

Housing and urban development as drivers of social inclusion and climate action in Latin America and the Caribbean

Remarks delivered at the thirty-third General Assembly of the Forum of Ministers and High-level Authorities of Housing and Urban Development of Latin America and the Caribbean (MINURVI)



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Remarks delivered at the thirty-third
General Assembly of the Forum
of Ministers and High-level Authorities
of Housing and Urban Development
of Latin America and the Caribbean
(MINURVI)



This document was prepared by the Human Settlements Unit of the Sustainable Development and Human Settlements Division of the Economic Commission for Latin America and the Caribbean (ECLAC), in its role as technical co-secretariat, together with the United Nations Human Settlements Programme (UN-Habitat), of the Forum of Ministers and High-level Authorities of Housing and Urban Development of Latin America and the Caribbean (MINURVI). Support and funding were received from the project "Promoting the circular economy in Latin America and the Caribbean", implemented by ECLAC in collaboration with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), and financed by the German Federal Ministry for Economic Cooperation and Development (BMZ).

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Summary

The Forum of Ministers and High-level Authorities of Housing and Urban Development of Latin America and the Caribbean (MINURVI) is the region's main intergovernmental coordinating body in the areas of housing, human settlements, and sustainable urban development. Its General Assemblies serve as key platforms for political dialogue, the exchange of experiences, and the development of a shared vision among member countries, in collaboration with international organizations, development banks, academia, and civil society.

The XXXIII General Assembly of MINURVI was held on December 12 and 13, 2024 in the city of Belém do Pará, Brazil, under the pro tempore presidency of Brazil's Ministry of Cities, led by Minister Jader Barbalho Filho, with the technical support of the Economic Commission for Latin America and the Caribbean (ECLAC) and the United Nations Human Settlements Programme (UN Habitat) in their role as co-technical secretariat. During this meeting, ministers, national authorities and experts from across the region addressed the strategic role of housing and urban development as engines to advance social inclusion, climate action and territorial resilience.

The debates highlighted the need for adequate and up-to-date information for decision-making on housing policies, as well as the specific challenges of urban development in environmentally sensitive contexts such as the Amazon. The importance of guaranteeing the right to the city as a fundamental principle of the New Urban Agenda was highlighted, addressing the need to build more equitable, accessible and participatory cities. Likewise, the role of housing in the response to climate change, both in adaptation and mitigation, was underlined. Urban renewal and circular economy strategies were also discussed to promote a more efficient use of land and buildings, new financing schemes and more innovative and sustainable urban management.

Access to adequate and sustained financing was identified as a central enabler for advancing transformative projects that integrate environmental sustainability, social justice, and economic development. Throughout the meeting, countries shared concrete experiences and public policy initiatives reflecting their commitment to more inclusive, productive, and resilient urbanization.

The Assembly culminated in the adoption of the Belém Declaration, which includes the main agreements and commitments undertaken by the countries of the region centered around a common agenda regarding housing and urban development. In addition, the new MINURVI Executive Committee was elected, with Barbados assuming the presidency for 2025.

I. Welcome and opening remarks

A. Jader Barbalho Filho¹

The President of the Forum of Ministers and High-level Authorities of Housing and Urban Development (MINURVI) and Minister of Cities of Brazil opened the XXXIII General Assembly of MINURVI by thanking all participants and authorities for their commitment to promoting more sustainable urban development in the countries of Latin America and the Caribbean. Brazil assumed the presidency of the Forum in November 2023, during the XXXII General Assembly held in Buenos Aires. Since then, its main objective has been to foster regional collaboration on key issues such as sustainable housing, climate resilience and sustainable urban development.

This Assembly is not only a space for dialogue, but also a platform to align strategies and carry out concrete actions that increase the impact of the responses of sectors such as housing and urban development to urgent and complex global challenges, such as the climate crisis.

In this context, the President of MINURVI invited all member countries of the Forum to adhere to the new Belém Declaration, which reaffirms the commitment to the decarbonization of buildings and urban sustainability, and which fosters cooperation between national, subnational and local governments. This collaborative model is critical to advancing countries' climate strategies, such as Nationally Determined Contributions (NDCs) and biodiversity strategies. The objective is to maximize regional climate efforts and demonstrate to the world that Latin America and the Caribbean are examples of leadership and innovation in the fight against global challenges.

Brazil's commitment to the institutional strengthening of MINURVI was also highlighted, through the support provided since the previous Assembly, held in Buenos Aires in November 2023, for a Latin American leader, Anacláudia Rossbach, to assume the global leadership of UN-Habitat. This reflects the recognition and importance of Latin American management in finding solutions to the global

¹ President of MINURVI for the 2024 period and Minister of Cities of Brazil.

challenges of housing and urban development. In this sense, MINURVI represents a key space to amplify the voice and joint influence in multilateral discussions.

As progress is made, it is necessary to ratify the determination to work together to share experiences and develop solutions adapted to the realities of the countries of the Latin American and Caribbean region. The history of MINURVI is a history of cooperation and solidarity between Latin American and Caribbean countries, which forms a unique regional force capable of inspiring the world with initiatives and commitments. Finally, it is underlined that this Assembly must be a framework for establishing strategic priorities and strengthening unity in the search for a more sustainable and inclusive future.

B. Dwight Sutherland²

The United Nations Development Programme (UNDP), in its report "Too little, too late" on international debt relief, identified 54 developing economies that are in urgent need of debt relief as a result of cascading global crises. These 54 countries most vulnerable to debt are home to more than half of the world's most impoverished people, and 28 are among the 50 nations most vulnerable to climate change.

Latin America and the Caribbean contribute a small proportion of greenhouse gas emissions; however, they bear a disproportionate burden of the effects of climate change, manifested for example in increasingly severe droughts and hurricanes. This year in Barbados most fishing boats were lost as a result of a hurricane, which had a significant impact on the fishing industry.

Among the key priorities of COP 29 is a new goal on climate finance, ensuring that every country in Latin America and the Caribbean has the means to take stronger climate action, reducing greenhouse gas emissions and building resilient communities. As the Prime Minister of Barbados put it, "We can't be good at rescuing banks, but bad at saving countries." This powerful statement reflects the situation of Barbados as a nation and as a people in the region.

This is why it is vital to continue advocating for changes within the financial system and international financial institutions and to re-examine the existing mechanisms used to finance resilience and climate sustainability. From this exercise comes the Bridgetown initiative, which represents a pathway to raise between 3 and 5 trillion US dollars per year needed for climate finance without requiring new capital, addressing mitigation, adaptation, loss and damage through a combination of direct government grants, loans and private financing. This is feasible because, once mitigation projects are tested, an associated financial flow is generated that can attract private financing. On adaptation, a combination of grants and concessional financing will be used at rates that will allow middle-income countries with high debt-to-GDP ratios to have the fiscal space to build their climate resilience and reduce recovery time after the effects of climate events.

Barbados continues to use innovative climate finance solutions. Recently, the world's first climate resilience debt swap was completed to allow the country to adapt to climate change without sinking under the weight of high interest rates. This is the country's second debt swap, in collaboration with the Inter-American Development Bank, the European Investment Bank and the Green Climate Fund. The savings from this debt swap are primarily intended to finance the South Coast Water Treatment Plant, which will increase water supply while mitigating environmental impact.

The loan is structured through local debt with 180 million US dollars provided by the CIBC Caribbean Bank and another 120 million to be contributed by the Royal Bank of Canada. The terms of the \$300 million loan are

² Vice-President of MINURVI for 2024 period and Minister of Housing, Land and Maintenance of Barbados.

concessional, with a 20 year maturity of and an interest rate of 3.25%, in addition to a sustainable repayment period of 15 years, similar to other loans and securities issued by the government since 2018.

The terms also include a clause that will offer debt service relief in the event of a natural disaster or pandemic, which is critical under the debt-for-climate swap. The savings from the debt swap will be able to finance the South Coast Water Treatment Plant, including about \$110 million to acquire the plant itself, as well as the pipeline network that will supply water to farmers.

This financing is a major international development as it marks the first time that a debt swap has been used to finance an equity investment project. Until now, these swaps have been used to provide savings for marine conservation over 15- or 20-year periods, such as in the Blue Bond operation completed by the government of Barbados in 2022. This innovation has been made possible by a partnership with multilateral development banks, in response to the government's demand to practically improve the international financial architecture under the Bridgetown initiative.

This collaboration has enabled Barbados to attract grants and concessional financing that would not otherwise have been available to the country. Specifically, the Green Climate Fund has approved a grant of \$4 million and a concessional loan of \$30 million, in addition to a loan of \$40 million from the Inter-American Development Bank, which will be fully repaid with the savings from the debt swap, allowing the project to move forward on the South Coast.

Looking ahead, the debt-for-social improvements swap may be a way forward for Latin America and the Caribbean: a financial concept where obligation is exchanged for social or environmental improvements. Many countries face high levels of debt and struggle to invest in key areas such as social housing, education, health and climate action.

Not only are we promoting debt reduction, but we are also making a social commitment to ensure that those who are vulnerable benefit from innovative programmes that will not only improve their lives, but also the environments in which they live.

C. Anacláudia Rossbach³

In Nairobi, the first inter-ministerial working group focusing on housing has concluded. This meeting was held one week after the adoption of the first draft of UN-Habitat's strategic plan for the 2026-2029 period.

In collaboration with a group of ministers from UN-Habitat member States, a comprehensive approach has been proposed that encompasses access to housing, land, basic services and the transformation of slums. This approach is crucial to addressing the global housing crisis we face today, where many people live on the streets and more than a billion find themselves living in informal settlements. It is estimated that 96,000 homes per day will need to be built by 2030 to meet the established goals, in addition to addressing the damage caused by natural disasters and conflicts.

Working together on housing is not only essential to fulfil the mandate of UN-Habitat, but also to contribute to the overall mandate of the United Nations in relation to climate change, sustainable development and the fight against poverty and inequality. In this sense, it is essential that the collaboration with MINURVI be strengthened and carried out in a process of co-creation and consultation that allows a global strategic plan to be adapted to the specific needs of the Latin American and Caribbean region.

MINURVI member States are encouraged to contribute and share their vast national and local experience on sustainable and inclusive urban development. Legal and normative development that recognizes the social and ecological function of land, the right to the city, and comprehensive slum

³ Executive Director of the United Nations Human Settlements Programme (UN-Habitat). (Virtual Intervention).

upgrading programs and policies are valuable resources of Latin America and the Caribbean that can be shared with other member states at the World Urban Forum.

It is important to build a strong narrative about the relevance of housing and cities in the context of climate change. The upcoming COP30 on Climate Change, which will take place in Brazil, will offer an excellent opportunity to follow up on the discussions in working groups with ministers of urban development and housing, in partnership with local and regional governments.

The statement concludes by expressing UN-Habitat's commitment to continue supporting this cause and reiterating the invitation to collaborate both regionally and globally.

D. Remarks by José Manuel Salazar-Xirinachs⁴

The XXXIII MINURVI General Assembly represents a crucial space for cooperation in building an inclusive, resilient and sustainable urban future in Latin America and the Caribbean, the most urbanized region in the developing world.

The city of Belém, located in the heart of the Amazon, symbolizes both the challenges and opportunities we face in our region: accelerated urbanization, persistent inequalities and the urgent need to adapt to climate change, promoting a more productive, inclusive and sustainable development model.

During the last session of ECLAC, the document "Latin America and the Caribbean in the Face of Development Traps: Indispensable Transformations and How to Manage Them" was presented. It identifies ten major structural gaps that characterize our region and proposes eleven essential transformations. Today we see a region trapped in three mutually reinforcing development traps: the first, low capacity to grow; the second, high inequality, low social mobility and weak social cohesion; and the third, low institutional capacities and weak governance. In the urban context, these traps are reflected in the lack of universal access to adequate housing, the growth of informal settlements, the exclusion of broad social sectors from economic opportunities, the exacerbation of gender inequalities, the insufficiency of resources and the fragile articulation between the different levels of government, among other factors that have transformed our cities into true factories of inequality.

However, it is important to stress that these traps are not an inevitable fate. Cities are also engines of social transformation, innovation and productive activity. The ministers, as leaders in this area, have the capacity to promote profound changes in the current urban development model, moving towards the fulfilment of the Sustainable Development Goals of the 2030 Agenda and the New Urban Agenda.

This process requires adopting a comprehensive vision and prioritizing policies that guarantee decent housing, promote equitable access to basic services, and strengthen urban planning and management, with a focus on resilience, urban renewal, and smart densification of cities, reducing segregation and exclusionary patterns in land use.

As we increasingly face extreme events such as droughts, floods and heat waves, it is imperative to integrate climate change adaptation into our urban development strategies. As highlighted at last year's MINURVI General Assembly, this is not only a climate justice and risk prevention measure, but also an opportunity to generate employment, innovate, and build stronger communities.

We are also faced with the challenge of how to finance the adaptation of our cities, transport infrastructure and productive activities in the face of climate change, in a context of decades of low budget allocation by the central government for housing and community services programmes. Strengthening

⁴ Executive Secretary of the Economic Commission for Latin America and the Caribbean (ECLAC). (Virtual Intervention).

land-based financing instruments and property taxes not only responds to the need of increasing fiscal resources at the local level, but also allows for incentives for a more compact and efficient urban form.

On the other hand, it is necessary to enrich the narrative on the implications of urban development. The proper functioning of the land and housing markets is vital for the national economy. We must not forget that land is the most important asset of our societies.

ECLAC reiterates its support for the work of MINURVI and its commitment to strengthening the regulatory and technical frameworks that guide our urban policies. ECLAC has accompanied this space for meeting and exchange since its inception, and in its role as technical co-secretariat, it will continue to contribute to the forum's work agenda. In this regard, we must continue to build partnerships between the public and private sectors, civil society and international institutions. No one actor can face these challenges in isolation. Regional dialogue and cooperation in instances such as MINURVI play a key role as they are essential to share good practices, learn from our experiences and coordinate efforts towards inclusive and sustainable urban development.

To conclude, it is highlighted that a good narrative, by itself, without the technical, operational, political and prospective capacities of the institutions in charge, will not succeed in transforming the urban development model. Moreover, the transformation sought is not only technical or economic, but profoundly human. It is about ensuring that every person in our region has access to decent housing, a safe environment and opportunities that allow them to unfold their full potential.

II. Institutional Strengthening of MINURVI

A. Remarks by the presidency of MINURVI

During the session a move towards a more practical, agile, and effective structure, was proposed. This would allow the region to respond more clearly to the current challenges in the urban and climate sphere.

The head of international affairs of Brazil's Ministry of Cities, Antonio Acosta Silva, presented guiding questions for the discussion:

- How can regional coordination be strengthened when engaging with international organizations, particularly in United Nations bodies, especially in collaboration with the technical secretariat composed of ECLAC and UN-Habitat?
- How can we coordinate joint positions of Latin America and the Caribbean in other multilateral spaces?
- How can we promote greater regional cooperation on issues of common interest, such as climate change and sustainable urbanization?
- How can cities and the urban agenda be given greater centrality in the global climate debate?

The MINURVI presidency represented by Brazil and its Minister of Cities, Jader Filho, proposed that MINURVI be more actively involved in recent multilateral mechanisms, such as the CHAMP Multilevel Platform and the Chaillot Declaration on decarbonization of buildings. The idea is to ensure a strong presence of the region with concrete proposals, particularly in key areas such as social housing and urban resilience.

Also, as part of the institutional strengthening, the new official MINURVI portal developed and hosted by the Economic Commission for Latin America and the Caribbean - ECLAC, in its Urban and Cities Platform (<https://plataformaurbana.cepal.org/es/minurvi>) was presented. The portal contains historical declarations dating back to the inception of MINURVI in 1992, institutional documents and various resources. This site aims to preserve the institutional memory of MINURVI and serve as a space for regional exchange.

On the other hand, the idea that MINURVI, in addition to being an important space for sharing experiences and good practices, must be consolidated as a unified voice in the search for solutions to the common problems of the region, was reinforced. He recalled that MINURVI has been discussing issues such as financing and the environment for more than 20 years, but emphasized that now is the time to move towards action—to discuss how to do it concretely.

In his speech, the president of MINURVI reiterated the need to maintain regional unity as a fundamental tool to achieve real progress. He stressed that when the region acts in a coordinated manner, it can achieve significant goals, as was the case with the election of the current Executive Director of UN-Habitat, Anacláudia Rossbach, based on a joint regional proposal.

He stressed that climate challenges are no longer national but regional problems, and proposed that MINURVI take a more active role in formulating proposals and finding common solutions, including channeling resources.

Finally, he invited delegations to share their reactions and proposals, with the aim of enriching the debate and consolidating a work agenda aimed at coordinated and effective regional action that allows the institutional strengthening of MINURVI.

B. Interventions by ministers and High-level Authorities

The representative of Cuba, Raúl Acosta Gregorich, president of the National Institute of Territorial and Urban Planning (INOTU), opened his speech by highlighting the importance of reaching concrete and operational agreements. He stressed the urgency of having sources of financing to face the effects of climate change, especially for countries with economic restrictions such as Cuba, where the economic blockade has historically limited access to credit, financing and technology.

Despite these limitations, he stressed that the New Urban Agenda in Cuba is a State plan that involves all the agencies of the central administration. The Cuban government allocates resources annually for risk mitigation, including structural measures such as the construction of houses on stilts in coastal areas affected by floods, as well as the relocation of at-risk populations.

In addition, he explained how municipalities receive specific financing to face climate effects and to intervene in precarious neighborhoods, highlighting that in 2023 more than 169 vulnerable neighborhoods received interventions. These interventions were carried out with a combination of state resources and popular participation, a key tool in the Cuban model.

He highlighted was the existence of the National Institute of State Reserves, which annually accumulates 1% of the production of each state agency, thus creating a national fund that is activated in the event of disasters. Thanks to this mechanism, rapid progress has been made in the recovery of homes after cyclones Oscar and Rafael, which recently affected more than 65,000 homes in the east of the country.

He also emphasized the need to make MINURVI visible internationally, suggesting communication campaigns and active work with the agencies of the United Nations system. He shared as a positive experience a meeting with the United Nations resident coordinator in Cuba, where all the agencies were invited to learn about the role of the National Institute of Territorial Planning (INOTU).

For her part, the Undersecretary of Housing and Urban Planning of Chile, Gabriela Elgueta, fully agreed with the importance of strengthening the role of MINURVI in international spaces and promoting effective coordination between member countries. She stated that the region shares similar challenges: housing deficit, unequal access to the city and vulnerability to extreme weather events.

She emphasized the need to move beyond diagnostics and advance concrete, actionable plans. In the case of Chile, she highlighted the urgency of passing a land law that would diversify access to housing—introducing options such as rental agreements and loan-for-use arrangements.

Regarding climate change, Elgueta mentioned the recent approval of the Sectoral Plan for Adaptation and Mitigation in Housing, which addresses issues such as energy efficiency, the use of sustainable materials and photovoltaics. Chile, as a highly vulnerable country, faces the challenge of reconfiguring its financing schemes, given that natural disasters currently directly affect the regular housing budget. She raised the need to explore alternatives such as city insurance and a more active role of the State in territorial planning, integrating public infrastructure and social housing.

MINURVI Vice President and Minister of Housing, Land and Maintenance of Barbados, Dwight Sutherland, shared his experience from participating in four MINURVI General Assemblies, highlighting the importance of moving from statements of intent to measurable results. He stated that many of the countries represented face similar challenges, especially in relation to the impact of climate change and the limited availability of financing.

He proposed that MINURVI establish a monthly work dynamic in which, for example, two countries present their specific challenges, enabling concrete responses to be generated with the support of the secretariat and the ministers of the rest of the countries. This, he explained, would allow for sustained monitoring, measuring progress and promoting tangible results year after year.

Sutherland suggested that each country could raise one or two priority issues per year to be worked on by the entire regional community, shifting the focus of attention to ensure impact in different contexts.

From the presidency of MINURVI and the Technical Secretariat (ECLAC and UN-Habitat), several of the proposals expressed by the delegations were taken into consideration and supported. The need to strengthen communication channels between MINURVI and other regional and international bodies, such as the GRULAC groups in New York, Nairobi and Geneva, as well as integration spaces such as CARICOM, MERCOSUR and SICA, was emphasized.

The strengthening of MINURVI in recent years was recognized, especially for the active incorporation of representatives of multilateral banks and international cooperation agencies. This development reinforces the technical and political nature of the forum, expanding its advocacy and support capacities to member countries.

It was pointed out that there are two key instruments to consolidate what was discussed:

- (i) The revision of the statutes: with a structural and long-term view.
- (ii) The annual action plan: where proposals such as those presented by Barbados, Chile and Cuba are operationalized.

III. Setting the stage

A. Remarks by Carlos de Miguel⁵

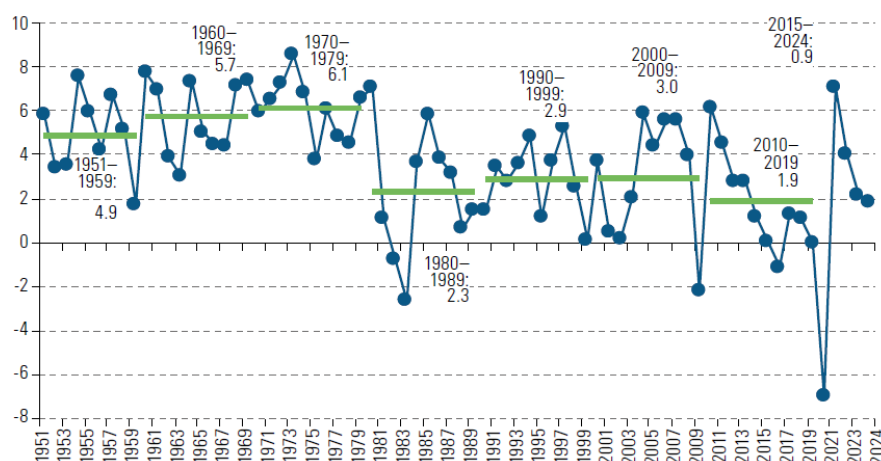
Latin America and the Caribbean face a trap of low capacity to grow, accompanied by poor investment and job creation performance. There are two central elements for the development and economic growth of the region: the cities where economic activity and natural resources are concentrated. However, we are currently seeing a decline in growth rates, which are the lowest since the crisis of the 1980s (see figure 1). The most worrying thing is that behind these low growth rates there is a low capacity to generate investment.

Housing, construction and infrastructure are fundamental elements for investment, as they have the capacity to drag down the rest of the economy, generating a multiplier effect that boosts the development of countries. In addition, the region has a low capacity to generate employment, with the housing and construction sectors being central, as they have the capacity to generate more employment in relative terms than other sectors. Therefore, it is crucial to encourage investment in infrastructure and housing as a way to strengthen economic growth and reduce unemployment rates.

On the other hand, the region is experiencing important demographic and social transformations. The demographic dividend is being lost and, as the population ages, this changes the perspectives on how we should organize our territory and our cities. Latin America and the Caribbean is the most urbanized developing region on the planet, with 82% of its population living in cities. However, population growth is not reaching projections, as we are growing less than predicted 15 years ago, reflecting a progressive aging trend. Meanwhile, the population over 60 is increasing in the demographic pyramid, while the proportion of young people is decreasing.

⁵ Director of the Division of Sustainable Development and Human Settlements of the Economic Commission for Latin America and the Caribbean (ECLAC).

Figure 1
Latin America and the Caribbean: GDP Growth, Annual and Decade Average, 1950 to 2024
(Percentages, on the basis of dollars at constant 2018 prices)



Source: Economic Commission for Latin America and the Caribbean (ECLAC).

In addition, new types of households and family structures are emerging that demand greater diversity in housing offers. For example, there are more couples without children, single-person households and single-parent families, which is related to the economic context of the region and the need for these people to be integrated into the workforce. According to ECLAC's "Urban Report of Latin America and the Caribbean 2024", the reduction in the average household size, between 2010 and 2022, went from an average 3.8 to 3.4 members in urban areas and from 4.1 to 3.5 in rural areas. This demographic change is also linked to the promotion of the "care economy", a non-traditional economic sector that can generate employment and contribute to social welfare.

Our urban systems are changing according to these new needs, which opens up many opportunities for both construction and urban services required, such as transportation, housing, and recreation. It is important to recognize the contribution of cities to economic growth, but also to take into account the social transformations that are occurring.

On the other hand, the climate changes we are already experiencing will be a determining factor in urban management. They will not only affect housing, but also the way we manage our cities. There has been talk of insurance for cities, so we are working intensively on the identification of systemic risks arising from climate change. This relationship between climate, debt and nature is limiting access to financing at low rates, which prevents access to credit not only for housing, but also hinders access to financing in general.

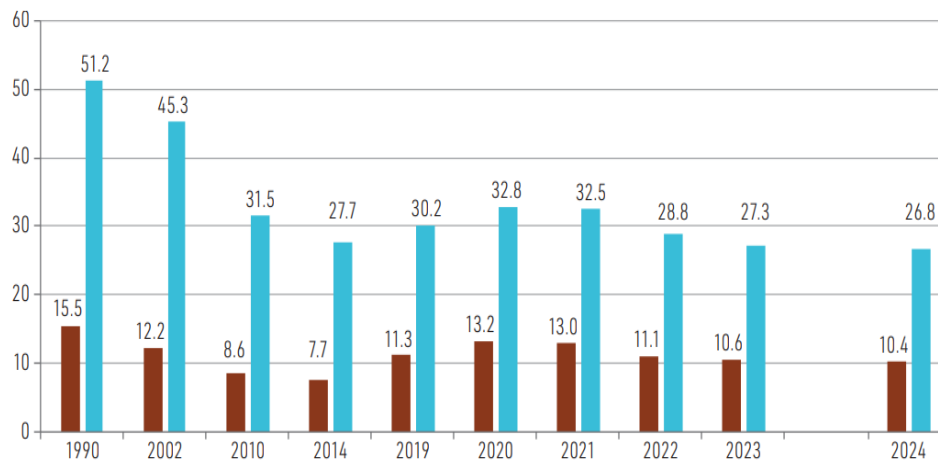
According to the latest report from the Copernicus Programme of the European Union's satellite, the planet is on track to surpass the critical threshold of 1.5 degrees Celsius of global temperature rise. In many areas of the Caribbean, this limit has already been exceeded during all months of the year. This situation aggravates the frequency and intensity of extreme weather events, such as tropical storms and floods, which seriously threaten cities and their infrastructure. A recent example is Category 5 Hurricane Beryl, which formed the earliest recorded in the Atlantic and caused severe damage in several Caribbean countries. These nations face significant cyclical losses in their Gross Domestic Product (GDP) due to natural disasters. Likewise, the state of Rio Grande do Sul in Brazil has suffered a considerable impact from floods, the assessment of which was carried out by ECLAC in collaboration with the World Bank and the Inter-American Development Bank.

Against this backdrop, access to finance and the implementation of prevention and resilience measures become critical for the entire region, and not just for the Caribbean. In that regard, a loss and damage fund, based in the Philippines, has been established and could become a key instrument to support the reconstruction of disaster-affected cities. This fund would make it possible to promote reconstruction processes that incorporate structural changes in construction methods, adapting to the new challenges imposed by climate change.

On the other hand, it is estimated that Latin America and the Caribbean will need to invest between 3.7% and 4.9% of their GDP to meet international climate goals. This need for investment also opens up a wide range of opportunities, many of them closely linked to urban development and the transformation of cities. In this context, the revision of the Nationally Determined Contributions (NDCs), scheduled for next year, is particularly relevant. In previous rounds, the housing sector has had a limited presence in both climate change mitigation and adaptation strategies. This represents a strategic opportunity for MINURVI to promote greater inclusion of the urban and housing component in the climate agenda, strengthening its role in NDCs and thus facilitating access to climate finance for sustainable urban development.

Another factor that acts as a trap hindering the development of the region, alongside its limited growth capacity is inequality. Although poverty has been reduced in recent years, extreme poverty is still above what it was in 2010 (see Figure 2) and the high levels of inequality characteristic of the region continue with a Gini index of 0.452 in 2023 (Social Panorama 2024). This inequality is both expressed and perpetuated in cities yet it is also where solutions may emerge. Issues such as urban segregation, uncontrolled expansion sprawl, land values, and access to housing determine whether we have greater or reduced inequality

Figure 2
Latin America: People in Extreme Poverty and Poverty, 1990-2024
(Percentages)



Source: Economic Commission for Latin America and the Caribbean (ECLAC), Social Panorama of Latin America and the Caribbean, 2024, Santiago, 2024.

It is essential to address the problems of housing accessibility and the reduction of slums, through policies that favor low interest rates and a better integration of the most vulnerable groups. It is also crucial to improve urban environments, since Latin America and the Caribbean have air pollution rates higher than the limits recommended by the World Health Organization, which directly impacts the health of the population. Addressing local pollution not only has health benefits, but also reduces global emissions and its contributions to climate change. Along these lines, urban policies that promote public transport, the circular economy and the efficient use of resources are essential to achieve sustainable urban development and to generate impacts at the local and global levels.

The third trap identified by ECLAC is expressed in the low levels of institutional and governance capacities. Uncontrolled urban growth in the region is partly due to the fact that different levels of government encounter diverse challenges in articulating, coordinating, and implementing urban planning. It must be recognized that in order to achieve better environmental, economic and social performance, it is essential to strengthen inter-institutional coordination and cooperation, which also allows for the formulation and implementation of effective urban policies. An example of this is the Escazú agreement, which demonstrates how the region can work together to reach joint agreements.

In relation to the objectives of the ministries and agencies responsible for housing in the countries of Latin America and the Caribbean, ECLAC carried out an exercise to identify common priorities. As a result, several objectives shared by the region were highlighted. First, in both Latin America and the Caribbean, development was identified as a central priority within the goals. Second, quality was emphasized, understood in terms of urban quality, quality of housing and quality of associated services. Third, access to housing is highlighted. These priorities are articulated in a synergistic way to advance in the integration of the entire population in urban processes.

These issues are fundamental pillars that ECLAC seeks to promote and support, along with the processes necessary to overcome the structural traps that limit development. The objective is to contribute to the achievement of greater social integration, encourage citizen participation in shaping cities and move towards a sustainable, inclusive and productive urban development model.

To conclude, ECLAC presented the **Urban and Cities Platform**, an initiative that enables monitoring of the implementation of urban components of global agendas, while promoting the exchange of experiences and good practices among the countries and cities of the region. This web platform also hosts the **official MINURVI page**, which contains all the declarations, historical documents and records of the Forum of Ministers of Housing and Urban Development of Latin America and the Caribbean. It is open and accessible for public consultation.

To access the official MINURVI website, you can visit the following link: <https://plataformaurbana.cepal.org/minurvi>.

B. Remarks by Elkin Velásquez⁶

The session began by emphasizing the importance of consolidating MINURVI as an increasingly cohesive platform, with clear and well-defined positions that enhancing its capacity for advocacy at both regional and global levels. In this regard, he stressed the need for the region to maintain a strategic vision that contemplates not only local priorities, but also the discussions, actions and plans that are being developed in the international arena, in order to align efforts and increase their impact on global agendas.

In this regard, the holding of the "First Open Meeting of the Intergovernmental Group of Experts on Housing for All", an initiative approved by Member States at the 2023 United Nations Assembly, was

⁶ UN-Habitat Regional Representative for Latin America and the Caribbean.

highlighted. This group has several central objectives: first, to respond to the global housing crisis; second, to mobilize more resources to address this problem; third, understanding what is needed to achieve that mobilization, which includes a better understanding of the problem and having better data. There are many diagnoses, but we still do not have all the necessary information to fully measure the challenge. Finally, it seeks to articulate the different actors involved and advance in the construction of global public goods linked to the issue.

More than 200 participants attended this meeting, including representatives of Member States, such as Brazil and Mexico, which currently holds the presidency of the UN-Habitat Assembly. Specialists from civil society organizations and other relevant actors in the field also participated.

During this event, four central themes were addressed:

The first theme focused on the importance of integrated housing policies, linked to the human rights agenda, social integration and the urban environment. The need to go beyond the concept of "roof" or "shelter" and integrate the issue of housing with urban planning, land management and the climate agenda was highlighted. These connections also offer opportunities to mobilize resources.

One of the most interesting discussions was about the concept of "adequate housing", which is the normative framework agreed upon by the Member States of the United Nations for decades. Although it has been useful for structuring policies, strategies and financing, today it does not contemplate issues such as climate change or sustainability. In this sense, the commission of experts could review and update the concept, proposing a new definition adapted to current challenges. Some countries, such as Mexico, have adopted the concept of adequate housing as the guide of their public policy.

The second topic addressed was governance and financing mechanisms. Several middle-income countries, such as those in the region, expressed concern about the asymmetric distribution of global resources. This reality was recognized by the working group and it agreed to address the issue with the aim of achieving a more equitable distribution of international cooperation for development. The working group proposed the development of an action plan to correct these imbalances, which is especially important for middle-income countries with high vulnerability, such as those in the Caribbean.

The third topic was data collection and monitoring frameworks. In this regard, the proposal was again to revisit adequate housing as a starting point to measure poverty reduction. As MINURVI has noted on several occasions, investment in housing has a multidimensional and multisectoral impact, however the housing sector does not receive resources from these other sectors despite contributing to their goals. In this sense, the working group proposed that, from the housing sector, data and evidence be generated to demonstrate these impacts in order to mobilize additional resources from other areas of development.

In line with this point, a central approach was presented that links the integral neighborhood upgrading with poverty reduction, recognizing that this kind of investment has significant spatial and multidimensional effects of poverty. This can strengthen dialogue with both Ministries of Finance and Multilateral Development Banks, and generate models and evidence that support a greater allocation of resources to the sector.

The fourth central theme was the need to strengthen regional coalitions and platforms. Building global public goods: data, knowledge, experiences and, of course, financial resources was identified as one of the key challenges. There are already significant contributions from the region, such as the Urban Housing Practitioners Hub and the Urban and Cities Platform of Latin America and the Caribbean.

The issues addressed during the first open meeting of the intergovernmental group of experts on housing coincide with many of the axes that MINURVI is already working on: data, financing, comprehensive neighborhood improvement, innovation in the face of climate change, informal settlements, construction of common glossaries, land management, diversification of housing options and construction materials.

Mr Velázquez concluded by highlighting that MINURVI today has a great opportunity: to influence global discussions and, at the same time, benefit from them. UN-Habitat extends an invitation for MINURVI to participate actively and permanently in this space. Latin America and the Caribbean can and should be a region that proposes global solutions, that takes advantage of its positioning to attract more resources to the processes that require financing in our countries.

C. Remarks by Federica Ranghieri⁷

Ms Ranghieri presented preliminary World Bank report on the investment challenges and financial solutions needed to promote resilient and low-carbon urban development in low- and middle-income cities. This study focuses particularly on Latin America and the Caribbean and provides detailed estimates on investment needs in key sectors such as urban infrastructure, energy efficiency, water management, waste, transport and flood protection.

While most of the historical emissions come from high-income countries, low- and middle-income countries must also invest in low-carbon urban growth if global climate goals are to be achieved.

According to the report, investment needs in low- and middle-income countries for resilient and low-carbon urban development range from \$24 trillion to \$48 trillion by 2050, equivalent to between \$770 billion and \$1.5 trillion annually. The cost of operation and maintenance of these infrastructures is not included in these figures and could represent an additional 700 billion US dollars per year.

In the specific case of Latin America and the Caribbean, it is preliminarily estimated that the investments needed for resilient and low-carbon urban development range between 75 and 127 billion US dollars per year until 2050. The sectors with the greatest requirements in the region are low-carbon transport, followed by flood protection, with investment needs of between 23 billion and 50 billion dollars per year. In third place is energy efficiency in buildings, which requires between 8 billion and 20 billion dollars per year.

Given the magnitude of these figures, the report emphasizes that exclusive access to climate finance will not be enough and raises the need to diversify sources of financing, proposing four complementary approaches:

- (i) Improving the efficiency of urban investments, through proper project preparation, integration of climate data and coordinated urban planning. The fact that coordination and optimization at the territorial level can multiply the impact of investments was highlighted.
- (ii) Expanding access to other general sources of funding, beyond instruments labelled as climate, as many investments with high climate benefits do not use climate-specific funds.
- (iii) Strengthening the fiscal capacity of cities, to increase their revenues, strengthen their creditworthiness, optimise the provision of services and reduce the risks perceived by investors and lenders. These conditions are essential to attract financing at scale and ensure the sustainability of investments.
- (iv) Strengthening the role of national governments, creating regulatory frameworks that allow cities to more easily access both general and climate finance.

Finally, the speaker stressed that, although the investment needs to achieve resilient and low-emission urbanization may exceed one trillion dollars per year, these can be achieved if all available solutions are fully mobilized. She further reiterated that climate finance instruments will not be enough

⁷ Manager of the Urban and Disaster Risk Management and Land Practice in the Latin America and Caribbean region, World Bank.

on their own, so strengthening the fundamentals of public financial management is essential for governments and cities that aspire to meet their climate and sustainable urban development goals.

D. Remarks by Sarah Habersack⁸

Previous interventions have highlighted the importance of adaptation to climate change, so it is important to examine how urban planning can be a key tool in this process. It is critical to understand that adaptation and mitigation are distinct but complementary approaches. Adaptation focuses on adjusting our infrastructure and communities to cope with the impacts of climate change, while mitigation seeks to reduce greenhouse gas emissions.

In Brazil, with recent cases such as Rio Grande do Sul, it has been observed that investing in urban infrastructure without considering climate risks does not solve the problems; in fact, it can make them worse. When floods or extreme weather events occur, we lose the investments made and must allocate additional resources for reconstruction. This generates a vicious cycle that increases costs for national and local governments.

Therefore, it is essential to integrate urban planning as a key mechanism to reduce both the costs and impacts of climate change. This planning must go beyond the traditional Master Plans, since many municipalities have various urban management instruments and mechanisms that are not being fully used. In addition, it is necessary to extend the planning approach not only to the level of cities, but also to the regional, metropolitan and neighborhood levels. An equally relevant aspect is to strengthen the link between urban planning and financing mechanisms, so as to facilitate investment in new developments and in growing urban needs. In this sense, the instruments for capturing land value that allow public investments to be recovered and reinvested in other vulnerable areas of cities are highlighted.

Another key challenge in urban planning is integrating climate data to identify areas of risk and make informed decisions about where and how to develop our cities. Brazil has the "Adapta Brasil" platform, which provides information on climate risks at the municipal level. This tool is an example of how data can strengthen decision-making and improve urban resilience.

In addition, it is crucial to strengthen the institutions in charge of urban planning. In many countries, these departments have lost relevance and have become mere approvers of projects, so it is urgent that they return to being strategic planning centers that consider climate risks and promote sustainable urban development.

Finally, the speaker highlighted the importance of regional cooperation. It is essential that Latin America and the Caribbean work together to strengthen their institutional capacities and share knowledge and experiences. Only through collaboration will it be possible to face the challenges of climate change and build more resilient cities for future generations.

⁸ Director of Urban Transformation, GIZ Brazil.

IV. Round Table 1. Housing situation in Latin America and the Caribbean: information for decision-making

A. Opening, moderator Emil Rodriguez⁹

Latin America faces persistent challenges in the housing sector, characterized by a high housing deficit and a sharp gap between household income and housing costs. However, in recent years, new challenges have emerged that add to the traditional ones and further complicate the situation, such as displacements due to climate change and the increase in displacement and interurban migration, as well as the change in social roles such as transformations in the role of women and other vulnerable groups in society.

These factors require a redefinition of the concept of "adequate housing", incorporating new social, economic and environmental dimensions. The Development Bank of Latin America (CAF) is implementing the Institutional Housing Strategy, designed to assess housing needs for each country in the region. This strategy is based on a new definition of what is understood as adequate housing programs, which allows the integration and updating of this multidimensionality of factors. Among these dimensions, the issue of financing and seeking innovative instruments that adapt to the economies of the countries stands out.

All of these challenges, both new and old, require the availability of data and information. Despite the existence of numerous diagnoses and data scattered throughout the region, there is still a lack of organized and systematized information that would allow for a panoramic and comparative vision between countries. This lack hinders informed decision-making and the implementation of effective public policies.

As part of CAF's efforts to contribute to the strengthening of MINURVI's institutionality, work was carried out in collaboration with the Lincoln Institute of Land Policy, on a first edition of the Housing Yearbook that serves as a regional public good for the countries of Latin America and the Caribbean. This report seeks to systematize and analyze key data on the housing sector in the region, providing tools for

⁹ Director of Habitat and Sustainable Mobility of the Development Bank of Latin America, CAF.

strategic and informed decision-making. The yearbook focuses on housing affordability, identifying gaps and proposing solutions tailored to local realities.

1. Presentation of the Latin American and Caribbean Housing Yearbook, Pablo López¹⁰ and Claudia Magalhães Eloy¹¹

Pablo López began his presentation by explaining that the objective of this intervention was to present the structure of the Latin American and Caribbean Housing Yearbook 2023, and for Claudia Magalhães, technical coordinator of the yearbook, to share some key findings derived from the work carried out.

The yearbook offers a detailed overview of the housing sector in the region, with data corresponding to the year 2023. It was published in 2024 with the aim of becoming an annual publication that allows you to observe the evolution of the sector over time. This tool seeks to improve the formulation of public policies in the face of the challenge of achieving more affordable housing in the region.

The initiative was inspired by similar experiences, such as the Housing Finance Information Network (HOFINET) portal, the European Mortgage Federation (EMF) and the Yearbook of the Centre for Affordable Housing Finance in Africa, which provided key advice, sharing methodologies, terms of reference and practical recommendations.

- (i) Regional Overview: Includes a general introduction based on the data collected and highlights a main theme. As mentioned above, this edition focused on housing affordability.
- (ii) Country Reports: Contains analytical profiles of 12 countries, selected based on methodological criteria. Each profile has a uniform structure that makes it easy to read, including a summary, macroeconomic and demographic context, access to social housing, mortgage market, informality, sustainability, and challenges and opportunities.
- (iii) Thematic tables: 25 tables are presented with 261 indicators grouped into 13 thematic dimensions, such as: housing market, financing, production, microfinance, subsidies, informality, urban land, taxation, credit inclusion and sustainability.
- (iv) Looking to the future: common challenges, case studies from Chile and Ecuador, and a special section on data gaps is included. It was highlighted that, on average, 75% of the desired information was collected, evidencing the need to strengthen data systems in the region.

All this information is available on the web platform of the Housing Yearbook (<https://anuarioviviendalac.com>), where indicators can be consulted by theme or by country, and variables can be cross-referenced to find useful correlations for analysis.

Claudia Magalhães complemented the presentation by highlighting some findings:

- In the 12 countries analysed, a quantitative deficit of 10% and a qualitative deficit of 24% were identified.
- Informality manifests itself in multiple dimensions: labor relations, disorderly occupation of the territory, and informal housing production.
- The development of housing microfinance in the region is very low, where there is a contrast between high rates of ownership and high levels of inadequate housing. This type of credit has little regulation, absence of data, high interest rates and very small portfolios.

¹⁰ Urban Development Specialist, CAF – Development Bank of Latin America and the Caribbean.

¹¹ Coordinator of the Latin American and Caribbean Housing Yearbook, CAF.

- Climate change demands adequate and resilient housing, especially considering that the region is one of the most vulnerable to the effects of climate change.
- There are deep inequalities that hinder access to the formal housing market.
- Housing production costs are growing faster than incomes, widening the affordability gap.
- Mortgage interest rates remain high, although there are positive signs such as healthy portfolios and some diversification in the financial system in countries such as Chile and Panama.
- Notable innovations were found, such as green financing instruments in Peru and Ecuador, rental subsidy policies in Chile, and improvements in basic infrastructure.
- Population ageing also poses new challenges for housing and associated financing.
- Inefficiencies were observed in the allocation of subsidies, benefiting higher-income households.
- One of the main challenges is to generate more and better data to be able to analyze access to credit for informal workers, as well as inequalities by gender and ethnicity.
- The central theme of this edition was housing affordability. Indicators such as the price-to-income ratio (PIR) and the percentage of income allocated to rent were used, showing that all the countries analyzed face serious affordability crises. Affordability is continually eroded by rising production costs that rise at rates higher than incomes.

2. Interventions by ministers and high-level authorities

During the ensuing discussion, representatives from several countries highlighted the usefulness of the yearbook and expressed interest in joining the effort:

Barbados noted the need to include more Caribbean countries and called for access to data for regional comparisons.

Honduras shared that they are developing a sectoral information system and expressed interest in adopting the yearbook methodology.

Chile valued the effort to foster objective dialogue with the private sector, real estate and banking. The importance of diversifying the forms of access to housing, including renting and commodatum, was highlighted. The need to integrate urban and rural policies and work on access to land was also stressed.

Brazil said it is working on an advanced proposal for housing financing in the informal market, and that it has already financed more than 600,000 housing units, showing its interest in contributing to the yearbook.

Finally, CAF reiterated that the yearbook seeks to be a collective and permanent instrument for MINURVI, not exclusive to CAF or the 12 initial countries. The importance of building an open tool, which can be improved over time, was emphasized to strengthen evidence-based institutions and public policies. Countries were called upon to actively engage with focal points, share data, and join financial and technical efforts. Several countries also expressed in working together with ECLAC to give continuity to this effort in the regional data repository.

V. Round Table 2. The challenges of urban development in the Amazon

A. Moderator: Tatiana Gallegos¹²

Due to the vast size of the Amazonian territory –which, if it were a country, would rank amongst one of the eight largest in the world– and given the relevance of the Amazon biome for climate regulation not only of the region, but of the entire planet, the importance of this discussion extends beyond the eight Amazonian countries and concerns everyone.

In the Amazon there is an opportunity to promote a development model that prioritizes the well-being of people and the conservation of the environment, inspiring other regions of the world towards a more sustainable and context-adapted development. At the same time, we can learn from the experiences of non-Amazonian countries, understanding which successful strategies and policies have allowed them to work in more remote territories, in contexts of low institutional capacity or culturally sensitive.

Urbanization and the demographic transition are occurring at an particularly rapid pace in the Brazilian Amazon. For example, 75% of its Amazonian population already lives in urban centers. This reinforces the importance of recognizing and acting to understand the needs that arise from the complexity of the Amazonian territories. Although they are known for their forest and biodiversity, it is essential to make viable the urban settlements that exist and are growing without planning, with a significant increase in informal settlements and high levels of labor informality.

This process tends to result in cities with limited green spaces, low urban biodiversity, and significant challenges in the provision of essential services, including access to clean water, sanitation, electricity, housing, and waste management. This scenario of unplanned growth is compounded by the size of most Amazonian cities, which are very small. 80% of them have less than 20,000 inhabitants, a fragile economy,

¹² Chief of the Housing and Urban Development Division, Inter-American Development Bank (IDB).

and great difficulties in improving investments in basic infrastructure, and above all a high vulnerability to climate change as seen this year in several parts of the Amazon that dried up.

The speaker highlighted that the 33rd General Assembly of MINURVI was held in Belém, the city that in less than a year will host the first COP 30 on Climate Change to be held in an Amazonian city. It is important to advance the discussion and strengthen climate action in Amazonian cities that are highly susceptible to the direct impacts of phenomena related to climate change, such as droughts, floods or high temperatures and fires. This year, the Amazon basin faced a severe drought for the second year in a row. One of the indicators of urban vulnerability to floods, based on the dimensions of exposure, socioeconomic sensitivity and infrastructure, indicated that between 60 and 90 percent of the Amazonian urban population is highly vulnerable to these climatic events.

This situation causes significant damage to the economic potential of Amazonian cities, their infrastructure and especially to people, particularly the most marginalized groups living in informal settlements, on riverbanks or in coastal areas. In addition to those living in remote urban centers with limited access to essential services, a lack of resilient green infrastructure, and insufficient disaster preparedness.

Understanding the urgency of changing this situation through the promotion of a sustainable, resilient and inclusive urban development model, the IDB has supported governments in the Amazon region for years, and last year these efforts gained momentum with the launch of Amazonia Siempre, a holistic umbrella program for forest conservation, climate action and to improve the quality of life of the inhabitants of the Amazon.

In the sustainable cities and infrastructure component of Amazonia Siempre, support was given, together with UN-Habitat, ECLAC and under the leadership of Brazil's Ministry of Cities, the structuring of a roadmap for the MINURVI Amazonia working group that will be presented today at this session.

1. Intervention by Maria Camila Uribe¹³

In April 2024, a meeting was held led by the president of MINURVI and Minister of Cities of Brazil Jader Filho, with the aim of establishing a working group with the Amazonian countries in conjunction with MINURVI to create a strategic framework for sustainable urban development in the Amazon region, integrated and aligned with the needs of the area, aiming to build a future in which our Amazonian cities and nature are in harmony, providing sustainability and quality of life for their inhabitants.

The level of urbanization in the Amazon is high, with 80% of Amazonian cities growing faster than the national average. The trend shows that this growth will intensify in the coming years, in an unplanned manner, without sufficient resources or institutional capacity in local governments. This will exacerbate the limited provision of public services, climate vulnerability, poverty and inequality. In Brazil, 70% of urban households lack sewage and 20% of the Amazonian urban population does not have access to piped drinking water. The housing deficit reaches 25% according to 2023 World Bank figures. In the Andean Amazon, only 22.3% of the urban population has limited access to electricity, 50% lacks waste collection, and more than 2.8 million people do not have close access to health services. Poverty ranges from 45% in the Brazilian Amazon to almost 80% in some areas of Guyana, according to United Nations data.

Not only do Amazonian cities face socioeconomic and climate vulnerabilities, but they are also intrinsically connected to the rainforest, which contributes 20% of the planet's freshwater and is home to 13% of the world's biodiversity. The degradation of the Amazon could increase global temperatures by between 0.1 and 0.2°C, making a sustainable, resilient and inclusive development model urgent.

The aim of the working group is to create an evidence-based, people-centred strategic framework aligned with the New Urban Agenda, the 2030 Agenda and the Paris Agreement. In the first phase,

¹³ Coordinator of the Cities Network of the Inter-American Development Bank (IDB).

national policies on urban development, climate change and biodiversity applied to the Amazon will be collected and dialogues will be held with ministries to validate data. For each country one representative Amazonian city will be analysed in depth, using the global urban monitoring framework and the SDGs. Additionally a city will be selected from the Amazon Cities Forum, a local cooperation platform currently in the process of joining the Amazon Cooperation Treaty Organization (ACTO). This will culminate in a partial report with initial challenges and recommendations.

The second phase will include thematic training and knowledge sharing sessions, with interaction with national focal points to deepen solutions. The end result will be a sustainable urban development framework for the Amazon, with national and regional lines of action. The working group is currently in the process of designating focal points within each ministry of the Amazonian countries to collect all this information, with the aim of presenting the results at the upcoming COP 30 on Climate Change to be held in Belém in 2025, as a concrete contribution from the ministries of housing and urban development to the region.

2. Interventions by ministers and high-level authorities

Ecuador opened its intervention by highlighting the critical effects of climate change, noting that the country has faced the worst drought in its history, which led to massive power cuts and shortages of drinking water even in the Amazon. He stressed that this region, despite its image of abundance, suffers serious effects from illegal mining, oil exploitation, deforestation and agricultural expansion. In addition, Ecuador has made a change in its public policy: while decades ago the massive settlement of the Amazon was encouraged, today it is promoting the containment of urban development in this region. The new policy prioritizes improving the quality of existing housing rather than expanding settlements, promoting a "decent home" and avoiding repeating past mistakes. Ecuador highlighted the alliance with the private sector through housing bonds and accessible loans, which have allowed for a sevenfold increase in construction capacity compared to previous years. He also remarked that the projects respect local customs and are designed in dialogue with indigenous communities. Finally, he called on the eight Amazonian countries to establish a common policy for housing and sustainable urban development, highlighting as an example Ecuador's decision to cease oil exploitation in Yasuní.

Argentina stated that it is going through a paradigm shift in the role of the national State with respect to housing and habitat. Traditionally, the central government assumed a leading role, but this approach has shown limitations, especially in the face of the country's territorial diversity and dispersion. With a housing deficit of 3.5 million homes and a construction capacity far below what is necessary, the aim is now to empower provincial governments, without the national government withdrawing. A notable innovation was the recent approval of the 'future-value mortgage', which facilitates access to credit even in the absence of fixed income documentation. In addition, the provinces are encouraged to deal directly with multilateral organizations, while the national government guarantees technical and financial support. Subsidies are also being reformulated, seeking to stimulate both supply and demand, and facilitate access to credit in a historically exclusive mortgage market. This transformation is part of the respect for Argentine federalism and seeks sustainable, comprehensive and scalable solutions.

Chile emphasized its geographical diversity and how this shapes housing policies. Historically, homogeneous solutions were applied, but today the need for differentiated policies between urban, rural and island areas is recognized. The speaker highlighted the Housing Emergency Plan, which seeks to close a deficit of 650,000 homes, with a presidential goal of building 260,000 of them in four years, progress currently stands at 63%. In addition, the Just Cities Strategy seeks to correct segregating urban policies by prioritizing well-located land and urban-rural connections. Chile faces complex challenges in rural and indigenous territories, where logistical and construction costs are high and solutions that respect traditional ways of living are required. Innovations have been implemented such as the

simplification of permits, the direct purchase of land by the State, new financing models and public-private consortiums. A cross-cutting focus is the gender and care approach, with policies that respond to the heavy burden on women caregivers, integrating their needs into urban design, infrastructure and mobility. The Chilean proposal integrates quantitative urgency, territorial relevance and social justice.

For its part, Barbados stressed that, although the Caribbean and the Amazon are different territories, they share key problems such as irregular land tenure. Based on this experience, Barbados posed questions to the Amazonian countries: how do they approach the regularization of lands occupied without title, are they sold with subsidies, and in this context, are solutions to drought and water storage prioritized? He also asked about the scope of the housing subsidies mentioned by Chile and Argentina: whether they include only housing, land or both, and whether these policies aim to overcome intergenerational poverty. With this, it sought to promote a shared reflection on the real impact of public policies on improving the quality of life.

Finally, Elkin Velásquez, UN-Habitat representative for Latin America and the Caribbean, made a speech where he highlighted the importance of developing a comprehensive perspective for all countries, where MINURVI is aware of the importance of treating differently what is different. There are diverse subregions in Latin America and the Caribbean that required this differentiated approach, and in the current context the Amazonian territory demands it.

He also emphasized that, although this panel addressed the Amazon in Latin America and the Caribbean, biomes similar to the Amazon in other parts of the world such as the Congo Basin, the basins in Indonesia and the Mekong are also noted. A first conversation was organized on occasion of the past World Urban Forum, where many allies of the United Nations and the IDB participated. This is of great importance because it allows us to position the emblematic character of this type of region in the world, particularly for its importance in the fight against climate change.

Looking ahead, the challenge is to transform this emblematic character into a localized roadmap that can address the specific needs and concrete demands of each of the communities, neighborhoods and human settlements in the Amazon. This means to recognize the Amazon not only as a vast jungle and forest, but also its human settlements.

Velásquez remarked that there is an Amazon of large urban conglomerates, where the ways of addressing problems and needs have unique characteristics. and where economies of scale still allow for some solutions as applied in other cities. However, there are a large number of small informal settlements that require significant work in creativity, innovation, and adaptation of solution. The good news is that in the region there are some specific examples of such innovation: some engineers conceive solutions for water purification in remote settlements in the Brazilian Amazon connected with solar panels or proposals for small energy generation units. It is essential to work with local innovation and research capacities, integrating both conventional knowledge and traditional knowledge of indigenous peoples.

An additional point is the cultural adaptation of the solutions. For example, in Cuba, guano roofs (nature-based solutions) were found to be ideal for climate resilience, but culturally some communities prefer zinc roofs because of their perception of higher status. These types of considerations are crucial in the Amazon, where there are imported construction practices that the population associates with greater development.

Finally, he stressed that the great challenge is how to leverage—and even monetize—the unique conditions of life in the Amazon. There are already communities accessing carbon credits and environmental credits, and experiences such as debt swaps for environmental action in Galapagos, Ecuador, or the initiatives mentioned by Barbados and Colombia. Scaling these mechanisms requires a knowledge base with robust information, validated experiences, and credible monitoring systems. What is being built is a model that can be relevant not only for the Amazon but for other regions of the world, a crucial process led by the Brazil's Ministry of Cities with the support of the IDB, ECLAC and UN-Habitat.

VI. Round Table 3. Right to the city: Key to the new urban agenda in Latin America and the Caribbean

A. Moderator: Elkin Velásquez¹⁴

The right to the city is presented as a key element for the New Urban Agenda in Latin America and the Caribbean. It is not simply a theoretical concept, but a tool loaded with practical content with profound positive implications for the region. When Anacláudia Rossbach assumed the role of executive director of UN-Habitat, this represented not only a significant achievement for women in the region by having a Latin American as UN Under-Secretary-General but also marked the consolidation of the right to the city as a guiding principle at the global level.

Although the origin of this concept dates back to Europe, it was in Latin America, and particularly in Brazil, where it acquired its full practical dimension. Since the World Social Forum and with the implementation of the City Statute, Brazil has transformed this principle into a central axis of its inclusive urban public policies. Derived concepts such as the social and ecological function of land have made it possible to materialize concrete actions in urban management, where territorial planning instruments have facilitated more equitable development even in areas far from the main urban centers.

The region has numerous examples of successful implementation of the right to the city, but the challenge remains to scale up these experiences to achieve truly inclusive urban development. Latin American and Caribbean cities continue to face issues of inequality and spatial segregation, making MINURVI's work critical to advancing urban justice.

One of the approaches for the continuity of public policies is the incentives that guide their permanence. There are two types of incentives, one is the empowerment of local communities. We have seen that in many cases the strategies can have a certain degree of continuity if the communities demand them and if the decision-makers realize that giving continuity to the program is good for the community. On the other hand,

¹⁴ UN-Habitat Regional Representative for Latin America and the Caribbean.

supranational instruments and multilateral agreements that emerge from spaces such as MINURVI provide a framework of reference that favours policy continuity, even if many of these agreements are not binding.

The Escazú Agreement represents an emblematic case of how regional consensus can be translated into concrete progress, particularly in aspects such as access to information and citizen participation in development processes with environmental impact. This example has sparked reflections on the possibility of establishing a dedicated regional instrument for urban development – one that goes beyond the limitations of global agreements and is better tailored to the specific realities and needs of Latin America and the Caribbean.

1. Intervention by Fernanda Rodrigues de Morais¹⁵

The right to the city is one of the fundamental pillars of the New Urban Agenda, along with sustainable urban planning, the social function of land and property and the democratic management of the city. It is crucial to highlight that the strengthening of this agenda necessarily involves the implementation of urban legislation that guarantees the right to the city, representing a new paradigm in the conception, planning and management of urban centers.

Since its incorporation into the Habitat III Conference, this approach has been essential to implement the New Urban Agenda and the Sustainable Development Goals effectively. The region has played a leading role in this process through decisions, proposals and concrete actions. The right to the city allows us to collectively define urban models based on principles of inclusion, equity, sustainability and democratic participation, which implies guaranteeing access to adequate housing, adequate urban mobility, quality public spaces and economic opportunities. This creates a direct connection to SDG 11 on Sustainable Cities and Communities, SDG 13 on Combating Climate Change and its Impacts, and SDG 16 on Peace, Justice and Strong Institutions.

Among the main challenges in the implementation of this right is legal recognition through the incorporation of the right to the city in local constitutions and legislation, the protection of vulnerable communities through legal mechanisms that promote spatial justice, the development of integrated public policies that articulate housing, transportation, environmental and social inclusion aspects, and the regularization of land to guarantee access to adequate housing. As Minister Jader Filho highlighted, the integration between environmental and urban public policies is essential, requiring legal frameworks that align both agendas.

Significant progress has been observed in the region. Mexico has achieved constitutional recognition of the right to the city in Mexico City, implementing policies that integrate social justice and environmental sustainability. Ecuador has enshrined this right in its constitution, promoting inclusive cities through concrete urban policies. Colombia stands out with its urban renewal programs that have transformed marginalized areas, such as Medellín with its cable cars and escalators, which are notable for their strong community participation component. Brazil is in the process of reformulating its National Urban Development Policy through the Council of Cities, with broad social participation.

Regional instruments and the role of justice have been key in this process. The Inter-American Court of Human Rights has broadened its focus to include the city's right to a healthy environment in its Advisory Opinion 23/2017, stating that States must adopt measures to ensure environmental protection even in urban contexts. In Brazil, the Supreme Court ruled that the executive branch has a constitutional duty to allocate resources from the Climate Fund to mitigate climate change, prohibiting its contingency. This decision reinforces environmental protection as a constitutional principle and international commitment.

¹⁵ Consultant, Legal Department of the Ministry of Cities of Brazil (CONJUR).

These examples demonstrate how a legal framework, including judicial action, can be decisive in materializing the right to the city. The regional challenge is to establish common principles that allow the development of specific urban justice content through regional agreements, taking advantage of the successful experiences of our countries and strengthening implementation and follow-up mechanisms. The articulation between the different levels of government, citizen participation and the development of appropriate legal instruments will be fundamental to consolidate this right as the axis of urban development in the region.

2. Intervention by ministers and high-level authorities

Uruguay highlighted the preliminary results of the census, pointing to a growth in single-person households and a population increase sustained by regional migration. A demographic decline was identified in some departments, including Montevideo, and growth in others such as Maldonado. The promotion of the Plan Avanzar program, which seeks to regularize 120 settlements, along with housing access initiatives such as "Entre Todos - Sueños en Obra" (Among All - Dreams in Work) was highlighted. The transition to a renewable energy matrix and the strengthening of local capacities for territorial planning through agreements with the 19 departments were highlighted.

Chile emphasized the relationship between housing, neighborhood and city as key to guaranteeing the right to the city, and warned about the growth of informal settlements linked to migration and territorial control by drug cartels. Housing policy is being reformulated with IDB support, prioritizing an intersectoral approach. The need to guarantee urban security from a preventive perspective was highlighted, and opportunities for urban renewal were identified in historic centers and degraded areas with access to cultural assets and transportation.

Cuba presented its progress in the implementation of the New Urban Agenda as an accelerator tool to achieve SDG 11, articulated through a National Urban Policy with a clear institutional structure at all levels of government. It was highlighted that Cuba's National Urban Policy is made up of the National Territorial Planning Scheme (ENOT), Law 145 on Territorial, Urban and Land Management Planning and the National Action Plan, which is a State Plan for the implementation of the New Urban Agenda (NAU). This State plan is developed through inter-ministerial coordination along thematic axes (ordering, legislation, financing, mobility, etc.), in addition to being implemented at the different levels of government and linked to the 2030 Development Plan and other national policies such as housing, migration, among others.

Barbados shared the country's vision on the right to the city, which is viewed as linked to the human right to access safe, affordable and permanent housing, rather than a social good. Within this framework, they are promoting a process of urban renewal with the aim of promoting inhabited cities and not just commercial ones. They have established public-private partnerships to support peoples experiencing homelessness, recognizing the home as the foundation of social organization. Although Barbados does not have specific legislation on homelessness, the minister expressed interest in developing a legal framework that recognizes the right to the city as a human right. The country is also addressing informal settlements and promoting both educational and legal approaches to strengthen the idea that everyone, regardless of their ability to pay, deserves adequate housing.

For its part, Ecuador explained that the country's focus on the right to the city includes both the urban environment and its link with rurality, due to the territorial composition of the country where about 40% of its population is rural. The speaker stressed the importance of compact and walkable cities that contribute to sustainable development and the fight against climate change. Ecuador promotes a differentiated policy tailored to its four natural regions of the country, adapting the houses to climatic conditions, materials and local customs. Faced with the housing deficit, which affects a third of the population, they have implemented various programs such as loans with low rates, partial subsidies, social renting and neighborhood improvements.

Specific projects such as "A Thousand Floors, A Thousand Roofs" are also underway. The speaker emphasized that addressing the deficit requires sharing experiences with other countries.

Costa Rica, for its part, faces a deficit of around 164,000 homes and has adopted the right to the city as a strategic axis. Through the new National Habitat Policy, they have prioritized a comprehensive approach that transcends the individual provision of housing. The strategy includes the articulation of public services, interventions in informal settlements and cultural adaptation of housing solutions, as is the case in the country's islands. The government has allocated a record budget for this purpose and values collaboration with countries such as Chile and Ecuador to strengthen their policies. Costa Rica's approach combines inter-institutional planning, cultural relevance and a vision of an inclusive city.

Finally, the president of MINURVI and Minister of Cities in Brazil, Jader Filho, linked the discussion on the right to the city with climate justice, highlighting the role of the Amazon and the shared responsibility with other countries with tropical forests. He stressed that many of the solutions involve improving living conditions in Amazonian cities, where the population suffers exclusion. Brazil seeks to change the punitive logic towards Amazonian communities —often criminalized by practices such as burning— to one of opportunities and access to rights. He vindicated President Lula's legacy of leadership on climate and social issues, stressing that only with social justice can an effective and just ecological transition be achieved.

VII. Round Table 4. The role of housing in facing climate challenges

A. Intervention by Paula Restrepo Cadavid¹⁶

This intervention focuses on the fundamental role that housing plays in building more resilient cities and communities, as well as its key contribution to decarbonization and climate change mitigation efforts.

To contextualize the discussion, it is important to remember that Latin America and the Caribbean is the most urbanized region in the world, where approximately 80% of the losses caused by natural disasters are recorded in urban areas. In addition, climate change is expected to increase migration to cities, with a 10% increase in urban growth attributable to climate-related displacement.

Cities in the region—large, medium, and small—face greater risks compared to other parts of the world. The housing sector, in particular, tends to be the most affected by disasters, as evidenced by recent studies carried out together with the Government of Brazil, ECLAC and the IDB in Rio Grande do Sul.

A comparative analysis between cities in the region and others in the world reveals three main threats: heat stress, floods and forest fires. Despite the attention the Amazon deserves, urban lifestyle and consumption patterns in cities also have a significant weight in greenhouse gas emissions. Urban areas concentrate the consumption of goods and energy, and are responsible for the sustained increase in emissions, especially due to the use of private vehicles and the expansion of the construction sector.

In this sense, rethinking how and where homes are built is essential. Per capita urban emissions are not only high, but also continue to rise. It is estimated that 32% of emissions come from the construction sector, although there is a potential for reduction of up to 25% if a compact urban development model is adopted.

Progress in the region is encouraging. In 2020, only 6 of the 33 countries had energy standards for construction; today, that number has doubled. Although in some cases these standards are

¹⁶ Lead Urban Development Specialist for Latin America and the Caribbean, World Bank.

voluntary or applied at the municipal level, they reflect a growing willingness to build more efficient and climate-resilient housing. 65 million new housing units are projected to be built by 2050, which represents a great opportunity to influence how and where they are built.

To advance this agenda, a climate action framework is proposed with two pillars: greener homes and safer homes. The first involves adopting clean construction practices, modifying materials and structures to reduce the carbon footprint, and incorporating renewable energy sources. In addition, passive design adapted to the different climates of the region is promoted, as has recently been done in Mexico.

The second pillar, that of safer housing, highlights the importance of location. Urban planning must identify risk areas, differentiate between those where it is possible to mitigate risks and those where it is not feasible to build. In these cases, it becomes essential to consider planned resettlement strategies. Likewise, progress has been made in the region in anti-seismic construction techniques and designs resistant to hurricane winds, especially in the Caribbean.

However, the existence of policies and regulations is not enough. It is necessary to create an ecosystem that guarantees its effective implementation through certification processes. This includes everything from access to safe land and urban planning, to the selection of low-carbon materials and financing mechanisms such as subsidies or guarantees, to ensure that housing is accessible to the most vulnerable populations.

One of the main challenges is that energy efficiency standards can increase construction costs. That's why it's crucial to explore climate finance options that prevent these additional costs from becoming a barrier to access to housing.

A number of countries are implementing concrete examples. In Argentina, in collaboration with the government of Buenos Aires and the IDB, improvements in public space and energy efficiency have been incorporated into resettled housing. In Peru, the new Sustainable Urban Development Law introduces innovative instruments for green and safe housing, complemented by a Sustainable Building Code adapted to the country's different climates. In the Dominican Republic, work has been done on the development of its first building code with standards for hurricanes and climate mitigation. In Egypt, through a results-based financing program, more than 420,000 subsidies for green social housing have been awarded to low-income families.

In addition, EDGE certification is being promoted in several countries in the region, as a tool to consolidate market confidence and open up new opportunities such as green bonds. In Peru, a sustainable construction registry and guarantees are also being implemented to promote access to adequate housing for vulnerable populations.

Finally, participants are invited to share their experiences, identify bottlenecks, and discuss instruments and incentives to scale green and resilient housing, especially from the perspective of affordability and financing.

1. Intervention by ministers and the high-level authorities

During the session, the clear and systematic way in which the initial presentation placed the housing sector, and the construction sector in general, as a central axis in the climate agenda was highlighted. It was noted that issues such as construction methods, energy and water consumption, materials used and the way cities are planned and used have a significant impact on climate change.

The discussion proposed structuring the sector's climate responsibility in two dimensions: on the one hand, how cities and housing contribute to emissions, i.e. to the origin of the climate problem; and on the other, how the sector itself suffers the consequences of extreme weather events, which are increasingly frequent and intense, whose losses and damages end up falling largely on governments.

The aim of the roundtable was primarily to listen to participants, focusing on three key questions: What are the main obstacles countries face in moving towards greener, safer and more resilient housing? What specific challenges impede these advances? And how are mitigation and adaptation measures being effectively integrated into housing and urban development policies and programs?

Chile's Undersecretary of Housing, Gabriela Elgueta, was invited to speak, highlighting her focus on the role of territorial planning. He pointed out that there can be no separation between the home and the territory where it is located; therefore, urban land planning is key to meeting climate challenges.

In the case of Chile, it was reported that 88% of the population lives in cities and 80% of jobs are concentrated in them. The country has a framework law on climate change, where international commitments are translated into sectoral plans. In addition, work is being done in an intersectoral way on a National Sustainable Construction Strategy that involves sectors such as the environment, transport, health and agriculture.

It was recognized that climate risks such as heat islands, floods and forest fires are a priority, in addition to earthquakes, a constant risk in the country. Chile has developed specific regulations and a specialized division in the Ministry of Housing and Urban Planning for the updating and certification of regulations.

The undersecretary also mentioned that the climate adaptation plan includes five pillars: urban planning, land use, infrastructure, sustainable construction and macro-urbanization. He highlighted the implementation of technical manuals that allow integrating sustainability and resilience criteria in infrastructure design.

The speaker noted the existence of an urban parks programme with more than 30 years of experience, and the launch of a National Green Infrastructure Strategy, in collaboration with FAO and the Green Fund. These seeks to ensure that green infrastructure can mitigate impacts such as floods and mass removals, common phenomena in the country due to its mountainous geography.

One of the challenges identified was the strengthening of national and subnational governance. Chile is a highly centralized unitary state and has only recently begun a process of decentralization, with regional governors elected for only two terms. Work is being done on the transfer of competencies to strengthen regional and municipal governments, also recognizing the institutional inequality between municipalities.

In terms of housing, Chile has made progress in the integration of photovoltaic systems and thermal conditioning, adapting the standards to the different climatic zones of the country. This has positive effects on energy costs for families. Thermopane windows, insulated roofs and passive ventilation are incorporated, even exploring materials such as sheep's wool in the south of the country.

In addition, Chile's Ministry of Housing and Urban Planning supports infrastructure for sustainable mobility, such as bike lanes, in coordination with the Ministry of Transport and Telecommunications. District heating is also being promoted and water resource management is being improved, considering the context of prolonged drought and high agricultural demand.

At the neighborhood level, the "Quiero Mi Barrio" program, which has been in place for almost 20 years, was highlighted. It now incorporates initiatives such as water efficiency, community composting, thermal conditioning of homes and solar energy. A parallel programme, "Small Towns", focuses interventions on territories with less than 20,000 inhabitants, maximising the impact of public investment.

To conclude the speaker emphasized the need to integrate public policies at multiple scales—from housing to the city and neighbourhood—as a key strategy for climate mitigation and adaptation in the housing sector.

For its part, Barbados explained that the country has a population of just over 260 thousand inhabitants, which was strongly affected by Hurricane Elsa in 2021, damaging approximately 1,600 homes. Since then, work has been carried out to improve housing conditions. In the 1980s, the government

granted property rights to residents of former plantation lands through a program that allowed the land to be acquired at low cost. This allowed people to build stronger homes.

However, many did not follow proper standards for roofing and structures. For this reason, construction designs that are resistant to storms and hurricanes are currently being provided, using more durable and resistant materials, such as cement boards, aerated concrete blocks and others that offer greater resilience.

In addition, access to property has been promoted through a model in which you pay only for the structure. Using solar panels on roofs helps cover infrastructure costs and reduces the overall price of homes. Plots are also offered for rent for progressive self-construction and "turnkey" solutions for the most vulnerable sectors. Through the rent-to-own program, people pay a rent that is deducted from the total value of the home, eventually allowing it to be purchased, even if they do not qualify for a mortgage loan.

The speaker highlighted the need to build in a different, more innovative and sustainable way, reducing carbon footprints. To this end, Barbados has promoted the Blue-Green Bank, with the participation of countries such as Guyana and the Bahamas, which finances low-carbon projects. The idea is to promote the use of solar energy to reduce energy costs in homes. A 20-megawatt solar farm has already been developed, although one of the current challenges is the limited capacity of the power grid, forcing energy storage solutions to be sought.

To address this, the government created the state-owned company H.O.P.E. (Propiedad de Vivienda Proveedora de Energía), in charge of promoting sustainable housing with solar panels. This initiative seeks to avoid the use of fossil fuels, reduce the cost of electricity and promote energy efficiency.

Homes are also being built using lightweight steel structures and autoclaved aerated concrete, which uses less cement, is fire-resistant and keeps interiors cool, reducing the need for air conditioning. The construction of 3,000 homes with this technology is planned for the next two years. Barbados is also about to sign a contract to install a production plant for these panels, which will also supply other Caribbean countries.

While there is no formal building code yet, all new construction must be designed to withstand category four hurricanes at a minimum. Measures such as the installation of hurricane belts in vulnerable homes have also been implemented, and efforts to strengthen existing structures continue.

Finally, the importance of climate finance was highlighted. The Blue-Green Bank has received investments from the Green Climate Fund and seeks to attract private capital to finance resilient and low-emission projects across the region. Barbados collaborates with Guyana and the Bahamas in this effort and calls on Latin American countries to join as investors in this bank, supporting sustainable housing and urban renewal initiatives.

Honduras followed, explaining the progress made in its urban and territorial development policy. It was highlighted that, at the beginning of the current government, housing policy was only nominal without technical content. For this reason, together with other institutions, a national urban-territorial policy and a new housing policy were developed, based on the criteria of adequate housing proposed by UN-Habitat, but incorporating two key elements: progressive housing and climate resilience.

Honduras also faces high risks from hurricanes. Recently, the country was able to respond more effectively to a storm, although the risk of flooding and displacement persists. These aspects are already being incorporated into institutional policies and offerings.

In addition, legal and regulatory reforms are being carried out to put adequate housing, human and family dignity at the centre. This task has been complex due to the lack of consolidated data. The institutional history since 1957 has been reconstructed and work is being done to integrate financial information from the private sector to have a comprehensive vision of the housing deficit and its solutions. In conclusion, although the task is enormous, there are significant advances.

VIII. Round Table 5. Urban Recycling and circularity: land, financing strategies and urban public managers

A. Moderator: Diego Aulestia¹⁷

Circular economy is essentially about making more intensive and productive use of an asset. What is the most valuable asset to our societies? Real estate assets, land and housing. All the participants in this forum have a direct impact on the largest source of wealth in our societies. And indeed, this is the narrative that must be brought to Ministries of Finance and Planning, because without a doubt resources are needed for greater planning and investment.

Along these lines, the speaker raised the following considerations: it is not only a question of what to do, but of how to do it. ECLAC is deeply committed to that discussion. Today, we even find underused or unoccupied public buildings. It is precisely in these cases that we apply the concept of circular economy.

The conversion of buildings is particularly important when it is carried out using materials from the area, which makes it possible to take advantage of and boost local economic activity, for example, through production chains such as wood in certain countries. Uruguay and Chile stand out as the most advanced in this area.

However, we are also talking about a broader process of renovation and reoccupation of spaces and buildings in Latin America and the Caribbean. Looking at the region's 33 countries, all but three in the Caribbean continue to focus on new real estate construction, new housing, and greenfield development. Only in these three Caribbean countries is the renewal and reuse of existing stock actively promoted.

¹⁷ Head of the Human Settlements Unit of ECLAC.

In this context, the management of urban stock and the recycling of existing spaces emerge as an opportunity. Urban renewal and urban recycling are not new concepts in the region, but today they are being promoted more strongly through various concrete actions.

There are unoccupied homes in some countries that exceed 6% of the stock, as is the case of Brazil. When we look at the stock that is unoccupied, the big question is: what do we need to do to activate it and bring it into the market, so that it is incorporated into the supply of housing and land? A key factor lies in the management models used in public-private partnerships. It is not just understanding, making an inventory, having a methodology. In fact, ECLAC is going to present a methodology on a bank of fiscal land in the first quarter of the year.

Finally, it was highlighted that ECLAC prepared the Urban Report for Latin America and the Caribbean 2024, where figures can be found at the regional level regarding a significant number of variables, such as housing vacancy. This document is intended to be more of a reference work so that decision-makers and public policy makers can compare and contrast the situation of their different national experiences.

1. Intervention by Claudia Acosta¹⁸

This intervention presents the progress that ECLAC has made in the analysis of the problem of urban vacancy and in reflecting on the role that national and subnational governments should play in the development of a public policy strategy in this area. Some examples of urban vacancy are presented in order to provide more information and context.

Based on recent censuses —especially those conducted from 2020 onwards— more accurate data is expected, that will allow for more detailed analyses of the nature and characteristics of urban vacancy in different cities and regions of Latin America and the Caribbean. This vacancy does not manifest itself homogeneously: in some areas it is concentrated in the available land, while in others it predominates in unoccupied buildings or homes. However, in all cases a common feature is identified: the presence of urban areas that, progressively, seem to enter a process of abandonment or deterioration.

This analysis leads to a paradox in terms of urban sustainability. On the one hand, there are well-located areas —close to employment and opportunities— that are losing inhabitants and vitality. This dynamic generates environmental deterioration and multiple social conflicts, and is characterized by the presence of idle, abandoned or underused land, as well as disused buildings.

A second element that has become increasingly relevant —as shown by statistical data— is the transformation of the housing deficit. If in the past this deficit was mainly explained by a quantitative lack of housing, today the qualitative component is the one that predominates. In particular, the excessive cost of rent has become a central factor. Although housing units are available, many people are unable to access them for economic reasons, and a significant number of homes are in conditions far below the desirable standards.

Despite this scenario, cities in the region continue to expand. While, from a productive point of view cities are a key economic driver in Latin America, the region is also facing a process of demographic aging. In addition, it is crucial to pay attention to future metropolitan regions, which will be led by intermediary cities, not by large traditional metropolises. These new urban expansions tend to occur at low density, exert pressure on strategic environmental and agricultural areas, and generate high costs for the provision and maintenance of basic services such as sanitation and transportation.

¹⁸ International Expert in Law and Urban Planning, ECLAC Consultant.

Another pattern observed is fragmented urban sprawl, known as "leapfrog development" which contributes to reinforcing a car-centric city model. All this constitutes a paradox that requires the formulation of responses from public policy.

In this sense, a return to robust public governance is proposed, with articulation and support from the private sector. Emerging movements are already being observed in the region, such as networks of urban managers and operators at both the national and local levels. An example is the case of Colombia, where articulation between urban operators and public managers, especially those involved in urban renewal processes, has recently been promoted in order to identify common trends, opportunities and challenges. In Peru, although the process has not yet advanced towards specific regulation, there is also a high level of activity and interest in this agenda.

A positive element worth highlighting is the progress —particularly driven at the national levels— in producing studies, guides and technical and competency frameworks aimed at strengthening the figure of public management companies. These entities must not only be equipped to formulate city plans and visions, but also to execute and manage the resulting urban projects. At the same time, it is essential to have regulatory frameworks and incentive mechanisms that favor the recycling of soil and buildings. Currently, urban planning regulations in many countries in the region make it easier to expand the city rather than to repurposing it, which represents a major obstacle to sustainable urban development.

In 2023, ECLAC carried out a study called "Public urban operators: lessons for the development of more inclusive, just, and sustainable cities," in which experiences were collected from cities such as Quito, Medellín, São Paulo, Bogotá, and Havana. These experiences cover different aspects of the challenge of consolidating comprehensive, effective and sustainable urban management models.

Demonstration projects play a key role in this process. A relevant aspect is the need to review and revalue public land banks, since many countries have a significant stock of underused or unused land and buildings of public property.

In this context, an exercise aimed at public managers in the field of transport was also developed, with a particular focus on mass mobility systems such as BRT (bus rapid transit) and metros. These have had a remarkable growth in Latin America since 2000, with nearly 200 BRT systems and 8 metros implemented. Despite this progress, the vast majority of these projects have not incorporated associated real estate developments. WC consultations with those responsible for these systems revealed a significant lack of skills, institutional capacity, and strategic vision to advance integrated real estate projects.

As a result, it is observed that efforts in transport infrastructure have not translated into urban renewal processes or the creation of strategically located housing, even on leftover land from the project itself. To reverse this situation, managers were asked how they could improve their capacity to develop real estate projects that contribute to a better localized housing supply —not only social, but also for middle-income sectors— and to an effective recycling of areas that already have better connectivity.

A key finding was that the main impact of transport continues to occur in peripheral areas (the "peaks"), while intermediate areas along transport lines tend to remain underutilized. This is largely due to the lack of institutional coordination and the absence of adequate mechanisms and incentives that integrate transport planning with urban development.

2. Intervention by ministers and high-level authorities

Costa Rica stated that the country faces a significant problem of underutilization in its real estate stock, particularly in office buildings. In 2023, the vacancy rate in this sector reached 19.5%, driven by the rise of teleworking and the relocation of companies to cheaper or more modern spaces. This situation has generated the need to think of a new use for these empty buildings. The government's proposal is to promote

a paradigm shift that allows the transition from monofunctional uses (for example, exclusively offices) to mixed uses, integrating housing, commerce and services, which could contribute to the revitalization of depressed urban areas.

In this context, the National Institute of Housing and Urbanism (INVU) is working on a regulation for building reconversion, shifting from the traditional approach of construction requirements to a service-level approach, which allows greater regulatory flexibility. It was clarified that it is not a question of privatizing public goods, but of converting idle urban assets into useful and functional spaces for the community. Finally, he proposed to ECLAC and MINURVI the creation of a specialized technical table to exchange experiences and generate common guidelines in the region on the conversion of disused buildings.

Silvia Díaz, representative of Mexico's Secretariat of Agrarian, Territorial and Urban Development (SEDATU), addressed the coexistence of two urban phenomena: vacancy in consolidated areas—where there are unoccupied homes and empty offices—and informal peripheral growth. She explained that, in Mexico, more than 60% of housing has been self-built, that is, built directly by its inhabitants without formal intermediation. For this reason, he stated that this mechanism should be valued as a valid form of access to housing, and not as a second-order solution.

She also pointed out that there is a significant amount of underutilized urban infrastructure, in contrast to the precariousness of services in the peripheries. In response, Mexico is promoting comprehensive habitat improvement programs, which include professional technical assistance, the use of sustainable materials, and bioclimatic criteria. The rehabilitation of heritage housing in historic centers and popular neighborhoods was also highlighted.

In regulatory terms, she proposed making urban planning legislation more flexible to facilitate interventions in central areas, and promoting financial products specifically aimed at self-built housing projects. In these programmes, emphasis has been placed on the inclusion of vulnerable groups, such as women and indigenous people. Finally, the speaker stressed that, in order to face the phenomenon of vacancy, it is necessary to generate intelligent densification strategies, which take advantage of existing infrastructure without causing urban overload.

El Salvador shared a concrete experience of urban recycling in the historic center of San Salvador, where disused buildings are being recovered with the support of Italian cooperation. These buildings are being transformed into housing for residents' cooperatives, in an effort to revitalize the city center with inclusive housing solutions. In addition, the country has a significant amount of public land in urban areas, which is being allocated to social housing projects.

However, public resources are limited, so the ministry proposes moving towards public-private collaboration schemes. In these models, the State provides urban land and establishes clear conditions for the private sector to develop affordable housing. Thus, the aim is to generate a virtuous circle that allows the available public land to be taken advantage of without the financial burden of construction falling exclusively on the State.

Chile emphasized that the country has taken important steps in land market regulation. One of the key advances has been the enactment of a law that requires transparency from actors and instruments in the urban planning system, along with a tax on profits generated by urban expansion. Another relevant milestone was the Social and Urban Integration Law, which for the first time enabled the Ministry to buy land for housing and even expropriate real estate in priority areas.

Despite these advances significant challenges still remain in terms of regeneration of deteriorated housing complexes and recycling of office buildings. Currently, the housing deficit in Chile is estimated at 650,000 units. To address this, the new public land framework law allows the State to have more than 5,000 hectares of public land for housing projects. This legal framework creates significant opportunities to

address the deficit, although further development of concrete instruments to facilitate urban regeneration and the reuse of existing buildings is needed.

Since 2019, Cuba has had a government resolution authorizing the change of use of disused buildings, such as warehouses, offices or empty homes, for conversion into housing solutions. This policy has a decentralized approach: if the property is located within the municipality, the local authority directly approves the change of use, significantly reducing processing times.

Transformations can be carried out through state investment or by individual effort, that is, with the direct participation of the future occupants. In addition, Law 145 allows declaring properties "incompatible" if their deterioration or conflicting use negatively affect the urban environment. This has enabled interventions in extreme cases, such as high-risk facilities located in residential areas. This combination of regulatory instruments has allowed Cuba to move towards a more agile policy of reuse of real estate, with a focus on housing.

Barbados explained that one of the main problems is the existence of abandoned properties due to the emigration of their owners, which generates urban deterioration and social risk. In the absence of a specific legal framework to take possession of these properties, the government has relied on two avenues: the Health Law, which allows declarations of insanitary conditions, and the Land Tax Law, which enables intervention in cases of accumulated debt. With these mechanisms, it is possible for the State to temporarily assume control of these properties.

Currently a system is being developed to identify land with existing infrastructure already in place—water, electricity, sewage—to facilitate its reuse for housing purposes without incurring high additional costs. In addition, a program for repairing abandoned but salvageable homes is being developed. These actions seek to address both the housing deficit and the degradation of the urban environment.

The delegation of Uruguay mentioned a law in effect since 2018, regarding vacant or degraded properties. This law allows the State, through a gradual procedure, to intervene these assets, even without the consent of the owners, provided that the general interest is justified. Once abandonment or deterioration has been declared, properties can be rehabilitated or even auctioned off if necessary. In Montevideo, it is estimated that more than 8% of properties are empty. This represents an important opportunity to expand the housing supply without requiring new peripheral developments. The law includes technical, fiscal and social criteria to determine which properties can be subject to intervention, and is part of a broader urban regeneration strategy with a territorial justice perspective.

Ecuador faces the challenge of the underutilization of numerous heritage properties located in the main cities. Many of these properties are unoccupied, which implies a high cost for their owners—whether public or private—in terms of maintenance, taxes and security, without generating any social or economic value. In response, the government is promoting a policy to promote the rehabilitation and conversion of these properties into homes or apartments, mainly aimed at social rental with an option to buy. This strategy not only seeks to solve housing problems, but also to revitalize degraded urban areas.

In addition, the country has begun a green housing certification process for new social housing and condominium projects. This policy includes incentives aimed at real estate developers who develop projects that meet environmental sustainability criteria. The objective is for the concept of green housing to become a standard within urban development, promoting buildings that are more efficient in the use of resources, resilient to climate change and with less environmental impact.

In Paraguay, urban planning is being strengthened through a legal framework that allows progress on urban reconversion projects through public-private partnerships. A notable example is Asunción, where an ambitious urban resilience plan is being implemented to revitalize the city center. The project focuses on four specific areas with the aim of repopulating the historic center, which is currently sparsely inhabited despite concentrating most of the work activities.

A key fact that underlines the unequal distribution of urban land is that 9% of the center of Asunción belongs to only six or seven families. This concentration has limited access to and efficient use of land, so the government seeks to break with this logic through policies that promote greater diversification and activation of urban land use.

At the same time, mechanisms are being promoted for access to housing for middle-income sectors, through state financing under favorable conditions: an interest rate of 6.5% over 30 years. This measure seeks to solve the mobility problems faced by many families who live in the periphery, but work in the center, encouraging their relocation closer to places of employment.

Brazil has relaunched its flagship "Minha Casa, Minha Vida" program with a new focus: prioritizing the use of empty buildings in central areas. Several cities in the country have empty and abandoned historic centers, so the government proposes retrofitting (rehabilitation) processes to these properties to transform them into social housing. To encourage this practice, a 40% additional subsidy is being considered when existing urban properties are reused.

This policy represents a more efficient alternative in terms of infrastructure, as urban centers have basic services (water, electricity, transportation, telecommunications), avoiding the costs of peripheral expansion and revitalizing the local economy through the reactivation of trade and tourism.

The government has acknowledged past mistakes, such as the massive construction of housing without social or urban planning, which facilitated the occupation of housing complexes by organized crime. For this reason, work is being done with the Ministry of Justice in the preparation of condominiums and urban environments prior to their delivery.

In addition, a policy of buying used homes for families affected by climate disasters is being implemented, such as in the state of Rio Grande do Sul. The State enabled a digital portal for construction and real estate companies to offer ready-to-buy units, allowing the immediate relocation of affected families.

Furthermore, 200 risk reduction plans are being financed in municipalities nationwide, in collaboration with the Brazilian Geological Survey. These plans identify vulnerable areas—such as slopes or flood areas—propose mitigation works and establish protocols for action in the event of extreme weather events.

Finally, a structural fact was highlighted: while Brazil faces an estimated housing deficit of between 6 and 8 million housing units; there are about 11 million empty housing units. This contradiction shows that the problem lies not only in the lack of housing, but also in its poor distribution and inefficient use of the existing housing stock.

IX. Closing

A. Remarks by Dwight Sutherland¹⁹

The 2024 Vice-President of MINURVI and Minister of Housing of Barbados highlighted the importance of strengthening the articulation between Caribbean countries through platforms such as MINURVI, stressing that many of the challenges facing this subregion are shared by Latin America. He further noted the need for coordinated action to address common problems, particularly in the context of the climate crisis.

Cities are key drivers of economic growth, which implies the urgency of building territorial resilience to the effects of climate change. This resilience must be promoted through various methodologies, strategies, and comprehensive approaches that allow effective adaptation in different local contexts.

The speaker emphasized need to improve access to climate finance. In this regard, it is essential to continue the dialogue with international financial institutions—such as the World Bank, the IDB, CAF, and the Caribbean Development Bank— with the aim of accessing concessional mechanisms that support the implementation of climate policies in the region.

Likewise, it is necessary to advance innovative mechanisms such as debt-for-climate swaps and, especially, in debt-for-social swaps, which are considered key tools to expand fiscal space and address structural challenges linked to housing and urban development in Latin America and the Caribbean.

In terms of housing solutions, there is a need to share innovative experiences and strengthen collaboration with MINURVI member countries for the development of adaptive housing technologies. Innovation must be a central pillar in the construction of urban resilience, directing resources towards housing, urban development and coastal protection.

In the case of Latin America and the Caribbean, and especially some Caribbean countries, the ocean surface far exceeds the terrestrial area, which requires the development of specific strategies for

¹⁹ Minister of Housing, Lands and Maintenance of Barbados and Vice-President of MINURVI 2024. Elected as President of MINURVI for the 2025 period.

the protection of coastal areas and vulnerable economic sectors, such as fishing. Recent weather events have had severe impacts, as in the case of Barbados, where a hurricane last year virtually destroyed the local fishing industry.

The minister stressed the importance of reducing the carbon footprint by transitioning to sustainable transport technologies and energy generation at the domestic, community, and commercial levels. He insisted on the need to continue promoting low-carbon initiatives, even though the region is not the largest contributor to total global emissions, but does suffer disproportionately from their effects.

To conclude, he noted the urgency of redirecting part of international financing to developing countries, especially in Latin America and the Caribbean, to face the climate crisis in an equitable manner. In this context, he stressed the relevance of advancing in insurance products that provide protection against extreme weather events, particularly regarding the coverage of homes in highly vulnerable contexts.

Along with reaffirming the work being done in the Caribbean for the implementation and integration of the policies addressed, the minister concluded his remarks by inviting the representatives of the attending countries and organizations to participate in the XXXIV MINURVI General Assembly to be held in Bridgetown, Barbados, in 2025.

B. Remarks by Jader Barbalho Filho²⁰

During the closing speech of the presidency of MINURVI, the 2024 President of MINURVI and Brazilian minister reaffirmed Brazil's continued commitment to the regional agenda of sustainable urban development, even after leaving the presidency of the organization. On behalf of President Lula, the minister conveyed the message that the country remains firm in its objective of strengthening MINURVI as a space for joint construction, cooperation, and coordinated action among the countries of the region, whose challenges are similar and require collective responses.

The importance of ensuring access to international financing was highlighted, especially for smaller countries in Central America, the Caribbean and the peripheries of South America, which are often excluded from major credit flows. Multilateral development banks must rethink their practices, relax requirements and adopt a more sensitive and creative stance, in accordance with international treaties, but with greater openness to serve the countries that need it most.

It is not possible to advance in decent housing, infrastructure and adaptation to climate change policies without adequate financing. In this sense, the action of banks is essential for countries to move beyond identifying problems and focus on implementing effective solutions that make cities more adapted, resilient and sustainable.

Finally, he reaffirmed his conviction that Latin American peoples deserve to live in humane, smart, accessible and sustainable cities. And concluded by reiterating that Brazil, even outside the presidency of MINURVI, will continue to be committed with courage, determination, and audacity to supporting the strengthening the urban agenda of Latin America and the Caribbean.

²⁰ Brazil's Minister of Cities and President of MINURVI 2024.

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Annexes

Annex A1

Declaration of Belém

**XXXIII GENERAL ASSEMBLY OF MINISTERS AND HIGH-LEVEL AUTHORITIES
OF HOUSING AND URBAN DEVELOPMENT OF LATIN AMERICA
AND THE CARIBBEAN – MINURVI**

Belém do Pará, Brazil

December 12 and 13,
2024

Declaration of Belém

Housing and the Urban Agenda: Strategic Priorities in the Face of the Global Climate Crisis

A renewed role for MINURVI and its institutional strengthening

The Ministers and High-Level Authorities of Housing and Urban Development of Latin America and the Caribbean, participating in this thirty-third General Assembly, declare the following:

Considering that:

The Forum of Ministers and High-Level Authorities of Housing and Urban Development of Latin America and the Caribbean (MINURVI), established in 1992, is the main space to promote regional coordination and cooperation on matters related to the sustainable development of cities and urban areas in Latin America and the Caribbean.

Access to adequate housing and developable land, as well as the improvement of informal settlements continue to be critical aspects to be taken into account in sustainable and inclusive development efforts in the countries of the region.

Latin America and the Caribbean is a region with unique challenges and opportunities, being the most urbanized in the developing world and, given the high levels of inequality and diversity, it requires promoting sustainable, resilient, inclusive and productive urban development.

The cities of the region, due to their geographical and socioeconomic conditions, are highly vulnerable to the effects of climate change – one of the most urgent challenges of our times. They face the exacerbated impact of extreme weather events and the loss of ecosystems, all within a context of social and economic inequalities. This context highlights the need for active strategies for land use planning and urban development in the formulation of national and local mitigation plans and, above all, adaptation plans.

Cities are spaces where significant levels of socio-spatial segregation and low levels of productivity are reproduced and expressed. However, they also have the immense potential to generate solutions and respond to crises, maximizing positive impacts in the environmental, economic and social dimensions.

Recognizing:

- i. **The strategic relevance of MINURVI**, which brings together the highest authorities in housing and urban development, strengthening the exchange of experiences and lessons learned, with the aim of consolidating practical and results-oriented efforts towards more sustainable urban development in Latin America and the Caribbean.
- ii. **The valuable contribution of the Economic Commission for Latin America and the Caribbean (ECLAC) and the United Nations Human Settlements Programme (UN-Habitat)**, which, in their joint role as Technical Secretariat of MINURVI, have continuously accompanied and supported MINURVI and the region's efforts towards sustainable urban development and access to adequate housing.
- iii. **The leadership of MINURVI's Executive Committee**, headed by the Minister of Cities of Brazil, in the organization of the thirty-third General Assembly, as a key space to strengthen the regional agenda on adequate housing and urban development.

- iv. **The need for reinforced regional cooperation** to make visible the strategic role of urban and housing policies in responding to the climate crisis and promoting greater economic, social and environmental equity, addressing priority issues such as:
- a) Comprehensive strategies to address climate change.
 - b) Adequate housing and urban planning as key pillars for advancing the 2030 Agenda.
 - c) Urban renewal and regeneration as drivers of sustainability.
 - d) Land management and innovative financing mechanisms.
 - e) Inclusive and sustainable urban development in the Amazon Region.
- We commit to:**
1. **Continue efforts** aimed at fulfilling the principles and goals of the 2030 Agenda, the New Urban Agenda, the Paris Agreement, the Sendai Framework, as well as the promotion and protection of Human Rights, in particular the right to the city and adequate housing.
 2. **Strengthen sustainable urban development** through specific actions and strategies for adaptation and mitigation of climate change, as well as the prevention and management of disaster risks, through land use planning, urban planning and the promotion of resilient housing that responds to the needs of the most vulnerable communities.
 3. **Promote urban renewal**, particularly in the central areas of the Region's cities, seeking to promote more efficient use of land and existing buildings under a circular and local economy approach and adopting concrete strategies and actions that promote the decarbonization of buildings.
 4. **Design and implement urban policies based on equity and sustainability**, prioritizing collective well-being and social cohesion, and resulting from a vigorous process of social participation in which the rights of access to information and citizen participation are guaranteed in a timely and effective manner.
 5. **Develop financing instruments that allow for the partial capture of the appreciation of urban land** resulting from regulatory changes and/or public investment, in a way that prioritizes the public interest and allows for the financing of urban infrastructure in a sustainable and equitable manner, which also considers the social and ecological function of the land.
 6. **Strengthen platforms** that enable monitoring progress in the implementation of the New Urban Agenda in Latin America and the Caribbean, the localization of the Sustainable Development Goals (SDGs), and the promotion of adequate housing. This includes the

Urban and Cities Platform, which serves as a strategic repository for MINURVI's actions and outcomes, the Urban Agenda Platform, the UHPH platform, and others in the region.

7. **Promote, including through the formation of coalitions, the regional and interregional exchange of data, knowledge and good practices,** strengthening cooperation between countries to learn from successful experiences in adequate housing and urban development, and broaden the dissemination of these lessons for the benefit of Latin America and the Caribbean and other regions of the world.
8. **Actively participate in regional and global forums,** including the Continuation of the Second United Nations Habitat Assembly in 2025, positioning the vision and decisions of MINURVI as a relevant and representative voice of Latin America and the Caribbean on the issues of adequate housing and sustainable urban development.
9. **Resume the formulation of a Latin American and Caribbean Urban Agreement,** considering the recent resolutions of the United Nations Habitat Assembly on Housing for All and Localization of the SDGs.
10. **Reaffirm and promote the importance of the urban agenda in climate discussions,** especially in the context of the 30th Conference of the Parties to the United Nations Convention on Climate Change (UNFCCC), to be held in Belem, Brazil, in November 2025, promoting more means of implementing the Paris Agreement with regard to mitigation and, above all, the adaptation of its most vulnerable cities and regions.
11. **Promote the accession of all countries in the region** to the Coalition for High Ambition Multi-Level Partnerships (CHAMP) for Climate Action, as well as to the Intergovernmental Council on Buildings and Climate (ICBC), for the implementation of the Chailot Declaration, with emphasis on social housing.
12. **Seek to establish common positions for the Region** on the aforementioned initiatives, as well as promote the formation of ad hoc working groups on topics of interest, under the coordination of a member country, whose tasks must undergo a technical phase before being included in the General Assembly's Agenda.
13. **Promote the development of a Strategic Framework for Urban Development for the Amazon,** as a result of the work of the MINURVI Working Group for the Amazon region, which will guide urban and housing policies aligned with global development agendas and the social, cultural and environmental characteristics of this biome, promoting sustainable urbanization that prioritizes the conservation of biodiversity, climate resilience and the well-being of local communities.

We also decide to:

14. Support the regional public good initiative for developing information to estimate GHG emissions in the construction sector, promoted by the Inter-American Development Bank, as a valid and important tool for the Region's sustainable planning. To access it, countries must request support from the IDB to expand its scope.
15. Establish an ad hoc working group on the topic of urban renewal, as mentioned in point number 3, under the leadership of Costa Rica, with the support of Chile, Ecuador, and El Salvador.
16. Support the continuation of the Latin America and Caribbean Housing Yearbook, produced by CAF - Development Bank of Latin America and the Lincoln Institute of Land Policy, as a resource to strengthen public policy formulation.
17. Approve the updated Internal Regulations of MINURVI.
18. Choose **Barbados** as the venue for the XXXIV General Assembly of MINURVI.
19. **Elect the following Executive Committee**, which will accompany the 2025 period:
Presidency: Barbados
First Vice Presidency: Chile
Second Vice Presidency: Honduras

Approved by the Ministers and/or High-Level Authorities of Housing and Urban Development, or their delegates, who attended the XXXIII General Assembly of MINURVI in Belém on the 13th of December 2024.¹⁹

¹⁹ Barbados, Brazil, Chile, Costa Rica, Cuba, El Salvador, Ecuador, Honduras, Paraguay, Uruguay.

Annex A2

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Nicole Johnson

Primary Home Planner

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Nicole Griffith

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Editor

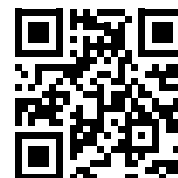
- 111 Desarrollo territorial en un escenario de transformaciones

Presentaciones del seminario internacional Desafíos Actuales para un Desarrollo Territorial Inclusivo y Sostenible en América Latina y el Caribe

Elena Díez Pinto y Luis Ríffo Pérez
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