Transforming habitats and cities
Towards urban development in Latin America and the Caribbean

Statements delivered at the thirty-first General Assembly of the Forum of Ministers and High-level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI)
Thank you for your interest in this ECLAC publication

Please register if you would like to receive information on our editorial products and activities. When you register, you may specify your particular areas of interest and you will gain access to our products in other formats.

www.issuu.com/publicacionescepal/stacks
www.cepal.org/es/publicaciones/apps
www.facebook.com/publicacionesdelacepal
www.instagram.com/publicacionesdelacepal
www.cepal.org/en/publications
Transforming habitats and cities

Towards urban development in Latin America and the Caribbean

Statements delivered at the thirty-first General Assembly of the Forum of Ministers and High-level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI)
This document was prepared by the Human Settlements Unit in the Sustainable Development and Human Settlements Division of the Economic Commission for Latin America and the Caribbean (ECLAC), in its capacity as joint technical secretariat, with the United Nations Human Settlements Programme (UN-Habitat), of the Forum of Ministers and High-level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI).

Work on the document was coordinated by Estefanía Forero, with support from Andrea Castellón, both of the Human Settlements Unit, under the supervision of Diego Aulestia, Chief of the same Unit. This document consists of the statements delivered at the thirty-first General Assembly of MINURVI, which was held on 5 and 6 December 2022 at the headquarters of ECLAC in Santiago.

Thanks are owed to the Ministry of Housing and Urban Affairs of Chile, and in particular to Minister Carlos Montes, who assumed the presidency of MINURVI for 2022, and Luis Esteban López, Head of International Affairs and Cooperation of that Ministry, for their leadership and organization of the General Assembly of the Forum. Thanks are also extended to the authorities, officials and speakers who participated and contributed to this meeting and for the support provided in the framework of the regular programme for technical cooperation.

The United Nations and the countries it represents assume no responsibility for the content of links, hyperlinks or bookmarks to external sites in this publication, or for any mention of firm names and branded products and services, neither of which constitute or imply endorsement of websites, their content, owners, or any products or services mentioned or offered.

The views expressed in this document, a translation of a Spanish original which did not undergo formal editing, are those of the authors and do not necessarily reflect the views of the Organization or the countries it represents.
Contents

Summary.............................................................................................................................................. 5
I. Welcome ........................................................................................................................................... 7
   A. Introduction and welcome remarks ........................................................................................... 7
      1. José Manuel Salazar-Xirinachs .............................................................................................. 7
      2. Elkin Velásquez ..................................................................................................................... 9
      3. Georgiana Braga-Orillard ..................................................................................................... 10
      4. Reina Irene Mejía ................................................................................................................ 11
      5. Emil Rodríguez .................................................................................................................... 12
II. Opening session .............................................................................................................................. 13
   A. Address by Carlos Montes ....................................................................................................... 13
III. The role of the State in the production of housing and the city .............................................. 19
   A. Moderator: Diego Aulestia ....................................................................................................... 19
      1. Statement by Alfredo Eduardo Dos Santos ......................................................................... 19
      2. Statement by Catalina Velasco ............................................................................................ 20
      3. Statement by José A. Batista ............................................................................................... 21
      4. Statement by Carlos A. Pereira ............................................................................................ 23
      5. Statement by Irene Moreira ................................................................................................ 24
      6. Statement by Marina Gonçalves .......................................................................................... 25
      7. Questions and comments session ....................................................................................... 25
IV. Financing and the markets for land and housing ..................................................................... 27
   A. Moderator: Emil Rodríguez ..................................................................................................... 27
      1. Statement by Jéssica Martínez ............................................................................................. 28
      2. Statement by Anelis Marichal ............................................................................................... 30
      3. Statement by Pablo Trivelli ................................................................................................. 31
4. Statement by Martim O. Smolka ................................................................. 33
5. Questions and comments session ............................................................. 33

V. Inclusive cities: incorporating the gender approach and care systems ........ 35
   A. Moderator: Camila Cociña ....................................................................... 35
      1. Statement by Tatiana Rojas ................................................................. 37
      2. Statement by Edna Elena Vega ........................................................... 38
      3. Statement by Roi Chiti ....................................................................... 39
      4. Statement by Héctor Estrada ............................................................... 40
      5. Statement by Ana Güezmes ................................................................. 41
      6. Questions and comments session ....................................................... 44

VI. City, sustainability and climate change .................................................... 47
   A. Moderator: Tatiana Gallego .................................................................... 47
      1. Statement by José Luis Samaniego ...................................................... 47
      2. Statement by Santiago Maggiotti ......................................................... 48
      3. Statement by Dwight Sutherland ......................................................... 49
      4. Statement by María Gabriela Aguilera ................................................ 50
      5. Statement by Gloria Visconti ............................................................... 52
      6. Questions and comments session ....................................................... 53

VII. Final thoughts ......................................................................................... 55

Bibliography ................................................................................................. 57

Annex ............................................................................................................. 61

Figure
   Figure 1   Breakdown of population by city type ........................................ 32

Digrams
   Diagram 1   Towards the care society .......................................................... 42
   Diagram 2   Moving towards the care society .............................................. 43
Summary

This document is based on the statements and presentations delivered at the thirty-first General Assembly of the Forum of Ministers and High-Level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI), held on 5 and 6 December 2022 at ECLAC headquarters in Santiago. At the meeting, authorities, leaders and experts in housing and urban planning met with the aim of positioning habitat and housing as pillars for achieving sustainable urban development in the region and for working towards cities that are more just, inclusive and resilient.

The General Assembly explored ideas related to the challenges, progress made and opportunities for creating cities that promote human rights and the right to the city, economic reactivation and the reduction of inequality and environmental impacts, as well as for rethinking the role of the State in achieving those objectives.

The event was structured around four main themes: (i) the role of the State in the production of housing and urban development; (ii) funding and the land and housing markets; (iii) gender mainstreaming and care systems in inclusive cities; and (iv) the importance of sustainability and climate change in cities. These issues were explored in depth through panel sessions, presentations and exchanges at which authorities, technical experts, academics and representatives of civil society all participated.

A ministerial dialogue was held on the second day of the meeting, during which the country that will chair MINURVI and the members who are to serve on its 2023 Executive Committee were elected. The Declaration of Santiago—the outcome document of the thirty-first General Assembly, containing the commitments assumed in pursuit of the region’s sustainable urban development—was also signed on that occasion.
I. Welcome

A. Introduction and welcome remarks

The General Assembly of the Forum of Ministers and High-Level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI) is the venue for intergovernmental coordination and cooperation among the region’s countries in the sustainable development of human settlements. MINURVI held its first General Assembly in Santiago in 1992, at which it also issued its first declaration. Thirty years later, the Assembly met again, bringing together authorities from 17 countries from the different subregions to continued strengthening their cooperative ties and to exchange knowledge and experiences on public policies for the promotion of housing and the development of more integrated and sustainable territories, to the benefit of all their citizens. MINURVI receives permanent advisory services from its technical secretariat, composed jointly of ECLAC and the United Nations Human Settlements Programme (UN-Habitat).

1. José Manuel Salazar-Xirinachs

The thirty-first General Assembly of MINURVI had the very important and strategic objective of promoting adequate and decent housing, sustainable urban development, urban resilience and adaptation to climate change. The meeting was an invitation to see housing and the city as opportunities for pursuing economic reactivation, reducing social and environmental gaps and seeking a transformative recovery, while at the same time advancing in the fulfilment of the 2030 Agenda and the New Urban Agenda. The coronavirus disease (COVID-19) pandemic would go down in history not only as the most severe environmental and health crisis in recent memory, but also as the first with a markedly urban and global character. Latin America was one of the planet’s most urbanized regions, with 82% of its population living in cities. The region also had nine cities with more than 5 million people and 74 cities with more than a million inhabitants, and they were all particularly hard hit by the pandemic. That occurred against the backdrop of an inadequate development model, one that needed far-reaching transformations, as noted at the thirty-ninth session of session of the Economic Commission for Latin America and the Caribbean (ECLAC), United Nations.
Commission for Latin America and the Caribbean (ECLAC), held in October 2022 in Buenos Aires, and in its executive summary.

The pandemic underscored the importance of housing as a place for shelter and self-care; however, overcrowding affected more than 55% of urban households below the poverty line and, in more than a third of those households, the situation was critical. Despite that, average central government resources allocated to the housing sector across the region had fallen to a mere 0.61% of GDP, lower than the level recorded a decade ago. In addition, for a sample of 11 countries, average construction costs per square metre rose by 23% between June 2020 and January 2021. That increase had a serious regressive effect that conspires against the possibility of acquiring, building and improving housing solutions. Because of high levels of poverty and labour informality, together with a slowdown in mortgage financing, the likely scenario for the region over the coming years was an expansion of precarious settlements that would raise the proportion of the urban population living in marginalized neighbourhoods above the 17.7% registered in 2020. That posed major challenges, particularly for urban governance, financing and comprehensive interventions.

Sustainable urban development required a multisectoral and multilevel approach that saw housing as part of a system that could reactivate and catalyse economic activity and employment and that, at the same time, could reduce external and environmental gaps through the implementation of explicit public policies. It was one of the sectors with the greatest potential for driving selective growth and sustainability. The lack of an integral approach was evident in the fact that only 9 out of 28 national urban policies addressed climate change directly in connection with housing, or that only 6 out of 28 countries considered a link between human rights and housing.

Because of its multiplier effect, house building—together with the renovation and expansion of existing homes—could drive economic growth, reduce social gaps and reduce greenhouse gas emissions. According to ECLAC estimates, a 1% increase in construction sector growth leads to a 0.07% rise in the per capita GDP growth rate. In parallel, making use of vacant land in consolidated city areas, as well as of vacant or underused buildings, was a way to leverage existing urban infrastructure, including transport systems. It was feasible, with inspiration from the big push for sustainability, to rebuild the urban economy within a new scenario that would foster greater productivity, emphasizing the move towards more sustainable and more equitable urban economies that were better aligned with the Paris Agreement and the 2030 Agenda.

Housing development required a single input: land, which was also the greatest asset of societies. Two thirds of global net wealth was concentrated in real estate, mostly in land. It was essential that the increased values resulting from public investment and regulation be shared with society, as established in the New Urban Agenda.

Cities must become instruments for redistribution and inclusion that guaranteed access to public services and spaces that were safe and of good quality and where sustainable transport played a fundamental role. Public transport was not only an alternative: it was the only option. Urban mobility and public transport services must be seen as key sectors for selective, dynamic, inclusive growth with a smaller environmental footprint. The great opportunities that offered—for productive diversification towards new electric buses, or for the electrification of existing vehicles, for example—remained largely untapped. Better transport, regardless of the technology that
drove it, favoured lower-income households and, within them, women in particular. However, the very operation of public transport systems was at risk. Mexico City and Bogotá, for example, earmarked close to 10% of their budgets to subsidize the current limited supply.

The placement of new social housing developments must allow better access to the city. Simply meeting housing construction goals and building isolated developments was not enough: it was vital to reduce the housing deficit and strengthen households, particularly underprivileged ones. In Latin America, more than 20% of households did not have access to formal public transport within 10 minutes’ distance, and that figure was even higher among the inhabitants of informal settlements.

The conclusion was that it was impossible to talk about sustainable development and structural change without addressing urban realities. The April 2023 Forum of the Countries of Latin America and the Caribbean on Sustainable Development would play a key role in continuing this vitally important strategic dialogue on the sustainable development of cities and communities.

2. **Elkin Velásquez**

Under the leadership of the Chilean pro tempore presidency, MINURVI had carried out important work over the course of the year. The country had expanded the scope of MINURVI by positioning it as the forum of reference for all the region’s authorities in the implementation of the New Urban Agenda and the promotion of the principles of adequate housing in the region. The work and proposals of MINURVI remained a reference point for field work and for the targeting of efforts on the ground.

The world had faced three major crises in 2022. While still dealing with the socioeconomic fallout of the COVID-19 crisis, the region continued to work to address the impact of the climate crisis and the repercussions of the conflict in Eastern Europe. That impact was being felt not only by economies in abstract terms, but also in communities, on the ground, in the neighbourhoods and marginalized settlements of Latin America and the Caribbean.

In addition to the important efforts being made by the region’s governments, crises must be addressed with optimism and hard work in the field. Latin America and the Caribbean had been prolific in generating new proposals for work, which were translating the New Urban Agenda into concrete, transformative actions: in Pinar del Río, under the leadership of Cuba’s National Institute of Territorial Planning and Urbanism, an integrated response, inspired by the New Urban Agenda and the work of MINURVI, had been proposed for rebuilding homes and their surroundings in the aftermath of the hurricane; in Costa Rica, the city of Curridabat had become a regional model for how to build sustainable green neighbourhoods; in the Honduran town of San José de Colinas, rural communities and intermediate and small municipalities were promoting the development of self-built housing, inspired by countries such as Mexico. These examples provided concrete actions for the discussions and know-how, enabling the translation of the general proposals of the New Urban Agenda to practical realities in the field.

They demonstrated the importance of the work carried out by the forum and its implementation in the field, together with the value of moving from pilot cases to at-scale implementation...
implementation. There were very good proposals and pilot projects in Latin America and the Caribbean, which included support from development banks and the provision of meeting venues, although scaling up remained a challenge. UN-Habitat and the United Nations system continued to support the adjustment and adaptation of the region’s national urban policies, including the introduction and development of financial structuring instruments and comprehensive urban operations. A revolution at the proximity level was needed, with frameworks for joint work and action on a transformative scale.

Lastly, the United Nations had established a 2030 partnership for localizing the SDGs connected to the Sustainable Development Goals Fund (SDGF), on the initiative of Maimunah Mohd Sharif, the Executive Director of UN-Habitat, and Achim Steiner, the Administrator of the United Nations Development Programme (UNDP). The partnership’s secretariat was developing the instruments and mechanisms that would allow many of these concrete actions in the field to benefit from the Fund. Lastly, the second session of the UN-Habitat Assembly would take place in Nairobi from 5 to 9 June 2023, where the role of Latin America and the Caribbean—which were responsible for 40% of the best practices—would be fundamental in engaging at the global level and in inspiring other countries and regions.

3. Georgiana Braga-Orillard

Access to housing and a decent environment were factors that made decisive contributions to the construction of fairer and more inclusive societies. In segregated and low-income neighbourhoods where opportunities for work and education were scarce, the population was forced to choose between travelling to other areas or settling for less favourable opportunities, which then creates discrimination and divisions within cities. People should be put at the centre of urban development solutions and inclusive communities should be promoted. Cities must create opportunities for people across the board. That was essential for inclusive and sustainable economic growth in the face of the multiple inequalities that affected societies, especially during the post-COVID recovery.

Urban planning directly influenced the access of different social groups to the employment opportunities, services and facilities that cities offer. Women were the main users of public transport and urban facilities, but inadequate lighting contributed to the creation of spaces that were unsafe for them. Public transport schedules that did not reflect the needs of those responsible for domestic and reproductive tasks, who had more complex commutes and travel at different times, were also detrimental to women’s economic empowerment. The efforts of the Chilean Ministry of Housing and Urban Affairs to work with civil society on care issues were acknowledged. The public must participate actively in decisions related to the environments where they lived, to their patterns of coexistence and daily lives and to the planning of territorial development. The population’s participation was extremely important; people must be seen as agents of change and that required instituting and strengthening mechanisms for citizen participation, along with social training strategies. Therefore, the commitments, guidelines and strategies established at the forum were crucial in promoting equity in urban settlements and in improving their inhabitants’ living conditions. MINURVI had played an important and active role in generating cooperation and consensus regarding urban and housing policies in the region. More than ever, a commitment to

---
3 Resident Representative of the United Nations Development Programme (UNDP) in Chile.
promote inclusive and sustainable urban and territorial development was needed, in order to meet the new threats affecting the population—such as climate change—and to build resilient cities designed with the people who lived in them in mind.

4. Reina Irene Mejía

Cities were the hearts of countries and were what made the region vibrant. Cities contributed more than 70% of regional GDP and accounted for a large proportion of businesses, economic transactions, political decisions, empowerment and creativity. Cities were home to 81% of the population, and that level of urbanization implied growing demands for resilient housing and transport services and entailed increased waste production and rising resource and energy consumption. Moreover, that same concentration of people and assets made cities particularly vulnerable to climate change. In the region, 60 of the 70 most densely populated cities were located near the sea and were thus exposed to flooding and other natural phenomena. In addition, the urban geometry, human activities and building materials that characterized many cities created concentrations of heat that exacerbated the effects of climate change, resulting in temperatures that were higher by between 4 and 10 degrees, with the consequent impact on health and air quality. Two out of every five inhabitants lived in precarious housing and one out of every five lived in an informal settlement.

Despite those challenges, the concentration of climate action in cities offered an opportunity for implementing large-scale, high-potential actions. For example, 76% of energy demand came from cities, mostly for transport and buildings. Cities had an important role to play in reducing trips through adequate spatial planning, as well as in shaping public and non-motorized transport. At the same time, the housing sector also needed to reassess its environmental impact and to work to reduce its emissions volumes. In the region, the construction and operation of housing and buildings was responsible for 24% of energy consumption and 21% of carbon emissions. Resilient infrastructure represented a modest additional investment of between 3% and 10%. For every dollar invested, US$ 3.50 in material losses could be avoided. Of all the world’s regions, Latin America and the Caribbean had the highest average rates of economic damage caused by natural disasters.

At the same time, the region offered several areas of opportunity for the provision of affordable and resilient housing. First, regulatory instruments such as design standards and building codes needed to be updated. Second, nature-based solutions must be applied to the built environment. And third, green certifications appropriate to each country and each bioclimatic zone must be developed.

The Inter-American Development Bank had a long working history in the urban housing sector. More than 900 projects had been carried out, providing resources of almost US$ 20 billion and supporting governments in the design and implementation of public policies to accelerate the reduction of the housing deficit and to promote sustainable and resilient urban development. The Bank used sovereign instruments that support national programmes, lines of credit with development banks or subnational entities and private financing. IDB was also actively working as an accredited entity with climate and environmental funds to promote concessionality. The

4 Interim President of the Inter-American Development Bank (IDB).
commitment was to ensure that the region’s citizens had access to decent, safe, and resilient housing to break the cycle of poverty. There was a collective effort to transform the concept of housing so it could be an opportunity for change so that the cities of the region would be greener and more sustainable and become the heart of a more vigorous and lasting recovery.

5. **Emil Rodríguez**

The Development Bank of Latin America and the Caribbean (CAF) was becoming a green bank for economic recovery in Latin America. Supporting funding for adequate housing was a structural concern in its new orientation. MINURVI was the optimal venue for working at scale to promote a new vision of proximity urbanism. Many housing projects were proposed, but city projects were scarce, even though housing programmes were an opportunity for urban transformation. Supporting cities was a very important element in the bank’s new vision for the future. CAF encouraged the promotion of BiodiverCities, allowing a vision of the future for building city projects. In addition, CAF had pledged to provide US$ 25 billion over the next five years—an amount equal to 40% of its portfolio—for green projects in the region, most of them at the subnational level.

---

5 Director of Habitat and Sustainable Development at the Development Bank of Latin America and the Caribbean (CAF).
II. Opening session

A. Address by Carlos Montes

The 1992 declaration, which was adopted in Santiago and created the MINURVI Assembly, was 30 years old. That first declaration was based on the idea that growth should be equitable, economically sustainable and improve the living conditions of the population, especially those segments living in poverty. The 1992 declaration expressed concern about the quantitative and qualitative housing deficits and about inorganic city growth, exacerbated by the absence of adequate urban planning and management, led to severe environmental degradation. Many countries had made progress since then and institutional structures had been put in place to address the needs of the housing sector within urban development. However, due to a lack of instruments and adequate investment and, ultimately, due to a lack of policies, there was a feeling of powerlessness to address cities' intervention needs.

The right to the city could already be found in the 2019 Montego Bay Declaration, and, understood as a way to comprehensively overcome the problems of poverty and precariousness that affected the region, it had been a rallying call at a number of gatherings. The New Urban Agenda, adopted in 2016 at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III), set new challenges regarding the complexity of comprehensive interventions in cities and territories. By the end of 2015, the United Nations had included urban and housing issues in the Sustainable Development Goals, the Sendai Framework for Disaster Risk Reduction 2015–2030 and the Paris Agreement.

The current meeting of Latin American and Caribbean ministers could be another important step: authorities of the region were politically responsible for the imperatives that the countries had in this area. All countries faced immense challenges in housing and urban development and, understanding that a renewed approach to the public sphere was needed,

---

6 Minister of Housing and Urban Affairs of Chile and President of MINURVI (2022).
were seeking to respond to their populations. However, there were common questions, regardless of different political tendencies.

In Chile and in the region, the characteristics and orientations of the city had been strongly shaped by the market, by the logic of business and largely by the logic and interests of the real estate sector. Undoubtedly, large public and private investments had been made in housing, commerce, roads, telephone services, schools and health centres. Moreover, life expectancy had undeniably risen for many members of the society, as they gained access to new goods and services. Stemming from the weakness of the public sphere, the weakness of the State and the definition and ideology of the subsidiary State, the main problem was that the State was incapable of combining the pursuit of the common good with the vitality of the private sector, with popular initiatives and demands and with the needs of social sectors.

Some cities were growing rapidly but offered a subpar quality of life. They were rife with inequality and poverty, housing deficits, overcrowding, high levels of insecurity, pollution and environmental harm, lack of preparedness for climate change, the deterioration and weakening of the social fabric, the decline of dialogue and contact between human beings, abuse, violence and discrimination against women, and lack of protection for older persons, migrants, people with disabilities and sexual minorities. Shopping centres, supermarkets, buildings and cars had a significant influence on the growth of the entire city and shaped its characteristics. It could be said that the current city model was in clear decline: its many contributions notwithstanding, it generated serious problems for coexistence and human development. The current city model must be challenged and efforts made to identify one that respected human rights and was responsible towards future generations in terms of the environmental impact and the damage to the planet.

Such a position was not anti-market, anti-business or anti-corporate: rather, it was intended to highlight the difficulties that countries like Chile had met in placing the public interest at the centre. While it had contributed to modernization, the market alone produces neither social cohesion nor equal sociability. The sector must make a decisive contribution to a common project for housing and urban policy, transforming the city over the long term but with short-term goals. An approach with more global objectives was essential: one that incorporated different angles and acts with an overall vision, with all its component parts engaged in creation and action. In short, it was a matter of politicizing the debate, of setting intentions and objectives, and of subordinating progress and technical discussions in order to further political goals.

Undoubtedly, the main problem was the reform and strengthening of the State. First, participatory strategic planning required assuming another role, with city governments interconnecting the public and private spheres, in pursuit of the common good.

Second, in addition to reforming the State, the cultural problem must be addressed: the cultural dispute about society and community life in the city, individualism, aporophobia must be addressed. The rejection of territorial solidarity in public spaces was a true expression of the neoliberal model, which called for democratic dialogue and discussion, and that was an undertaking in which educational institutions were of fundamental importance.

Third, there was a political and constitutional dimension. Political parties in general did not assume the city as a vital challenge: not in parliament, not in the candidacies that spread ideas
across the country and not in the media. During the discussions regarding a new constitution for Chile, an agreement was reached on the right to housing and the right to the city and was established although the constitution was not adopted.

Fourth was the problem of land policy. Public housing and the city could no longer continue to avoid the fundamental issue; progress was needed in the regulation and taxation of market for purchasing and selling both real estate and land. Chile was considered quite advantageous for those purchasing or selling undeveloped land because of its low taxation on such transactions and the substantial profits that could be made in the business. Experiences from other countries must be taken on board and social integration demands must be included, as was the case in Colombia, Brazil, Spain and some of the countries of Asia. It was necessary to assume that the surplus value belongs to the people who were in the surroundings, but also to the city, and a different way of distributing surplus value must be adopted. It was vital to move towards a type of land bank that would allow the use of available land to build social housing, to build the city.

The fifth issue was financing, which must also be on the agenda. In Chile, serious housing problems arose when most of the tax exemptions were given to large companies and large housing developments. The subsidies for value added tax (VAT) on construction amounted to almost US$ 30 billion, generating a pool of resources that was much lower than what was being allocated to the construction of social housing. The logic of subsidies often limited the financing of projects to benefit the city as a whole, which led to a loss of project quality and impact and potential distortions. The annual budget funding for multi-year worked led to inconsistencies, especially when—as was the case— inflation was running high and linking with investment funds was a challenge. In Chile, pension funds represented the main source of funding, at around US$ 200 billion, and it was essential to ensure that that matched national needs.

The sixth issue was the social fabric, which was the basis of democracy in the city and provided a venue for meetings, for coexistence, for building dreams and for collective action. Neoliberal thinking and technological advances in communications had seriously affected the density of the social fabric and its impact on coexistence and social cohesion. They had also affected the influence and autonomy of social actors vis-à-vis the State, which was compounded by the difficulty on the part of progressive sectors to recognize that reality and to assume their role as permanent weavers of the social fabric.

The seventh issue was feminist urbanism, as women’s perspectives could provide a renewed and revitalizing contribution at all levels. The trajectory of that perspective—which was historical and had undergone different developments—had been strengthened in recent times and it must be kept in mind, welcomed, allowed space and learned from, and its existence must be accepted.

Eighth, consideration must be given to climate change, which would affect cities and their lower-income and most discriminated sectors in particular. Chile was projected to be one of the countries hardest hit by climate change.

The ninth issue was the city of solidarity, the creative city, the various invisible ways in which the city could be built. The idea of “living well” did not come from the authorities; it arose from social organization. There had been many grassroots efforts to build other ways of coexisting and living, at the intermediate, small, medium and public levels. That emerging city must be
recognized, valued, understood and welcomed in its diversity. At the same time, there were major international experiences that were often not successfully communicated between countries. That was one of the main roles of MINURVI, to be a channel for communications between macro- and micro-level experiences and the ways a city could be built.

The history of cities showed that it was possible to make great changes in search of a better living environment and human coexistence, as was the case in the cities of Europe in the mid-nineteenth century in response to epidemics and air and water pollution. That gave rise to a city model with various internal urban reforms such as the organization of avenues, creation of parks, squares, gardens, urban trees, urbanization of riverbanks and seashores, with the creation of new building regulations and the planned extension of cities, with restrictive regulations and the correct location of polluting industries. The same occurred after World War II, when a devastated Europe had to build social welfare states from the rubble. Policies were focused on rent controls, the comprehensive planning of urban sprawl, ensuring systems of quality and territorially equitable public facilities, all accompanied by savings for housing and by savings banks and non-profit institutions to financially support families, workers and the State itself.

In short, the city must be rethought with a long-term perspective, but consistently assuming the short term, and not just every action and every intervention. The Ministry of Housing and Urban Affairs of Chile had prepared a housing emergency plan and a portfolio of urban projects. Those investments were intended to provide a response to the housing crisis and to adopt a new approach to the ministry’s work through new models for housing management and production. The way in which housing and urban development were linked was closely related to the idea that new housing developments should be in the more consolidated parts of the urban fabric, not on the fringes of cities. At the same time, there was a need to undertake a more global debate about cities. The challenge as a ministry was to break the inertia and, at the same time, maintain the pace of construction in the face of international dynamics that affected rising material prices and the effects of the post-pandemic that restricted the economies of companies and of families in need of housing.

It was a national challenge that went beyond the Ministry’s work and that required bringing together the different actors involved in producing the city, in order to provide housing complexes with quality public services and facilities. A joint effort was needed to resolve the issue of informal settlements, as was cooperation with other ministries, construction companies, unions, businesses and the media. New programmes and new responses to social and housing needs were being developed. In addition, the Ministry of Housing and Urban Affairs must open up to society in order to actively participate in rebuilding the social fabric. Official procedures, housing committees, cooperatives, functional residents’ organizations and public universities all played a fundamental role. Efforts were focused on creating spaces for discussion and learning from the knowledge and experiences of civil society, academia and from public administration entities themselves. There was a need to create avenues for dialogue that allowed for discussion and cultural debates on how to move forward in the construction of the city, housing policy and urban policy.

The aim of the Forum was to discuss once again the essential issues regarding the role of the State in producing housing and cities, questioning the role that it currently played and what direction should be taken to move forward to address those issues. Financing and taxation
associated with the land and housing market were becoming increasingly important, given rising costs and the need for well-located land for the construction of low-income housing. It was also important to talk about inclusive cities and the importance of gender mainstreaming. Women were the most affected by urban inequality and they were also the ones calling for a city model centred on the sustainability of. Given the conditions of the territory and the ongoing hardships caused by natural and anthropogenic disasters, discussions should also focus on the meaning of the city in the context of sustainability and climate change. Those were the four topics for discussion and would lead the panel sessions. The main value of such forums was building the capacity to question the city in order to transform it and to rethink how to live it there.

Lastly, all were invited to work on the construction of a social compact in which cities were politically and culturally assumed as a substantial venue for the exercise of rights, the construction of quality democracy and the construction of a healthier and safer relationship with the environment.
III. The role of the State in the production of housing and the city

A. Moderator: Diego Aulestia

MINURVI had drawn attention to the need to rethink the role of different stakeholders in creating a new city. The city had to be seen in a different way, and housing had to be seen as a place for reactivation, as a location that increased the productivity of cities but, above all, as a vehicle for social cohesion. What role did the State, civil society, private enterprise and academia play in the production of housing and the city? And in what direction should the State be moving to address the problems and shortcomings?

1. Statement by Alfredo Eduardo Dos Santos

The policies of the Brazilian Government focused primarily on social housing and did not necessarily involve housing policies for higher-income families. In 2009, the government launched the Minha Casa, Minha Vida (“My House, My Life”) programme, which had been internationally applauded and had brought about a change in the role of housing production in Brazil. The programme had two focuses: (i) the production of State-subsidized housing, in an amount of up to 90%, for families with incomes below three times the minimum wage, and (ii) the urbanization of favelas.

In 2019, a change was needed to deal with the country’s housing needs. At that time, Brazil had a quantitative housing deficit of 5.9 million homes, which resulted in urban rents being an excessive burden (accounting for 52% of the quantitative deficit problem), problems in family coexistence and precarious housing. There was also a qualitative deficit of 24.9 million homes. The qualitative deficit was due to three main factors: irregular land ownership, inadequate buildings and the lack of infrastructure and basic services.

---

7 Head of the Human Settlements Unit of the Economic Commission for Latin America and the Caribbean (ECLAC), United Nations.
8 National Housing Secretary at the Ministry of Cities, Brazil (2020 to April 2023).
In 2021, the Casa Verde e Amarela ("Green and Yellow Home") programme (Act No. 14.118/2021) was launched to address the challenges of the Brazilian housing deficit and to expand assistance for the population. The two programmes faced a number of significant challenges: the size of vertical developments, taxes that often exceeded two or three times the value of the plot and the private-sector logic followed in the location of housing developments. There were cases of developments built more than 10 km away from the city’s urban infrastructure, and cases of 5,000 housing units produced in a single neighbourhood with no access to employment, quality schools or transport services. The resources for financed housing were increased: in 2022, revenues of US$ 15 billion were used to finance social interest housing, and the subsidy to families was raised, family tax rates were reduced and incentives for private enterprise were reinforced with tax breaks. However, identifying new financing alternatives remained a constant challenge, especially in a context of financial constraints.

Brazil being a federation, the central government could issue directives, recommendations or guidelines but it could not enact specific rules for cities. It was therefore extremely important that the role of the State at its different levels —state and municipal— be understood, since those levels played a key role in the construction of cities. In that regard, some programmes and experiences where those levels of government participated directly were worth mentioning, such as the Sociedades ("Partnerships") programme, where states and municipalities participated in granting subsidies to lower-income households in order to cover a large number of families that the federal system alone could not serve. There was also another programme for land organization and the regulation of housing. Brazil had around US$ 440 billion worth of unregulated housing units. Those households did not participate in the housing market and were unable to use their properties to improve their quality of life. The lesson learned from that situation was that it was not always necessary to produce new housing units but that it was necessary to equip and improve the environment where people lived in order to ensure better social coexistence, more security and increased access to employment and urban infrastructure.

2. Statement by Catalina Velasco

In Colombia, the Ministry of Housing, City and Territory dealt not only with housing issues, but also with water and basic sanitation. The country was assessing the need for a change in the habitat development model and, over the past 30 years, proposals had been pursued but deep inequalities still remained. Colombia had 5.2 million (31%) households in deficit, 68.2% of which were in rural areas. The quantitative deficit had been reduced over those 30 years, but the qualitative deficit had not: Colombia had 3.97 million households in qualitative deficit, most of which (2.19 million) were in urban areas, with the remainder (1.78 million) in rural areas. Over the last three decades, more than 50% of city growth had been informal. In addition, the implementation of land management instruments and land use plans was beginning to reveal cracks and weaknesses, and only 20% of the country’s municipalities had territorial management plans in force.

Prior to the 1990s, the State did produce housing, but it became insufficient and, starting in the 1990s, a market-based development model was adopted. In the 2000s, social housing policy was defined by macroprojects; that brought enormous advances in the amount of housing built but, at the same time, triggered major problems of socioeconomic segregation. Subsequently, the policy focused

---

9 Minister of Housing, City and Territory of Colombia.
on free housing programmes with 100% subsidies for the most vulnerable populations, most particularly the victims of the armed conflict. That generated serious difficulties in terms of coexistence, city construction and social facilities in those projects, which had not yet been resolved. Around 2015, a demand-side subsidy model was implemented to assist the most vulnerable families financially, where they saved, had access to credit and buy social housing directly from the construction companies using the State’s subsidies. Since its inception, because of the impact it had on families’ well-being, the model had been one of the most successful.

However, the country had huge housing shortcomings. Differentiated housing had not been a public policy for social interest housing, so standardized homes were built, but Colombia’s reality was different and the strategies did not address the needs of rural housing. Another serious problem was the effects of climate change and winter weather: more than 100,000 homes had been destroyed over the previous 14 months, requiring resettlement efforts in many areas of the country, and the situation was compounded by the absence of public policy instruments for actions of that kind.

There were also major challenges with water and sanitation and worrying levels of underdevelopment in the rural sector. Act no. 142 of 1994 promoted the strengthening of both public and private utility companies, but left out the rural and informal sectors. An analysis of the water and sanitation situation in Colombia showed that drinking water provided by water mains had a coverage of 98% in urban areas in contrast to only 76% in rural areas. Basic sanitation coverage stood at 93% in urban areas and 78% in rural areas.

Colombia’s policy aimed to address the half of the country that was not being served by either the housing construction market or public utilities by strengthening alternative methods for habitat production. A refocusing of public policy was needed. The State should approach legislation, regulation, supervision and control in a differentiated way, in order to achieve a comprehensive approach to habitat that was better connected with society. If investment continued at the previous rate, it would take 123 years to close the country's housing deficit and 107 years to close the deficit in water and basic sanitation. The current goal was to achieve that transformation over a period of 20 years.

3. **Statement by José A. Batista**

The State had played various roles —manager, facilitator and facilitating manager— in producing housing and the city in the Republic of Panama. The production of cities involved two components: planning and urbanization.

There was a centralized planning model, with the Ministry of Housing and Territorial Planning as the sole urban planning authority, which prepared plans and issued regulations and programmes that were executed by the municipalities. Those plans were focused on urban development until the enactment of Act no. 6 of 2006, which decentralized planning by giving the municipalities authority for local urban planning, extending land use planning to rural areas and re-establishing the competencies of each authority with rules for the preparation, approval, execution and modification of plans. That Act created municipal planning boards, made up of

---

10. Vice Minister of Territorial Planning of Panama.
representatives of the district executive branch, the local legislative branch, academia, professional associations and civil society, with the Ministry of Housing and Territorial Planning as an advisory body. Of the country’s 81 districts, only two had a land management plan. The government, in an unprecedented action, was preparing 13 local plans: six in partnership with the Ministry of Tourism, four with its own budgetary resources and three administered by officials from the ministry.

For urbanization, the government managed and financed infrastructure at the national, regional and local levels with projects such as the metro system and transport terminals, highways and bridges, and equipment such as parks, water mains and sewerage systems among others. At the micro level, the private sector planned, financed and built housing developments and, upon completion, transferred the infrastructure to the State free of charge. The recently approved Public-Private Partnership Act allowed the private sector to finance and build infrastructure projects that, once their investment had been recovered through a variety of management models, were transferred to the State. That mechanism would be used to build highways, power transmission lines, public office buildings, rental housing and other projects. In housing production, the State’s management role had been carried out through administration construction, through the contracting of companies and through the provision of land. In administration construction, there was a housing improvement programme that provided free housing to vulnerable families who owned their land. Private companies were contracted through the Techo de Esperanza (“Roof of Hope”) programme with vertical multifamily solutions for low-income families who then paid minimal mortgage amounts. Panama also had the Plan Progreso (“Progress Plan”), which offered progressive growth housing that, in addition, had an entrepreneurship component in that included an area for a family business in the home along with a grant of US$ 2,000. Under the notification programme, the State acquired private or publicly owned properties and distributed lots to low-income families so they could build their own housing through self-management, paying for the land in easy instalments.

The State’s facilitating role was focused on addressing bureaucratic formalities, to significantly reduce the time required to review and register plans and issue construction and occupancy permits. A programme for the digitization of formalities had been developed, which included payment portals, the review and registration of plans over the Internet, the decentralization of procedures and web pages for tracking them. In three years, processing times in the real estate sector had been reduced by at least 50%, including formalities for inclusion in the horizontal property regime. As part of its facilitating role, the Panamanian State was also involved in financing both bridge loans for projects and mortgages for real estate.

It performed its role as facilitating manager through different instruments. Tax breaks for the real estate sector were introduced in the 1980s, including the exoneration of real estate transfer taxes and of the tax on real estate improvements, and preferential interest rates on property mortgages available to properties with a value of up to US$ 180,000. In the early 2000s, a programme called the Bono Solidario de Vivienda (“Housing Solidarity Bond”) was designed, in which grants of US$ 10,000 were extended to families with a monthly income of less than US$ 2,000 for the purchase of homes costing no more than US$ 70,000. That programme currently represented 30% of the demand derived from natural population growth and, during the pandemic, it had helped freeze the housing deficit of 200,000 units.
With funds from the Inter-American Development Bank (IDB), consulting firms were hired to evaluate the housing value chain in Panama. Interviews had been conducted with all the sector's stakeholders, including academics, professional associations, developers and consultants, government institutions and the financial sector. The study aimed to review all the programmes currently under way and to identify those that could be converted into public policy by law.

4. **Statement by Carlos A. Pereira**

Paraguay experienced budget cuts as a result of the pandemic, and more than 35% of the previous amounts had not yet recovered. For that reason, institutional efforts and partnerships had been made to identify programmes that had no longer had an impact on the population and also to diversify the housing supply. Since 2016, the country had had a Housing and Urban Development Promotion Act (Act no. 5.638) to guide what was being done, how and why.

In 2018, the Secretariat of Housing was transformed into the Ministry of Urbanism, Housing and Habitat. The traditional view of housing and its surroundings had been evolving towards a comprehensive approach with political, social, economic and environmental dimensions. It was impossible for a city to existed without a network of basic services or without connections to transport networks or public utilities. The national urban policy for housing management responded to the urgent needs of the most vulnerable families through the main subsidy programmes, in a country with a total poverty rate of 27% and high levels of vulnerability and inequality. For 2022, the subsidy stood at 95%, although there were plans to reduce it to 40% or less, so it could be made available to more vulnerable families.

The main challenge was to address the existing housing deficit and expand the supply of houses, offering more and better opportunities for families currently living in rented accommodation to obtain their own homes. To fund those and future projects, the capital market would be accessed through a real estate trust. Equity participation certificates would then be issued to secure investors' resources through the placement of bonds, thereby obtaining resources from the private system to finance the construction of high-impact housing and urban development complexes in affordable and middle-class housing programmes.

The Ministry of Ministry of Urbanism, Housing and Habitat headed a national commission for the promotion of public policies for socially cohesive urban planning and housing, with the aim of developing a more orderly society and capitalizing on the demographic dividend, since 70% of the Paraguayan population was under 30 years of age. City growth was very fast and disorderly. To address that, the Ministry of Urban Planning had a vice ministry that provided training for the country's 17 departments and 262 districts. As municipalities regulated community activities in their different districts of operation, people also understood that the subsidies were important as form of economic assistance to enable them to acquire their own homes. In addition, proposals were being examined for the development of apartment buildings to make strategic use of the properties owned by the Ministry, targeting the middle class.

---

11 Minister of Urbanism, Housing and Habitat of Paraguay.
The Ministry had managed a total of 34,716 housing units with basic services, more than 7,900 housing units for Indigenous Peoples since 2019, more than 14,000 social housing units under the National Social Housing Fund (Fonavis) programme, more than 350 state contribution certificates for the middle class and 2,000 subsidies for the repair and expansion of housing units with qualitative deficits, and more than 130 municipalities had been trained in urban issues, creating inter-institutional networks to respond to the needs and challenges of municipal urban development.

5. Statement by Irene Moreira

In 2020, Uruguay had a housing deficit of 70,000 homes and 650 informal settlements. That was a historical record, with 200,000 people living below the poverty line, in extreme vulnerability and without the ability to save for buying a home. The Constitution of Uruguay provided the tools necessary to ensure decent housing. The report of the nation’s internal auditing office, an agency of the Ministry of Economy and Finance, revealed that Uruguay was building social housing at a cost of between US$ 2,200 and US$ 2,400 a square metre. That amount was not appropriate for the construction of popular housing, and so the Ministry of Housing and Territorial Planning of Uruguay had created legal and regulatory tools to control the costs.

An expansion policy with achievable goals was created, called Entre Todos (“Among Everyone”), to strengthen the ministry’s existing plans and programmes and to coordinate policies institutionally. The aim was to facilitate access to housing solutions for families in the middle, middle-low and low socioeconomic sectors. Within that framework, two programmes were created: Avanzar (“Advance”) aimed at the lowest income deciles of the population and Sueños en Obra (“Dreams in Progress”) aimed at the middle, lower-middle and lower socioeconomic sectors.

In addition, the Promoted Housing Act, No. 18.795, was amended in pursuit of three main objectives: (i) creating more jobs; (ii) reactivating the post-pandemic economy; and (iii) facilitating access to housing for middle, lower-middle and low income sectors. As a result of that reform, the production figure doubled in 2021 (29,027 homes in April 2022).

At the same time, in order to build with the Ministry of Housing, the Technical Aptitude Document (DAT) was required; for that reason, the Certificate of Registry Registration (CIR) given by sworn statement was created by means of ministerial resolution number 118/021. That tool democratized construction, because the DAT entailed obstacles in terms of costs, time and substantiation. Work was done to make production more flexible and expeditious, which reduced the average time needed to work with the State to 55 days.

Lastly, in order to lower construction costs, non-traditional construction systems had been used, and a road map for the use of wood in constructing social housing in Uruguay had been designed. The government was committed to promoting the use of wood in pursuit of economic, social and environmental sustainability. A pilot project was launched on 5 August 2022 and, by 23 December of that year, the beneficiaries were beginning to take possession of their homes; that means that a 50% reduction in time was achieved in four months. Joint work was also under way with Chile, and a memorandum of understanding for collaboration and technical assistance was to be signed.

---

12 Minister of Housing and Territorial Planning of Uruguay (2020 to May 2023).
6. Statement by Marina Gonçalves

The challenges Latin America and the Caribbean faced in the fields of housing and urban and territorial development were very similar to those of Europe and, especially, of Portugal. Public policies must be understood and shared so that, together, the countries of the region could define a more robust, credible and effective strategy to ensure all families adequate and decent housing. An imbalance currently existed between what the housing market offered to families and those same families’ earnings. A family should not be allowed to remain in inadequate conditions because of a lack of response or inappropriate responses. The role of the State as a promoter of housing solutions and public investment were fundamental in guaranteeing the welfare state.

In 2015, Portugal embarked on an authentic housing revolution in pursuit of two final objectives: first, ensuring that everyone had the right to adequate housing and, second, ensuring that right by increasing public investment. That required defining a set of instruments to accommodate those needs but, above all, to reconcile a structural reform based firmly on increasing the public housing stock with the inevitable need to create specific short-term responses to meet the population’s current demands.

Portugal’s National Housing Policy was organized along three main lines. The first guaranteed the population a permanent response by having local and national governments construct more public housing and by mobilizing the private market for the State itself, through either direct purchases or other mechanisms. The second ensured an emergency response to any eventuality in the country and also allowed for a more effective transition towards permanent housing, in light of the impact of the pandemic and the humanitarian crisis in Ukraine. Lastly, the third provided instruments—primarily fiscal in nature—that allow private homeowners to put their properties up for affordable rent more immediately, in addition to more direct mechanisms to support young people in the private rental sector.

For the National Housing Programme to work, it was vital to have the will to repeat in housing policy the achievements made in health and education, which today were publicly guaranteed by the State. The financial instruments and resources needed for the long term were also essential, as was the existence of supranational financing, such as the European Recovery and Resilience plan. The solution was to identify the needs of families, to provide each of them with better responses and to treat territories and households equally.

7. Questions and comments session

The questions focused on how to promote greater growth in the public resources allocated, given that the average budget in Latin America was only 0.61% of GDP, less than it was a decade ago. Professor Martim O. Smolka also asked about how to deal with rising housing costs.

Alfredo Eduardo Dos Santos said that the programmes themselves often drove up costs. One task that had not yet been implemented in Brazil was the reoccupation of historic city centres, where infrastructure and transport and even employment opportunities already existed. He noted that in Brazil, home construction took place far out in the periphery, and bringing infrastructure there raised the prices of all the dwellings. Lastly, he said that his country had seen increases of

13 State Secretary of Housing of Portugal.
more than 23% in the cost of construction materials and that they had not gone down after the pandemic. That represented an intractable problem, but recovering existing city centres and buildings could help mitigate its effects.

José A. Batista González said that in Panama, the ministry played a dual role. The Vice-Ministry of Housing was responsible for meeting the housing demands of the population for whom mortgage credit was not available, and the Vice-Ministry of Territorial Planning was more oriented towards assisting housing developments undertaken by private enterprise. He said that Panama had had periods of governments that built and others of governments that facilitated, and that the latter were more productive in terms of results and their impact on the deficit. Another key factor in rising housing costs were land values: the surplus value received by landowners had not been passed on to the population. He noted that labour costs in the country had skyrocketed: 30 years prior, labour represented a third of construction costs and today accounted for between 50% and 60%. Lastly, he stressed that the country needed greater efficiency in its procedures and that it should take more advantage of the accelerated processes of digitization and decentralization.

Carlos A. Pereira Olmedo explained that the Government of Paraguay was connecting the efforts of the public sector with those of the private sector to bolster financing for the housing sector. A decree was being created and a modification to the ministry’s charter had been proposed in order to restore its financial autonomy. He said that they were reorienting their efforts to serve other segments of the population instead of only the most vulnerable sectors, and to cover other still unsatisfied needs.

Financial penetration levels were still very low in Paraguay. There was no financial education, which further complicated meeting the conditions and requirements to qualify for a loan. The government was working to relax the rules and reach more people, trying to help those who earned the minimum wage. He closed by noting that a social housing unit cost around 96 million guaraníes—a little over US$ 12,000—and that it was important for people to be able to access soft credits.

Irene Moreira Fernández said that Uruguay also suffered from high costs per square metre and that one key challenge was lowering those amounts without sacrificing housing quality. One of the solutions in the country was, as she had explained, the promotion of non-traditional and more expeditious construction methods. She said that work was also under way on reclaiming old and emblematic buildings in the historic downtown areas, where full urban utilities and facilities were already available.
IV. Financing and the markets for land and housing

A. Moderator: Emil Rodríguez

The quantitative and qualitative housing deficit was rising constantly in Latin America and the Caribbean and was probably one of the region’s greatest public policy problems. In connection with the quantitative deficit and its relationship with the formal housing market, as early as 2017 the Economics and Development Report (RED) of the Development Bank of Latin America and the Caribbean (CAF) had identified various structural problems in the sector on both the demand and supply sides. Resolving those deficit problems —such as those related to high interest rates caused by inflation or structural issues such as macroeconomic stabilization— was often a matter that went beyond the sector. Even when those conditions were more or less under control, however, sector-specific problems still existed: low productivity in construction, high land and construction costs, regulatory costs and difficulties in accessing credit.

Mortgage credit was perhaps one of the most important financial instruments for home purchases, but there was enormous scope for its development in the region. As explained in the 2017 Economy and Development Report, mortgage debt as a percentage of gross domestic product indicates the size of the sector: whereas in 2017 the average was 37% in Europe and 70% in the United States and Canada, in Latin America the figure was considerably lower. Chile had a more robust mortgage market, with a debt stock equal to 20% of GDP, while Brazil and Mexico, the region’s two largest economies, had values below or close to 8% and in other countries, such as Argentina, the figure was close to zero. Despite the importance of access to mortgage credit, in the aftermath of the 2008 crisis it was understood that access to home ownership through mortgage credit could not and should not be the only solution followed by national housing strategies. In a region such as Latin America and the Caribbean, with more than 50% of the population in informal employment and facing labour instability and where 8 out of every 10 citizens lived on the minimum wage or less, focusing all the efforts on improving access to

14 Director of Habitat and Sustainable Mobility at the Development Bank of Latin America and the Caribbean (CAF).
mortgage credit was far from the only solution. That was a complex problem that required a multidimensional approach, addressing questions about how to change that scenario to provide alternatives, what financing alternatives could be suggested and what new actors could be introduced to the private sector to create a new model.

Regarding the qualitative aspects, it was common knowledge that between 20% and 25% of the urban population lived in informal settlements and 33% of the population lived in inadequate housing disconnected from the opportunities their cities offered. Improvements to housing were another important area of work; however, public housing interventions were rarely part of a comprehensive approach to urban development, and housing alone would not solve the housing deficit. The city and its services were needed to avoid residential alienation, and housing must be located on land that affords access to better opportunities. That panel session aims to discuss some of those issues and to exchange ideas about how we could create alternatives to fund decent homes, including financing for improving their surroundings and the logic of their location within the city.

1. Statement by Jéssica Martínez

Costa Rica’s surface area was 51,000 km², with slightly over 5 million inhabitants. It had a qualitative housing deficit of 145,096 units and a quantitative deficit of 25,015, for a total deficit of 170,111 homes. In 1984, the housing deficit was 112,107; in 2000, it stood at 143,317; and by 2011 it had risen to 170,111. That showed that despite having created a national financial system for housing in 1986 and previously having had a National Institute of Housing and Urban Affairs, the country had been unable to reduce its deficit in any significant way.

There were 192,000 people living in informal settlements, which were mostly concentrated in the central region around the metropolitan area. In terms of cantons, the housing deficit was generally concentrated in the more peripheral areas of the north and east, such as the Canton of Limón, which had a higher concentration of poverty, and to some extent also on the coasts. Regarding tenure—in other words, how many homes were owned, how many were rented, how many were lent—the data showed that slightly over 25% of the population did not own a home: a significant proportion that required the adoption of public policies in the sector.

In terms of the distribution of household income according to the issues to be addressed, housing and services accounted for 12% and 10% of spending among households in urban and rural areas. Food and transport—38% in urban areas and 47% in rural areas—accounted for the largest shares of household expenses, so it was unlikely that households would be able to allocate a greater proportion of their income to housing. Less than half of the country’s poor had the habit of saving or the ability to do so, compared to 67% of the richest segments of the population, and only 8% of the population had home loans. In terms of access to housing, the primary source of money for house purchases was a gift or inheritance (52% of the population), followed by credit from financial institutions (20%) and savings (17%), with only 7% using housing bonds.

The National Housing Finance System had a subsidy system created in 1986 and, in 1990, it was decided that the subsidy would be 100% free of charge. Although the lowest income stratum accounted

___

for 46% of households, they represented 79% of housing bond recipients and 87% of the total investment. Other strata with higher incomes —such as strata 2, 3 and 4, representing 26% of all the country’s households— received only 9% of the investment amount and were underserved.

Another important issue was where housing was being built and where poverty was concentrated. Housing subsidies were not allocated progressively and it was difficult to focus them on the poorest households. A study was conducted that showed that the highest concentration of housing projects or individual bonds was not necessarily found in the poorest cantons; in fact, correlation was found in only three cantons, and that was an issue that warranted concern.

Currently, there were two funds that provided financing: the National Housing Fund (FONAVI), which channels credit resources, and the Housing Subsidy Fund (FOSUVI), which handled the Family Bonus and where there was a long list of procedures, administrative formalities and bureaucratic processes that contributed to rising costs. The balance of the loan portfolio stood at US$ 157 million in June 2022. There had also been an increase in the costs of projects financed by the Housing Mortgage Bank (BANHVI) using the Article 59 mechanism, with housing projects that required organization and site preparation worked, and by the ordinary bonds, which covered individual lots equipped with services. The increase was related to the total value of construction on the land: more than 40% over the total budget had been paid in some cases, as a result of infrastructure costs that should not be covered by the system but rather by other entities such as public utility companies. There were also excessive regulations and cost overruns in the design, construction and delivery of projects.

The instruments identified to partly address this problem and which were being developed at the public policy level included the following: (i) participation in surplus value, which recognized the surplus value created through the State’s interventions in changing regulations or urban developments, (ii) the transfer of buildable potential, an urban management tool that allowed the transfer of the building potential of a plot of land with a conservation order to another part of the city that needed to be developed or further built up, (iii) the onerous concession of construction rights, through which interesting exercises had been carried out by the Municipality of Curridabat where, in exchange for public land concessions, better use was obtained: i.e. more height and square metres of construction. In addition, the aim was to incorporate and develop the preferential right of purchase to take advantage of privately owned empty city lots that it would be difficult for the State to access through any other mechanism.

Legal amendments were currently being processed: one involved the Real Estate Tax Act, which sought to incorporate a progressive property tax and also the surface right to separate land tenure from the construction process. Another idea was to work more closely and in coordination with local governments to promote land planning and management at the local level. Lastly, work was under way on the structural reform of the State: the process involved three bills that had been presented to the Legislative Assembly and that would provide a new institutional framework with the capacity to manage all those tools and improve access to housing and habitat.
2. **Statement by Anelis Marichal**

Cuba had adopted its first Territorial, Urban and Land Planning Act (Law No. 145/2021), which was part of the country’s National Urban Policy with its components and legal framework, together with the National Action Plan for the implementation of the New Urban Agenda and the National Territorial Planning Scheme. Within that framework, the act was developed collectively over several years: the population was involved in the legislative bill process, and 60% of their proposals were included. That act upheld and ensured four constitutional rights: (i) the right to land ownership; (ii) the right to adequate housing and a healthy habitat; (iii) the right to a healthy and balanced environment; (iv) the right to citizen participation.

The Act made the land management model concise, sustainable and resilient, defining mixed, integrated and sundry uses. It also very clearly established the power of intervention in urban spaces and in run-down, precarious and informal neighbourhoods, in pursuit of the balance that should characterize the entire built environment. Urban development interventions in such neighbourhoods had priority over the construction of new housing developments.

The Cuban State had a programme for the transformation of neighbourhoods that covered a total of 1,151 districts in 162 of the country’s 168 municipalities and 160,000 properties where precarity had been eradicated, and that provided attention for families composed of mothers with three or more minor children that had benefited 6,800 families, in keeping with Cuba’s policy on demographic dynamics. Those neighbourhood interventions were encouraged by another aspect of the Act: the ability to transform them based on the spaces created in the planning and organization process, and to make use, within that recovery process, of properties that were currently underutilized or in disuse. Easements allow for sustainable and rational land occupation and use, thereby fulfilling their public and social function. In 2022, 18% of the housing units completed by the State involved changes of use, with priority given to the use of technical and service infrastructure. That made investment more economical and avoids segregation towards the urban periphery. The act therefore contains a chapter on easements as a way of making intensive use of the land and also of settling a debt present in the Civil Code.

Another of the Act’s principles was equitable distribution and the recognition of the need to create economic, fiscal and legal mechanisms to assist this sustainable management of the land. One characteristic of Cuba was that a very high percentage of its land was owned by the State; that allowed for action, although it could sometimes be a weakness when it was used indiscriminately or when there were no tools to make the land more productive. In addition, with the approval of the Constitution, the institutional strengthening of INOTU and the local governments was achieved, at both the provincial and municipal levels, which left the act in a very favourable position. The effects and limitations of the economic and commercial blockade, which hindered access to certain technologies needed to make progress, must also be taken into account.

As regards the benefits of international cooperation, within the framework of Act No. 145/2021 the country had been able to participate in the 2020–2023 interregional cooperation for the implementation of the New Urban Agenda project, led by the Economic Commission for Latin America and the Caribbean (ECLAC). The organization had provided technical assistance and

---

16 Director General of Planning at the National Institute of Territorial Planning and Urbanism of Cuba (INOTU).
support for the development and strengthening of capacities focused on financing and land management instruments, which would be incorporated into the regulations of Act No. 145/2021. ECLAC had offered technical workshops, training courses, technical reviews and concrete action plans to move forward in the short, medium and long terms, linking different actors in territorial dialogues with national and local governments, civil society and academia. In addition, Old Havana, through the Office of the Historian, had been adopted as one venue for the practical application of what had been learned and accomplished.

With all the work that was being carried out and with the Territorial Planning Act, contributions were being made to the implementation of the New Urban Agenda through four of its axes (planning, legislation, financing, urban economy and housing), to the 2030 Agenda and, above all, to the transformation of physical spaces to adapt them for the effects of climate change and the impact of the pandemic.

3. Statement by Pablo Trivelli

Regarding the land issue in general terms, the first question to ask was how much land was needed. Population projections provided the answer, putting annual urban population growth at 1.5%, which meant an annual increase in the population of the cities of around 7.5 million people. That created a tremendous demand for the land needed to accommodate urban growth. Statistics showed that most of the population was concentrated in large cities with more than a million inhabitants (see figure 1) and, in order to produce policies for land, housing or urban development, the first requirement was a metropolitan government; however, with a few exceptions, they essentially did not exist. That factor hindered the territorial efficiency of policies and jeopardized smaller cities, particularly if the goal was a regionalized perspective to avoid the centralization that affected all the countries’ governments. The most valuable asset a city could have was a good government.

Projections indicated that demand for land would rise by 25% by 2050, assuming constant population growth rates and densities. Thus, it was estimated that the urban area of the region would increase by 1,399,100 ha between 2020 and 2030, which meant an annual increase of 139,910 ha. However, clear trends towards lower densities could be seen across the world, which had the effect of sharply increasing social costs and the costs of urbanization. Against that background a very serious alternative estimate had been made: the growth in land demand would double in the region and, assuming a 2% annual decrease in density, the urban area would expand from 188,000 km² to 432,000 km² by 2050. The cost of urbanizing that area would be US$ 4.874 trillion: an enormous cost for city governments, given that most of the population required the support of the State in order to obtain housing.

Those figures gave rise to questions about the actions of the private sector, and of land speculators in particular, since the numbers entailed increased land values and the possibility of profit without any productive effort. Questions also arose regarding government land policies over the next 50 years, in terms of shifting urban boundaries, public management, advance purchases, management of regulations and the expansion of water and sewer networks.

---

17 Academic and full professor at Torcuato Di Tella University, Buenos Aires, Argentina.
The growth of the urban population required more urbanized land. That was particularly true when the majority of that population was living in poverty, which means that the State could not respond to demands for housing and for land and, consequently, an informal market emerged, along with land invasions and occupations. Insertion in the city was subject to land prices, and if prices reflected the relative scarcity of goods, the cheapest option was land with the worst urban conditions, lacking basic utilities, essential facilities and easy access to the opportunities the city offered. Geographically, that led to segregation and the need for very efficient and inclusive public transport systems, which were currently non-existent in the region.

The Chilean experience between 2010 and 2011 provided a precedent regarding due proportion between incomes and public transport fares. An official report by the Ministry of Transport and Telecommunications showed that, in the first income decile, if all members of a family comprising two adults and two students paid transit fares, they would be spending 60% of their income on transport, with all the negative consequences for access to employment, health and education that entailed. The problem was also due to the fact that land prices rose much faster than wages. In Chile, it took 11 years for land prices to double; in Buenos Aires, 6 years; in Mexico City, 5 years; and in Quito, between 5 and 10 years. Meanwhile, real wages in Latin America increased at the rate of 1% a year and therefore doubled every 80 years. That had grave consequences, since it influenced rising land prices. As a result, land owners grew richer, given the continued lack of efficient mechanisms for the recovery of surplus value, as well as discrimination in the equity and equality of urban opportunities depending on where a person was born within the social order and the land market order, with the poorest expelled to an increasingly distant and disconnected periphery.
4. Statement by Martim O. Smolka\textsuperscript{18}

These remarks focused on how the current resources that existed for financing housing and cities were being used. The search for resources had to be done in a manner that did not cause further difficulties. In the United States, 80% of the growth in house prices between 1952 and 2018 was because of land. In Latin America, urban land was worth approximately US$ 4 trillion. The monetary value of cities was fairly high in international terms, and land accounted for between 40% and 60% of the entire value of the built environment.

The case of São Paulo, with the \textit{Outorga Onerosa do Direito de Construir} (OODC, a permit system through which landowners paid for the right to build at high densities), provided a concrete example of how to mobilize a significant portion of land value appreciation or surplus value for the benefit of social housing. Discussions about this tool, which was inspired by France’s floor area ratio limit (\textit{plafond légal de densité}), had been ongoing since 1976. Initially it dealt with created land and subsequently evolved: in 2014, after 12 years of the master plan, landowners in the city of São Paulo were given the right to build an area equal to one time the area of their plot through what was known as the basic coefficient. Under the OODC system, developers wishing to build above the limit allowed by zoning had to buy those rights from the city: in other words, it made building rights public property. That was an instrument founded on the idea of equity, efficiency and sustainability in the city.

There was also a second, much more interesting instrument: the Certificate of Additional Construction Potential (CEPAC), through which large areas of the city were being redeveloped. Auctions for those rights were held publicly on the stock exchange and were guaranteed by equivalent securities. Each CEPAC allowed for the construction of a specific number of additional square metres in one of several urban operations, which were locations identified as priority areas for development. To give an idea, in the last auction held in 2019, a total of 93,000 CEPACs were sold, earning the city US$ 400 million. Using those funds, the city was able to invest in urbanizing favelas (expanding social housing, improving public transport, building urban equipment and public spaces) in the most highly valued areas of São Paulo. That was an example of social, residential, and spatial inclusion in the city, with notable cases including the Água Espraiada or Favela Coliseu urban operation: a long-standing slum in São Paulo, located next to one of the most luxurious and highly valued areas of the city.

To conclude, the benefits of instruments such as OODCs, CEPACs and residential inclusion included reducing speculation and undeserved increased in value, generating resources that bolstered the ability to invest in social housing, assuming “created land” as public property and an alternative to land banks, and levelling the business field through a lower opportunity cost for spatial inclusion.

5. Questions and comments session

Questions were asked about the large number of precarious settlements in Latin American cities and about their structural causes and possible strategies for preventing their emergence. Further questions addressed new factors in the region related to investment funds, operations in the land

\textsuperscript{18} Academic and expert in urban land market policies, financing and functioning.
market that seek financial profitability, international factors and strategies for dealing with issues that go beyond the domestic arena.

Pablo Trivelli said that Chile was an exporter of surplus value, in that it received foreign investments that directed resources into Chile: not only in urban areas but also in the agricultural sector. The main gain in agriculture was the appreciation of land values and not the profitability of crops. He said the problem was political and that there was a lack of understanding with the urban sector. At the same time, the dictatorship in Chile —with the ideological transformation that led to the unwavering defence of individual private property rights— had had serious consequences for urban issues. That did not mean that efforts could not be made, however. For example, during the first government of President Bachelet, the Ministry of Housing and Urban Affairs drafted a Social Integration Act, based on two essential principles: (i) that any housing development in Chile had to included 5% social housing, and (ii) that as a basic concept, the development of social housing could not be obstructed by any legal provision, except for environmental and safety reasons. Although the bill was never sent to Congress, it showed that necessary and useful issues could be addressed, such as the creation of surplus value in which real estate companies were required to pay the State.

Martim Smolka said that poverty was generally thought to produce informality, but he explained that informality also produced poverty, since informality was expensive and a different working logic was needed. Second, land was a consequence of an occupancy pattern caused by how investments were made in cities. Land values were governed by a very simple rule: they were paid in order to avoid living in precarious conditions and that meant that the worst land in use in the city was what sets prices in all other areas, and that was where the issue of planning came into play. When investments were made in one place and not in another, differences in access to basic services arose, which in turn generated differences in land values; therefore, policies needed to be designed and land needed to be reconceptualized.

Regarding the second question, he said that there had indeed been a change: there were a number of new actors, new forms of investment that were related to the issue of financing urban business. The way to deal with that problem was to use the instruments. The interesting feature of the CEPACs was that if a person wanted to speculate in the auction, that was encouraged because the State would earn more income from the land because it was selling something that was public property: the construction rights. Therefore, the public owned the building rights, which comprised land that could be sold to private interests, and the private interests did not include that in their assets since it was not a tax. The instruments dealt with a level of sophistication of the financial market in the city that must be recognized and taken advantage of to provide solutions to some of the problems society faced; hence the need to increase the sophistication of financing policies with current instruments.

Lastly, he said that one of the biggest mistakes made in cities was to negotiate the land issue and to bring land owners and real estate developers to the same urban planning negotiation table. They were two different actors and they had to be dealt with in a different way. The unity between them had to be broken, and that was one of the most intelligent things São Paulo did with the introduction of the basic coefficient. These were fundamental issues that must be understood in order to design more modern and advanced policies to meet the challenges of financing.
V. Inclusive cities: incorporating the gender approach and care systems

A. Moderator: Camila Cociña

Women performed 76% of all the total unpaid domestic and care work in the world, 2.5 times more than men. In cities such as Bogotá, studies had shown that approximately 30% of women provided care and that most of them were unpaid. Household inequalities could be seen, for example, in the fact that women were the heads of 85% of Chile’s single-parent households, while only 22.4% of two-parent households were headed by women. In addition, it was mostly women who drive collective neighbourhood action through housing committees or neighbours’ councils that, in their own way, provide infrastructure for care.

The social structures built were incapable of responding to structural gender inequalities and the division between reproductive and productive work and that affected women’s physical, economic, social and decision-making autonomy. The lack of attention paid to care was a clear example of that. Societies had not collectively assumed care work, as it was believed that someone would always be available to take care of those tasks. That “someone” had mostly been women, through either paid or unpaid care work; moreover, in most cases, it befell women who were racialized, in precarious situations or at the intersection of marginalized social identities. The problem for the societies was that care was not incidental: care was everywhere and at all points in the life cycle.

Why would providing care advance equity? The Gold Report, produced every three years by United Cities and Local Governments (UCLG), proposed a series of paths or road maps to make progress with the challenges of urban equity, such as collectivizing, connecting, democratizing, renaturalizing and, of course, caring. Among the challenges highlighted in the report were significant gaps in access to health, education, social protection, social services and rights-based

---

19 Researcher at the International Institute for Environment and Development (IIED).
care needs. Women were unequally exposed to violence and discrimination: women and girls accounted for 60% of all homicide victims between 2015 and 2020, and a third of women aged 15 and over had been subjected to physical and/or sexual violence at least once in their lifetimes. Women had also been disproportionately affected by the COVID-19 pandemic: in 2019, they represented 39.4% of the total workforce, but they accounted for nearly 45% of the jobs lost globally in 2020.

And what was a caring city? A caring city was one that offered social services and that took care of those who gave care, but that also provided health services, education and attention to critical situations, that cared for children and for people with disabilities, that welcomed migrants with solidarity and that ensured systematically marginalized groups discrimination-free access to housing. A caring city was a product of a society that set the conditions for society as a whole, communities, the State and households to share responsibility for care. It must be recognized, as feminists had stressed for years, that the costs of these failures by society were paid by someone, and that someone was usually a woman. According to ECLAC data, the economic value of unpaid household work in the region ranged between 15.9% and 25.3% of GDP, with women contributing nearly 75% of the total. It had been the feminist movements that had called for recognition of the structural injustices underpinning the unequal distribution of care costs.

It was widely recognized that women played a fundamental role in the production of low-income housing throughout Latin America and the Caribbean. They provided the social structures for responding to crises, such as the food crisis that arose in parallel to the COVID-19 pandemic. A recent study by Chile’s Federico Santa María Technical University showed that in the Greater Santiago area, 1,200 community kitchens were recorded in 2020 as a result of the pandemic, and the same situation was known to have been repeated across Latin America. It was also mostly women who used their time to fetch water in informal settlements; women leaders, migrants, mothers, organizers, mediators or caregivers who should be at the centre of urban housing policy.

The collective call being made—from academia or from the Regional Conferences on Women in Latin America and the Caribbean— was for active government intervention to promote the recognition, redistribution and reduction of the burden of care shouldered by women. That implied embarking on processes to democratize, de-commodify and de-feminize care. The right to the city could not be respected, protected or guaranteed without addressing what had been called the care crisis, which, like the housing crisis, was a human rights crisis and a reminder that the right to live a full life was inalienable. Some 1.8 billion human beings —more than 20% of the world’s population— did not have access to adequate housing. Inadequate housing had direct effects, for example, on the vulnerability of women and girls to domestic violence and sexual abuse. Urban policies for proximity, care, local services, the quality of neighbourhood structures and transport, access to culturally appropriate housing, and support for caregivers and for those who received cared were all issues that came into play in urban housing policies. Gender equality, together with justice in housing and urban justice, must strive to address management and governance challenges that were inescapable and permanent for all the region’s countries and their democratic, territorial and public structures.
1. **Statement by Tatiana Rojas**

Citizen demands in Chile, which had remained unspoken for many years and which also involved the demands of women and feminists, reached a peak in October 2019. The current constitution was adopted under the dictatorship and, therefore, did not make sense to society as a whole. In the process to draw up a new constitution, one important demand was that the drafting team reflect gender parity, along with the contents of the draft constitution, and that the demands of feminism be included, such as a life free of gender violence, sexual and reproductive rights, non-sexist education or the recognition of domestic work. The COVID-19 pandemic exacerbated gender inequalities and many associated problems, particularly the care crisis and issues relating to the sustainability of life, the triple workday, rising unemployment and increasing violence against women.

One of the basic tenets of Gabriel Boric’s administration was that it defines itself as a feminist, socially transformational government: in other words, it was working towards social and cultural transformations to address the root causes of today’s gender inequalities. Accordingly, attention was being focused on issues such as the environment and decent work, as well as mainstreaming the gender perspective with an emphasis on the following pillars: (i) violence against women or gender-based violence, (ii) the National Care System, (iii) economic autonomy and decent work, and (iv) recognition of LGBTIQA+ persons.

It was currently possible to implement that gender perspective because the political will existed. Through the *Chile para Todas* ("Chile for All Women") programme, efforts were being made to mainstream that issue in all ministries, departments and offices and in all stages of policy design, development, implementation, monitoring and evaluation.

Act 21.450 of 2022, adopting the Social Integration in Urban Planning, Land Management and Emergency Housing Plan Act, amended Act 16.391, which in 1965 created the Ministry of Housing and Urban Affairs. It explicitly incorporated gender mainstreaming in all its policies and programmes, which established the legal grounds for housing programmes to incorporate a gender perspective. Those challenges were met with the help of a ministerial gender adviser, a social inclusion team at the Centre for City and Territory Studies, a ministerial gender commission (undersecretariat) and gender officers in all ministerial offices and services across all the country’s regions.

In addition, the focus was redirected towards the city and the territory. Cities were not neutral places and they did not guarantee equality for all; cities and territories reflected and reproduced inequalities of gender, class, ethnicity, age, nationality, sexual orientation and their intersectionalities. Nearly 90% of the population lives in urban contexts and, today, women accounted for 50% of city dwellers. Despite that, the development of cities had historically kept women invisible in their planning and construction. Cities had been built and managed from a male perspective, without considering the needs of women and feminized identities, which were historically responsible for the reproduction of family life and the sustainability of communities.

Historically, a territory of care was established where gender roles determined that women were to assume care work, especially at times of crisis, and were excluded from political decisions,

---

20 Undersecretary of Housing and Urban Development of Chile (2022 to June 2023).
which had implications for insufficiencies of equipment and services to deal with everyday life. The structure of the city responded to the sexual division of labour and remained unalterable, and that must be recognized and changed. In addition, women’s roles had changed, which had a direct impact on how work and family were reconciled. The productive model had also been placed at the centre of city development, and that had consequences for private transport, public transport and the conflicts arising in the commute from home to work.

The ministry’s internal structure was being examined, because promoting a policy with a gender perspective required working with the teams, reviewing the institutional tools and, of course, looking outwards, which was specifically mandated by the Emergency Housing Plan.

2. **Statement by Edna Elena Vega**

Public spaces were often associated with the masculine, while housing was linked to the feminine. In Latin America and the Caribbean, and in the rest of the world, that was a key factor underlying gender inequality and the sexual division of labour, in that it restricted women to domestic and care work, conducted mainly in the home. Housing conditions—the available space, physical surroundings and structural safety—directly affected women. Unpaid work creates 23% of GDP, and 70% of it was performed by women. The link between gender inequality and housing had four main axes:

(i) Service location and accessibility: 68% of the people who would like to spend less time travelling to work or school were women.

(ii) Care activities: 86.5% of the people who performed care work at home, in hospitals or elsewhere were women.

(iii) Flexibility of spaces: 89% of the people supporting or assisting members of their household in the use of computers, cell phones, the Internet or activities related to school or classes were women.

(iv) Continuity of housing: 98% of the people assisting another household with care work free of charge were women.

Mexico believed that the general approach to policy and to housing policy must change. In other words: to establish housing as a right, and not as a commodity or a product, with the State responsible for guaranteeing the fulfilment of that right. In the country, housing was under the responsibility of the housing policy of the National Housing Commission (CONAVI). In 2019, a restructuring took place, with the responsibility for the design of the policy reassigned to a secretariat of State and the National Commission charged with the execution of that policy. Amendments were made to the Housing Act between 2019 and 2020 and a number of important instruments were created, such as the National Territorial Planning Scheme (ENOT) and the National Self-production Strategy. Those were the basic instruments with a human rights approach that had guided the design and execution of the housing programme. Recently, the National Housing Council was reinstated and an amendment to the Constitution was placed before the Chamber of Deputies to establish that every family had the right to enjoy decent housing. It had been approved by the plenary of Congress and the Chamber of Deputies and was awaiting approval by the Senate.

---

21 Undersecretary of Territorial and Agrarian Planning of the Secretariat of Agrarian, Territorial and Urban Development (SEDATU) of Mexico.
In addition, the national government was developing a new methodology to identify more clearly how to determine shortcomings in adequate housing. The aim of that method was to provide a simultaneous and multidimensional diagnosis of the country’s housing in terms of minimum criteria for adequacy. The methodology covered six indicators and an index that brought them together. The indicators showed the number of people and dwellings per territorial unit that fell short in some element of adequate housing.

According to the most recent census, Mexico had 35.2 million households. Despite the pandemic, the shortfall in housing had been reduced from 9.5 million to 8.5 million. There was still much to be done, however: more than 9 million homes, or 26% of the housing stock, did not have title deeds or legal security. Regarding affordability, 7 million homes —20% of the housing stock— were rented and irregular, and 43.5% of the housing stock was inadequately located.

According to the 2019 National Survey on Time Use (ENUT), women spent an average of 13.8 hours a week preparing and serving food, while men spend 4.7 hours on the same activities. Meals were the form of unpaid domestic household work to which both women and men dedicated the most time. The lack of adequate housing methodology therefore included two criteria to determine whether or not a dwelling was suitable for habitation: (i) homes where wood and charcoal were used for cooking and did not have a flue or chimney to expel smoke and (ii) homes that had no cooking facilities. The methodology revealed, for example, that in 2020, 13.1 million dwellings had habitability shortcomings.

Lastly, efforts had been made to place people at the centre of housing policies. The national housing agencies had seven active credit programmes and five housing and land self-production subsidy programmes. Those houses had been built at very low cost, and women had been identified as the best administrators of the self-production scheme.

3. Statement by Roi Chiti

The New Urban Agenda defines access to the right to the city as “the equal use and enjoyment of cities and human settlements, seeking to promote inclusivity and ensure that all inhabitants, of present and future generations, without discrimination of any kind, are able to inhabit and produce just, safe, healthy, accessible, affordable, resilient and sustainable cities and human settlements to foster prosperity and quality of life for all”.

The right to the city was based on three essential foundations:

(i) Fair distribution of resources: Housing and risk-free basic services, proximity to infrastructure and facilities (health, education, culture and recreation, public spaces) and environmental quality.

(ii) Social, economic and cultural diversity and equity: Cultural diversity, level of education, health conditions, economic opportunities and employment, recreation and security.

(iii) Inclusive governance: Participation, institutional capacity, transparency, regulatory quality and legality.

---

22 UN-Habitat Coordinator for the Andean countries.
The Urban Inclusion Marker tool, which was the outcome of a programme carried out in six Latin American countries, contained more than 30 indicators covering socioeconomic and spatial factors. The scoreboard measured a city’s level of inclusion and its potential for contributing to integration across five thematic areas: (i) adequate and affordable housing, (ii) employment and economic opportunities, (iii) health and well-being, (iv) education, diversity and culture, and (v) public spaces, security and urban vitality. Mapping those data helped to identify areas with shortcomings, to facilitate land-use planning exercises and to target investments. It also included differential indicators that applied to women and caregivers, as well as questionnaires that could be used to cover perceptions of and experiences with accessing those services.

That exercise was carried out in 12 Latin American cities and, in terms of measuring access to the right to the city, it revealed that the results of urban inclusion were low or very low: not only in minority and marginalized sectors of society but for most inhabitants.

Support was being given for the incorporation of awareness of gender and care systems in urban planning to achieve more inclusive cities and greater social mobility. UN-Habitat supported the creation of an international network with 70 social integration centres. Lastly, another important tool was Her City, which allowed cities to incorporate awareness of gender and care systems into their development and land use plans.

4. **Statement by Héctor Estrada**

Honduras had elected its first woman president, Iris Xiomara Castro de Zelaya, and, at the same time, important efforts were being made to dismantle the dictatorship. That meant major challenges in the advancement of human rights and the inclusion of the gender perspective. Articles 178, 179, 180 and 181 of the 1982 Constitution recognized the right to decent housing, the role of the State in resolving housing problems, the legal regulation of loans obtained by the State and the creation of the Social Housing Fund. Although the right was enshrined in the Constitution, it was not reflected in public policy or statistics. The 2009 coup d’État and 12 years of dictatorship called for a rethink of the entire system.

The National Housing System did not recognize women’s needs, the gender perspective was absent and housing was treated as a commodity. Moreover, there were no accurate or reliable data on the housing deficit. That deficit was dispersed, as at least 50% of the population lives in rural areas. The most serious issues with the housing deficit were the absence of public services, overcrowding and structural deficiencies in the qualitative deficit, and in those cases gender violence against women was more accentuated.

The political will existed to incorporate the gender perspective into the new institutional framework and close the gaps left by the dictatorship. Honduras had a single institution for housing, water and sanitation, but it was fragmented, which made it difficult to reconcile and pursue a gender approach. The creation of the Housing and Human Settlements Programme had therefore been proposed, which would allow the consolidation of all those institutions and their harmonization into a single policy. The government plan called for amendments to the Framework
Law on Housing and Human Settlements, the creation of the Secretariat of Housing and Human Settlements and the institutionalization of housing plans and programmes to relaunch the system.

A specific project was being developed that placed women at the centre of economic activity and self-production, inspired by the Mexican experience. The Solidarity Housing project involved linking the Solidarity Network programme and the Housing and Human Settlements Programme. The project sought to benefit communities living in extreme poverty in 2,007 villages through the creation of rural savings and credit cooperatives and the hiring of local labour, especially women heads of household, and included the improvement of precarious dwellings and the construction of new homes where women organized the self-construction process in their communities. Lastly, an intersectoral social housing panel had been established, the purpose of which was to design public policy with a cross-cutting gender approach.

5. **Statement by Ana Güesmes**

The New Urban Agenda, like the 2030 Agenda for Sustainable Development, placed gender equality at its centre, as well as the advancement of women’s full economic, physical and decision-making autonomy. Discussions were of inclusive, safe, resilient and sustainable cities, but at the regional level, there was also a strong drive towards revisiting cities in their role as places that provided care and generated well-being, ensured the sustainability of life and provided central care services: not only through social protection, but also through territorial planning and city design.

The region had experienced setbacks in its social indicators that threatened the fulfilment of the Sustainable Development Goals (SDGs) and that exacerbated inequalities and structural gender issues. That was a turning point for the region’s countries and urgent action was needed, raising the level of the ambition and the scale of the political efforts. It was not a time for gradual and timid changes, but for bold and transformative changes and policies, such as the one proposed in the care society. A society that enabled the conclusion of economic, social, fiscal and cultural compacts, and that also addressed the structural challenges of inequality in the context of persistent poverty, patriarchal, discriminatory and violent cultural patterns, the sexual division of labour and the concentration of power.

Latin America and the Caribbean was the only region in the world that had a regional conference on women, which had been building consensus and advancing structural change for 45 years, aligned with intergovernmental agreements at the global level, the New Urban Agenda, and the financing for development agenda. The care society had vast transformative potential, in that it contributed to a more equitable distribution of power and generated multiplier effects for investment in care: it increased economic efficiency (productivity, employment and revenue) and improved well-being (in both the present and the future).

---

24 Chief of the Division for Gender Affairs of the Economic Commission for Latin America and the Caribbean (ECLAC), United Nations.
The Regional Gender Agenda had progressively evolved towards the construction of care as a right. It started as an employment benefit (1977–2007), mainly for women with formal jobs, with the idea of reconciliation and how to include more fathers in reconciling work and the family, and moved towards universal systems. Later (2010–2016), progress was made towards the care agenda as a universal right for all persons throughout the life cycle, with gender and social co-responsibility, coordination between social and economic policies and inclusion in the Regional Gender Agenda and the 2030 Agenda. More recently (2020–2022), linkages were made between equality and sustainability of the care society, the need for a cross-cutting implementation of care, and the design of policies and comprehensive care systems from an intersectional gender, intercultural and human rights perspective. The 2022 Buenos Aires Commitment shaped the new dimension of the care society, a new social organization, a civilizational change, an approach that contributed more to development.

The pandemic set back women’s labour force participation rates by almost 20 years. The main obstacle to the full insertion of women in the labour market was related to the overload of domestic and unpaid care work. The issue of childcare had not yet been solved, and a huge care burden was imminent given the growing proportions of older adults. Demographic and epidemiological transitions increased the care demands of older persons. In addition, the region had yet to take advantage of the demographic and gender dividend, which was not only an opportunity but a growing need.

The increased demand for care associated with the pandemic most acutely affected women in households with very young children. That was a major warning, as women had structurally lower levels of employment and that carried over into the job market: one in two women were out of the workforce compared to one in four men. It should also be noted that out of every three women employed in the region, one worked in the care economy, in sectors such as health, education and unpaid domestic work. People employed in care-related occupations were mostly women, performing tasks that
required knowledge and skills with low social recognition, despite being essential for sustaining life and well-being. Those were still jobs with large wage gaps, where inequality and unpaid work persisted. Women dedicated three times more hours to domestic and care work than men, and women’s lack of time was an impediment to their attaining higher levels of political participation. In 2021, women occupied 33.6% of the seats in national parliaments and a mere 25% in local governments and, at the present rate, it would take more than 40 years to reach parity.

Cities had not been designed from the logic of care, but around market activities, ignoring the time allocated to work for the well-being of the household. City infrastructures and transport services had a major impact on the burden of care work. Women were particularly affected as they were the heaviest users of public and non-motorized means of transport, and tended to commute with bags or children. That perception of cities promoted spatial segregation, leading to poor use of physical, economic and time resources. In underprivileged households, women spent more time on unpaid tasks, and gender gaps were more pronounced.

The right to care meant ensuring the right of all persons to provide care, to be cared for and to exercise self-care, ensuring the value of the work and rights of caregivers and overcoming the stereotyped assignment of care as women’s responsibility and linking equality with sustainability. For that to happen, progress was needed in institutional co-responsibility among those who provided care (the State, market, community, households). In the region, there had been very little development of home care services, or of proximity services and care for persons with temporary or permanent disabilities. Therefore, and in order to move towards a care society, linkages between eco-dependency, interdependency and co-responsibility were necessary and urgent.

Diagram 2
Moving towards the care society

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

- Eco-dependency: human dependence on nature.
- Interdependency: dependence between people and different areas, such as the economic, socioenvironmental and cultural realms.
- Co-responsibility: care needs intrinsic to the human condition, distributed equally among institutions and individuals.
By approaching care from a territorial perspective, the focus was placed on the set of social relations that coexisted in time and space between political, social and institutional actors at the local level. The territorial approach to care policy must be intersectional, taking into account the territories’ economic, social and cultural conditions and their particular needs. It should also include a situational analysis, since inequalities were shaped by the characteristics of the spaces where care was provided, which could exacerbate the burden of care.

The Buenos Aires Commitment represented a substantive step forward towards the care society. Specifically, it embodied an agreement on an approach that incorporated a gender, intersectional and intercultural approach in the production of statistics, in addition to a territorial approach. That had allowed the region’s countries to make progress and work on georeferencing initiatives for the design of territorially effective care policies, such as the federal care services map in Argentina, the communities of care in the Dominican Republic and Bogotá’s care service districts. The last example was particularly interesting because it linked the development of city blocks and the territorial care system to the city’s land use planning. It was not a specific social protection policy, but it deeply questioned the city’s investments, infrastructure investments, land use planning and taxation. In Chile, the United Nations had the experience of working with the municipalities of Renca and Padre las Casas, providing technical assistance to develop care, co-responsibility and gender equality mainstreaming strategies for their municipal development plans.

Investing in care was investing in equality; it was an intelligent choice and generated greater efficiency and sustainable development. Over the next three years, ECLAC and the United Nations had a mandate to develop guiding principles for the development of care territories and policies in Latin America and the Caribbean.

6. Questions and comments session

The questions and comments focused on the role of civil society and the opportunities for scaling up care infrastructures in the region through comprehensive urban operations, planning tools and the financing of cities and territories.

Regarding care infrastructure, Undersecretary Tatiana Rojas discussed the work of the Ministry of Housing and Urban Affairs and the president’s commitment to community care centres. They were linked to civil society, where one fundamental task had been recognizing that many actors were invisible within society, which had spurred change. She said that providing infrastructures that correlated with the new approach to society had to do with fulfilling the duty towards those who had previously been disadvantaged in society.

Héctor Estrada said that with the Solidarity Network programme, Honduras intended to implement comprehensive actions in the areas of health, education, housing, productive funds, local capacities and social protection. He also stressed that the only way to attack extreme poverty was comprehensively and by combining the capacities of all public institutions. The government saw the comprehensiveness of the programme as a basis for reconstructing the social fabric, in the aftermath of a dictatorship that caused high levels of migration and social upheaval.
Roi Chiti recalled the importance of interconnecting sectoral policies in the social and economic spheres with spatial policies. The georeferencing of data was key to locating needs, creating synergies and building the capacities of planning instruments and sectoral programmes. In addition to raising the profile of civil society participation, efforts must be made to ensure that more women occupied positions of leadership.

Ana Güezmes said that the issue of care was a tribute to two movements in the region: first, feminist economics, which placed the importance of the sustainability of life as a measure of well-being at the centre of development and, second, the Indigenous and Afrodescendent peoples with their idea of living well in society. In the coming years, as in Europe, there would be an increase in the number of associations of families and people dealing with chronic degenerative diseases and mental health issues, which were not yet well organized in the region. In terms of infrastructure, she cited the example of the Ministry of Public Works in Argentina, which had created a care infrastructure fund, equal to almost 10% of the ministry’s budget, because care investments were seen as a key factor in reactivating the economy. She also said that local care infrastructure was essential as a catalyst for employment, the economy and development.

Minister Carlos Montes closed the session by underscoring the importance of national and regional realities, history and particularities in moving from diagnosis to action, in order to ensure that the responses created were consistent. He pointed out the importance of experimentation and looking for alternatives, but at all times taking history into account, since there was no single solution or formula for dealing with those problems.
VI. City, sustainability and climate change

A. Moderator: Tatiana Gallego

Countries in Latin America and the Caribbean continued to face quantitative and qualitative housing deficits. That was due to several reasons, such as a lack of access to funding for the most vulnerable segments and insufficient builders and available units. Moreover, climate change posed a number of additional challenges. Housing construction was a critical element for decarbonization and climate change plans, since it could have devastating effects on planning and development. In the region, construction and the operation of the housing and construction sector accounted for 24% of energy consumption and were linked to 21% of carbon emissions. Thus, the locations and construction materials chosen were of vital importance in meeting those challenges and avoiding the hazards of landslides affecting houses built in poorly located areas. Geometries that reduced ventilation and the progressive reduction of green and blue spaces resulted in higher temperatures. At the same time, the absence of mixed land uses had led to an excessive dependence on vehicle use.

The aim of the panel session was to share the experiences and latent urban challenges that cities were experiencing as a result of climate change, to generate ideas on strengthening resilience through planning instruments and to identify public policy implementation needs in the region’s countries.

1. Statement by José Luis Samaniego

ECLAC was convinced that opportunities for development existed that were socially inclusive and environmentally and economically dynamic. Data from the region showed that the three pillars of the 2030 Agenda would not be met with the economic structure that currently existed in the region. To do so would require a shift towards sectors that had a smaller environmental footprint, were produced endogenously, were intensive in job creation and could converge towards a

---

25 Chief of the Housing and Urban Development Division at the Inter-American Development Bank (IDB).
26 Chief of the Sustainable Development and Human Settlements Division of the Economic Commission for Latin America and the Caribbean (ECLAC), United Nations.
growth rate that could be financed by the export and import structure. Several of these goals could be achieved in cities: renewable energies, for example, which had a smaller environmental footprint and created more jobs per dollar invested or per megawatt generated. Public urban mobility provided another example, with the tax policies of the finance ministries allowing exemptions for imports of private electric vehicles; however there were practically no incentives for converting public service vehicles. By the end of the century, 90% of the region would be urbanized, the population would continue to grow, and the urban structure that was developed during the second half of the twentieth century would not be up to date and would therefore need to be renewed and modernized.

Another major challenge was that as income levels rose in the region, the rate of motorization would increase, saturating cities with vehicles. In addition, heat waves, rising sea levels and their impact on coastal cities would continue to increase, along with shrinking snow and ice, which would put all cities dependent on glacial melt under water stress. It was therefore important to mobilize towards sectors with those virtuous characteristics for the three pillars of sustainable development and to pursue adaptation actions that could normally be produced endogenously, that were socially inclusive and that, in general, would lower the carbon footprint. Among the measures that could be adopted were national fiscal policies that incorporated the social prices of carbon and methane in public investments or openly environmental taxes, which were practically non-existent at the local level and which could be part of the menu of property taxes, fees and benefits forming the local fiscal structure. It was essential to enable the emergence of the key sectors of the big push for sustainability and institute a land use planning model that recognized the new realities and the creation of new economic instruments such as insurance for adaptation risks or for mitigation solutions.

The strongest recommendation to decision makers and policymakers would be to build infrastructure to bolster the sense of belonging, citizenship and democratic solidarity in the urban environment. The material basis for building that conviction and the democratic ideal lay in the quality of public services. Good public transport affected millions of people every day, as did access to clean water and sanitation, safe and quality public spaces, accessible cities and fiscal solidarity. Protecting and improving the quality of the basic public services that were collectively consumed was the best strategy and had a clear political content.

2. **Statement by Santiago Maggiotti**

Argentina had a Climate Change Secretariat that brought together all its ministries, ministers and authorities. The Ministry of Territorial Development and Habitat of Argentina had been working to increase the security of land tenure, the provision of basic infrastructure and community development in order to improve the habitat of households. There was also a relocation policy for neighbourhoods situated along the banks of waterways, under which dwellings that met criteria decent housing and environmental criteria were provided. The ministry built decent social housing with minimum dimensions where the design and type of material used was defined by each province or municipality according to the location. The homes had a series of particular characteristics related to environmental stewardship. They were equipped with all utilities as well...
as energy sources and technologies that lowered the emission of polluting gases and energy consumption in the communities.

The Ministry of Environment and Sustainable Development, the Ministry of Production and the Inter-American Development Bank (IDB) were carrying out a project to evaluate the different types of materials used in the eight bioclimatic zones of Argentina. That programme entailed the construction of 16 houses facing different directions and using different materials, with the National Institute of Industrial Technology conducting energy measurements to determine exactly how much energy the houses saved compared to a traditionally built dwelling.

Work had also taken place on new low-carbon building techniques, with the promotion of construction using timber. One particularly notable programme was Casa Propia, Habitar Comunidad (“Own Home, Community Habitation”), which was aimed at Indigenous Peoples and rural communities and involved the manufacture of transportable housing modules, which allowed for households to receive assistance more quickly in the event of disasters. The idea was to build housing where employment was available and not just where there was space to build it, thus improving location.

Using national and international financing, public lighting had been converted to use LED lights, and one neighbourhood in the province of Santiago del Estero would be inaugurated with completely solar public lighting equipped with motion-sensitive cells to increase the intensity of the lighting when people passed by. Work had also been done with provinces and municipalities to provide training on environmentally friendly materials that offered good insulation so that families could reduce their energy consumption.

Lastly, metropolitan investments were being made with programmes in the most underprivileged neighbourhoods. Those projects were focused not only on basic infrastructure developments, but also on the regeneration of parks and other common and community spaces. One concrete example was the Development of Inland Metropolitan Areas (DAMI) programme, which addressed environmental stewardship and family-friendly spaces. A pilot to create aerobic parks was being carried out on 300 hectares by the State-owned company Metropolitan Area Ecological Coordination (CEAMSE) and the State-owned company in charge of waste treatment. Lastly, awareness-raising and training had been conducted for families that visited those sites on the importance of caring for the environment and its value for future generations.

3. Statement by Dwight Sutherland²⁸

Barbados, a small island State with a population of 283,000 people, covered some 430 km² and had 97 km of coastline. Barbados had focused on sustainability because of the opportunities afforded by the productive assets in its coastal areas, which required proper land management and risk assessment. Another reason was that most of the drinking water in Barbados came from aquifers and therefore strategic management was required to avoid the risks of water pollution caused by human activity. The country was constantly exposed to natural hazards and risks caused by climate change, and there was a growing need to protect lives, investments and the country’s economy.

²⁸ Minister of Housing, Lands and Maintenance of Barbados.
The Roofs to Reefs programme took a holistic sustainable approach to building climate resilience in various areas, including water and energy conservation, waste management and land use.

The country also had a very vibrant agricultural sector, which was being driven by the bioeconomy and the need for renewable energy. The coastal area played a very important role in the transition to sustainable development. Over the last four or five years, Prime Minister Mia Mottley had spoken of the role of climate resilience and the need for equitable distribution in Barbados; in response, the government had launched resource guarantees and climate finance through a US$ 150 million operation earmarked for marine life conservation. The country had completed a debt-for-nature swap backed by a guarantee from the Inter-American Development Bank (IDB) and The Nature Conservancy (TNC), which had reduced its borrowing costs and enabled the use of the savings to finance a long-term marine conservation programme. That also affected coastal settlements, with an impact on sea level rise, precipitation levels and groundwater contamination. The bond was revolutionary, as it allowed for an unprecedented amortization model in which interest on capital was used to address the effects of post-disaster climate change.

Barbados was recognized as a pioneer in the installation of solar panels and the use of electrified public transport. To reduce its carbon footprint, it had bought 39 electric buses over the past three years, and citizens had been encouraged to import electric vehicles. At the same time, green hydrogen and blue hydrogen were being deployed to reduce the carbon footprint and build climate resilience.

A regulatory framework for development planning had also been implemented, which included risk management and zoning to build houses and classify zones, in response to the need to maintain good supplies of clean water and address the groundwater problem. Over the last five years, efforts had been made to remove waste from landfills in order to ensure the adequate management of those areas and, specifically, of their aquifers. Lastly, there was legislation with a water management plan that addressed every aspect of groundwater contamination and provided for the development of special land management planning. That had formally put the focus on city planning with a special focus on investments.

4. **Statement by María Gabriela Aguilera**

Ecuador had prioritized sustainable development to achieve zero net carbon emissions by 2050. The Ministry of Urban Development and Housing was working in coordination with all the other ministries to that end through a comprehensive territorial approach, with a rights-based focus on adequate housing, inclusive cities, sustainable cities and a safe and healthy habitat.

In compliance with those commitments, work had been under way to formulate a National Urban Policy that would serve as a guiding instrument with a focus on rights and sustainable development and as a comprehensive guideline for housing solutions. The collaborative process had involved 861 stakeholders, including ECLAC, IDB and UN-Habitat, through working groups, virtual forums and meetings in the territories, to address four basic pillars: (i) adequate housing, (ii) good governance, (iii) land use and management, and (iv) development of an inclusive habitat and recovery of public spaces.

---

29 Minister of Urban Development and Housing of Ecuador.
The policy had five cross-cutting themes, among which climate change was a fundamental element for providing housing solutions. The risk management axis was also crucial in order to certify and ensure that the territorial intervention zones where social housing projects were developed were far from at-risk areas. The other three themes were urban transport, gender and multiculturalism.

As part of the National Urban Policy’s implementation strategies, an initiative called the Habitat Award had been developed. Ecuador’s 221 decentralized autonomous government bodies were invited to present urban projects with a focus on climate change in order to connect them with international green financing. In 2021, a total of 150 applications were submitted and three were awarded prizes. The first winner addressed the city of Puerto Viejo’s entire blue and green infrastructure for an urban regeneration project called Corredor del Río ("River Corridor"), the second was an urban waste management project in Pastaza, a city in the Ecuadorian Amazon, while the third was a project for the regeneration of a bio-corridor located in the country’s highlands.

The ministry had also implemented urban policies with a climate change approach in its new housing designs, in order to respond to different climatic conditions in an adaptive manner. The designs deployed passive architecture in order to provide eco-efficient housing. Homes had been designed to ensure inclusiveness and universal accessibility and in accordance with cross-cutting gender and intercultural policies. Proposals had also been developed to explore the use of bamboo in low-income housing, given that the country’s coastal areas were producers of bamboo. With the support of the Spanish Agency for International Development Cooperation (AECID), the International Bamboo and Rattan Organization (INBAR) and the European Investment Bank, a local capacity-building programme was being strengthened to enable people to produce their own bamboo homes using the State’s designs.

The ministry also provided community and social assistance that allowed households to live in communities, with housing and the provision of childcare as a foundation for the development of life. As part of the implementation of the National Urban Policy, work was being done on urban planning guidelines that had enabled changes in the standards used for social housing projects, particularly as regards the management of green areas. Currently, green areas were created as part of social housing projects, with areas exceeding 8m² or 10 m² of green space per inhabitant. Among the new policy instruments, the ministry was about to obtain the national sustainable building certification. That was key as it would ensure that housing incentives would be geared towards green projects.

The formulation of the National Urban Policy had enabled work on a new proposal for investment projects that would diversify the country’s housing solutions and reduce the quantitative and qualitative deficits. Lastly, a new national government programme called Ciudades del Cambio ("Cities of Change") was being developed, which was part of the UN-Habitat Sustainable Development Goals Cities (SDG Cities) programme. That would allow for transformative action through the localization of the SDGs at the canton and city level. The initiative of the national government in coordination with local governments was focused on reducing existing gaps in water, sanitation, green areas, health, sports, education and housing, and would begin in 17 prioritized cantons. Three intermediate and metropolitan cities would be used as reference points, to create an initiative that could be replicated in Latin America and the Caribbean.
5. **Statement by Gloria Visconti**

Over the last 10 years, the Inter-American Development Bank (IDB) had channelled around US$ 2 billion for mitigation and adaptation activities and expects to leverage a further US$ 4 billion. Concessional climate funds were of vital importance because they were focused on lowering greenhouse gas emissions and increasing resilience. In addition to specifically combating the effects of climate change, they feed into other benefits in the social and economic spheres and, increasingly, gender awareness. They also allowed for financial innovations and the incorporation of new technologies, lowering of the real or perceived risk of innovative activities and replication in other countries of experiences or lessons learned. Those sources of financing were more accessible than conventional grant sources or funds from multilateral development banks.

There were two levels of concessional financial terms of loans for the public sector from the Green Climate Fund: the higher one was for adaptation investments, while the lower one focused on mitigation activities while remaining very accessible. The Green Fund, together with other funds, had a mix of reimbursable funds with concessionary rates and grant funding. Another important source was the Climate Investment Fund, where Latin American countries were normally included in the categories that had interest rates of between 0.98% and 1.27% for up to 20 or 30 years. When innovating with financial mechanisms or novel technologies, it was important that risk could be lowered. Multilateral banks such as Inter-American Development Bank (IDB), the World Bank or Development Bank of Latin America and the Caribbean (CAF) had the possibility of merging the bank’s ordinary capital, grant funding and bilateral donor funds and could offer countries a series of resources that could make a difference.

The Green Climate Fund was also important because it enabled investments in different areas, either mitigation, adaptation or both at the same time. It also had the aim of investing 50% of its resources in mitigation and 50% in adaptation. That was a key factor, because a look at climate finance data revealed that most money was invested in mitigation because it was easier, not because it was more necessary. Great importance was placed on the effect of climate change on islands, for which the bank had eight approved programmes. The most recent was a large programme to promote electromobility and green hydrogen in nine countries of Latin America and the Caribbean.

Lastly, of note was the fact that access to such resources was not easy and could be expensive, given the complexity of bureaucracy. Projects must be prepared with great precision and technical negotiations could be time-consuming. Therefore, time and money had to be invested in preparing projects and programmes, which had to be based on very solid information. Accordingly, IDB and other international organizations were focusing on programmes and issues that brought different countries together in order to lower transaction costs, but also to strengthen the replication mechanism and to share experiences.

---

Climate Change Lead Specialist at the Division of Climate Change and Sustainability of the Inter-American Development Bank (IDB).
6. Questions and comments session

The questions focused on investment levels needed for the social sustainability of infrastructure projects, not only to prepare territories but also to generate tools to contributed to the territories’ autonomy and community sustainability.

In Argentina, agreements were being signed with provinces and municipalities for the implementation of the Habitat Act, under which they would obtain a percentage of the plots of land demarcated, which would be transferred to the municipal or provincial land bank in order to make land and housing more accessible to a wider public. The aim was to strengthen the provinces institutionally and to work on city development projects where installed capacity and equipment existed.

One notable experience in Ecuador was the joint work between the national government and local governments, which promoted training and capacity-building in the municipalities because they were responsible for land use and management. Other noteworthy initiatives existed, such as the Habitat Award, which aimed to devise urban projects with a focus on climate change to provide mitigation and adaptation solutions. Mention was also made of community sustainability and social support programmes for families in social housing projects. The social support was provided over a period of between one and three years, during which social assistants carried out weekly monitoring using a government-established methodology that indicated their progress and how the government could contribute to social strengthening, economic inclusion and entrepreneurship programmes to assist families in their post-pandemic economic recovery.
VII. Final thoughts

Urban challenges were accentuated during the pandemic: there has been a major slowdown in financing for the housing sector, sustained increased in housing prices and living costs, and rising demands for care in a context of inequality in which a large part of that work is performed by women and is not paid. Adequate housing is a fundamental right that is still not enjoyed by a large part of the population of Latin America and the Caribbean, and its fulfilment is essential for the region's economic and social recovery.

To achieve more just, inclusive, safe, resilient and sustainable cities, adequate housing and habitat must be placed at the centre of urban policies. The State must play a role as a provider of opportunities and public policies, and one key element in this is the strengthening of participatory urban planning through coordinated interconnections with local governments and between the public and private sectors, with a focus on the common good.

Funding and land policies remain a major challenge for social integration and, for this reason, demands for inclusion must be taken on board and progress must be made in the regulation of real estate activities and land taxation, especially in view of the very high demand for desirably located land. Resolving the immediate urban challenges is therefore necessary, but so is reinforcing the medium- and long-term approach to land policies. Equally important is the timely provision of public utilities in places where housing projects are located, which could be achieved through proper management and land use policies when building social housing and the city.

A more integrated and inclusive vision of the city and housing implies addressing gender inequalities and ensuring an equitable distribution of resources and services. Care policy must be intersectional and take account of economic, social and cultural conditions and the particular needs of households and territories.

Prepared by ECLAC and the Chilean Ministry of Housing and Urban Affairs specifically for this document.
Environmental footprint reduction and urban resilience require significant investments. Given the vulnerability of cities to climate change, actions are needed to adapt to this challenge in short- and long-term urban planning, with awareness of the most vulnerable segments of the population.

The current city model must be challenged and efforts made to develop one that respects human rights, offers solutions to environmental impacts and serves to reduce inequality and inclusion gaps. While major challenges still remain, concrete and transformative actions are being carried out in the region to advance the implementation of the New Urban Agenda and Goal 11. Inspiring examples —such as Bogotá’s care service districts, the gender perspective in Chilean national policy, innovative climate finance strategies in Barbados and progress with demands for social integration and land in Chile, Colombia, Brazil and Ecuador— offer opportunities to continue collaborating for the sustainable development of the region’s cities.
Bibliography


BADEHOG [online] https://repositorio.cepal.org/items/2c313fe2-b72d-463f-a488-6f220fcdgdc.


Gender Equality Observatory for Latin America and the Caribbean [online] https://oig.cepal.org/en.


Ministry of Housing and Land Management (n.d.), “Dirección de Mejoramiento Habitacional” [online] https://www.miviot.gob.pa/direccion-de-mejoramiento-habitacional/.


Ministry of Housing and Urban Affairs (n.d.) [online] https://www.minvu.gob.cl/.


Annex
Official record of the Thirty-first General Assembly of MINURVI

On the second day of the thirty-first MINURVI General Assembly, a ministerial dialogue was held after the presentations of the first day’s thematic panels. During the dialogue, elections were held for the next country to serve as president of MINURVI and for the members of the 2023 Executive Committee. The Declaration of Santiago, adopted by the thirty-first assembly, was also signed on that occasion.

Thirty-first General Assembly of the Forum of Ministers and High-Level Authorities on Housing and Urbanism in Latin America and the Caribbean

Santiago Declaration
Transforming and humanizing the city and the territory
The Ministers and High-Level Authorities on Housing and Urbanism in Latin America and the Caribbean in attendance at the thirty-first General Assembly adopt the following declaration:

Considering that:
(i) The Forum of Ministers and High-Level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI), established in 1992, is a venue for dialogue, coordination and intergovernmental cooperation that promotes the equitable and sustainable development of human settlements, housing and cities.
(ii) MINURVI adheres to the commitments established by the United Nations 2030 Agenda, its Sustainable Development Goals and the New Urban Agenda, and the commitments on climate change and disaster risk reduction agreed on globally.
(iii) Climate change posed major challenges for Latin America and the Caribbean, specifically as regards mitigation and adaptation, forcing the countries to move towards more sustainable and resilient human settlements by developing adaptive capacities at the national, regional and local levels and establishing financing channels to address the mitigation and adaptation needs that will enable us to meet the costs of resilient infrastructures.
(iv) The challenges related to rising prices for building materials and the post-pandemic international economic crisis, which augur a complex situation for the housing sector, make access to housing even more difficult for the most vulnerable households, and this required us to continue deepening cooperative ties among the region's countries and with the international agencies that support official development assistance.
(v) Our region faces a significant housing deficit and shortcomings in urban development, threatening the population's quality of life and fuelling problems in the areas of health, education, public safety and social development.
(vi) The promotion of housing and territorial planning policies is the basis for a better quality of life in the region and contributed to the equitable and sustainable development of territories and communities.
(vii) Public policies must be developed for the adequate location of housing, including the provision of facilities and services that allow the effective enjoyment of the right to the city and access to housing.
(viii) To deal with existing inequalities, the design of urban and housing policies in each country must promote the development of inclusive and sustainable cities with a gender and care approach.

Recognizing:
(i) The importance of the presentations, exchanges and discussions generated by bringing together the highest national authorities on housing and urban planning in Latin America and the Caribbean, as well as the international community, represented by the international organizations that have collaborated and participated in this event.
(ii) The valuable contributions of the Economic Commission for Latin America and the Caribbean (ECLAC) and of the United Nations Human Settlements Programme (UN-Habitat) in their role as the technical secretariat of the MINURVI Executive Committee.
(iii) The contributions of the Inter-American Development Bank (IDB), the Development Bank of Latin America (CAF) and the United Nations Development Programme (UNDP) as strategic partners in the organization of this Assembly.
The important exchanges held among national housing and urban planning sector authorities, at which four topics were discussed:

a. The role of the State in the production of housing and the city,

b. Financing and the markets for land and housing,

c. Inclusive cities: gender mainstreaming and care systems,

d. City, sustainability and climate change.

The possibility of strengthening technical exchanges through available communication technologies, reducing costs and increasing dissemination.

The work of the team that organized this Assembly, composed of professionals, international authorities, MINURVI authorities and international organizations, which contributed to the success of this meeting.

We commit ourselves to:

Contribute to the fulfilment of the objectives of the 2030 Agenda and the proposals of the New Urban Agenda, and to promote and deepen the Latin American and Caribbean Urban and Cities Platform as a tool for follow-up, exchanges of experiences and goal monitoring.

Create an active role for the States of Latin America and the Caribbean in the implementation of policies for the planning and regulation of housing and urban development that contributed to a better quality of life in the region in an inclusive, sustainable and development-oriented way.

Develop strategies and public policies for the correct location of housing projects that are properly equipped with facilities and services in order to provide adequate access to the city.

Promote the development of inclusive cities, introducing the gender and care approach into each country’s urban and housing policies so that existing inequalities could be addressed from a multidimensional approach.

Promote more sustainable human settlements, taking accounted of the effects of climate change, which affected those lower-income populations that require interventions and responsibilities shared between the public and private sectors.

Encourage the mobilization and management of resources within the framework of official development assistance, prioritizing projects aligned with the fulfilment of the Sustainable Development Goals, particularly Goal 11, “making cities more inclusive, safe, resilient and sustainable”.

In accordance with the provisions of the New Urban Agenda, we will promote best practices for capturing and sharing the increased value of land and assets resulting from urban development processes, infrastructure projects and public investments.

Develop comprehensive habitat policies that recognize, strengthen and facilitate civic and community processes to solve housing problems related to the right to decent housing, drinking water, basic sanitation and comprehensive solid waste management.

Work jointly with ministries of finance or other competent bodies to provide resources for the sector, including green financing alternatives, and develop public policy mechanisms and strategies to expand housing financing for lower-income sectors.

Strengthen coordination between local and regional governments and civil society.

Promote the use of the Global Urban Monitoring Framework tool developed by UN-Habitat to measure progress in the implementation of the New Urban Agenda and the SDGs in an effective and comparable way, including by contributing to the preparation of national and local voluntary reports.

 Invite the region’s countries to actively participate in the process of discussing and reviewing progress with the implementation of the SDGs as regards housing and urban development in the framework of the meeting of the High-level Political Forum (HLPF) to be held in New York in July 2023.

Promote national urban forums and other multidisciplinary dialogue venues for new proposals for housing and urban planning policies, or revisions of existing ones, that promote inclusive, safe, resilient and sustainable urban development, together with the right to the city and to decent housing.

Promote interconnections between MINURVI and the group of permanent representatives of the Latin American and Caribbean countries (GRULAC) in Nairobi, to strengthen the exchange of information and inputs for global and regional decision-making, in collaboration with the United Nations Human Settlements Programme (UN-Habitat).

Develop initiatives for exchanges of experiences between countries and cities on housing and urban development issues, advancing in South-South, North-South and triangular cooperation frameworks.
To entrust the Executive Committee, as the body authorized to implement the guidelines adopted by the General Assembly, with the following tasks:

- Prepare for the thirty-second General Assembly of Ministers and High-Level Authorities on Housing and Urbanism in Latin America and the Caribbean.
- Devise a work plan for MINURVI that included the wide range of territories and cultures in the countries and regions that make up this organization, where new information technologies allow for technical exchanges and a more active annual work agenda, within a period of no more than 90 (ninety) days from the adoption of this instrument, in order to guarantee continuity of action between the incoming and outgoing presidencies.
- Work to recover contact with and the participation of those MINURVI member countries that have not been able to attend the most recent assemblies.
- Organize the work of MINURVI through the following Directing Council:
  - President: Argentina
  - Vice-President for Solidarity: Barbados
  - Vice-President for Discussions: Colombia
  - Vice-President for Information: Dominican Republic
  - Representative for South America: Uruguay
  - Representative for the Caribbean: Belize
  - Representative for Central America and Mexico: Costa Rica

Request that the Technical Secretariat prepare a report on the topics discussed, for distribution to the Assembly’s members and to the general public.

Instruct the representatives of the Inter-American Development Bank (IDB) and the Development Bank of Latin America (CAF) to collaborate with the production of funding proposals to promote policies within the framework of the MINURVI member countries’ interests.

Instruct ECLAC to conduct an analysis of financing alternatives for housing and urban development, taking into account the institutional complexity and the variety of existing green financing sources and products.
Issues published

A complete list as well as pdf files are available at www.cepal.org/en/publications

104. Transforming habitats and cities: towards urban development in Latin America and the Caribbean. Statements delivered at the thirty-first General Assembly of the Forum of Ministers and High-level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI) (LC/TS.2023/133), 2023.


100. La vivienda y el hábitat como pilares de la recuperación económica: intervenciones en la 30a Asamblea General de MINURVI, Estefania Forero y Andrea Castellón (LC/TS.2022/201), 2022.


98. La inclusión de pueblos indígenas y afrodescendientes en los sistemas de información de salud en el marco de la pandemia de COVID-19, Marta Rangel (LC/TS.2022/142), 2022.

97. Desafíos regionales en el marco del Acuerdo de Escazú: gestión de la información sobre biodiversidad en países megadiversos, Daniel Barragán, Valeria Torres y Carlos de Miguel (LC/TS.2022/20), 2022.


95. Los desafíos de la planificación para el desarrollo en América Latina y el Caribe: algoritmos, metodologías y experiencias L. M. Cuervo y M. Délano (LC/TS.2022/11), 2022.
SEMINARS AND CONFERENCES

Issues published:

104 Transforming habitats and cities
Towards urban development in Latin America and the Caribbean
Statements delivered at the thirty-first General Assembly of the Forum of Ministers and High-level Authorities on Housing and Urbanism in Latin America and the Caribbean (MINURVI)

103 Décimo Seminario de la Red de Sistemas Nacionales de Inversión Pública de América Latina y el Caribe
Valeria Torres y Dante Arenas Editores

102 Informe del Primer Foro Anual sobre Defensoras y Defensores de los Derechos Humanos en Asuntos Ambientales de América Latina y el Caribe