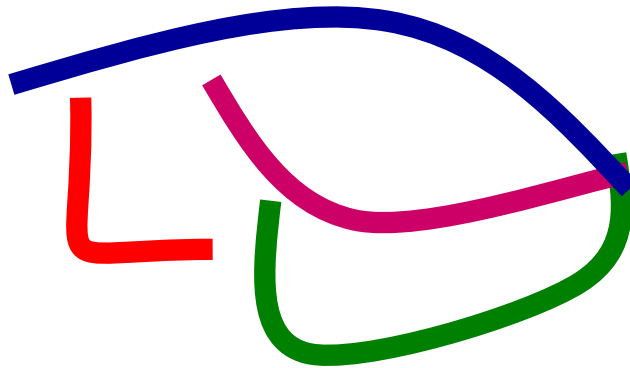


Mexican Housing Day 2009



SEN. CARLOS LOZANO DE LA TORRE
PRESIDENT OF THE SENATORIAL HOUSING COMMISSION
clozano@senado.gob.mx

Waldorf Astoria
New York, EE.UU
February 06th, 2009

UBS Investment Bank
London, UK
February 09th, 2009





PERSPECTIVES FOR THE HOUSING SECTOR FOR 2009

The crisis of the high risk mortgage market of the USA had an impact in Mexico across the volatile nature generated on the financial markets. Nevertheless, the Mexican market enjoys diverse fortitude from what it has shielded by mayor elements:

- **Mexican Mortgages.**
- **Methodologies of qualification.**
- **Insurance credit for the housing.**
- **Reforms to the Organic Law of the Federal Mortgage Society.**

Strengths versus external factors

▪In this aspect, from the Senate of the Republic, we managed an enlargement of 1,000 million pesos for the Fiscal Exercise 2009. With these resources, we avoid a negative impact for the national and foreign investors, just now when the mortgage crisis is lived in the United States.

▪In the Senate, we are very attentive to further calm the market and also to assess the Mexican mortgage market, while the U.S. is different, it is necessary to ensure their effectiveness, with adequate budgetary resources for the sector and relevant legal instruments, not to regret for what happened in the Mexican crisis of 1995.

Budget Increase





Today the Mexican economy passes through a complex cycle in growth that has its origin mainly on external factors. At present our country has greater structural integrity compared to the impact we have had in past episodes of the international slowdown, which will help reduce the impact of economic deterioration in the U.S.

Structural Integrity



In the context of the crisis, we have not forgotten the issues of transformation and modernization of the housing sector.

New Ministry of Housing, Spatial Planning and Urban Development

 **Integrare**

ViViENdA
desarrollo urbano y
ordenamiento territorial

We will continue to insist that this project is to consolidate and thereby achieve a sector institutional reengineering to incorporate the issues of housing, urban development and planning.



Added to this project; we have raised two topics:

1) Offer of soil.

2) Urban Integral Sustainable Developments (DUIS).

**Linking housing to employment cores, industrial, commercial,
manning and equipping of urban services.**



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- Last but not least, in any case there won't be the loss of public office, nor the administrative growth, in terms of organization or in terms of public expenditure.
 - It is supposed to simplify and unify structures, resulting synergies between materials and related agencies.
 - The strong points and the changes impelled in the sector will help to face the economic international adverse conditions and to reduce its negative impact in our country.

