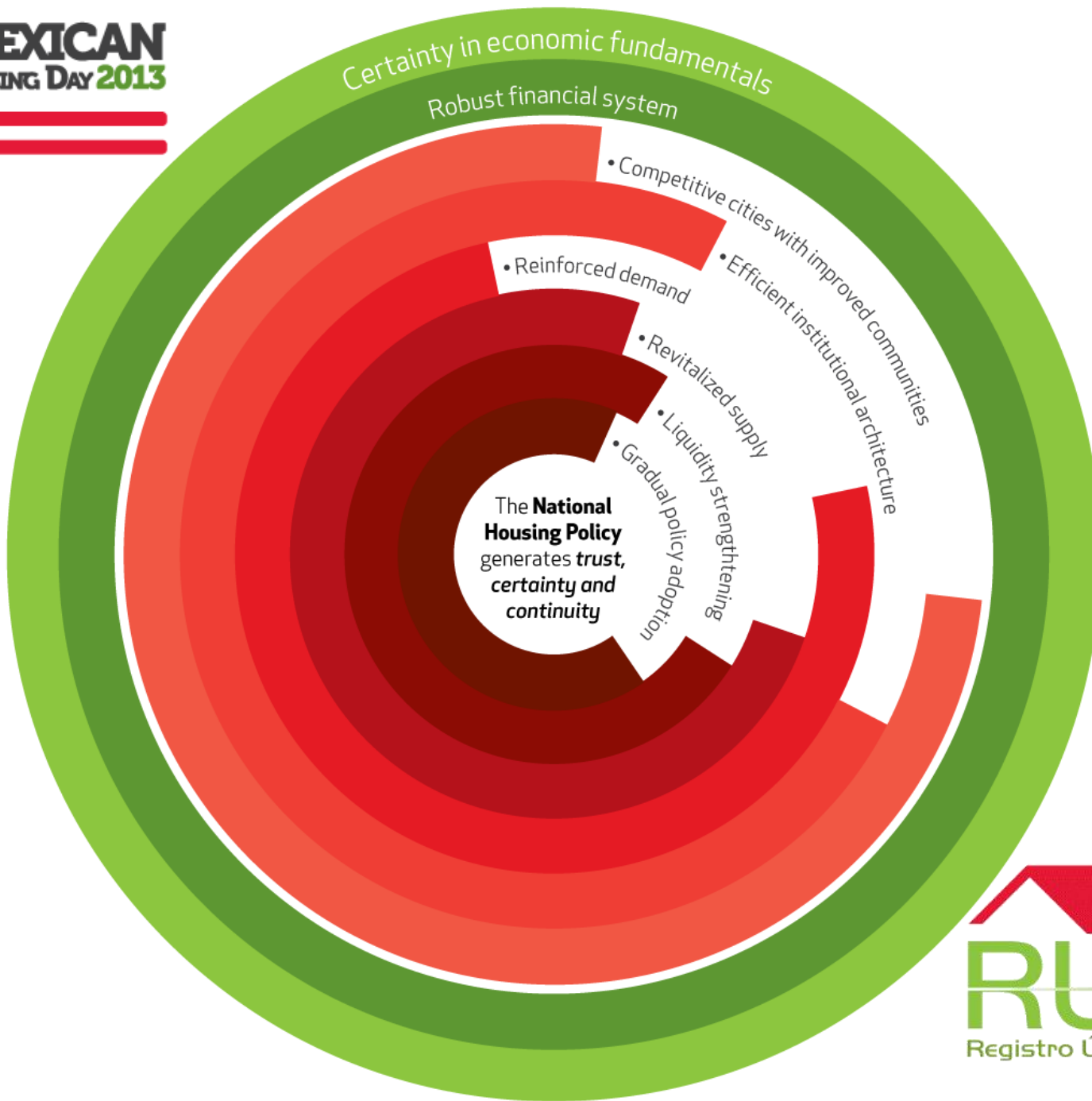




**MEXICAN
HOUSING DAY 2013**

**10TH
ANNIVERSARY**





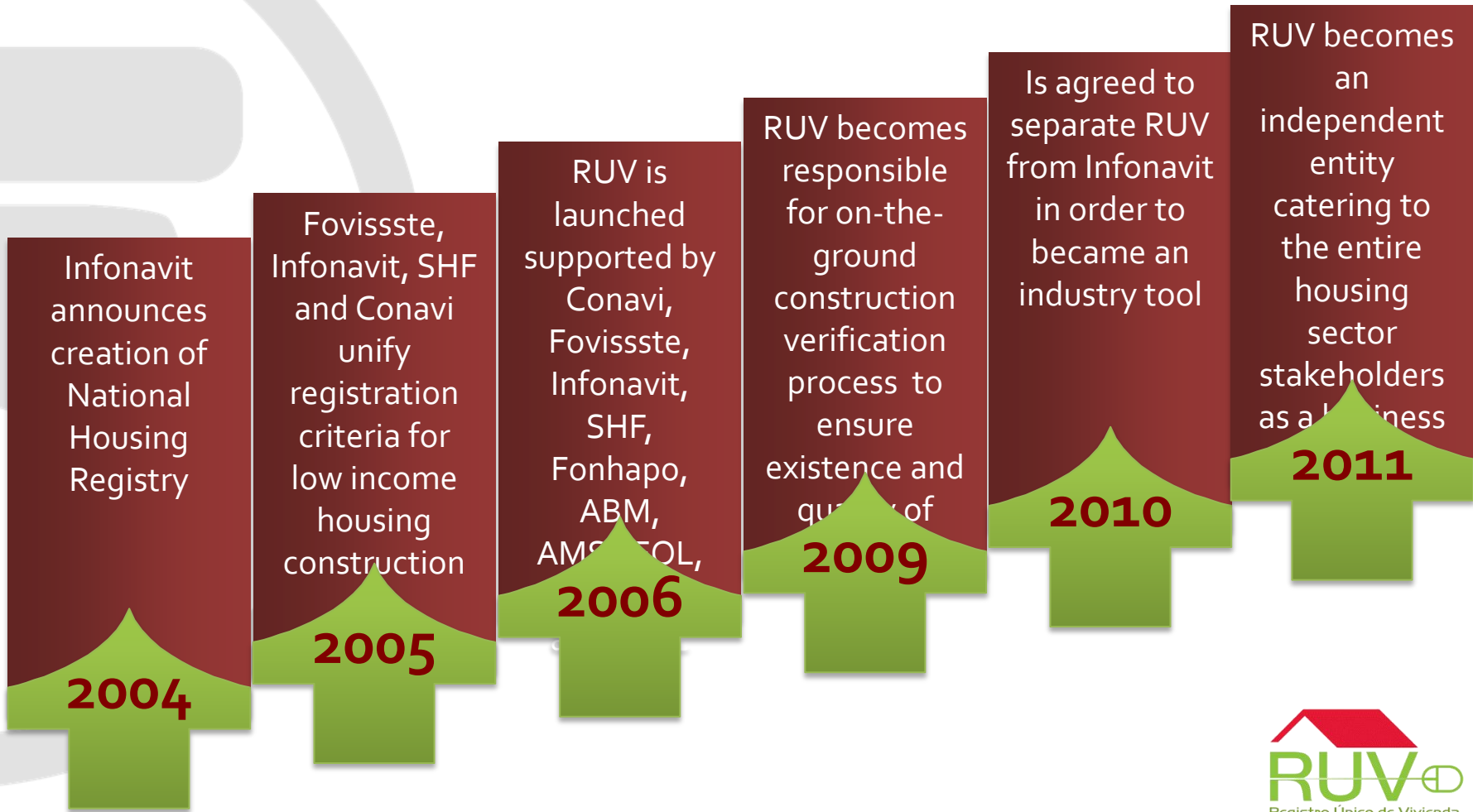
RUV – Registro Único de Vivienda

(National Housing Registry)

*Technology for a Sustainable
Housing Policy*

March 7, 2013

RUV Key Events - Timeline



The RUV was designed to improve efficiency for the housing industry through automation of processes and providing business intelligence

1



Automate and improve housing offering registry procedures

2



Guarantee on-line information availability on housing offerings nationwide

3



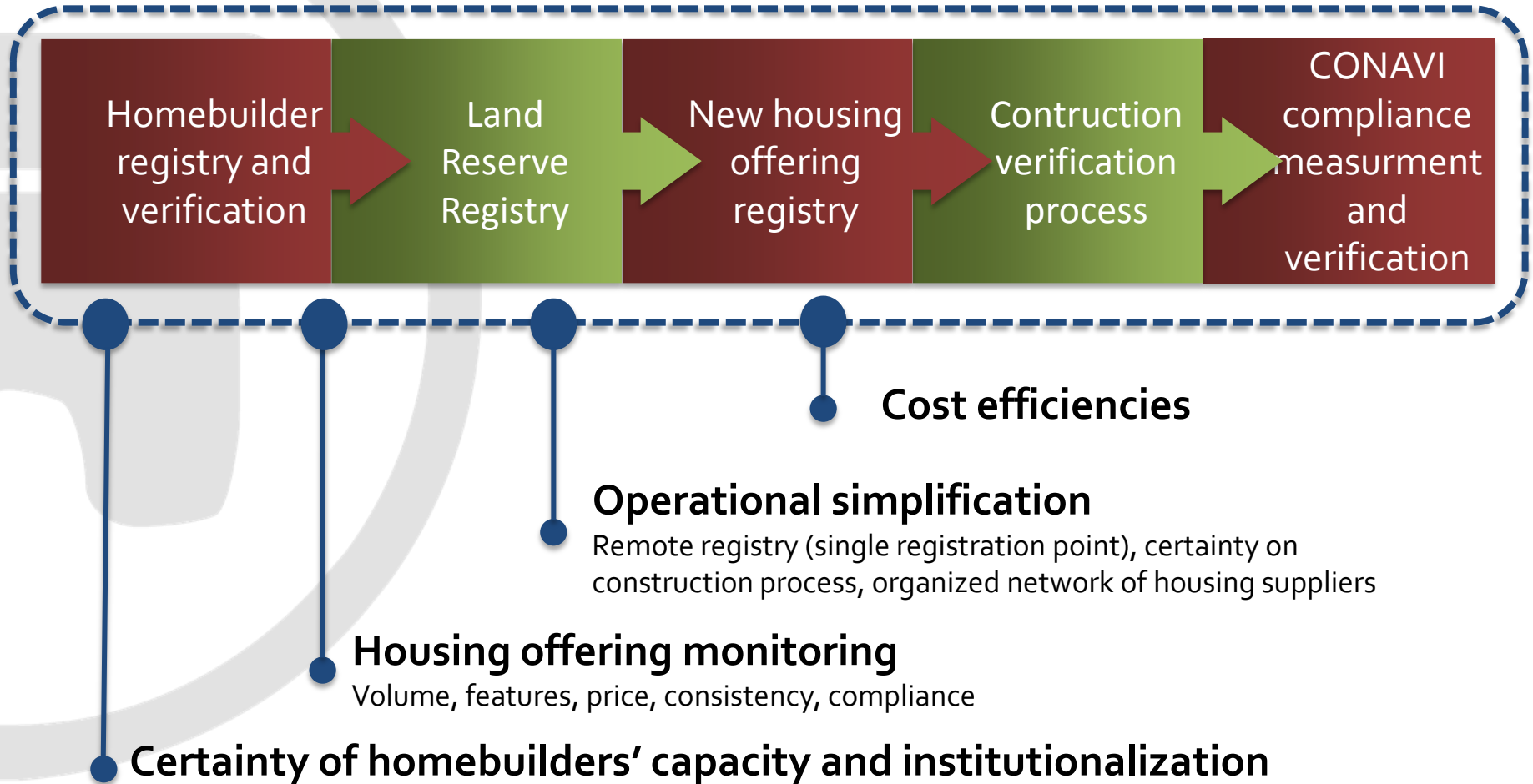
Reduce financial and operational costs for the housing industry

4



Define quality standards and ensure full compliance by all participants

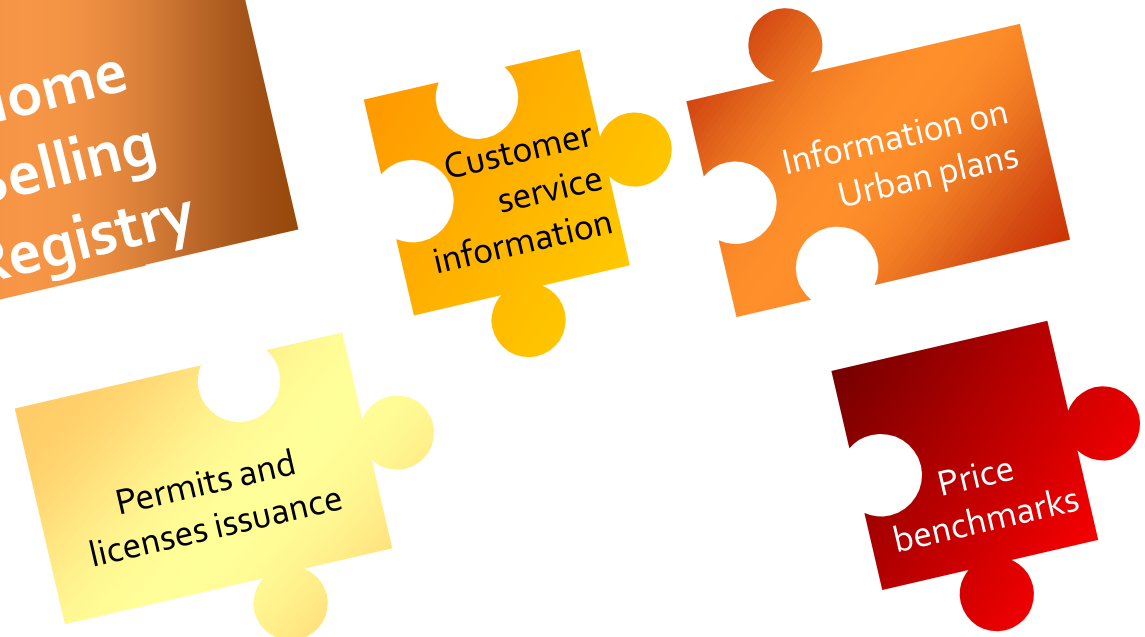
RUV currently supports 5 processes within the housing production cycle delivering significant efficiencies



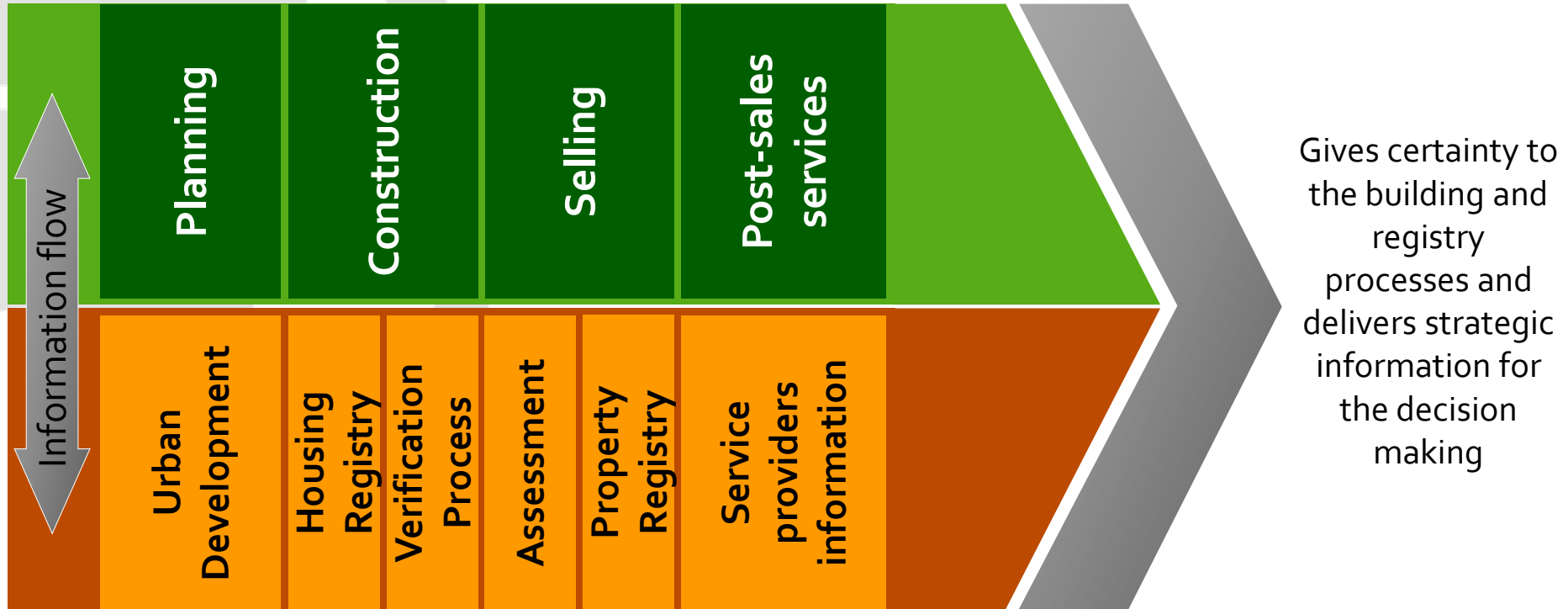
RUV represents the opportunity to have an industry backbone process delivering certainty to stakeholders and final users



.... furthermore, it can provide independent modules that add value to each stakeholder...



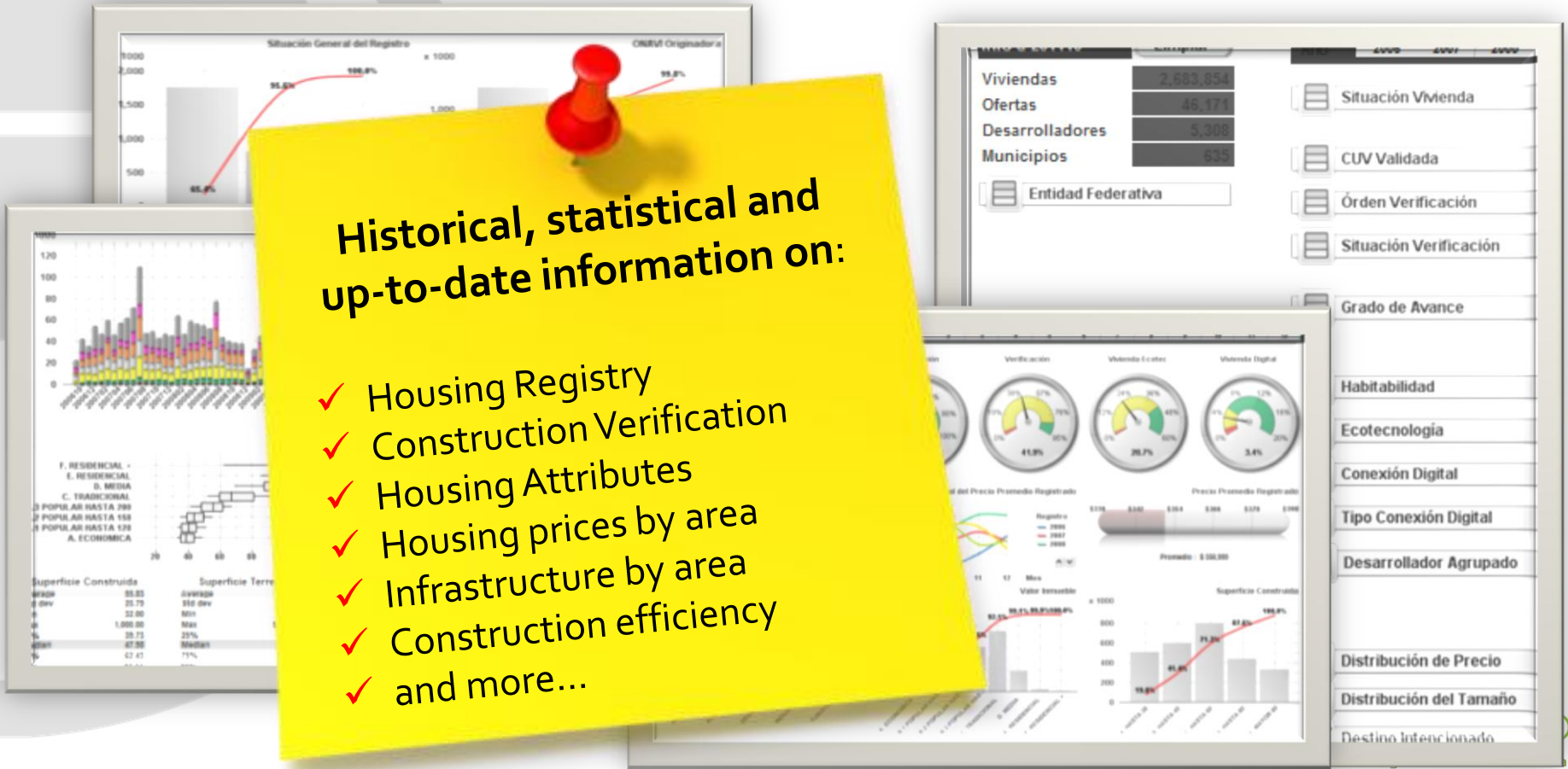
Much of RUV's strategic value lies in its capacity to gather, store and analyze information from all stages of home building



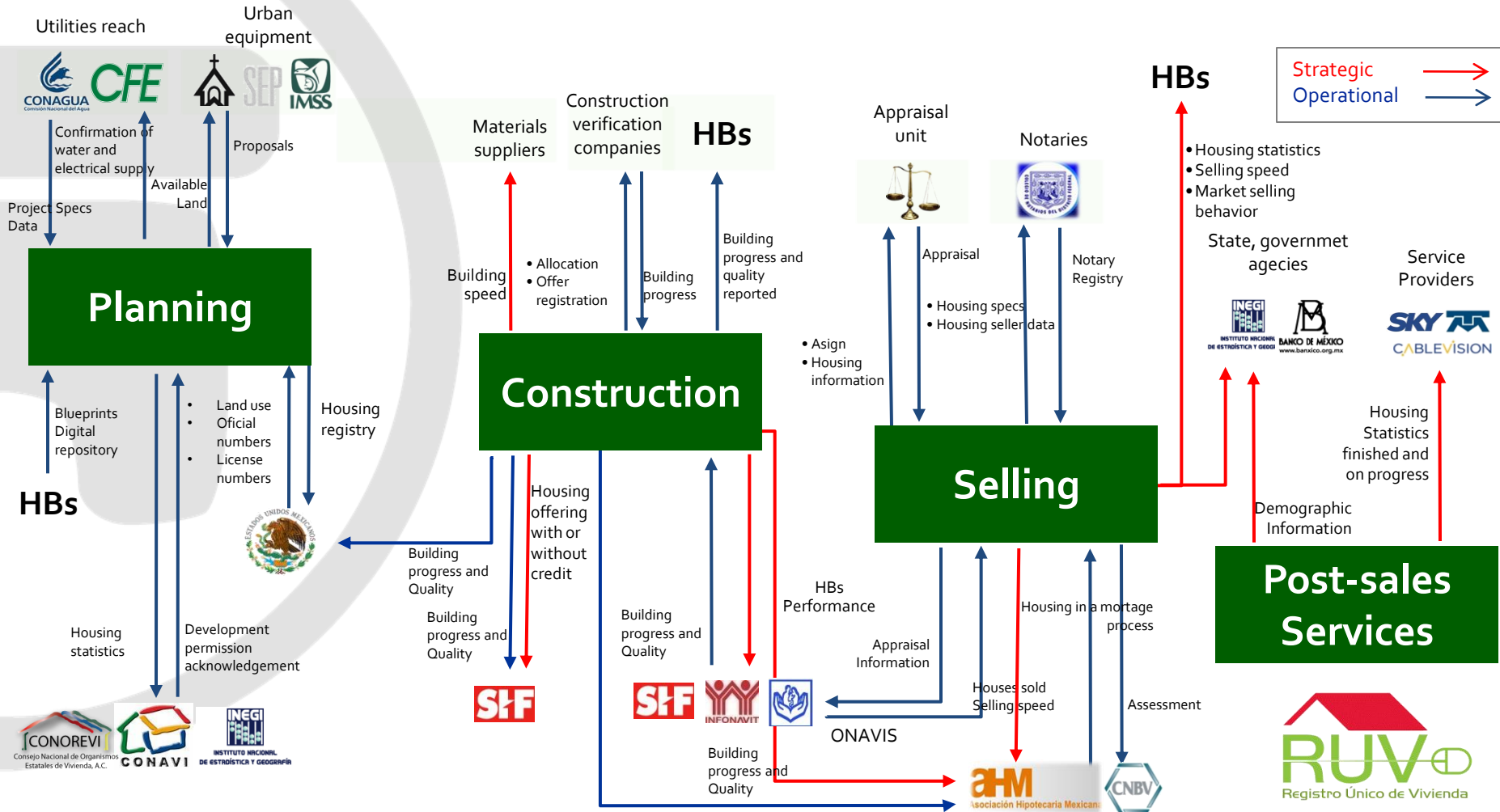
RUV is a business intelligence application facilitating data analysis and strategic decision making for stakeholders of the Mexican housing industry

Historical, statistical and up-to-date information on:

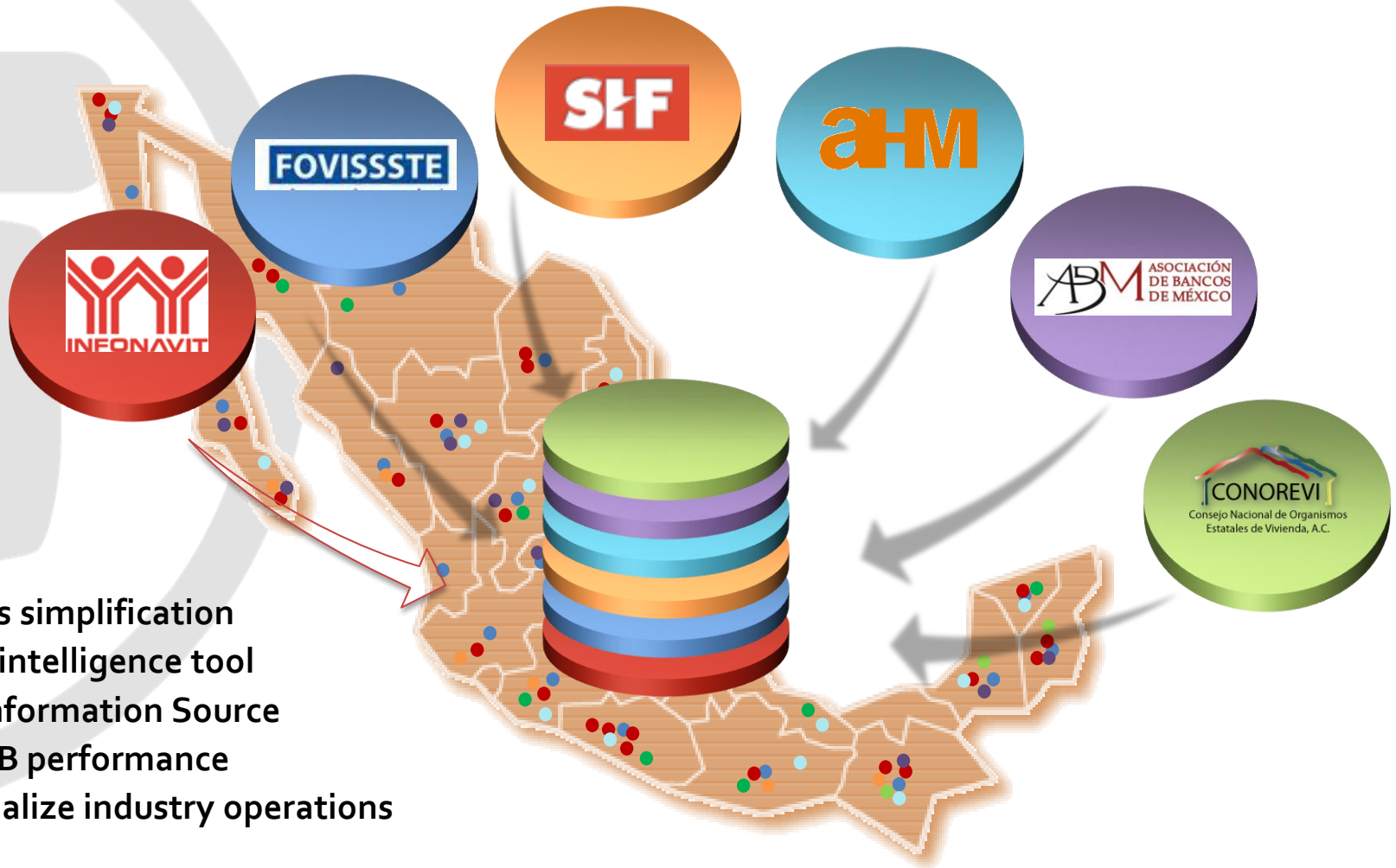
- ✓ Housing Registry
- ✓ Construction Verification
- ✓ Housing Attributes
- ✓ Housing prices by area
- ✓ Infrastructure by area
- ✓ Construction efficiency
- ✓ and more...



The long-term vision for RUV involves multiple benefits for its stakeholders due to the potential operational integration



Currently RUV is in the process of integrating operations from all HBs and financial institutions to create a national database

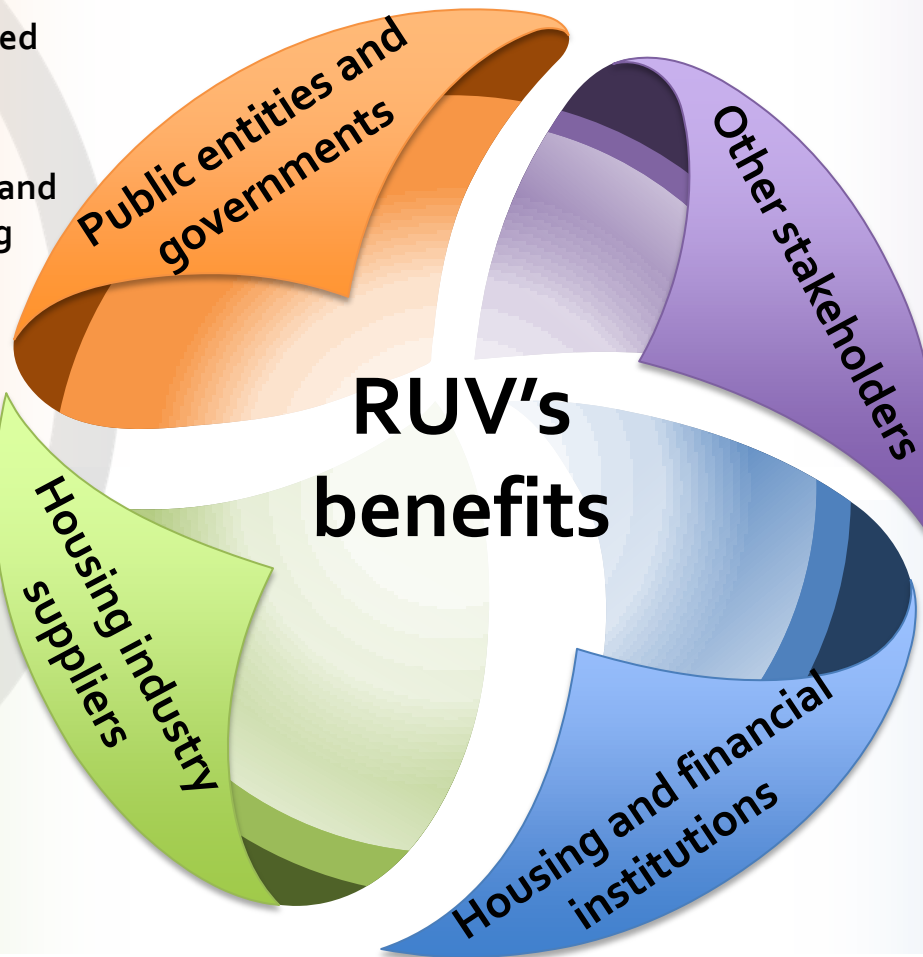


VISION

- Operations simplification
- Industry's intelligence tool
- Housing Information Source
- Monitor HB performance
- Professionalize industry operations

The national database will bring important benefits to all stakeholders and interested parties of the housing sector

- Provides a fully integrated planning tool for public policy
- Supports simplification and transparency on housing rules and regulation
- Supports urban and community quality assurance



- Monitors supply and demand, avoiding value distortions
- Provides information on developments in risk areas
- Provides information on available houses

- Simplifies processes
- Lowers operational costs
- Provides information on industry needs
- Helps professionalize the industry

- Provides certainty of the construction process linked to loans
- Information of environmental and urban compliance
- Greater certainty on collateral value

CONAVI program methodology

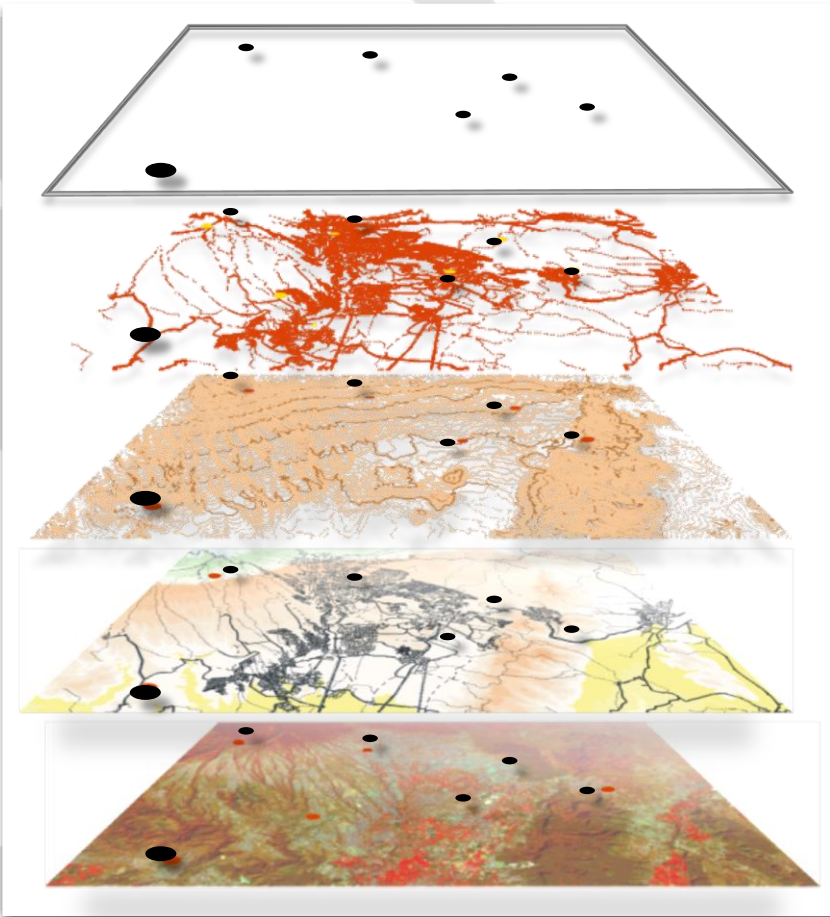


$f_x(x,y,z,\dots,w) = \text{housing assessment metrics}$

Involves each housing development and its surroundings

- Locates and assess housing offering in the area
- Incorporates official databases and maps (SEP, INEGI, other)
- Performs automated geo-referenced measurements
- Assesses quality and regulatory compliance
- Builds and compares price references by area
- Results validated on-field by certified inspectors
- Assigns value to each result based on CONAVI algorithms

Recently, RUV started to create the National Land Reserve Database complying with the National Housing Policy



LOCATE

- Each HB and land reserve owner will deliver information of each reserve
- As of today RUV has received information on more than 18 thousand acres of land reserves

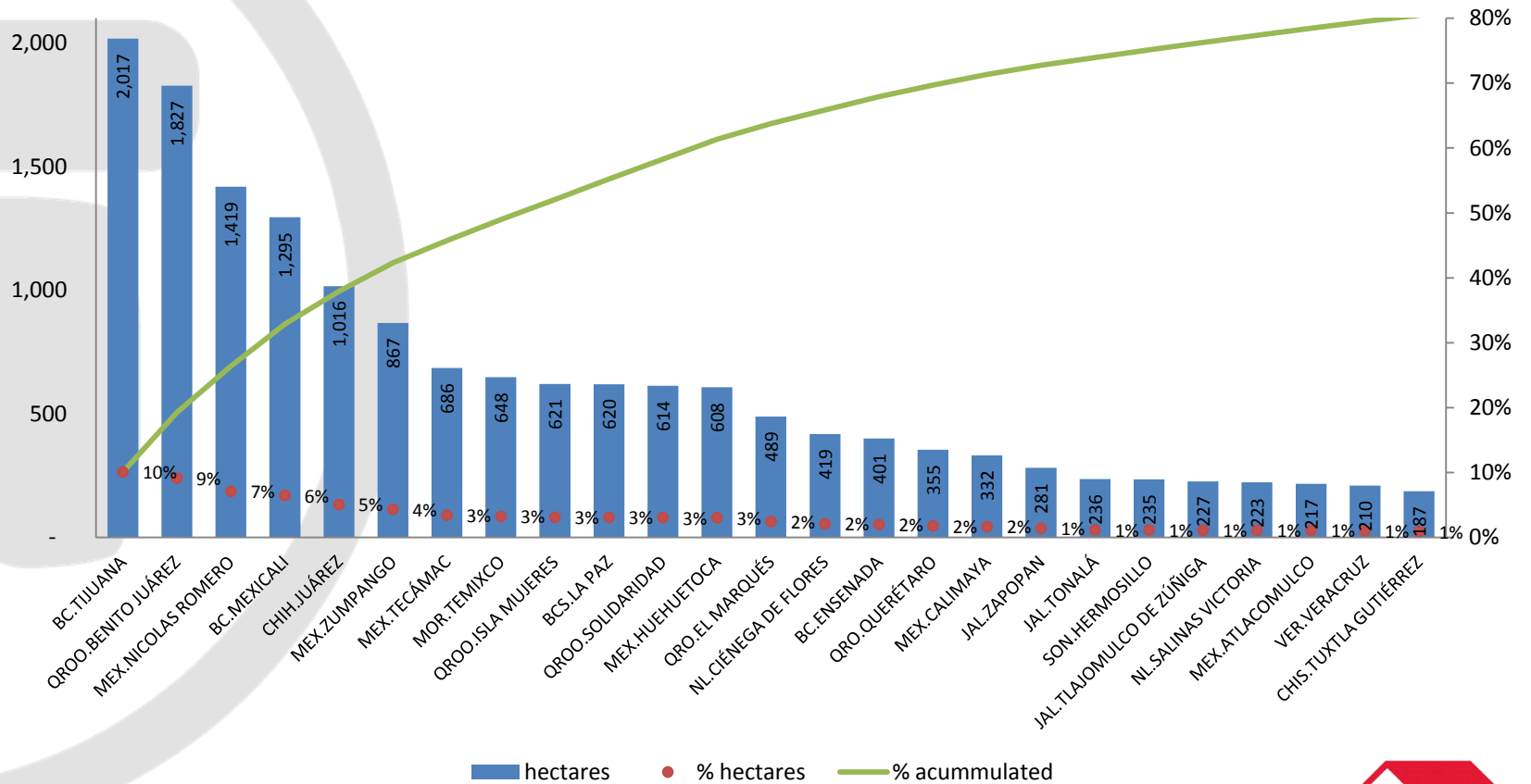
MEASURE

- CONAVI perimeters
- Public infrastructure availability
- Own infrastructure already developed
- Distance to nearest city and nearest working center
- Evaluate demographics within the area
- Evaluate housing existence and registry
- Integration of satellite views to complement measurements

ASSESS

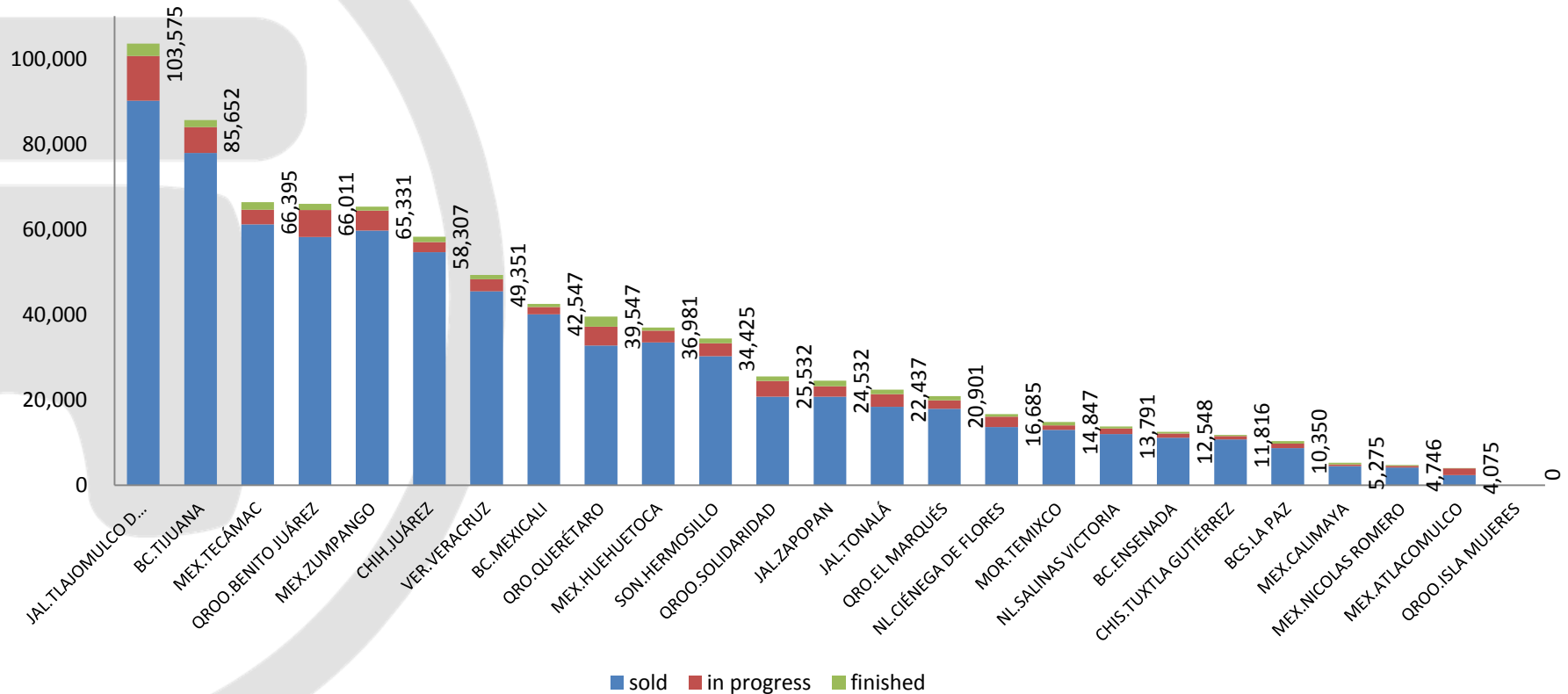
- Using SEDATU Algorithms (currently under development)

So far, 80% of the Land Reserves are concentrated on 25 municipalities



The presented Land Reserves are scatter on 101 municipalities

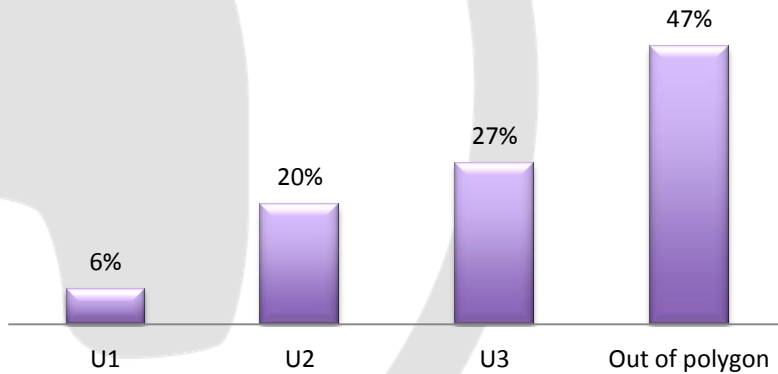
... Where over 835,000 houses were and are being build over the past 6 years



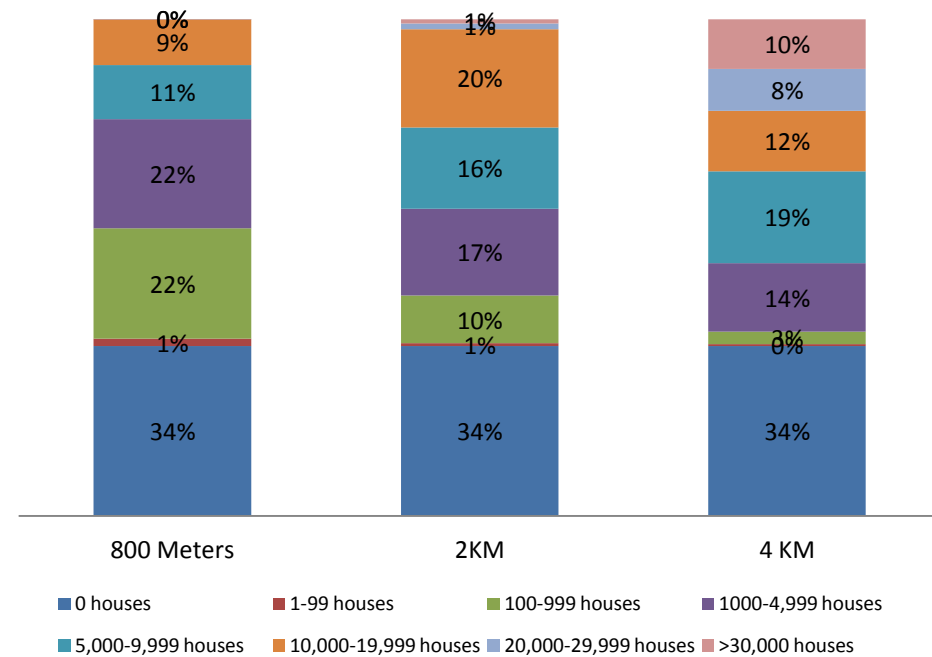
Those 25 municipalities concentrate **48%** of the existing houses build among the 101 municipalities with land reserve – **1.7 million RUV** registered houses build over the **past 6 years**

Based on current land reserves registration, 53% of them are in CONAVI 2013 Polygons, and 66% are already under development

Land Reserves by CONAVI 2013 Polygon



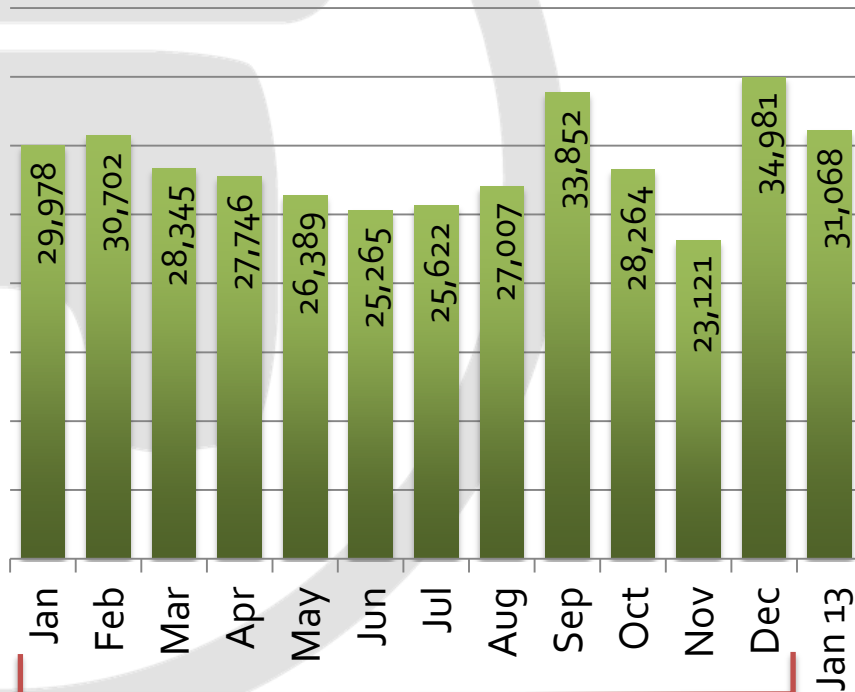
Land Reserves under Development



19,957 hectares have been incorporated on the DB
 10,623 hectares are in Polygon 1, 2 or 3
 13,133 hectares are under development

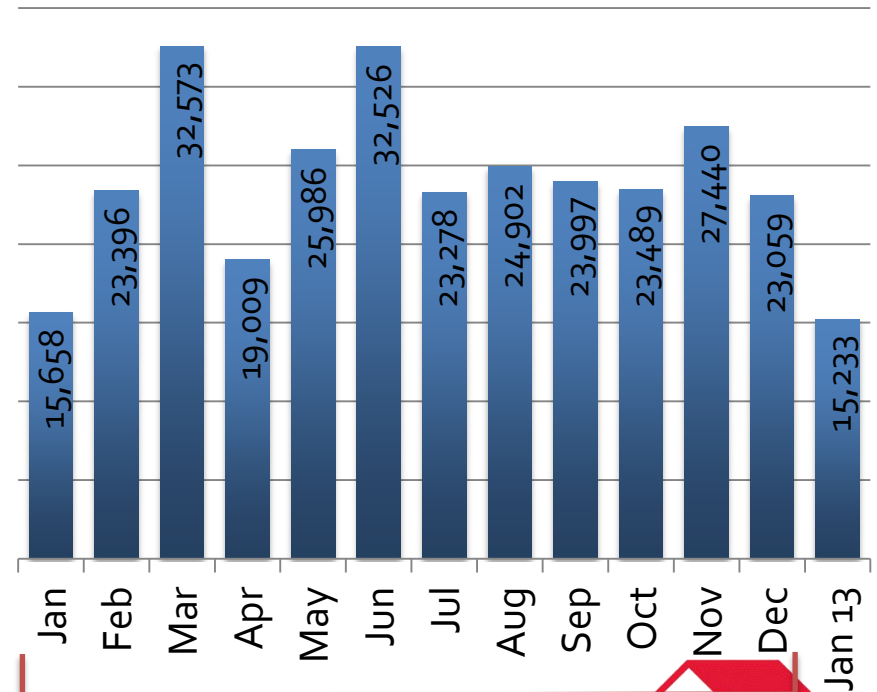
Based on RUV data, in 2013 new housing registry and completion should increase in order to meet the Government's goal of delivering 500,000 new houses

Housing Starts



341,272 New Homes Registered in 2012

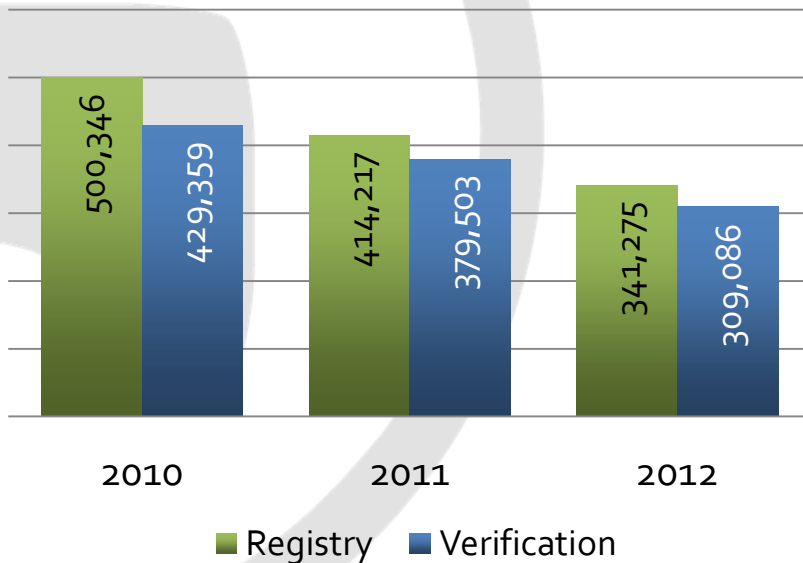
Housing Completion



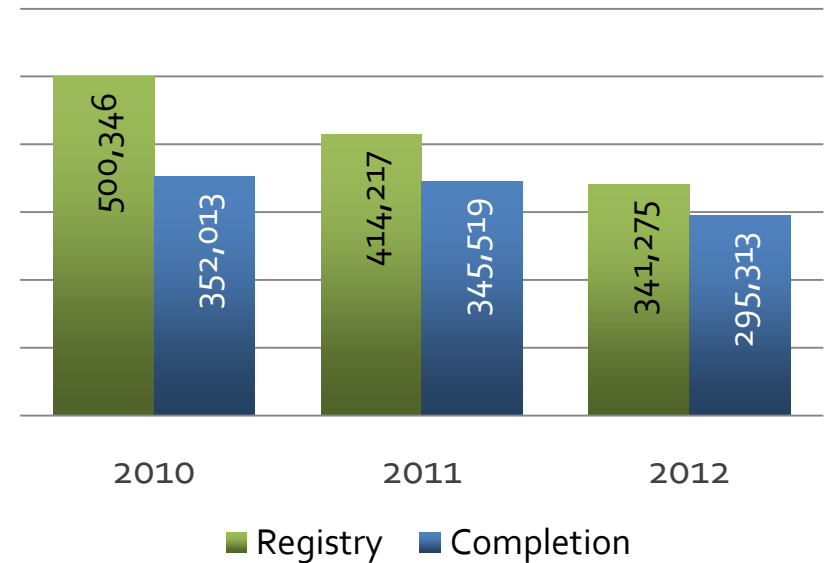
295,313 New Homes Completed in 2012

The adjustment in New Housing Registry throughout 2012 was mainly due to market efficiency, where HBs adjusted their production to meet market needs

Registry Vs Verification



Registry Vs Completion



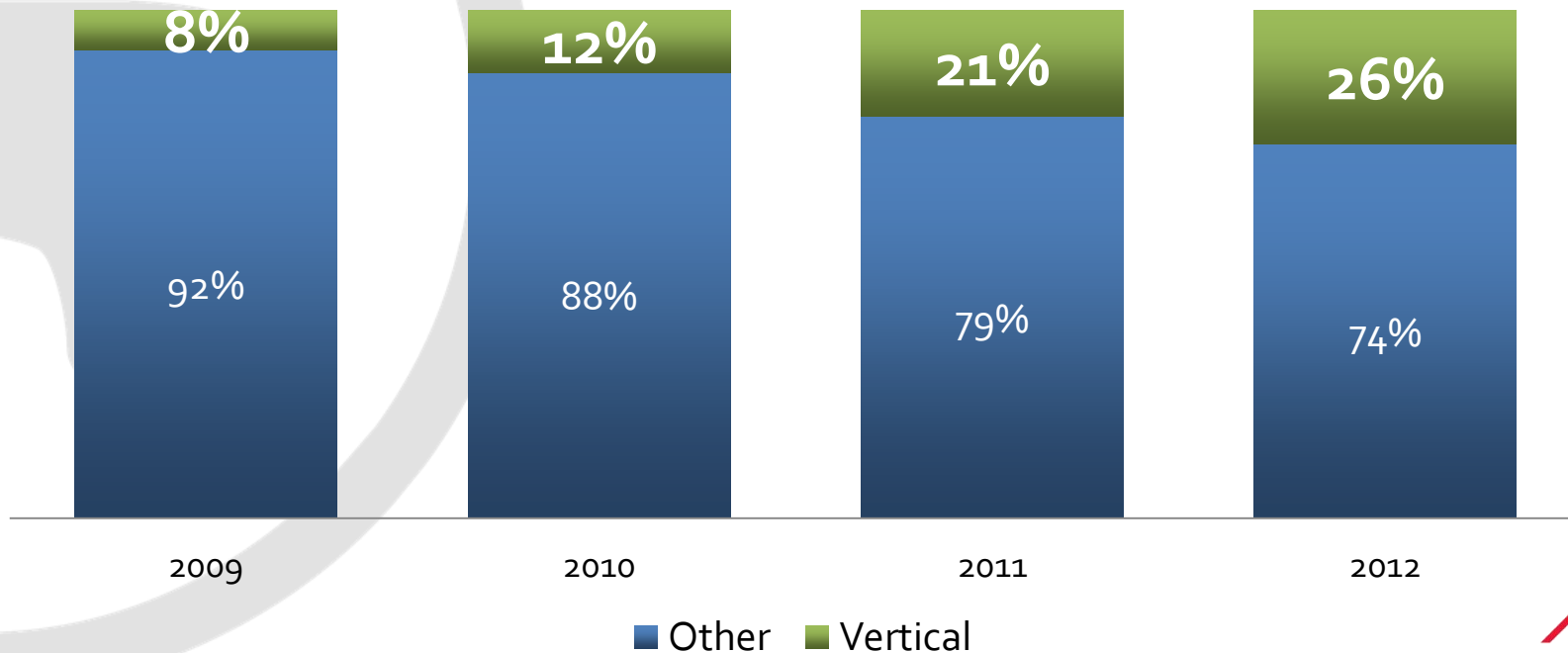
Up to 55% of the registry of new houses is concentrated in 6 states, which are also the ones where nearly 35% of the economically active population is located



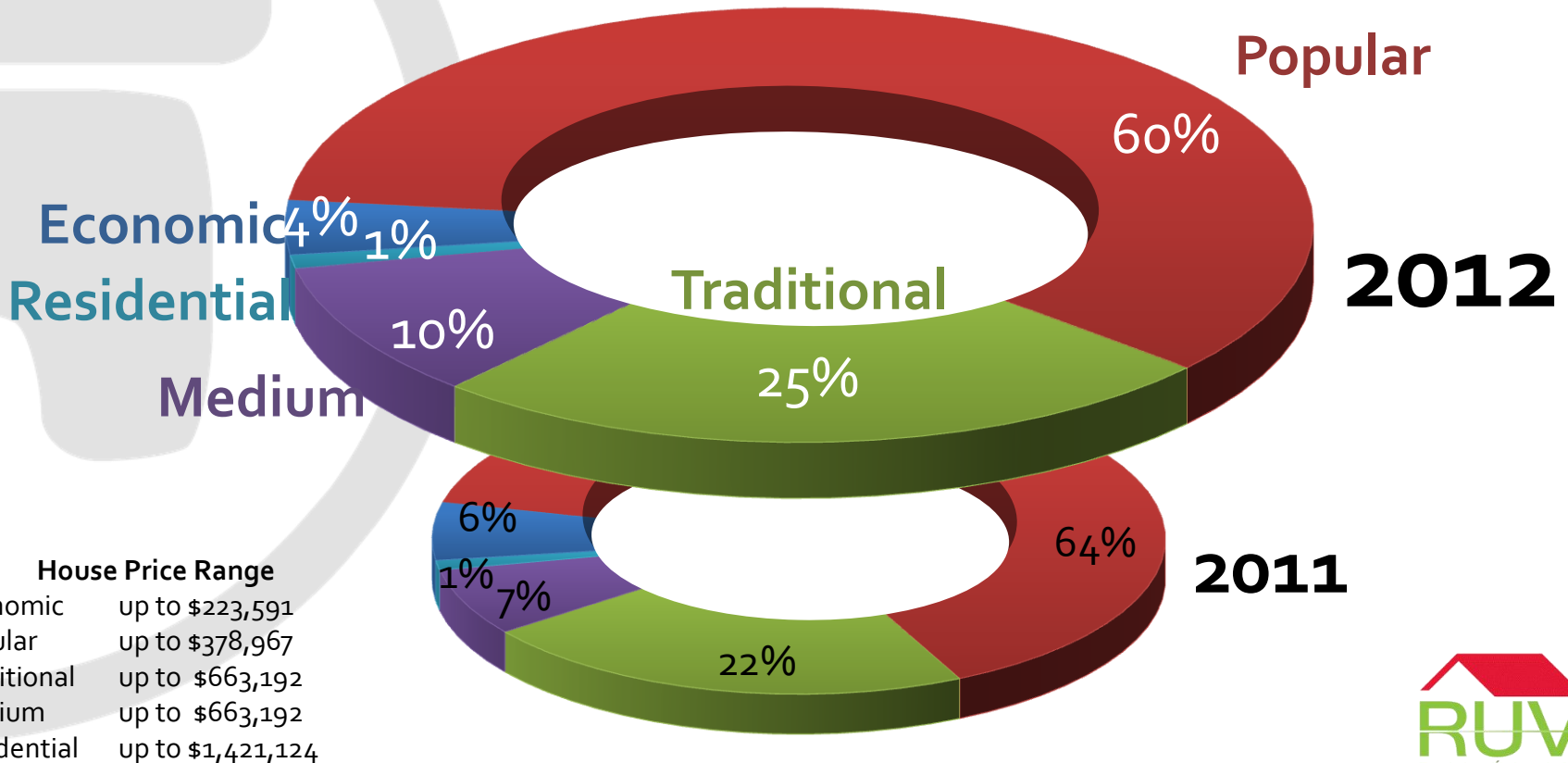
STATE	Available Houses	GDP
NUEVO LEON	30,282	8%
JALISCO	23,133	6%
MEXICO	15,942	9%
GUANAJUATO	11,356	4%
HIDALGO	9,845	2%
QUINTANA ROO	9,028	1%
QUERETARO	7,908	2%
VERACRUZ	7,790	5%
PUEBLA	7,448	3%
COAHUILA	6,723	3%
YUCATAN	6,471	1%
TAMAULIPAS	5,579	3%
SONORA	5,548	3%
BAJA CALIFORNIA	5,438	3%
CHIHUAHUA	5,393	3%
SINALOA	4,877	2%
DISTRITO FEDERAL	4,672	17%
MICHOACAN	4,305	2%
MORELOS	3,786	1%
SAN LUIS POTOSI	3,318	2%
DURANGO	3,127	1%
AGUASCALIENTES	3,025	1%
COLIMA	2,876	1%
GUERRERO	2,453	1%
NAYARIT	2,098	1%
CHIAPAS	1,719	2%
BAJA CALIFORNIA SUR	1,566	1%
TABASCO	1,437	4%
OAXACA	1,359	2%
ZACATECAS	1,102	1%
TLAXCALA	778	1%
CAMPECHE	717	6%

Vertical housing has increased its participation over the past 3 years, reaching 26% of New Housing Registry in 2012, more than 3 times compared to 2009

New Housing Registry Mix by construction typology



Between 2011 and 2012 RUV registered a move of HBs strategy reallocating their efforts into higher income segments



RUV is prepared to walk alongside our government, industrials, and stakeholders of the Mexican housing industry through the new phase proposed by the National Housing Plan, providing strategic information for all the crucial decision making processes.