 지원



▲ 발표사진 (주택개량을 위한 미소금융지원 사례)

▲ 발표사진 (브라질의 미소금융)

3) 주택공급 활성화를 위한 주택금융 사례발표

- 멕시코의 주택금융 (발표자: Larisa Mora Aguilar, Senior Manager of the Subdirector of Planning and Finance Office, INFONAVITAT)
 - 멕시코의 사회보장시스템의 경우 노동자 임금에서 공제하는 방식으로 재원을 조달하며, 공제금액에는 건강보험, 사회보장보험, 주택금융 등이 포함되어 있음. 대표적인 주택금융은 INFONAVITAT로, 노동자 임금에서 5%를 공제해 재원 조달
 - 2019년 6월 이후로는 대출가능금액을 증액하고 지원금을 지급하는 등 금융지원 확대 중
- 한국의 주택금융과 공공임대주택 정책 (발표자: 박미선 연구위원, 국토연구원)
 - (국민주택기금) 1981년 주택공급을 위해 설립된 정부기금으로, 주택건설(공급측면) 및 주택구매(수요 측면)을 모두 지원하고 있음
 - (주택선분양제도와 주택분양보증) 주택선분양을 통해 공급자 자금조달 원활화 및 공급자 부도시 수요자 보호를 위하여 정부에서 분양 및 완공을 보증함
 - (공공임대주택) 저소득층의 주거소요에 대응하기 위해 도입하여 현재까지의 성과 및 한계 공유. 저소득층 주거안정에 기여한 긍정적 측면과 함께 지속적 안정공급의 문제, 임대주택의 종류와 지원대상의 분절화 등 여전히 개선이 필요한 부분이 있음



▲ 한국의 임대주택 발표 (박미선 연구위원)

▲ 질의응답

3. IDB International Housing Forum (Day 2)

□ 일시 및 장소: 2019. 08. 29(목) 08:30 / IDB 브라질리아 지역사무소

□ 참석자

- 원외: Andres Blanco 수석전문가, Tatiana Gallego 주택도시개발부장, Fermin Vivanco 수석전문가, Clementine Tribouillard 주택도시개발 전문가, Paloma Silva 주택도시개발 컨설턴트, Claudia Magalhaes 주택금융전문가 등 50인
- 원내 : 박미선 연구위원, 김민지 연구원

1) 중남미 임대주택 사례 발표

□ 라틴아메리카의 임대주택 (발표자: Andres Blanco, Housing and Urban Development Specialist, IDB)

- 현재 중남미의 다양한 국가들이 주택부족문제를 겪고 있으며, 증가하는 주택수요에 대한 대응책으로서 임대주택정책 고려 필요
- 현 중남미 문제는 공기문제와 임대료 미지급 문제로, 임차인이 임대료를 지불하지 않을 경우 법적 절차를 밟기 매우 어려워 임차인의 임금 증명 등 임대인을 위한 보증 방안 필요

□ 칠레의 임대주택 보조금 (발표자: Jorge Silba, Advisor to the Under Secretary of Housing and Urban Planning, MINVU, Chile)

- (임대주택 보조금) 2012년까지는 임대주택을 지원 정책이 없었으나, 2013년 법 52호에 따라 임대주택 프로그램이 개설됨
- (주요결과) 총 70,735명의 지원자가 임대주택 보조금 프로그램에 지원해 이중 44,021명이 보조금의 혜택을 받으며, 임대료가 가구소득에서 차지하는 비율이 크게 감소

□ 우루과이의 임대주택보증 (발표자: Hugo Speranza, ANDA(Asociacion Nacional de Afilados), Uruguay)

- 우루과이는 최근의 경제성장에 힘입어 2005년부터 임대주택정책이 크게 성장하기 시작
- 2011년 수립된 법 18795호 사회주택법 및 2014년 수립된 법 19210호 임대주택 보조금법에 따라 중·저소득 가구를 위한 사회주택 및 임대주택을 공급

□ EU의 사회임대주택 (발표자: Jean-Pierre Schaefer, Housing and Urban Development Specialist)

- 독일·스위스를 제외한 EU국가들의 경우 자가가 전체 주거의 절반 이상을 차지하나, 도시지역의 경우 임대 비율이 높음
- 사회임대주택 거주 가구의 경우 전반적으로 낮은 소득 수준과 높은 빈곤율을 보임
- 프랑스의 경험에 기초한 사회임대주택의 성공요건: 1) 장기 대출 프로그램 (상환기간 40년 이상), 2) 정부기관에 의한 규제 (임대주택 분배를 위한 법규, 지원대상 설정 등), 3) 주택 건설 및 관리를 위한 특수기관 설립, 4) 교차지원과 재정적 안정성, 5) 지원금과 세제혜택 지원 등



2) 민관협력사례 발표

- 상파울루의 민관협력 사례 (발표자: Joao Siqueira de Farias, Secretary of Housing of Sao Paulo)
 - 상파울루의 주택부족량은 47.4만호, 약 150만명의 인구가 부적정한 주거에 거주(2016)
 - 공적 재원 투입 한계를 극복하고자 상파울루시는 대형 건설사 및 투자자 유치를 통한 민관협력사업 (Public-Private Partnership: PPP)을 유치
 - (사업 목표) 해당사업은 1) 낙후지역의 재생과 환경오염 지역의 회복, 2) 상파울루시의 저소득층을 위한 사회주택 공급 강화, 3) 도시 내 유휴공간의 효과적인 활용을 목표로 함
 - (사업내용) 대중교통이 활성화 된 지역을 지정하여 기초 인프라, 민간 상업시설, 저소득층 주거지를 복합적으로 개발



4. 브라질 상파울루 시정부 업무협의회

□ 일시 및 장소: 2019. 08. 28(수) 14:00 / IDB 브라질리아 지역사무소

□ 참석자

- 원외: Andres Blanco 수석전문가, Joao Siqueira de Farias, Secretary of Housing of Sao Paulo
- 원내 : 박미선 연구위원, 김민지 연구원

□ 주요 논의내용

- (사업대상지 정보) 상파울루 구도심 중심에 위치하며, 역사보존지구 근방에 위치함. 고층빌딩 및 인구밀집도가 높으며, 교통·공공인프라가 잘 구축되어 있고, 소득수준이 높고 고용의 기회도 상대적으로 큰 지역임. 후보지 모두 시정부가 기존에 진행중이던 도심재생사업의 지역적 범위에 포함되어 있어 상파울루시의 주택부족 문제 해결은 물론 도심재생 재활성화에 큰 도움이 될 것으로 기대 됨
- (상파울루시 민관협력 현황) 현재 상파울루시에서 수행되고 있는 민관협력사업은 상파울루 개발공사(SPBA)의 금융지원을 받고 있으며 경제적 안정성을 위한 보증 또한 제공하고 있음
- (향후 협력 방안) 시정부는 본 사업을 통해 도출 된 개발방향과 재원활용 매커니즘을 고려하여 실제 개발사업 계획을 수립 할 수 있음



▲ 업무협의회

SITE 1 - PICTURES




SITE 2 - PICTURES



▲ 사업대상지 사진

부록 1. 출장자 항공권 (김민지 연구원)

 <p>하 나 로 여 행 사</p>		<p>전자항공권 발행확인서</p> <p>e-Ticket Itinerary & Receipt</p> <p>Provided by TOPAS</p>		
<p>1204 / 22AUG19</p>				
<p>승객성명 Passenger Name KIM/MINJEE MS</p> <p>예약번호 Booking Reference</p> <p>항공권번호 Ticket Number</p>	<p>신세계면세점 스마트선불 1만원 증정</p> <p>증정장소 오프라인 각 점 고객센터</p> <ul style="list-style-type: none"> • \$30이상 결제 시 사용가능, 회원가입필수 • 당일사용 한정, 일부 브랜드 제외 • 기타 유의사항 우측 QR 및 매장 게시물 참조 			
<p>드리는 말씀 Remarks</p>				
<p>여정 Itinerary</p>				
<p>편명 Flight EK0323 (예약번호) Operated by EK(EMIRATES)</p> <p>* 인천공항 제1여객터미널 EMIRATES 의 탑승수속 카운터를 이용하시기 바랍니다.</p>				
출발 Departure	서울(ICN/Incheon intl)	26AUG19(월)	23:55 Local Time	Terminal No. : 1
도착 Arrival	두바이(DXB/Dubai)	27AUG19(화)	04:25 Local Time	Terminal No. : 3
예상비행시간	Flight Time 09H 30M			
예약등급	Class U (일반석)	항공권 유효기간	Not Valid Before	-
* 예약등급은 항공사 FLIGHT 정보에 따라 표기 내용과 상이할 수 있습니다.				
좌석 타입	Seat Type -		Not Valid After	26SEP19
예약상태	Status OK (확약)	수하물	Baggage	2PC
운임	Fare Basis UEXESKR1	좌석번호	Seat No.	53H
기종	Aircraft Type AIRBUS INDUSTRIE A380-800			
<p>편명 Flight EK0245 (예약번호) Operated by EK(EMIRATES)</p>				
출발 Departure	두바이(DXB/Dubai)	27AUG19(화)	08:05 Local Time	Terminal No. : 3
도착 Arrival	리오 데 자네이로(GIG/Internacional)	27AUG19(화)	15:25 Local Time	Terminal No. : 2
예상비행시간	Flight Time 14H 20M			
예약등급	Class U (일반석)	항공권 유효기간	Not Valid Before	-
* 예약등급은 항공사 FLIGHT 정보에 따라 표기 내용과 상이할 수 있습니다.				
좌석 타입	Seat Type -		Not Valid After	26SEP19
예약상태	Status OK (확약)	수하물	Baggage	2PC
운임	Fare Basis UEXESKR1	좌석번호	Seat No.	20G
기종	Aircraft Type BOEING 777-200LR			
<p>편명 Flight EK4802 (예약번호) Operated by LA(LATAM AIRLINES BRASIL)</p> <p>* LATAM AIRLINES BRASIL 항공기로 운항하는 공동운항편입니다.</p> <p>LATAM AIRLINES BRASIL 의 탑승수속 카운터를 이용하시기 바랍니다.</p>				
출발 Departure	리오 데 자네이로 (GIG/Internacional)	27AUG19(화)	20:40 Local Time	Terminal No. : 2
도착 Arrival	BRASILIA(BSB/Brasilia)	27AUG19(화)	22:15 Local Time	Terminal No. : -
예상비행시간	Flight Time 01H 35M			
예약등급	Class U (일반석)	항공권 유효기간	Not Valid Before	-
* 예약등급은 항공사 FLIGHT 정보에 따라 표기 내용과 상이할 수 있습니다.				
좌석 타입	Seat Type -		Not Valid After	26SEP19
예약상태	Status OK (확약)	수하물	Baggage	2PC
운임	Fare Basis UEXESKR1			

편명 Flight **G31485** (예약번호 XXXXXXXXXX) Operated by **G3(GOL LINHAS AEREAS S/A)**

출발 Departure	BRASILIA(BSB/Brasilia)	31AUG19(토)	18:00	Local Time	Terminal No. : -
도착 Arrival	상 파울로(GRU/Guarulhos)	31AUG19(토)	19:45	Local Time	Terminal No. : 2
예상비행시간	Flight Time	01H 45M			
예약등급	Class	N (일반석)	항공권 유효기간	Not Valid Before	29AUG19
* 예약등급은 항공사 FLIGHT 정보에 따라 표기 내용과 상이할 수 있습니다.					
좌석 타입	Seat Type	-		Not Valid After	26SEP19
예약상태	Status	OK (확약)	수하물	Baggage	2PC
운임	Fare Basis	WEXESKR1			
기종	Aircraft Type	BOEING 737-800			

편명 Flight **EK0262** (예약번호 XXXXXXXXXX) Operated by **EK(EMIRATES)**

출발 Departure	상 파울로(GRU/Guarulhos)	01SEP19(일)	01:25	Local Time	Terminal No. : 3
도착 Arrival	두바이(DXB/Dubai)	01SEP19(일)	22:55	Local Time	Terminal No. : 3
예상비행시간	Flight Time	14H 30M			
예약등급	Class	W (일반석)	항공권 유효기간	Not Valid Before	29AUG19
* 예약등급은 항공사 FLIGHT 정보에 따라 표기 내용과 상이할 수 있습니다.					
좌석 타입	Seat Type	-		Not Valid After	26SEP19
예약상태	Status	OK (확약)	수하물	Baggage	2PC
운임	Fare Basis	WEXESKR1	좌석번호	Seat No.	66C
기종	Aircraft Type	AIRBUS INDUSTRIE A380-800			

편명 Flight **EK0322** (예약번호 XXXXXXXXXX) Operated by **EK(EMIRATES)**

출발 Departure	두바이(DXB/Dubai)	02SEP19(월)	03:40	Local Time	Terminal No. : 3
도착 Arrival	서울(ICN/Incheon intl)	02SEP19(월)	16:55	Local Time	Terminal No. : 1
예상비행시간	Flight Time	08H 15M			
예약등급	Class	W (일반석)	항공권 유효기간	Not Valid Before	29AUG19
* 예약등급은 항공사 FLIGHT 정보에 따라 표기 내용과 상이할 수 있습니다.					
좌석 타입	Seat Type	-		Not Valid After	26SEP19
예약상태	Status	OK (확약)	수하물	Baggage	2PC
운임	Fare Basis	WEXESKR1	좌석번호	Seat No.	56H
기종	Aircraft Type	AIRBUS INDUSTRIE A380-800			

* 모든 정보는 항공사나 공항 사정에 의해서 변경될 수 있습니다.

부록2. International Housing Forum Agenda

International Housing Forum

Challenges and Opportunities

August 29 and 30, 2019

Inter-American Development Bank
and National Secretariat of Housing
(Ministry of Regional Development)

Location: Representação do BID no Brasil,
SEN Quadra 802 Conjunto F Lote 39, Brasília

International Housing Forum

Challenges and Opportunities

Context and objective

One of the main challenges for urban development in Latin America and the Caribbean (LAC) is the provision of low-cost housing for low and middle-income families. Housing shortages remain a major obstacle to the development of the region, despite a significant investment in housing programs sponsored by the public sector over the past three decades. It is estimated that 2 million of the 3 million homes built annually in LAC cities have been established in informal settlements. This requires a major transformation of LAC's housing financing systems and policies to attract more private sector participants to the housing market.

In the case of Brazil, the housing deficit reached 6.4 million units in 2015, according to the João Pinheiro Foundation. 79% of this deficit is concentrated in low-income families. 87.7% of the quantitative housing deficit in Brazil is located in urban areas, 39% in the southeast, followed by 31% in the northeast. The nine largest metropolitan areas represent 29% of the housing shortage in the country. In response, the Federal Government started the Minha Casa Minha Vida Program in 2009; an initiative that seeks to reduce the housing deficit through construction and financing credits, which has allowed reaching a historic level of housing production (5.87 million units contracted as of July 2019).

However, 24.4% of Brazilian urban homes are considered inadequate because they present at least one of the following problems: built on inadequate land, lack of infrastructure, lack of bathrooms for exclusive use, inadequate coverage and overcrowding. There are also challenges related to the rehabilitation of damaged homes. In addition, according to the João Pinheiro Foundation, in 2015, 50% of families in Brazil allocated more than 30% of their salary to pay rent. This allows exploring innovative financial instruments for the requalification of individual or institutional degraded properties. The potential for recovery / recycling of this stock is enormous. According to the National Survey of Household Samples (PNAD) of 2015, there are at least 7.9 million vacant units in Brazil with potential to be occupied. Among them, 10,304 properties are owned by the Federal Government.

This invites a reflection. The Government of Brazil has the opportunity to explore new models for the provision of housing, especially to serve the most vulnerable low-income groups. Here are some key and concrete options for immediate housing policy:

- **Housing allowance:** many families do not have the purchasing power to buy a home. An effective alternative is rental housing and direct rent subsidies. This strategy has multiple benefits, including greater flexibility for demand and a more central location.
- **Take advantage of public assets for housing:** unoccupied public buildings are a potential offer and an opportunity to develop the rental market that could be realized if adequate incentives were offered. Public buildings usually have a preferred location in the city.
- **Rental with option to buy:** these programs seek to combine the advantages of rent and property by channeling part of the rent payment to a possible purchase of the unit. This facilitates the mobility of families and avoids the transaction costs associated with the property by offering a purchase guarantee if the occupants decide to do so.
- **Housing improvements:** the real estate market is quite limited in relation to the size of the Brazilian qualitative deficit challenge. International experiences and Brazilian innovations can guide public policies to revalue this market on the national agenda.
- **Reform of pension funds:** the government has begun to reflect on the role of the FGTS in financing the country's housing policy, for which the feedback of various international experiences can shed light on both positive and negative approaches.

AGENDA

August 29, 2019

TIME	TOPIC Presenter
8:30-09:00	REGISTRATION OF PARTICIPANTS
9:00	PRESENTATION
9:00-9:30	WELCOME Hugo Flórez Timorán, <i>IDB representative in Brazil</i> Celso Toshito Matsuda, <i>National Secretary of Housing, Ministry of Regional Development</i> Tatiana Gallego Lizón, <i>Housing and Urban Development Division Chief, IDB</i>
9:30-10:45	DIAGNOSTIC PRESENTATION OF THE HOUSING SITUATION IN BRAZIL AND NEW PROGRAMMATIC PROPOSALS FOR THE SECTOR Alessandra Vieira, <i>Director of Housing Production, National Housing Secretariat</i>
10:45-11:00	Q&A
11:00-11:20	COFFEE BREAK
11:20	HOUSING IMPROVEMENT PANEL
11:20-11:40	MICROCREDITS FOR HOUSING REFORM - INTERNATIONAL EXPERIENCES Fermin Vivanco, <i>Senior Specialist, IDB Lab</i>
11:40-12:00	INSTRUMENTOS PARA REFORMA HABITACIONAL - ECOSISTEMA BRASILEIRO Clémentine Tribouillard, <i>Housing and Urban Development Specialist, IDB</i>
12:00-12:20	A EXPERIÊNCIA DE MELHORIA HABITACIONAL NO MÉXICO Paloma Silva, <i>Housing and Urban Development Consultant, IDB;</i> <i>Former Director at CONAVI (Comisión Nacional de Vivienda) , Mexico</i>
12:20-12:40	Q&A
12:40-13:40	LUNCH
13:40	PENSION FUND PANEL / HOUSING FINANCING SYSTEMS
13:40-14:00	INTERNATIONAL EXPERIENCE IN HOUSING FINANCE SYSTEMS Claudia Magalhães, <i>Specialist in Housing Finance</i>
14:00-14:20	THE EXPERIENCE OF INFONAVIT IN MEXICO Larisa Mora Aguilar, <i>Senior Manager of the Subdirectorate of Planning and Finance Office, Infonavit (Instituto del Fondo Nacional de la Vivienda para los Trabajadores), México</i>
14:20-14:40	HOUSING FINANCE SYSTEMS IN SOUTH KOREA Dr. Miseon Park, <i>Korea Research Institute for Human Settlements (KRIHS)</i>
14:40-15:00	Q&A

AGENDA

August 29, 2019

15:00-15:20	COFFEE BREAK / CHANGE OF CONFERENCE ROOM
15:20	DISCUSSIONS WITH KEY ACTORS FROM THE GOVERNMENT, PRIVATE SECTOR AND INTERNATIONAL ACTORS
15:20-17:20	DISCUSSION TABLE ON FINANCIAL SYSTEMS FOR HOUSING Group 1, Room SUM Moderators: Daniel Ferreira, <i>Director of the Department of Housing Production, SNH</i> Paloma Silva, <i>Housing and Urban Development Consultant, IDB</i> Jason Hobbs, <i>Housing and Urban Development Specialist, IDB</i>
15:20-17:20	DISCUSSION TABLE ON HOUSING IMPROVEMENT PROGRAMS Group 2, Room SA-R01 Moderators: Monique Toledo Salgado, <i>General Coordination for Housing Improvement at the Department of Housing Development, SNH</i> Andrés Blanco, <i>Housing and Urban Development Specialist, IDB</i> Clementine Tribouillard, <i>Housing and Urban Development Specialist, IDB</i>
17:30-19:00	COCKTAIL

AGENDA

August 30, 2019

TIME	TOPIC Presenter
8:30-09:00	REGISTRATION OF PARTICIPANTS
9:00	RENTAL HOUSING PANEL
9:00-09:20	CHALLENGES AND OPPORTUNITIES: HOUSING FOR RENT IN LATIN AMERICA Andrés Blanco, <i>Housing and Urban Development Specialist, IDB</i>
9:20-09:40	HOUSING RENTAL POLICY: INTERNATIONAL EXPERIENCE Andrés Blanco, <i>Housing and Urban Development Specialist, IDB</i>
9:40-10:00	RENTAL SUBSIDIES: THE CASE OF CHILE Jorge Silva, <i>Advisor to the Under Secretary of Housing and Urban Planning Minister, MINVU, Chile</i>
10:00 - 10:30	Q&A
10:30-10:50	COFFEE BREAK

AGENDA

August 30, 2019

10:50	RENTAL HOUSING PANEL <i>(continuation)</i>
10:50-11:10	FINANCIAL FACILITIES FOR DEVELOPERS Ernesto Infante, <i>Advisor to the Board of the Bank of Mexico</i>
11:10-11:30	RENTAL GUARANTEE FUNDS IN URUGUAY Hugo Speranza, <i>ANDA (Asociación Nacional de Afiliados), Uruguay</i>
11:30- 11:50	SOCIAL RENTAL HOUSING IN FRANCE AND THE EUROPEAN UNION Jean-Pierre Schaefer, <i>Housing and Urban Development Specialist</i>
11:50 – 12:20	Q&A
12:20-13:20	LUNCH
13:20	PANEL ON THE USE OF PUBLIC HOUSING ASSETS
13:20-13:40	PPP – THE CASE OF SÃO PAULO João Siqueira de Farias, <i>João Siqueira de Farias, Secretary of Housing of São Paulo</i>
13:40-14:00	PUBLIC POLICY AND RECOVERY OF ABANDONED PROPERTIES Raúl Valles, <i>Advisor to the National Housing Office, Uruguay</i>
14:00-14:20	PERSPECTIVES OF THE PRIVATE SECTOR Celso Luiz Petrucci, <i>Chief Economist SECOVI, São Paulo</i>
14:20-14:50	Q&A
14:50-15:10	COFFEE PAUSE / CHANGE OF CONFERENCE ROOM
15:10	DISCUSSIONS WITH KEY ACTORS FROM THE GOVERNMENT AND PRIVATE SECTOR
15:10-17:10	DISCUSSION TABLE ON THE RENTAL HOMES WITH KEY GOVERNMENT ACTORS Group 1, Room SUM Moderators: Andiara Campanhoni, <i>Coordinator of the Housing Production Department, SNH</i> Andrés Blanco, <i>Housing and Urban Development Specialist, IDB</i> Dalve Soria, <i>Housing and Urban Development Specialist, IDB</i>
15:10-17:10	DISCUSSION TABLE ON THE USE OF PUBLIC ASSETS FOR HOUSING WITH KEY GOVERNMENT ACTORS Group 2 Room SA-R01 Moderators: Carlos Adriano Constantino, <i>Infrastructure Analyst the Housing Production Department, SNH</i> Paloma Silva, <i>Housing and Urban Development Consultant, IDB</i> Jason Hobbs, <i>Housing and Urban Development Specialist, IDB</i>
17:10	CLOSING
17:10-17:30	CLOSING REMARKS Celso Toshito Matsuda, <i>National Secretary of Housing</i> Tatiana Gallego Lizón, <i>Housing and Urban Development Division Chief, IDB</i>

SPEAKERS

ALESSANDRA VIEIRA

Graduated in Architecture and Urbanism from the University of São Paulo (USP) and Master in Housing, Planning and Technology from the Technological Research Institute of the State of São Paulo (IPT). She has been a federal employee since 2007, occupying the position of Technical Analyst of Social Policy, and serves as Director of the Department of Urbanization of the National Secretariat of Housing of the Ministry of Regional Development. Alessandra Vieira manages projects related to the urbanization of precarious settlements and the production of homes with transfer of resources to public entities, in addition to the production of houses of the *Minha Casa Minha Vida Program in cities with up to 50,000 inhabitants*.

FERMIN VIVANCO

Fermín Vivanco has more than 20 years of experience in inclusive finance including housing microfinance in Latin America and the Caribbean. Since 2000 he has worked at the Inter-American Development Bank where he is a Senior Specialist at the IDB Lab, leading projects with a focus on excluded and underserved companies and population. Within the IDB Lab he has directed several programs aimed at testing new business models that use digital technologies and alternative channels to improve access to savings, payments and credit related products. He is currently a focal point in mobility, water and housing issues at the IDB Lab. Previously he was Senior Operations Director of ACCION International, and Housing Program Manager at The Neighborhood Developers, Boston. He has a Master in Business Administration (MBA) with a concentration in finance from Northeastern University.

CLEMENTINE TRIBOUILLARD

Clémentine Tribouillard is a specialist in the Housing and Urban Development Division of the IDB in Brazil, she joined the team in 2018. She is French, trained in political science, holds a Master's degree in Urban Policy from the Institute of Political Studies in Paris and specialization in Urban Sociology by the UERJ. She worked for 3 years at the Caixa Econômica Federal in Rio de Janeiro in the design of federal housing programs and in the rehabilitation of Brazilian urban centers, before working for 6 years in Africa in programs to improve urban services (water, sanitation, solid waste) for the European Union, the United Nations, the World Bank and other donors. After the earthquake, she lived for 5 years in Haiti working on the reconstruction of low-income neighborhoods, the resettlement of displaced families and the national housing policy. She has worked in 35 countries on urban planning, economic and social development, gender issues, civil society and private sector participation.

PALOMA SILVA

Paloma Silva is an expert in Financing Housing and Urban Development Markets in Latin America and the Caribbean currently at the Inter-American Development Bank in Washington. She was Minister of Housing in Mexico and Deputy General Director of Sociedad Hipotecaria Federal. Award to Professional Merit 2015 of the ITAM in the Public Sector, after 20 years of experience in the Federal Government. Specialist in Development Banking, Relationship with Multilaterals, futures and in Pension Funds, Securitizations, structured Bonds and in the operation of money, stock, options and futures markets. Founding partner of IXE Banco and AFORE XXI. He was a member of the Board of Directors of INFONAVIT, FOVISSTE, Sociedad Hipotecaria Federal FONHAPO, ISSSTE, RUV and CORETT. Professor with over twenty years of experience teaching undergraduate and master's degrees.

SPEAKERS

CLAUDIA MAGALHÃES ELOY

Claudia Magalhães is an independent consultant specializing in housing policy and housing finance. She is responsible for the Latin America and Caribbean column of IUHF Journal. She was previously responsible for the housing finance and subsidy session of Brazil's National Housing Plan. She was also a researcher at the University of São Paulo and World Bank's TA for the Brazilian Ministry of Cities. Claudia has a PhD from the University of São Paulo and a Master of City Planning from University of Pennsylvania.

LARISA MORA AGUILAR

Larisa Mora serves as Senior Manager in the Planning and Finance Department of Infonavit, the largest Social Mortgage in Latin America, with more than 5 million mortgage loans approved with a balance equivalent to 6.7% of Mexico's GDP. She has managed the General Directorates of Insurance. Previously, she also managed Pension Funds and Social Security, and the Ministry of Finance and Public Credit. Throughout her career she has supported important changes in the investment regime of pension and insurance funds, as well as the contracting of insurance mechanisms for the protection of assets in charge of the Government of Mexico for natural disasters. Previously, she worked as a Human Development Specialist Researcher in the United Nations Development Program.

MISEON PARK

Miseon Park is a Research Fellow at Korea Research Institute for Human Settlements, a national think-tank in Korea. She has been working on research related to affordable housing, public rental housing, housing choice voucher program, private rental market change, demographic change and housing, and LAC region's housing issues. Park holds an MS in urban planning from Seoul National University, and a Ph.D. in Urban Affairs and Public Administration from Cleveland State University.

ANDRÉS BLANCO

Lead Specialist in Urban Development and Housing at the Inter-American Development Bank (IDB). Currently, he is coordinating the implementation of the Cities LAB, a laboratory of Urban Innovation at IDB. Previously, he was an Assistant Professor in the Department of Urban and Regional Planning at the University of Florida. His work is centered on the economic aspects of planning in areas like housing, land use, urban and land economics, and local economic development. He received his Bachelor degree in Economics in 1999 and his Master of Science in Regional Development Planning in 2005 from the Universidad de los Andes in Bogotá. In 2010, he received his doctoral degree in City and Regional Planning from Cornell University. Andres has worked as a researcher and consultant in different projects involving urban planning, economic development, and public policy evaluation for organizations like the Lincoln Institute of Land Policy, the United Nations Development Program, and local and regional governments in Latin America and the United States. He has published his work in renowned journals in the field like Planning Theory, Urban Studies, Transportation Research Board and Housing Policy Debate among others. Andres has published several books about rental housing and land value capture mechanisms. In addition, he is working with different national and local governments in the region in the design and implementation of policies related to urban development and housing.

SPEAKERS

JORGE SILVA

Jorge Silva is an architect from the Pontifical Catholic University of Chile. He holds a Master in Urban Planning (MUP) and a Master in Public Administration (MPA) from Harvard University. He currently serves as National Coordinator of Public Policies in the Ministry of Housing and Urban Planning. After the earthquake of February 27, 2010, he worked as an architect in the National Reconstruction Program in the O'Higgins Region and in 2012 he served as Regional Ministerial Secretary for Housing and Urban Development of the same region. He has worked as an associate researcher on social housing and urban development issues for the Inter-American Development Bank (IDB) and Harvard University.

ERNESTO INFANTE

Ernesto Infante Barbosa is an economist with extensive experience in sustainable development and social policy issues. During the past 12 years Ernesto has been working on green finance, sustainable housing policy, rural/urban housing finance, macroeconomic monitoring, education policy, public finance and criminal justice policy, both in Mexico and the United Kingdom. Currently, Ernesto is Advisor to the Governor of Mexico's Central Bank (Banco de México) where he is responsible of pushing forward the greening of the financial system in Mexico through diverse strategies in which Banco de México has an active participation, such as the Network for Greening the Financial System (NGFS). Mr. Infante Barbosa is an Economist from the Monterrey Tech (ITESM). He also holds a Masters of Science in Social Policy and Planning from the London School of Economics and Political Science (LSE), an MPA in Public Policy from the ITESM, as well as Executive Education Diplomas from Harvard University in Energy Policy; from Georgetown University in International Studies; and from UNAM in Public Policies for Education.

HUGO SPERANZA

Dr. Hugo R. Speranza is a Lawyer, graduated from the Law School of the University of the Republic and Master in Business Law from the University of Montevideo. Since 1987, he has been linked to the National Association of Affiliates (ANDA), a mutual entity that provides services to its members in terms of rental guarantees, credits and health services, among others. He has been a member of its Administrative Council for 15 years, serving as Vice President for two periods and as Secretary for one period. He is currently the Coordinating Director of the Association, working in the field of General Management. On the other hand, he has advised a Pension Fund Administrator for more than 20 years.

SPEAKERS

JOÃO SIQUEIRA DE FARIAS

He started his political career in 1989 as a student leader, serving as Secretary General of the Municipal Union of Secondary Students. Years later, he worked in the field of entertainment and leisure. In the public sector, in 1995, he was head of the Santos City Department of Events and Culture. From 1997 to 1999, he served as parliamentary advisor to the Legislative Assembly of São Paulo. In 2001, he assumed the position of Chief of Staff of the Municipality of Araraquara. In 2008 he was elected Councilor by the PRB - Brazilian Republican Party - in the Araraquara City Council. In 2010, still in the city of São Paulo, he acted as Secretary of Housing. In 2012 he was reelected by the PRB, occupying the presidency of the Araraquarense chamber. Between 2014 and 2018 he was second deputy Federal Deputy for the PRB. In 2018 he assumed the position of Special Advisor to the Center for Strategic Affairs of the Legislative Assembly of São Paulo. In June of the same year, he held the position of Municipal Secretary of Sports and Leisure of the City of São Paulo.

RAUL VALLES

Advisor to the National Housing Directorate of the Ministry of Housing Territorial Planning and Environment. Professor. Head of the Permanent Housing Unit and Director of the Popular Housing Magazine of the FADU, University of the Republic. Consultant specialized in policies, production and management of Habitat and Social Housing.

CELSO PETRUCCI

Economist at the Álvares Penteado School of Commerce Foundation - FECAP - 1980; started his real estate credit activities in 1976 at Nossa Caixa-Nosso Banco, where he worked in the Real Estate Operations Department; Partner of the company Petrucci Consultoria Empresarial Ltda; He started his trade union activities at Secovi-SP (Housing Union) in 1983, and is currently Chief Economist, Executive Director of the VP of Real Estate Development and Urban Land and represents the union in working groups with Caixa Econômica Federal, Central Bank, Ministries, Abecip and Anbima. He was Technical Representative and Alternate Advisor to the FGTS Curator Council - 2001-2005; Alternate Advisor and Holder of the FGTS Curator Council for the National Confederation of Commerce - 2005 to 2011; Representative of Secovi-SP and CBIC in the negotiation of Law 10,931 / 04 Asset Assets; President of the IIC-Commission of the Real Estate Industry of the Brazilian Chamber of Construction Industry in the management 2017/2020.

International Housing Forum

Challenges and Opportunities

August 29 and 30, 2019

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