

Institutional strengthening and sustainable financing for Latin American and Caribbean cities

Statements delivered at the thirty-second General Assembly of the Forum of Ministers and High-level Authorities of Housing and Urbanism in Latin America and the Caribbean (MINURVI)

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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), to the Forum of Ministers and High-level Authorities of Housing and Urbanism in Latin America and the Caribbean (MINURVI).

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Abstract

The Forum of Ministers and High-level Authorities of Housing and Urbanism of Latin America and the Caribbean (MINURVI) is the highest institution of coordination and intergovernmental cooperation for the countries in the region when it comes to housing, urban planning and sustainable urban development. Its General Assemblies are annual instances aimed to promote the exchange of experiences, good practices and lessons learned by member countries, as well as other key actors interested in housing and urban development. In addition, this Forum allows the formation of alliances and launching of new initiatives for the benefit of the territories and the population of Latin America and the Caribbean.

This document is based on the statements and presentations made during the thirty-second General Assembly of MINURVI, held on November 9 and 10, 2023 in the Autonomous City of Buenos Aires. The Assembly was organized by the MINURVI presidency, held the Ministry of Territorial Development and Habitat of Argentina and its Minister Santiago Maggiotti, with the support of the Economic Commission for Latin America and the Caribbean - ECLAC. During this meeting, authorities, leaders and experts in housing, habitat and urban planning, as well as development banks, met with the objective of promoting the housing and habitat sector as fundamental axes to achieve sustainable urban development in the region, reaching more inclusive, fair and resilient cities that can respond to the impacts of the climate crisis.

The event focused on two main topics: (i) the institutional strengthening of MINURVI and (ii) the generation of sustainable financing strategies for the cities and urban areas of Latin America and the Caribbean. The presidency and the executive committee of MINURVI undertook new initiatives to transform the Forum, from an annual assembly to an instance of continuous work and coordination with member countries and the joint technical secretariat, held by ECLAC and UN-Habitat. These initiatives began to materialize with the Interministerial Meeting on green financing for the cities of the region, held in Buenos Aires,

Argentina in April 2023, as well as the virtual forums held and promoted by the vice presidencies of MINURVI throughout the year (Colombia, Barbados, Dominican Republic).

The thirty-second General Assembly underscored how financing represents the cornerstone for projects on climate crisis mitigation and adaptation, inclusive housing, urban mobility and the use of data for comprehensive, fair and sustainable urban development in the region. Financing continues to represent one of the great challenges in the region, especially in terms of access and articulation between financing sources and the needs and demands of countries and cities of Latin America and the Caribbean.

During the first day, these issues were explored in panels, where ministers and authorities were able to discuss with academics, experts, international organizations, development banks and representatives of civil society. Finally, on the second day, ministers and authorities met to agree and sign the Buenos Aires Declaration, the outcome document of political commitments on housing and urbanism issues in the region. In addition, the next executive committee of MINURVI and its next presidency for the period 2024 was elected. The presidency will be assumed by Brazil and its Ministry of Cities.

I. Welcome

A. Maimunah Mohd Sharif¹

The thirty-second General Assembly of MINURVI, Forum of Ministers and High-Level Authorities of Housing and Urbanism of Latin America and the Caribbean, fills its participants with a deep sense of responsibility and anticipation. The Forum goes back not just a few years, but decades of effort, vision and determination. For this reason, UN-Habitat is grateful to this Assembly for the enormous support it provides at the global and regional levels. MINURVI, born out of the shared aspirations of Latin America and the Caribbean, has been the torchbearer of sustainable urban development since its creation in 1992. This partnership, representing 33 countries is a testament to the power of unity and collaboration. Together, countries have overcome challenges, celebrated milestones and set benchmarks for the world.

The leadership of MINURVI's Executive Committee, characterized by foresight and inclusiveness, has been instrumental in guiding this institution through transformative phases. In addition, the tireless efforts of all member countries have been the foundation and bedrock for MINURVI's achievements. This region, a mosaic of cultures, traditions and histories, is at a crucial juncture. The urban challenges it faces are multifaceted, from ensuring affordable housing and infrastructure, to addressing the urgent concerns of climate change. In preparing for the future, it is imperative that countries draw on the collective wisdom of past experiences, innovations and lessons learned, knowing that Latin America and the Caribbean has contributed extensively to the global database of best practices for the implementation of the New Urban Agenda.

As this Assembly sets the regional agenda, it is also important to take a moment to reflect on its broader mission: beyond policies and frameworks, MINURVI is shaping dreams and hopes, the future of millions of lives. This Assembly should commit to creating cities and human

¹ Executive Director of the United Nations Human Settlements Programme - UN-Habitat. Virtual intervention.

settlements that are not just brick and mortar structures but vibrant ecosystems of growth, opportunity and inclusion. Working together is critical in order to achieve the key priorities that member states have assigned to UN-Habitat in its strategic plan towards 2025, which are:

- Housing and neighborhood transformation.
- Adaptation to urban climate change.
- Localization of the SDGs and their acceleration in cities.
- Financing social housing and sustainable urban development.
- Addressing the urban crisis.

These priorities need to be addressed with optimism, determination and collaboration. MINURVI members have the power to create a lasting change, to build a legacy that future generations will remember with pride. Through the unwavering commitment of countries to MINURVI, a transformative and impactful thirty-second General Assembly that contributes to building a bright urban future will be possible.

B. Carlos de Miguel²

The General Assembly of the Forum of Ministers and High-Level Authorities of Housing and Urbanism of Latin America and the Caribbean is being held on the 75th anniversary of the Economic Commission for Latin America and the Caribbean (ECLAC). Over these decades, ECLAC's objective has been the promotion of sustainable development, regional integration and cooperation within Latin America and the Caribbean. In this framework, ECLAC considers the agenda of the thirty-second MINURVI General Assembly to be very complete, but also challenging, as it includes discussing advances in the 2030 agenda, facing and adapting to climate change, achieving inclusive cities, resolving the challenges of mobility and financing housing needs, access to essential services and achieving sustainable and planned urban development.

Progress towards the Sustainable Development Goals (SDGs) and their targets has not been the best. A quarter of the targets are not only not advancing but are going in the opposite direction, while half of them are advancing at a slow rate, moving them away from being fulfilled by 2030. This is the situation of all the targets included under SDG 11 on Cities. This is not minor, since in 2030, 86% of the population of Latin America will be in cities and the vast majority of it, half of that percentage, will be in cities with more than one million inhabitants. This means that the problems we are facing now, if we do not move forward, will increase.

Progress on the 2030 Agenda requires growth, but not just any growth., ECLAC studies estimate that, in the last 10 years, the region has grown at a rate of 0.8%, half of the rate of that of the lost decade of 1980s. International factors should not be ignored: the COVID crisis, armed conflicts and, of course, climate change. But there are also some elements that are specific to the region and that the region must face: low levels of investment, low productivity, inequalities of all kinds that are expressed in the cities and also the high levels of informality, since 48% of the population in Latin America and the Caribbean has informal jobs.

The region has also missed opportunities in not taking advantage of women's talent: 70% of inactive people in Latin America and the Caribbean are women. This figure is often the result of

² Official in charge of the Sustainable Development and Human Settlements Division and the Natural Resources Division of the Economic Commission for Latin America and the Caribbean – ECLAC, UN.

inequalities that are generated in cities due to the inability to access efficient mobility, high commuting times, air pollution problems that affect the morbidity of children and the elderly, and ultimately, women are those who suffer the most from this. Therefore, many changes must be made in cities so that these 70% of inactive people can contribute with their talent.

In addition to the above, the problem of climate change is hitting the region substantially. Given the current trends and international commitments, global warming will exceed 2 degrees, and these will not be distributed in the same way in all parts of the planet. Nor will it be the same in all cities, which host strong heat zones with very high temperatures that also affect people's health. Therefore, the region faces the challenge of confronting growth with impacts that will undermine growth itself. Without growth, without quality jobs, without access to essential services and with people losing livelihoods, the people of Latin America and the Caribbean will lose faith in institutions, in governments, in the United Nations and in democracy, which could be even more dangerous.

ECLAC is focused on building a productive, inclusive and sustainable future. This is its new motto and this requires interconnected transformations and a commitment to a different type of growth. Given the situation of the planet and the region, countries have a very good opportunity to make the necessary changes, taking advantage of some sectors and some comparative advantages that can be a game changer for Latin America. Some of these sectors are in cities: the energy transition towards renewable sources, but also efficient and sustainable mobility services. Public transport based on electromobility, for example, would increase the efficiency and productivity of cities. Other examples would be the circular economy and sustainable tourism, particularly in the Caribbean, as well as water management, digital governance to increase efficiencies and the care economy.

Latin America and the Caribbean has the opportunity to take advantage of these opportunities, but to do so it needs comprehensive urban development, articulating all these economic, social and environmental components to meet people's needs. The "invisible hand" of the market alone will not achieve this. It cannot address the number of interrelationships that occur in the city, the externalities, the co-benefits and the coordination that are required to address integrated urban development. Therefore, planning is needed, as it is essential to integrate and discuss the agendas of land, mobility, housing and management instruments simultaneously. In addition, it is necessary to align territorial urban development plans with the national contributions determined for climate change and to favor the articulation between actors. The national public sector cannot achieve this alone; it has to be built bottom-up, at the territory and community level, integrating the private sector.

This requires major investments that shape cities. These investments are fundamental and are in addition to those required to address the traditional gaps in cities. ECLAC estimates that to meet national climate change commitments, the region needs to invest between 3.7% and 4.9% of GDP annually. These resources are difficult to obtain in the current fiscal stringency situation, and the concessional funds that reach Latin America and the Caribbean represent under half a percentage point. Therefore, the region faces additional difficulties and has to look for innovative sources of financing. For cities, for example, these could be the capture of value associated with the benefits of public investment, the generation of green bonds or the sale of carbon certificates, public-private partnerships and the promotion of national and regional development banks.

For ECLAC, regional cooperation and integration are fundamental. Not only does it allow countries to share best practices and solutions, but it also generates great efficiency gains. For example, energy integration in Latin America and the Caribbean would significantly reduce costs and generate much-needed security in the face of climate change and its impacts. Today's multipolar world requires more multilateralism to address the challenges and requires the region to act as one, with joint decisions that defend regional interests. In this regard, ECLAC will act as a key ally and will continue to support MINURVI as technical secretariat.

II. Opening session

A. Address by Santiago Maggiotti³

The thirty-second edition of this General Assembly is bringing together 25 of the 35 countries that make up MINURVI, to continue on the path that began in April 2023, when the inter-ministerial meeting on financing for mitigation and adaptation to climate change in cities and urban areas of the region was held.⁴ During this Forum, the progress made by the presidency of MINURVI and the propositions of the aforementioned inter-ministerial meeting will be presented in order to bring about a different MINURVI, which works with each of the countries and, with the help of the Ministry's technicians, can present a route to mobilize funds for the region and generate a greater institutionalization of this Forum of Ministers.

Just as energy, health and transportation sectors have a powerful agenda to mobilize resources for the region, Ministers of habitat, urban planning and housing must act as one to include the issue of housing, land use planning, habitat, and sustainable development in global agendas and, above all, in climate funds. Housing should not be a matter of income and the fact that some might lack it should not be normalized. Furthermore, member countries must work together and with the private sector, to make access to housing and equal opportunities a priority, as well as placing on the global agenda what the issues of habitat and housing mean in such a highly urbanized region.

The Assembly will address different topics, as well as the importance of the institutionalization of MINURVI and its work as a “bloc”, which has generated a positive result, since countries were able to identify the programs that each one of them is carrying out. It is a very broad spectrum, since not only have the programs been mapped out, but also their successes

³ Minister of Territorial Development and Habitat of Argentina, President of MINURVI, term 2023.

⁴ For details on the topics and agreements of the ministerial meeting, please visit the following link: <https://plataformaurbana.cepal.org/en/documents/financing-climate-change-mitigation-cities-statements-made-2023-ministerial-meeting-forum>.

and the financing provided by the banks in the region. It is important to share this information and that all countries can see and replicate cases where their programs coincide.

Argentina is committed to the 2030 Agenda, and all countries must work to mitigate climate change, conscientiously and responsibly, making every effort to achieve this goal. The member countries of MINURVI must act together in the search for financing and be able to adapt the financing of multilateral banks according to the needs of the region. This will be fundamental for Latin America and the Caribbean to spearhead projects that can serve the rest of the world. Finally, the MINURVI presidency would like to make an invitation, to work on the construction of a social pact in which cities are politically and culturally understood as a substantial place for the exercise of rights and the construction of a quality democracy, a healthier and safer environment, as well as the place where society is reconfigured, and a sustainable and better-quality development is built.

B. Address by Dwight Sutherland⁵

The Latin American and Caribbean region is not experiencing climate change, but a climate crisis. Although this issue, along with others such as the war in Palestine, affects and divides the whole world, there is a need for the Caribbean and Latin American region to unite. The Caribbean countries are trying to get the necessary funds from the North to the South; this is our main priority. The countries of the region, especially the Caribbean countries, do not have the resources to face the climate crisis; the large nations are those who have financing.

As a result of the special drawing rights and the interventions of the International Monetary Fund and the multilateral development banks, it is believed that at the end of COP 28 the countries of Latin America and the Caribbean will have more resources available to face the major problems they are facing. The hope is that the contribution of this General Assembly will be truly customized to the needs of each country to improve housing, as well as to prepare them to face major challenges such as natural catastrophes also from the point of view of financing, for example, through the Bridgetown Initiative.⁶

C. Address by Catalina Velasco Campusano⁷

At the previous General Assembly in Santiago, Chile, members decided to strengthen the institution of MINURVI through the creation of several vice-presidencies. Thus, the vice-presidencies of information, solidarity and debate were established to work together throughout the year. In collaboration with Argentina, the vice-presidencies conducted a survey on how to promote this debate and expressed interest in holding three virtual forums. These forums were held during 2023: the first on September 6, dealing with climate change, energy transition and risk management; the second on September 19 addressing the issue of precarious and informal settlements, and finally the third on October 4, addressing land use and land management. They were moderated by Costa Rica, Belize and Uruguay, representing each of the subregions: Central America and Mexico, South America and the Caribbean.

⁵ Minister of Housing, Lands and Maintenance of Barbados, Vice President for Solidarity of MINURVI, term 2023.

⁶ "The Bridgetown Initiative is a concrete proposal from Barbados to reform the global financial architecture and, in particular, how rich countries help poor countries cope with and adapt to climate change" (ECLAC, 2023).

⁷ Minister of Housing, City and Territory of Colombia, Vice-President of discussion of MINURVI, term 2023.

This exercise was interesting, productive and has a very important background: the countries of Latin America and the Caribbean, as well as the institution of MINURVI that unites them, need to do two things. First, it should not only be the ministers who meet twice a year to strengthen their relations and discuss important issues. Behind each of them there are technical teams, civil society, local governments, and many people capable of contributing to the construction of a debate on Latin American and Caribbean habitat. It is important that not only ministers do so, but that the entire region participate.

Second, the most important thing is that MINURVI participants have the obligation to build their own thinking on habitat, and that this can be done through this Forum. Previously, there was a forum promoted by ECLAC on lessons learned and mistakes made. Mistakes are made every day, but every day is different. You cannot keep doing the same thing without being able to share and discuss what was done. Examples of this are the BRTs: although in Bogotá the BRT has already collapsed, other countries that are thinking of creating a BRT can learn from this experience and improve it. Therefore, it is very important to have this conversation and create our own thinking.

The MINURVI 2023 presidency focused mainly on two outstanding issues: strengthening the institutional framework of MINURVI, so that MINURVI is even more present at the global level, and the need for resources to finance the much-needed infrastructure in member countries. But none of this can happen without a driving thought, and this first exercise of bringing together 150 people from all the member countries in three virtual forums must be kept building this thinking on habitat issues in Latin America and the Caribbean. Regardless of what is decided in the General Assemblies on the institutional development of MINURVI, it is undoubtedly essential to continue advancing this permanent conversation, and to make every effort so that it is not only involving ministers or national governments, but also local governments, civil society and all those who contribute more technically. The thinking behind habitat in Latin American and Caribbean exists, it is particular and must be united and put on the table at a global level to contribute, but also to have more participation.

D. Address by Santiago Cafiero⁸

When the system is defended, it is because it is under attack. Today there is a both reductionist and negationist thinking, even though the situation is so critical that we can no longer speak of climate change but of climate crisis. This denialism does not attack ideas. There is an important underlying discussion behind the debate on the climate crisis, on the effectiveness of the multilateral institutions of the United Nations and on the multilateralism to which democratic countries have adhered over the years.

Without the state and a multilateral system, it would be difficult to pursue equal rights policies. For example, although the right to housing exists in the world, the problem is accessibility. Everyone has the right to housing, but some people can afford it and others cannot. The market allocates housing under the logic of the market. The State and the multilateral system have to be where the market does not provide an answer, to ensure order in the supply. This is the vision that stimulates Argentina as a whole to accompany the MINURVI presidency in the making of these discussions and forums.

⁸ Minister of Foreign Affairs, International Trade and Cult of Argentina.

Latin American and Caribbean countries need multilateralism. The countries of the region do not have nuclear bombs, arms race and defense budgets, which define hard power. However, they do have the soft power that comes from multilateralism and the values of freedom and democracy. The countries of the region do not have the capacity to influence the global agenda by sending weapons or weaponry technology; they do not have that hard power, and that is why multilateralism is needed. When in these times there are, in many of the countries of the region, political expressions that join this logic of disarming and undoing multilateralism, the participants of MINURVI must put a stop to it.

This does not mean not-complying with the principle of not interfering in the affairs of other States, as expressed in Article 2 of the Charter of American States. It has nothing to do with going backwards in the discussion, something that great Argentine jurists such as Calvo and Drago instilled at the beginning of the last century so that the whole region would adopt these principles. Rather, it has to do with self-defense, with a defense of what is right. Not a defense of what is ours, a defense of what is right. If multilateralism is weakened, the possibilities for the poor, the humble, the needy to have a response are weakened, and that cannot be allowed.

III. 2030 Agenda: localizing the SDGs and accelerating them in cities

A. Statement by Elkin Velázquez⁹

When multilateralism is criticized, it is important to take it with humility and at the same time understand that more and better multilateralism is needed. MINURVI is a form and expression of that multilateralism. Therefore, the plans to strengthen its institutional framework, to provide it with more tools and instruments to better serve Latin American women and men who are seeking access to housing are received as excellent news from UN-Habitat. The UN is fully committed to this undertaking and will continue to support MINURVI in any way it can.

Recently, the Inter-American Court of Human Rights initiated an open consultation on the relevance of incorporating the topic of the climate emergency more forcefully into work of guaranteeing human rights in the region. More than a climate crisis, this is a climate emergency. UN-Habitat's opinion, which is informed and supported by evidence, is that it is very important in the current context to move towards greater multilateral institutionalization in the regional context, and that is precisely what MINURVI is doing.

This means that in the region there is a fundamental convergence in thinking and action towards consolidating this regional multilateralism. Among the many aspects to be addressed in this multilateralism related to sustainable urban development is the perspective of localizing the sustainable development goals, and on this point there are three particular messages. At the last meeting of the High-Level Political Forum, the High-Level Forum on the SDGs held in July 2023 in New York, one of the fundamental issues that arose was the localization of SDGs. This localization is related to the territorialization of the SDGs, which in

⁹ UN-Habitat Regional Representative for Latin America and the Caribbean.

turn manifests itself as an integrated action and a comprehensive design of interventions at the territorial-level, to increase the impact on communities, families and neighborhoods.

Advancing this integrated action in the territory is one of the central goals of the different actors and institutions present today. MINURVI's strategic guidelines state that there are important opportunities for scaling up operations, strategies and integrated interventions in the territories. The specific focus must be on the most vulnerable territories, such as the peripheral territories that include most of the informal settlements or all the urban areas where vulnerable and excluded populations are concentrated. Therefore, this path of territorialization is the way to go, although it requires more effort on the ground with the communities. This effort is fundamental since one out of every five families in Latin America and the Caribbean continues to live in informal and precarious settlements. A fundamental step will be to politically secure this effort through the ministries present in MINURVI.

The next point is to establish how to scale up action, where contextualization is fundamental. There are many examples, even in MINURVI itself, on how to move forward. The work carried out by SISCA, the Central American Social Integration System, which includes the Dominican Republic, focuses on grounding global agendas through localization and territorialization to address human settlements problems specific to Central America. This has also been institutionalized through the work of the Central American Council on Housing and Human Settlements. Likewise, the SISCA experience is being promoted in other subregions of Latin America and the Caribbean. It is also important to mention the leadership of Barbados in developing similar institutional aspects in its sub-region.

In addition, there are specific regions, such as Small Island Developing States (SIDS) or the Amazon, where work is being carried out towards the territorialization of global agendas in combination with climate change, including the territorial agenda of the New Urban Agenda. It is essential to advance in this contextualization work, considering differences and geographic diversity. For example, this year a new Forum of Amazonian Cities was created, which includes a little more than 45 million inhabitants. If one were to consider the Amazon as a country, it would be the third/fourth largest country in Latin America and the Caribbean, and there is a specificity and urgency there. Therefore, the perspective of territorialized and contextualized action in Amazonian cities and settlements is fundamental.

The last message is that all these agendas towards localization in Latin American territories have the possibility of being complemented with a much more important work on monitoring, on the evidence of the impact generated through comprehensive and contextualized interventions. The development of better methodologies for measuring the impact of these operations on the Sustainable Development Goals is a field of great opportunity. This is not a simple task, as there are technical-scientific complexities of measurement due to incomplete data and information asymmetries present throughout the region. Therefore, this is the challenge where the most progress is needed.

This is also the way to find new incentives and invite more quality investments in the region, in addition to those made available by national, subnational and local public budgets or multilateral financing agencies such as the IDB, CAF, the World Bank and the Caribbean Development Bank. The region needs to equip itself with the analytical modeling tools to better understand the specific impacts that localized interventions can have. If this step can be taken, through important initiatives such as comprehensive urban operations,

Latin America and the Caribbean will drive this process of accelerating action to achieve the SDGs.

B. Statement by Diego Aulestia¹⁰

To address the localization and acceleration of the SDGs in cities, it is important to refer to the analytical framework "CORRER" (by its acronym in Spanish): Context, Challenges and Responses. That is, to analyze the urban situation in the region, its major challenges and how they can be addressed. The context includes a fundamentally urban region, in which there are 74 cities of more than one million people. For this reason, the region's solutions have to be based on the urban situation. ECLAC believes that the elements of inequality and productivity are fundamental, as they are key to improving or promoting sustainable urban development in the region. Latin America is now in its sixth decade and the Caribbean in its fifth decade of having undergone the most important socioeconomic and demographic transformation of the twentieth century: having more than half of its inhabitants living in cities.

The past has a significant influence on the present and the future. It influences the present because there are 200 million people living below the poverty line in the region. One out of every five people in Latin America and the Caribbean lives in informal settlements, and unfortunately, the scenarios formulated by ECLAC suggest that this situation will be even more complex in the future. For example, the 30.7% increase in construction costs, together with the increase in the average cost of living, unemployment rates and the decrease in mortgage financing, leads us to presume that informal settlements will continue increasing in the region.

Progress in achieving the SDGs is slow because it requires investment and institutionalization. It is also important to talk about mobility as a central issue in urban development since mobility can be an effective social policy and a strategy for gaining productivity in cities.

Of the major challenges the region is facing, it is important to highlight two in particular: the first referring to water supply, the water stress affecting the region. It is true that in Latin America and the Caribbean the water endowment per person is four times higher than the world average. However, there is great heterogeneity between and within countries. There are regions and even countries in which situations of high-water stress can be identified, mainly in large cities, and those challenges deserve a coordinated response with large investments. The region has deep gaps in access to drinking water supply and its quality: 25% of the population does not have access to safely managed drinking water, and two out of three Latin Americans do not have safely managed sanitation. At the same time there are major inequities, as the lowest income quintiles sometimes must pay more than others for drinking water and sanitation services.

These situations force us to rethink the public policy strategy, such as the sharp decline in the percentage of home ownership observed in the region over the last two decades. Latin Americans are having less and less access to home ownership. Although it is debatable whether this is necessarily something negative or positive, it is certainly debatable, but we cannot leave aside the argument of considering housing as a service and not necessarily as a

¹⁰ Head of the Human Settlements Unit of the Economic Commission for Latin America and the Caribbean - ECLAC, UN.

commodity. This is already happening, the rate of home ownership in urban areas of Latin America in all income quintiles is decreasing.

Continuing with the acronym “CORRER” (by its acronym in Spanish), the second challenge relates to climate finance. In Latin America and the Caribbean, three quarters of this financing refers to mitigation works. The region is concentrating on mitigation when it should also be also working on adaptation, and investments, which are necessary and would amount to around 4% of GDP, must be addressed through creative measures and comprehensive public policies. The challenges are also explained when the analysis focuses on nationally determined contributions, an essential tool for tackling climate change. In fact, there is a great deal of room for action, for example, in mobility, to stop being biased towards supply, and dealing with the demand for travel. Finally, these considerations underline the importance of housing, land, and urban planning policies.

Concluding with some possible answers, ECLAC highlights the importance and the need for articulation in public policy, identifying urban public policy as an integral element of State action. This policy must be led by the State and articulated at different levels —local, subnational and national— in addition to being coordinated with the private sector and civil society, which still represents a great challenge. In the region, although 29 out of 32 countries have a Ministry of Housing or Urban Development, only four of them include water and sanitation and only three include mobility or transportation as part of their responsibilities. Thus, there are great challenges in incorporating new dimensions to urban public policy.

On the issue of human rights, it is crucial to consider the right to a healthy environment and sustainable development, which is included in international instruments such as the Escazú Agreement, for which ECLAC is the secretariat. This Agreement is an example of a commitment by member states to bring forward the right to a healthy environment. In short, there are 21st century challenges that are being faced with tools and institutions designed for the 20th century. For this reason, the region needs a major overhaul, both institutionally and in terms of the way problems are structured and understood.

IV. Financing adequate housing and sustainable urban development

A. Moderator: Paloma Silva¹¹

In the different countries of the region, there are significant challenges in the housing sector. One of them is that 21% of the urban population in Latin America and the Caribbean lives in informal settlements. Traditionally, 90% of the investment to address the housing deficit have been made for new houses at subsidized rates. These mostly go to the middle class and do not reach the base of the pyramid, mainly due to the lack of financing from banks and microfinance institutions. On the other hand, 53% of workers in Latin America and the Caribbean are in the informal sector and therefore commercial banks cannot serve them as easily.

There is also a disarticulation between financing, since national housing agencies or development banks do not necessarily respond to the public policy promoted by the ministries. In addition, there is a great deal of work to be done with local and subnational governments to strengthen national public policy. In all this, there is a fiscal shortage in all countries that affects the housing sector, because there are not enough resources to meet the housing deficit. Therefore, the objective of this panel will be to discuss how to promote the financing of urban development and sustainable and resilient housing for vulnerable populations and with more participation from the private sector.

MINURVI member countries have been developing different fronts to face this challenge. For example, many of them are developing or contracting companies to make deficit calculations to understand where the population to be served is located. Value chain studies are also being carried out with all stakeholders to understand these challenges and design the most appropriate products. The IDB, for its part, is developing a public, private and social sector network on housing

¹¹ Lead Sector Specialist, Housing Policy and Financing, Inter-American Development Bank (IDB).

that includes 124 institutions and wants to continue supporting MINURVI, together with public and private sectors.

1. Statement by Jader Filho¹²

Housing financing is one of the main government programs, as “My House, My Life” (*Minha Casa, Minha Vida*) program is one of the pillars of the current public policy. This program was created in 2009, and throughout its trajectory has financed 6 million housing units between private financing and the Federal Government budget. During the third government in which the program is active, the goal will be to build 2 million housing units in four years. One and a half million of these will be financed by the Guarantee Fund, which is Brazil’s main fund for financing both housing units and large infrastructure works. This year, the part of the fund for housing reached 97 billion reais, meaning it will provide around 20 billion dollars for housing financing.

In a first stage, the Federal Government will finance 188,000 housing units this year. The financing is divided into three fronts: the leasing fund, which receives proposals from municipalities, state governments and companies. Secondly, there is a social development fund that serves entities that fight for housing. This is a significant work because the fund serves a public with great needs, although the teams that accompany this public often end up being better than those of the municipalities, companies or state governments. Finally, the fund “My House, My Life – Rural” (*Minha Casa, Minha Vida - Rural*) is focused on families living in rural areas. In this case, it is possible to build new houses, enlarge them or build a bathroom, because many rural houses do not have bathrooms. These are ways to expand the housing units.

There is also housing financed by the FGTS, the “*Fundo de Garantia do Tempo de Serviço*” (Service Time Guarantee Fund). This program has been and continues to be very successful for the Ministry of Cities. The “My House, My Life” program was taken up again by this government, but with some modifications. From now on, all the houses of this program must have a balcony and a library. These libraries will have books to encourage people of any age to get closer to reading. In addition, a measure was added to lower the interest rate for families with lower incomes, those in income bands 2 and 3.¹³ For families in these bands who live in the poorest regions of Brazil, interest rates were reduced from 4.25% to 4%, and for those living in other regions it was reduced from 4.5% to 4.25%.

Likewise, the value of subsidies for the purchase of housing in the “*Minha Casa Minha Vida – Cidades*” program was increased. A study by the Ministry highlighted that many families pay a rent that is generally more expensive than the installments they would pay to buy a house. What they need is the initial capital to be able to buy the property. An action was also carried out together with the municipalities and the States to create a single financing program for the States and municipalities, uniting all public financing policies so that the subsidy can be further expanded, and more families can be brought into the program.

¹² Minister of Cities of Brazil.

¹³ Band 2 is between R\$2,640 and R\$4,400, and Band 3 is from R\$4,400 upwards.

2. Statement by Sol de Castro¹⁴

The government of El Salvador believes in the integration of institutions related to housing development. This administration created the first Ministry of Housing in El Salvador to facilitate access towards housing of social interest, and did so through the union of five important institutions: (i) the Property Legalization Institute that gives property deeds and works on the land of families in extreme poverty, (ii) the National Fund for Popular Housing (FONAVIPO), which is a second-tier bank but also supports low-income families with contributions, (iii) the Social Fund for Housing, which is the national bank, and (iv) the Directorate of Construction Procedures (DTC), led by the Vice Ministry of Housing. These institutions were all placed under the same leadership, and thus, the Ministry of Housing was created.

Something very important is the product, the house that is built. The Ministry has spoken to builders, and they are not willing to lose their profit percentages. This is valid, without profits there would be no investments. Only governments make housing projects with no profit margin, because their profit is that families have social welfare and live well. Yet, businessmen have been willing to lower their construction standards in order to help the government face the deficit. The reality of many communities is that they need a 50 m² house to live well, because there are many families that have been settling in high-risk areas or have usurped land due to the lack of housing availability.

In this context, the reality is that there are no social housing projects. There is still a need to find a way to create a product that would allow entrepreneurs to have profit margins to sustain these projects. From this viewpoint, the Ministry wants to promote the construction of the “bases” of housing. Even if the houses that are built are incomplete, people can improve them little by little. The most important thing is to create these products so that the less fortunate sector of the population can have access to housing.

One of the Social Housing Fund’s first changes was to create the policy of zero-premium credit and 4% interest rate on new housing to provide a guarantee to entrepreneurs that the population has access to credit. Previously, several politicians gave pieces of land for people to resettle in high-risk areas, which has created many social, economic and environmental problems. After the census, the Ministry realized that there are high levels of formal jobs in these areas. Although most of them are informal jobs, many people who live there could pay housing installments, yet saving for the premium is still the most complex issue.

The gains of implementing this public policy are important since families living in usurped areas or on high-risk land risk their lives and the government must provide assistance so that they can start over from scratch. In the worst cases, many lose their lives or family members in the floods. In addition, many of them do not pay for water and electricity, which generates a greater burden and deficit in the municipalities. Families who do not pay for these services do not have an address, do not have an identity, do not have a bill that states their name, so it is difficult to create identity or roots, and this favors their emigration.

When designing these policies, it is important to add access to credit, always keeping in mind the families with zero premiums. They use their earnings to pay for food, transportation and medicine. Therefore, the Ministry has to help them with the premium and access to a 4%

¹⁴ Minister of Housing and Urban Development of El Salvador.

interest rate for new housing, so that builders are convinced it will be easy for them to buy the house afterwards and that they are building a social product that families can improve over time.

3. Statement by Orlando Brewster¹⁵

The government of St. Vincent and the Grenadines is focused on the transformation of informal settlements in different areas of the country. Today, there are significant challenges for those living in these settlements to obtain financing. One must bear in mind that people in informal settlements do not belong to the middle or upper class, but to a very marginalized sector of the country, and therefore approaching financial institutions is a challenge for them.

The government has implemented a program that aims to alleviate the problems arising from informal settlements. The "Lives to Live" program focuses on building accessible homes for people with disabilities, because they too have the right to housing. These houses consider whether their owners are over 65 years old and put sustainability factors at the center of designs. It is not a matter of giving away housing, but that these homes are sustainable. In addition, the Ministry has a program that addresses 100% of the mortgage for people who have job stability, and this has transformed part of the informal settlements. This means that those who have a permanent job can approach a bank and be issued a mortgage with 0% down payment.

The gap in access to finance is a challenge for the entire Caribbean, where the vast majority of funding for housing comes from the central government. Caribbean governments have struggled for many years to get financial institutions on board with state efforts to alleviate the problem of informal settlements and help people improve their lives. This transformation also includes the issue of access to education. For this reason, the government has a program with the goal of having one person in every family with a university degree by 2030. This program would improve the lives especially of those families currently living in informal settlements.

Despite all the programs and efforts of the central government, there is still much room for improvement in the Caribbean. We need to have a frank discussion with financial institutions to understand what criteria can be applied to access financing. Caribbean countries must have a fund to count on in the event of, for example, volcanic eruptions or hurricanes such as the recent Hurricane Elsa. When the Caribbean wants to use funds from international organizations for these types of situations, it takes a long time, and the people who suffer from these shocks do not have time. For this reason, Caribbean countries appreciate the opportunity offered by MINURVI to improve their tools and overcome the challenge of access to financing.

4. Statement by Richard Frederick¹⁶

In Santa Lucía, 90% of the land is covered by mountains, and only 10% is flat. Therefore, the flat part is given over to agricultural developments, tourism and settlements. In this context, unplanned settlements are a scourge. In the country, people first settle and then the State has to regularize these settlements without the corresponding infrastructure, without being able to survey these homes, nor regularize those who are settled. These are all challenges that the country has to address.

¹⁵ Minister of National Mobilization, Social Development, Family, Gender, Youth, Housing and Informal Human Settlements of St. Vincent and the Grenadines.

¹⁶ Minister of the Prime Minister's Office responsible for housing and local government of St. Lucia.

The government has opened different programs: “Proud” focuses on the regularization of unplanned developments, while the “MSSP” is a program on national sites and surveys. In addition, to the extent where it is physically possible, the government wants to provide land regularization in areas occupied by the population. In some cases, these human settlements can bring a lot of problems, especially if people do not want to leave places that have arisen with no planning. But, in spite of this, the government wants to do everything physically possible to give them infrastructure and regularize ownership, for example, through title deeds.

There is also the National Housing Corporation, an agency established in 1979 to provide people with access to land. Now, while housing is a social responsibility and a right, its provision is on two competing lines: one is from the business point of view, which wants to maximize profits, and the other is the government. Whether housing is a public or private investment, discounting taxes, the cost of inputs remains the same.

It is not the Caribbean countries’ fault that they do not have the natural resources to provide the people with what they need. Although governments are looking for solutions, the issue of financing is still pending. Governments give a mortgage or rent with a property leasing system, but there are perverse incentives for governments not to pursue those who do not pay to be reelected. This is a reality that has to be faced. Even if the Caribbean has a minimal carbon footprint, it has to bear the brunt of its effects. In addition, even if you pay to rebuild after a hurricane, you also have to prepare for the next ones to come. A single Island cannot address this alone, rather, it needs support and collaboration to find ways to improve access to finance and housing supply for its inhabitants.

5. Presentation by Hugo Cabral¹⁷

Within the framework of the “*Habitar Comunidad*” subprogram, which is part of the Casa Propia program for the rural population and indigenous peoples of Argentina, a sustainable architecture and urbanization project was carried out to strengthen roots and contribute to community production and productive development. The project has four components: new housing, housing improvement, infrastructure and access to land. It is expected to achieve important results such as securing decent living conditions, generating economically profitable and environmentally sustainable productive work for the rural and native population, contributing to food sovereignty with the production of agroecological food and promoting the productive and population deconcentrating in Argentina. In addition, this program intends to do all this in a participatory, sustainable, and inclusive manner.

The project has contemplated the use of local resources, something that should always be promoted. The expectation is that, considering the country’s and provinces’ heterogeneity, everyone will take advantage of this tool and make its contribution. And this was clearly achieved in this project, where the local inhabitants have taken advantage of the stone, the earth, the cane and have trained 100 young people, recovering an ancestral construction technique. With the support of scientists from CONICET, the National Council for Scientific and Technical Research, local actors have obtained good stabilized adobes and a particularly effective building technique. They have used biodigesters to recover gray water for irrigation, solar water heaters. They have respected nature, preserving the forest heritage and respecting the topography for water runoff.

¹⁷ Secretary of Territorial Development of the Ministry of Territorial Development and Habitat of Argentina.

This was all shown in a video, which focused on the perspectives of local actors: the idea of this neighborhood is to revalue the millenary culture that was lost. Now people see the houses, the neighborhoods and want to build again as it was done before. In addition to the thermal advantage of the material of the area, thermosolar and biodigesters were also implemented, aiming at ecology and a low environmental impact.

6. Questions and comments session

Questions from the audience pointed out how the demographic change of recent years has affected housing policies. Due to time constraints, only Brazil's Minister of Cities, Jader Filho, was able to respond by referring to the changes that were made in the new version of the "*Minha Casa, Minha Vida*" program, based on the government's learning curve since the program was created in 2009.

When the goal of building 2 million homes in 4 years was launched, the profile of the families that needed housing was evaluated. That is why some adjustments were made: before, for instance, employment was not considered. When choosing the land on which the new housing will be built, it is nowadays not possible to build far from work, schools, health centers, day care centers or stores, because families cannot be taken away from where they live and taken to distant places. Indeed, this does not create a solution for the city, but a problem. The right to own a house is a right of families, and these changes are already in place. For example, there is now 21% more hiring as compared to the previous year and, although the goal was to build 375,000 houses, 378,000 have already been built. According to the latest estimates, 450 thousand homes will be built in this first year alone, 95% of which will be financed by the federal budget.

These actions were possible due to dialogues with society, mayors, governors, and entities that fight for housing. The exchanges on businessmen's experience since 2009 on what worked and what did not work to face the housing deficit was also considered. According to the latest research of the Ministry, in the last 4 years no similar study was conducted to understand the housing deficit; the last research undertaken in Brazil was in 2019, where a deficit of 6 million housing units was estimated. Now the Ministry is making a cross-check of the national research, to understand Brazil's problems in the context of its deficit, so that the State can target where the deficit is and reach everywhere, from the micro-region to the big city neighborhood, and distribute the 2 million housing units that are needed in each municipality.

The state of São Paulo, in Brazil, is a concrete example. There, the Federal Government will add a 55,000 reais subsidy from the Federal Government to the 20,000 reais subsidy from the São Paulo State Government and the 20,000 reais subsidy from the São Paulo City Hall. This means that more families will enter the program and have access to financing. These families did not have the capacity to get financing and their only alternative was the General National Budget.

V. Institutional strengthening of the MINURVI Forum

A. Moderator: Felipe Vera Benítez¹⁸

This panel discusses a key topic of the current General Assembly. MINURVI is a great platform for high-level dialogue on urban policy, which has been supported by ECLAC, the UN and other multilateral agencies, and has traditionally been a large meeting chaired by one of the countries at the end of the year. However, it seems like today, the spirit and potential of MINURVI has increased. For example, following the agreements reached in Chile at the last session of MINURVI, vice-presidencies were created and played an active role throughout the year. Debate forums were also implemented, with the objective of working together to achieve a common agenda.

So, rather than being just a meeting at the end of the year to discuss urban policies, an important space for regional coordination was created. In addition, it was decided that a second meeting would take place in the middle of the year, a pre-MINURVI. This meeting was a success, with many ministers of the region setting a work agenda for the whole year, where the vice-presidencies played an important role and where topics and debates were established. In other words, MINURVI is becoming not only a space to discuss high-level policies, but also to promote collaborative work throughout the region.

In the context of this new challenge and in the spirit of MINURVI's great potential, this panel asks the question: how to strengthen this institution in order to continue its agenda with more strength?

¹⁸ Urban development and housing specialist, Inter-American Development Bank (IDB).

1. Statement by Emil Rodríguez¹⁹

Daron Acemoglu and James Robinson's 2012 book *Why Countries Fail* concludes that the strength of countries depends heavily on their institutions. The success of countries in economic and public policy depends on the strength of their institutions. Although institutions are created to endure over time, it is also important that institutions can evolve with changing times. The Development Bank of Latin America and the Caribbean - CAF, as an international organization, has witnessed the changes that MINURVI has undergone since its creation in 1992. It went from being a more closed space for discussion among ministers to becoming a space that is open to multilateralism and demands. Now it is taking an additional step to become a solid instrument that goes beyond discussions. The objective is to become an effective tool for governments and one that can reach citizens.

CAF is also undergoing a transformation process to become a green bank. Beyond the term, this involves many changes in processes and innovation to keep up with future demands in the field of urban development. CAF also had the opportunity to think about new strategies. One of them, the central one, being its housing strategy; however, sectoral issues such as housing cannot be separated from other issues such as land or a national view of urban policy.

Many representatives in Latin America have made progress setting up a national housing policy. For example, Ecuador and Argentina are two of the countries that have made the most progress on the issue of a comprehensive urban policy. Within this framework, it is essential to produce a vision of integrality in the urban approach. CAF wants to work precisely on this, supporting and accompanying the different countries in this approach.

In order to have this comprehensive and integral vision, it is necessary to have information that helps to generate policies based on evidence and data, and not based on beliefs, ideologies or trends. There are several challenges in the region, such as the lack of information or information that exists but is scattered. In other cases, there is information overlaps, but there is a lack of collaboration for systematization, to generate better housing and land policies related to housing. In this sense, CAF is very proud to announce its housing yearbook, created with the Lincoln Institute of Land Policy, and which will be one of the instruments MINURVI will hold.

2. Statement by Anacláudia Rossbach²⁰

The Lincoln Institute of Land Policy, through its extensive network, has been playing a key role in the region when it comes to building capacity and promoting research in land policy. Land is fundamental for building housing through the market, public policy and housing self-production. It is the most expensive and scarce input and at the same time has a critical social and ecological value and function. So, land and housing are intrinsic and fundamental parts of the international discussions that are being held. For example, the Lincoln Institute of Land Policy will be at the upcoming COP28 to raise the nexus between the climate crisis and the global housing crisis. This is a global crisis that manifests in Latin America and the Caribbean as well as in European countries, Africa, China and the United States. For this reason, the importance of the region's innovations and experiences is recognized and the need to continue strengthening MINURVI's institutional capacities is underscored.

¹⁹ Director of Habitat and Sustainable Mobility, Development Bank of Latin America and the Caribbean (CAF).

²⁰ Director for Latin America and the Caribbean, Lincoln Institute of Land Policy.

The Lincoln Institute is proposing to map and organize information on the housing sector, land supply and markets in Latin America. This process could form a solid structure to support public policy development and market development in the region. The very concrete inspiration is a yearbook developed by the Center for Affordable Housing in Africa, which has been doing this for more than 10 years in more than 40 countries, in a continent with very little information. Therefore, the Institute is starting to collect information from Latin America and the Caribbean with this objective. The region has a significant amount of information, but it is still fragmented and therefore requires a consolidation and dissemination effort.

3. Statement by Bish Sanyal²¹

At the Massachusetts Institute of Technology, the university known as MIT, there is a special program on urban development and planning. This program called "SPURS" ("Special Program for Urban and Regional Studies") was initiated in 1967 through the Ford Foundation, which funded three chairs. In 1979 the program began its collaboration with the Humphrey Program of the Department of State. In the 50 years of the program, there was always a great challenge. The old style of urban development, related to industrialization and the Western experience, was for a long time considered to be the only model of development, beyond the communist experiences. The focus was on planning and working only with governments to support their urban developments. So, the flow of knowledge was unidirectional where everyone had to learn from experts and apply what they said.

However, the world has changed a lot. Now, looking at the experiences of some developing countries, it must be recognized that there is no single way to industrialization and urbanization. There are multiple paths based on each country's history, institutions, and issues of interest. Also, practitioners are moving away from plans to focus more on implementation. It is in the implementation that we see if the plans work or not; if they cannot be well implemented, the problem is in the plan. So, implementation is fundamental to know what can be done, especially in relation to limited resources.

Therefore, one has to work closely with the experts and with the people who know the field in developing countries. Now there are no experts to teach local populations how to develop their territory. The flow of knowledge is bidirectional, and practice is much more highly valued. In the past, the conventional way to grow and industrialize a nation involved theory first, and then experts tried to implement the theory in the field. Now it is the other way around, practice is fundamental, and one must understand it and focus on details and then elaborate new theories based on implementation.

The program has more than 750 alumni in more than 120 countries and includes some notable alumni such as the head of the IMF, ambassadors, ministers, and professionals in charge of strategic programming. The program is trying to create a learning community, not an advisory one, where students and faculty learn together. The basis of this learning is field work, shifting away from an arrogant expert perspective. The program is housed in the Department of Urban Studies and Planning, one of the best planning schools in the U.S., and engages with the architecture, engineering, business and other MIT departments, in a collaborative work on common areas and issues such as transportation and energy, among others.

²¹ Director of the Special Program in Urban and Regional Studies, Massachusetts Institute of Technology (MIT).

The department where the program operates has five areas: (i) international development, (ii) environment and climate, (iii) urban science (which deals with urban technology, ICT and Artificial Intelligence), (iv) community development and housing, and (v) urban design which is the parent of planning. Although it may seem that international development is separated from the others, it works with the different groups and tries to focus on the international level. The structure of the program foresees a year of studies especially for mid-career planning professionals, with the objectives of academic improvement, professional development and contribution to their community.

An important objective is also the search for long-term partnerships with other institutions. For example, in Argentina we have worked on some specific topics, but it was difficult to achieve long-term objectives. There are also plans to expand SPURS in Eastern Europe, but it is still in the early stages. The program also wants a long-term partnership with MINURVI, because its goal is to learn from practice, rather than simply providing consulting services.

There are different potential paths for the future. One is the classic approach, having the notion of a client-centered approach, in which countries invite professionals to solve a problem. But this is one-way, short-term work, and does not allow for a focus on the problems of the developing world. Instead, the program wants a collaborative learning approach, working with regional and local stakeholders to define the problem and propose solutions. Program members assist them in that learning process while learning and coming up with solutions. SPURS provides advice, feedback, guidance, and expertise. This strategic relationship with local stakeholders is truly one of partnership.

Instead of limited and high-priced interaction with implementers, the goal is learning. To do this, one has to work together with urban planning stakeholders and decision makers. Also, must identify a problem and have leadership, not only from the public sector but also from academia, social entrepreneurship, investors and the private sector if it is a construction project. This means broadening the vision and changing the way of doing things. For example, although projects normally use economic concepts, other stakeholders need to be taken into consideration, with different knowledge. Key stakeholders need to be brought together and be closer to implementers. The priority is to gather ideas and think about what is needed to move forward and what is the right sequence to do so. In addition, it is important to consider how to overcome constraints, for example, securing funding to move these projects forward.

4. Statement by Nicolás Maggio²²

The Latin American Diploma for Fair and Sustainable Housing is a training proposal that seeks to strengthen the capacities of governments. Specifically, it seeks to strengthen local governments and the officials who are in the territory every day, making and managing public housing policies. There is great potential to add technical training tools to the great commitment of these officials.

It is essential to build the habitat thinking of Latin America and the Caribbean. Therefore, this diploma course seeks to bring MINURVI to another level of collective construction. This program is driven by three axes:

²² President and CEO, FOVISEE/Weatherizers Without Borders.

- (i) The first axis is the urgent need to think about sustainable low-income housing. The type of housing that needs the most to be sustainable is, above all, the low-income housing of the poorest segments of the region.
- (ii) The second is to link as strongly as possible the latest developments and the most advanced knowledge regarding housing, the “science of housing” (or Building Science) with the knowledge that emerges from the territories.
- (iii) The third axis has to do with systematizing the knowledge generated by the experience of managing public housing policies. The knowledge and experience of ministers and officials who work on housing policies on a daily basis is particularly valuable and therefore it is important that it is systematized. In short, the different modules of the diploma course will offer officials the systematization of the best housing policy practices in Latin America that countries can share with their peers.

The diploma course has several thematic axes, such as the right to housing and its associated rights. Housing is more of a right than a commodity, and in turn is strongly associated with other fundamental rights such as health, security, quality of life, economic inclusion and the environment. Housing that does not work well pollutes, generates energy poverty, inequality and other issues that must be addressed. Another axis of the program will be the diagnosis and characterization of the housing problem in the region: how is the housing problem distributed? Is it an issue of quantitative (lack of new housing) or qualitative (housing that exists, but does not function well) deficit? Work will also contemplate the characterization, measurement and improvement of the qualitative housing deficit. Finally, the diploma will cover the application of housing science in the territory, the improvement of the methodology related to sustainable housing and the reduction of the impact and decarbonization of the housing sector on climate change.

The main partners involved in the diploma course are MINURVI, the Ministry of Territorial Development and Habitat of Argentina and various national and Latin American universities. Thanks to the support of the City Foundation, in 2024 the diploma course hopes to host 250 officials from 50 cities, 10 of them in Latin America. The objective is to provide scholarships for 50 officials from Latin America to take this hybrid diploma course free of charge.

5. Statement by Santiago Maggiotti²³

Since December 2022, when ministers gave the Ministry of Territorial Development and Habitat of Argentina the responsibility of chairing MINURVI, a new work scheme was proposed, during a meeting at the beginning of the year to plan actions to be carried out. An Assembly was organized in April, where working with multilateral banks was proposed to increase the mobilization of resources for Latin America and the Caribbean. In addition, the vice-presidencies worked on different topics such as the virtual forums. It is essential that MINURVI goes from being a forum of ministers who meet at the end of the year to share their experiences to being an organization that can promote all the success stories of the region. An organization where local experiences can be shared, as desired by the ministers. This way, programs can be planned according to the needs of each population and similar aspects can be compared from one country to another.

²³ Minister of Territorial Development and Habitat of Argentina, President of MINURVI, term 2023.

For this reason, it is believed that the MINURVI institutionalization can help make success stories more tangible for ministers, mayors and governors. That is why it is so important to work with the Lincoln Institute, the IDB and the FOVISEE diploma program. On this issue, there is a strong will from some universities to make MINURVI a part of the diploma course, considering its objective to improve training on issues related to the environment, habitat, housing, and urban planning.

There have been discussions on how to strengthen this year's proposal for the future, for example, through an executive secretariat or general secretariat. However, the most important thing is the vocation and the intention that MINURVI is institutionalized and can work every day to improve the quality of life of the inhabitants of Latin America and the Caribbean. MINURVI must work to mitigate the climate crisis that is affecting the region and the Caribbean in particular. If this block of 35 countries begins to raise the needs of their habitats, it will have the possibility of being on the climate funds agenda, so that the issue of habitat, urbanization and housing is better integrated in their work. This will depend on the capacity of MINURVI members to work together throughout the year to achieve these opportunities.

Ministers often refer to the fact that financing from multilateral banks is not always well adapted to needs. This institutionalization of MINURVI allows the region's needs to be showcased, so that the multilateral banks can mobilize resources for those specific needs. The successful institutionalization of MINURVI can also be a launching point for other regions of the world to organize themselves in the same way and improve the quality of life in their regions. The objective of MINURVI participants is to govern and carry out their functions thinking about inclusion, how to have equal opportunities and, above all, how to mitigate and adapt to climate change. Therefore, when building housing, urban planning and habitat, we always have to think about how to pollute less and how to give more life possibilities to all those who will come after us.

VI. The road towards more inclusive cities: transforming housing and neighborhoods

A. Moderator: Pablo López²⁴

Latin America and the Caribbean is a highly urbanized region with high rates of inequality. This inequality has a spatial correlate in the cities. In fact, one of the variables that most marks inequality in the region is the increasing difficulty in accessing adequate housing. This is explained by many factors, the most important being that the price of land is growing much faster than the average income. In some cities, land prices double every 6-10 years, while the average income needs 80 years to double. As a result, the gap is widening, and it is becoming more and more difficult to close it.

Closing the gap is an enormous challenge for countries, and perhaps one of the crudest expressions of this inequality are the slums in the region. More than 100 million people live in slums and these continue to grow. In this context, there are two phenomena that go beyond the housing sector: migration and the climate crisis. They add additional pressure to the growing housing deficit in the region. That is why this panel on the creation of more inclusive cities through housing is very timely. To reflect on this, the question to the panel is: what policies are being thought of to face these enormous challenges, to try to seek greater social equity based on adequate housing production and, above all, to cover all these issues?

²⁴ Urban Development Specialist, Development Bank of Latin America and the Caribbean (CAF).

1. Statement by Paola Karina Valenzuela Cárdenas²⁵

Ecuador's new National Urban Policy was presented in Quito, at the regional forum in September of this year. This instrument took more than a year and a half to be finalized and it was a very participatory work, which has allowed the Ministry to integrate several strategies and objectives with a comprehensive vision. This policy has three objectives:

The first objective aims to work on the housing deficit from different inclusive solutions, thinking about the diversity the country has. Therefore, there are lines of action aimed at working on both the qualitative and quantitative deficit. A very important issue in Ecuador, which is also the same in several countries in the region, is dealing with emergencies. Ecuador faces natural emergencies very frequently, and this policy also allows us to work and propose solutions from this perspective.

The second objective is to strengthen communities and cities from a sustainable development perspective. Here there are also some strategies and lines of action designed to improve neighborhoods, which are already being promoted by the Ministry, such as the *Premio Habitat*, Habitat Award. This is an interesting initiative, since it is the first time that Ecuador has promoted an experience that has allowed the Ministry to articulate with local governments and multilateral organizations. In addition, this initiative allows the local level to plan strategies to improve neighborhoods with a focus on climate change.

The third objective of this policy is aimed at strengthening governance. There are some strengthening programs with local governments and some projects that are already being worked on, such as the institutionalization of a National Registration System. Therefore, the new National Urban Policy has made it possible to take a comprehensive look at all the country's needs. This policy is also financed by credit lines that did not exist in the country before. This is an important milestone that can be left as a legacy and a tool to make the goals and objectives drawn throughout the document a reality.

2. Statement by Raúl Lozano Bonet²⁶

Inclusive cities are the cities of tomorrow, of the new generations. There are many factors that intervene in the creation of these cities and that can be managed in three fundamental axes:

- (i) Spatial inclusion, in terms of the territory, infrastructure and public services that a city must have.
- (ii) Social inclusion, so that everyone feels they have equal rights, so that no one feels marginalized or left behind. In other words, everyone should be able to develop fully, educate their children and build homes.
- (iii) The economic axis: people normally develop through work, so it is essential to provide them with the necessary tools to develop in life.

These three axes are interrelated, and if this interplay unfolds in a positive way, the holistic result will be much greater than the sum of these axes, but if it is negative, the situation will be even worse.

²⁵ Subsecretary of Land Use, Land Management and Cadastre, Ministry of Urban Development and Housing of Ecuador.

²⁶ Minister of Housing and Land Management of Uruguay, representative of the South American Region of MINURVI, term 2023.

Uruguay has a long experience with this particular issue. The oldest program is MEVIR, the Movement for the Eradication of Insalubrious Rural Housing, which was created in 1967 also at the regional and continental level. This program was aimed at the rural population and aimed at the eradication of rural shantytowns. Today in Uruguay these no longer exist, but to achieve this there were different aspects that had to be considered, such as, for example, the issue of financing. The program was financed by the producers themselves, since Uruguay is a fundamentally agricultural country, and the producers themselves paid and still pay a small collaboration tax on their sales of this type of housing.

Subsequently, in 2020 a law was passed that enabled MEVIR to build housing in population centers of no more than 15,000 people, which is what is being done today. This not only has to do with the construction of housing, but also with the people's participation in it. Therefore, this program foresees that the population itself participates in the construction of their own homes or the homes of their neighbors.

There is also the “Juntos” socioeconomic housing program. This is aimed at people with fewer resources, i.e., those living in irregular settlements. This program also involves the participation of those who are going to live in these homes, which can be new or refurbished. In addition, the program includes a comprehensive and important social work in different parts of the country, for example, it provides the population with dental care, theatrical plays and museums.

The “Juntos” program is a true commitment to help people improve their quality of life in a comprehensive manner and support their professional development. They are taught to work on construction systems so that they themselves can later work on other housing construction projects. They are also taught to develop in carpentry, for example, for the construction of wooden houses or other activities so that the most fragile people can quickly integrate into the rest of society.

3. Statement by Rolando Chan²⁷

Although Belize is a developing country with about half a million inhabitants, the government is participating in the construction of housing to address national needs. The problem being that in Belize, many people live in the most vulnerable areas of the country. The government thus made the decision to build decent housing. The National Assembly approved and started the construction of a large number of houses, around 380 houses. Although more developed countries such as Brazil, El Salvador and Colombia build thousands of houses, this number is an important achievement to support the neediest sector of the Belizean population, such as single parents.

These homes need to have all the utilities such as potable water, electric power service, roads in good condition and good transportation. In addition, it is essential to support their search for employment. The housing provided has a low rent of around 50 dollars per month for a period of 15 years. This provides support so that they do not have to pay a much higher rent, which would affect their basic needs such as sending their children to school. In addition, Belize is located in a low-lying area and is affected every year by climate change, especially by the increasing rainfall. This is why communities have

²⁷ Program Coordinator of the Ministry of Infrastructure Development and Housing of Belize, representative of the Caribbean Region of MINURVI, term 2023.

been building in higher areas to mitigate the impact on housing in times of emergency. The government is also improving road networks so that all these programs can work together.

In Belize City, a low-maintenance pumping station, called Archimedes, was recently inaugurated. Also in that city, any rainfall can flood the central area of the city. The implementation of these pumps is directly helping 34,000 people, their businesses and homes.

4. Statement by María Rosa Derjani Bayeh²⁸

The path towards inclusive cities has important challenges, such as the need to address the structural variables of poverty and inequity. From the community scale, beyond planning the city from an office, the people's power or the organized community has the capacity to characterize and diagnose their needs. Inclusion can be achieved through the empowerment of organized communities and from grassroots governments of direct democracy through a strategy of epicenters of policy propagation. The purpose of this model is that, from the popular power itself and from the organized community at smaller scales (organizations called communal councils and communes), the characterization is initiated through concrete agendas of action and territorialized prioritization to meet needs in the housing and habitat sector.

Since 2010, the "Gran Misión Vivienda Venezuela" program has made progress, which has allowed access to the right to decent housing to the poorest population of the country. It is important to highlight that this program is also accompanied by the "Gran Misión Barrio Nuevo Tricolor" program, which complements it. The first program allows the construction of new housing and supports different social sectors, for example, the agricultural sector, the indigenous and Afro-descendant people, but also the workers sector, the security sector, women who lead almost all the organizational projects and also people with disabilities. The idea is to include all the actors that require more support and to adapt the housing typology to certain needs.

It must be highlighted that to achieve an inclusive city, it is not only housing that allows for such an inclusion. This system has allowed for the creation of different missions that complement each other: the "Transport Mission", for example, promotes mobility and access to different services. This is also associated with culture, education and health programs, so that all complement each other and guarantee the inclusive city.

Furthermore, four important strategies and criteria were identified:

- (i) Territorialization of the diagnosis: each territorial area has its own characteristics, so the solutions cannot be the same. It is important to emphasize that these characteristics and the diagnosis are defined by the community itself.
- (ii) The creation of communal areas: the habitat and housing system detected that the communities are the strong point from the diagnosis and planning to the execution and follow-up of their projects. In addition, from the living experience after obtaining their housing project, they also have an important role in cohabitation and maintaining their habitat. These are important cross-cutting opportunities throughout the project.

²⁸ Deputy Director General of the Office of the Vice Minister for Urban Planning and Development of Venezuela.

- (iii) Training of technical teams: this is a major challenge, especially training in planning and capacity building to respond to planning in a timely manner.
- (iv) Situational strategic planning: so that projects continue, even if people change. However, the plan should not be too rigorous, but rather be allowed to adapt based on needs, circumstances and available resources.

5. Statement by Catalina Velasco Campuzano²⁹

In order to analyze the perspective of equity in housing and habitat, it is worth overcoming the idea of “to whom” housing and neighborhoods are to be delivered. The purpose is clearly to reach the poorest, most vulnerable, and remote. However, this question can be looked at from the perspective of habitat management. Colombia, during the last 30 years, has had a market policy where the role of the State has been to offer subsidies to the demand for the construction of new housing. Vulnerable families make an effort to save, apply for credit in the financial system and the construction sector, which is very powerful in Colombia, develops housing projects. The role of the State is to offer a subsidy to close the financial gap to the families who buy the houses from the construction sector. This policy has been in place for 30 years and has been effective; in the last 8 years the “Mi Casa Ya” program has executed almost 300,000 subsidies, reaching up to 50,000 subsidies per year.

But that does not address the reality since the habitat in Colombia, but also in the region and the entire Global South, is built in different ways. For middle class families who can have a mortgage debt for 25 years: they save, take out a loan, buy a house and live in the cities. They can buy an apartment in a five-story building, in a condominium and live in a community. They are families that have a constant income and therefore have access to credit, they are small urban families, because the apartments are 48-52 m².

Although this policy will continue to be implemented, it is important to recognize that half of Colombia does not have access to these programs. First, because their incomes are lower and second because, being informal workers, they do not have access to credit. The financial system does not offer credit to informal workers in the same way as it does to formal workers. In addition, they are families living in precarious conditions, called “ranchos” in Colombia: dirt floor, board wall, tin roof, no toilet, kitchen or water and sewage connections. So the key question is: How is habitat produced? There are two ways of producing habitat: the formal way, to which the Colombian State has been contributing by providing subsidies for 30 years, and the informal construction by the communities.

This second way begins when families invade a plot of land and settle there for decades, living between two sticks and a piece of plastic: this is how thousands of families live in Colombia. The State must then provide public service networks such as water and sewage, in addition to building housing, public spaces and social facilities, and finally legalize these plots of land. Secure tenure is a very important thing, and that is why we must legalize neighborhoods, improve housing and work in other ways. If the first way of producing housing is driven by the formal industrial construction sector, the second route has been driven by the communities and organizations. So, the State, in order to reach the population that does not have access to housing, is going to promote new “hows”, new modes of production.

²⁹ Minister of Housing, City and Territory of Colombia, Vice-President for discussion of MINURVI, term 2023.

The productive instrument to be promoted are community organizations, which have traditionally built the habitat in Colombia and throughout the Global South. The government has a community organization policy because the most powerful instrument available to the State in terms of housing is public investment. A million dollars for the construction industries has an economic effect, and the same million for community organizations, which legalize neighborhoods, improve housing and these types of constructions, produce different effects. For this reason, a decision has been made to operate in a dual system of habitat production and to direct public resources towards the most vulnerable communities to build habitat with community organizations.

6. Statement by Uraiqit Ramsaran³⁰

The Ministry of Social Affairs and Public Housing of the Republic of Suriname is responsible for the general welfare of citizens and social housing policy, the promotion of financial support, financial options for social housing and the allocation of housing to specific groups eligible for social housing. Suriname is striving to meet the needs of society through a holistic social policy.

In this context, the Government has launched an integrated policy that takes into account not only the issue of housing, to ensure that everyone has a good roof over their heads, but also the issue of support for families, especially vulnerable families, in the form of social benefits, with a focus on family orientation. It is about addressing the issues holistically, not only through housing, but also with the necessary financial support. Counseling and education are part of this, as they are the most important pillars for the development of strong citizens. The Ministry strives to meet social demands and the need for adequate and affordable housing through public policy.

Together with the Suriname Housing Foundation, known as SVS, more than 1,600 houses are being rented according to subsidized affordable rents to vulnerable families. The houses that have been built and rented are located in various neighborhoods throughout Suriname. The focus is the inclusion of all citizens, from the coastal area to the Amazonian interior of the country. In fact, it is important to emphasize that Suriname is one of the most forested countries in the world with 93% of its territory covered by forests. One of Suriname's objectives is to provide everyone with a good roof over their heads, which is why the "Affordable Housing Project" has been launched, together with the Islamic Development Bank, in which houses are being built on the coastal plain, in the interior of the country.

In addition, the Ministry of Social Affairs and Public Housing provides grants to families who want to renovate, rebuild or finish their houses. A project involving the redesign of the former children's shelter in a part of the city of Paramaribo is also being completed. The implementation of this project is intended to bring development to the neighborhood, including the construction of housing, living spaces and a spatial distribution of the site. In Suriname, the traditional way of building is with concrete blocks and wood, but this project will deviate from traditional construction and will not only have low-rise housing, but also terraces and high-rise buildings.

³⁰ Minister of Social Affairs and Public Housing of Suriname.

A multifunctional center for children will also be created, which will include a library for children to study after school and enjoy sports and games, a soccer field and a playground. The necessary training and guidance will also be available from the Ministry of Social Affairs and Public Housing. In addition to renting affordable housing, tenants will receive intensive housing assistance. Housing counseling includes, among other things, the provision of information on a tenant's individual orientation to improve organization and participation. Resident participation is a method of policy development in which residents participate directly and indirectly in policy.

Their participation is a necessity and a necessary condition for promoting the quality of their own lives since they usually have knowledge and experience about their own homes and living environment. Resident participation often arises from a problem that is common to the neighborhood or district, and that requires a solution. More structured resident involvement is encouraged by the Ministry through the creation of resident representation, either as a committee or an association of residents, tenants, or owners. For this, the residents elect a person among them who will be designated as the focal point with the government or housing organization. This means strengthening the social infrastructure and creating social cohesion. The idea behind this project is not only to build houses, but also multifunctional centers to increase citizens' participation and cohesion, as well as to ensure inclusion and mutual development.

VII. Bioclimatic cities: adapting to urban climate change

A. Moderator: Santiago Arias³¹

Adaptation to climate change in cities is a central issue, a problem that adds to the historical challenges of cities in Latin America and the Caribbean. Cities not only have to deal with the traditional urban problems of social inclusion, territorial social segregation, habitat and housing deficits, and lack of planning and financing, but now they also have to deal with phenomena related to climate change. The challenge of this century is that, although the cities of Latin America and the Caribbean contribute little to the effects of greenhouse gases, since the region contributes to less than 10% of global emissions, they are the ones that suffer the most from their effects. It is estimated that close to 80% of the damages that come from climate-related hazards and damages affect cities in the region. In other words, a large part of this problem occurs in cities, which is why we need to think about how to concentrate solutions at the city level.

There is a specific issue to Central America and the Caribbean in terms of climate risks, the region on which this panel focuses. These risks are different from those in other parts of the world and have to do mainly with the issues of climate stress, high temperatures, floods and hurricanes that are specific to the region. The main question of the panel has to do with how cities have worked with the different levels of government to address the problems of climate change both in terms of mitigation and adaptation. That is, how do cities prevent and plan for disasters, how to make cities more resilient and prepare, once these phenomena occur, how to build better and faster.

³¹ World Bank Urban Specialist.

1. Statement by José David Rodríguez Morera³²

It could be considered paradoxical that public recreational spaces, where all the benefits of mobility are obtained, can become spaces with harmful effects on health. This has been generated by the search for development, prosperity, and efficiency in constructive aspects. But in the end, environmentally, there can be very high environmental costs combined with the effects of climate change. So, we begin to face this paradox, in terms of noise and atmospheric pollution and the risks caused by natural phenomena. This problem was analyzed in Costa Rica by different actors and with different supports, where skills from the past that were forgotten and that allowed for living in these places have been recovered, taking advantage of the available resources, and being prepared in a much more resilient way to face threats.

This objective is complex, as we must fight against market forces and against hyper-standardization that affects all industries including construction. To achieve change, it is essential to have the technical support to design and implement public policies. That is why the new institutionalization of MINURVI is a positive development, so that a center for the exchange of experiences and public policies needed in the region can be formed. It is very important to be able to exchange experiences, to know the tools that have been developed in other countries and to share these proposals that can be adopted in other regions.

It is important to learn not only about the construction of the instrument, but also about the experiences in the application of these policies and the set of actions to be carried out for their operationalization. Accordingly, all the necessary technical support should be incorporated, such as design implications, so that construction matches climate or other biological aspects. In fact, in many regions there are blurred boundaries between cities and forest areas. It is important that this is also considered and that appropriate technologies can be applied in each area. Other criteria related to project sites, environmental controls and water and energy management should also be defined. All of this can be incorporated into legislation and Costa Rica is making an effort to do so.

As for cities, it is also necessary to support the heat management with technologies and resources. For example, shade zones can become a “service” in the city, through investments in public spaces, making roads and transportation systems more efficient and increasing their use. The development of the concept of “sponge cities”, i.e., that can make a comprehensive approach to the water runoff which increased as urban soils become impermeable, is also highlighted. In addition, the use of mixed systems for landslide control not only contributes to erosion control, but also to slope stability.

Both technologies and regulations are needed to promote the use of all these criteria. In the case of Costa Rica, the sustainable construction regulation is being developed, which is based on a series of international commitments in specific aspects related to international cooperation. However, it is also based on Article 50 of the Constitution, an important article which has been used to make important decisions in the country due to the State’s environmental vocation, and which speaks of the obligation to provide citizens with a healthy and balanced environment that does not affect their health.

³² Vice-Minister of Housing and Human Settlements of Costa Rica, representative of the Central America and Mexico Region of MINURVI, term 2023.

2. Statement by Gabriela Palacios Vidaurre³³

There is an important question in addressing the issue of bioclimatic cities and why cities in the region have to become resilient cities and adapt to climate change. Why do smaller countries have to cope with the result of the actions of other states? Nicaragua is the sixth most vulnerable country according to the latest climate risk report. It is a small Central American country, but it has many vulnerabilities apart from climate change, such as seismic risk or volcanic risk.

The country's political constitution enshrines the entire text of the Mother Earth Convention. This shows Nicaragua's political will to protect its families and its environment. That is why it has supported and enacted initiatives to support the environment, reduce risk and improve adaptation to climate change. The most important goal is to make progress in reducing greenhouse gas emissions, following the Paris Agreement and the 30x30 Initiative to reduce global temperature.

Work has also been done to reforest the country and improve soil care. In addition, each region of the country, Pacific, Central and Caribbean, and its biodiversity were analyzed. This made it possible to develop a sustainable housing project for each region and its cities. Work has also been done to change the electrical grid; previously, 90% of energy came from fossil fuels, while now the focus is on generating clean energy, unless El Niño prevents it. Today, 74% of energy is hydro and thermal. This will also support the growth of electric mobility. Nicaragua is a small country with few resources, and therefore considers multilateralism to be one of the keys for all projects to work towards the protection of Mother Earth and the well-being of Nicaraguan families.

3. Statement by Cristina Lemus Alvarado³⁴

The Vice Ministry of Urban Development and Housing of Guatemala has been working in recent months with an advisory body, the National Housing Council, which is made up of non-governmental organizations, the private sector and the public sector. It is very difficult to address the housing situation from the government's point of view alone, which is why the private sector and academia are being integrated to strengthen public action with studies, experiences and statistics, so that the government and its institutions can contribute and reach the neediest population.

In the capital city, different horizontal housing projects were carried out to avoid the migration of more people to other countries, and that the needy people in the urban area have the possibility to have access to decent and affordable housing. The costs of materials and housing are so high that they prevent access to many families, also causing families to migrate to other countries.

The issue of rural areas is a bit more complex in Guatemala. The Central American region is highly affected by climate change and natural disasters such as rains, storms and earthquakes. There are great difficulties to cope when many homes are affected by a natural disaster. Therefore, the Housing Fund (FOPAVI) has set up a multi-sectoral roundtable in conjunction with the Coordinator for Disaster Reduction (CONRED) and other institutions to reach out to the affected communities and explain why they cannot rebuild their homes there or request a plot

³³ Co-director of the Urban and Rural Housing Institute of Nicaragua.

³⁴ Vice Minister of Urban Development and Housing of Guatemala.

purchase in another vulnerable area. What is sought is land isolated from possible natural disasters in order to provide adequate and affordable housing through a subsidy from FOPAVI.

There is also the Social Housing Development Unit (*Unidad de Desarrollo de Vivienda Popular*), which is dedicated to the construction of retaining walls to protect human settlements from the rains. Recently there was a landslide in a settlement and unfortunately 18 lives were lost. There is a strong need for action by government institutions in coordination with the private sector in order to support the most needy population. In addition, the government is particularly pleased to participate in MINURVI as it was able to comment on the experiences of the Central American region and learn about other programs that could work in Nicaragua.

Finally, it should be emphasized that climate change not only affects housing, but also brings with it other consequences such as diseases and other factors that must be considered when creating comprehensive programs to address these situations. Guatemala is currently updating its National Housing Policy, which aims to incorporate all these factors. In particular, it will include the adaptation of processes in light of climate change and the construction of different types of social housing depending on the climate of the region, since at the moment, social housing is still made in a rather generic way.

4. Statement by Dwight Sutherland³⁵

To address mitigation and adaptation to climate change, in addition to the damages and losses that are often forgotten, financing is required. In this regard, Barbados is promoting the Bridgetown Initiative, which aims to raise US\$3-5 billion in green finance to address these issues, not only in the Caribbean but also in Latin America. Today, most of the funds are distributed among the richest countries in the world, with the G7 countries taking out loans at very beneficial interest rates to address the climate and energy crisis. Instead, this funding should go to emerging markets and developing economies, as they are going to suffer the greatest effects of this climate crisis. The situation we are facing is already a crisis and an emergency rather than climate “change”.

The Bridgetown initiative wants to address mitigation finance from sustainable trust funds and multilateral development banks, which also lend to more developed countries. In addition, one of the areas of focus is the issue of drawing rights, which were available only through the International Monetary Fund (IMF). These rights are now available to most multilateral banks, where borrowing can be done at very low interest rates. These are some of the areas the country wants to promote at COP 28, so that Latin America and the Caribbean can address the climate crisis and build resilience and adaptation.

The Bridgetown Initiative is not the country's only recent progress, as it wants to be consistent with these principles and allocate budget where it is most needed. In October, the Parliament enacted the Debt Act (Natural Disaster and Pandemic Deferment of Payment), legislation to allow the country to defer repayment of its natural disaster and pandemic debt for two years. During this grace period, capital in Barbados will be able to focus on adaptation, mitigation and loss and damage caused by these catastrophes. The country recently suffered the effects of Hurricane Elsa, where 17,000 homes were affected, and 1,507 homes had to be rebuilt and repaired at a total cost of US\$124 million. If special drawing

³⁵ Minister of Housing, Land and Maintenance of Barbados, Vice President of Solidarity of MINURVI, term 2023.

rights could be used, trillions of dollars would be freed up in the region to address these problems without sacrificing health, infrastructure, and education budgets.

Finally, it is important to mention the Blue-Green Bank initiative. The Green Climate Fund, which is the world's largest climate investment fund, invested about \$30 million in this Barbados project so that the country can develop projects associated with building resilience: renewable energy, roof repair, transportation, and electrification. Also, CAF (the Development Bank of Latin America) is supporting the Blue-Green Bank with about \$15 million.

It is through financing that the challenges resulting from the climate crisis can be addressed by building resilience. Similarly, the “Roofs to Reefs” program was developed, which includes each sector such as energy, transportation and planning in a holistic and integrated approach to building resilience and sustainability. Finally, the Caribbean Community Regional Standards and Quality Organization is an important initiative to establish standards for building resilient homes. The goal is for other countries to assess if this code of practice can be applied to their situation. In this respect, the region has a need to share efforts to address the climate crisis.

5. Statement by Raúl Omar Acosta Gregorich³⁶

Cuba is a country that, due to its geographical position, is frequently hit by extreme weather events such as hurricanes, heavy rains and droughts, in addition to the rise in the average sea level due to climate change. By 2050, it is estimated that 155 settlements will be affected by this rise. Furthermore, in times of extreme drought the island has been affected by forest fires, in 2022, for example, there was a major fire in the eastern provinces of the country.

The iron economic, commercial and financial embargo by the United States is the main obstacle for the government to be able to promote policies to mitigate and face the effects of climate change. Nevertheless, the Cuban government is making an effort together with its people to move in this direction. Today, more than 600 homes that would be affected by the average sea level rise have been evacuated to higher and safer places. They represent 16% of the inventory of this types of housing, where more than 4,600 Cubans live.

Promoted by the Commander in Chief since the triumph of the Revolution, the program called “Hydraulic Will” (*Voluntad Hidráulica*) was carried out to be able to face the intense rains and hurricanes that hit Cuba. During this period, more than 1,000 dams and micro dams have been built to store more than 10,000 million cubic meters of water. At the beginning of the Revolution there was a hurricane that completely devastated villages and left hundreds of people dead. From then on, the Commander in Chief’s will focused on the hydraulic task. This same task led the government to build more than 800 km of canals to bring water where it is needed, instead of where nature wants to take it, since this strongly affects the population.

Capitalism left a forest density of less than 13% of the territory. Today, Cuba exhibits 29.8% of reforestation, especially forest repair by the “Turquino Plan” led by a vice prime minister. This denotes the great attention of the Cuban State to tasks related to climate change. The New Urban Agenda and the action against climate change are State tasks, also led by a deputy prime minister, which are periodically checked and analyzed. In addition, from 2019 to 2022, 16,700 housing units were built and more than 89,000 housing units were restored. Sixty percent of these houses have been built or restored with the inhabitants' own work, through popular

³⁶ President of the National Institute of Territorial Planning and Urbanism of Cuba.

participation. More than 1,600 precarious neighborhoods were intervened in the last 2 years, improving the living conditions of their inhabitants, estimated to be more than 186,000 people.

Undoubtedly, the climate issue affects the country very frequently, especially due to its geographical position. Although there has not been a hurricane or an earthquake of great proportions, the island is also in a seismic area. In the last year several tremors were felt, and the population has been preparing for this. One of Cuba's strengths is that it can count on a Civil Defense System led by the State, which is the institution in charge of elaborating plans against disasters and where all institutions and the people participate. In addition, this system works to mitigate and reduce the effects of climate change to the minimum possible.

A special way in which the New Urban Agenda and the strategies to face the challenges of climate change were articulated is the "Tarea Vida" (Life Mission). This State Plan is articulated with the Economic Development Plan and the country's Urban Plan. These plans were able to combine the State policy with a very active participation of the people, even though are led by the State apparatus. For example, to face the hurricanes that affect Cuba every year, a training day called "Ejercicio Meteoro" (Exercise Meteor) was created, where people prepare to face a major event in the country. Finally, the State is working in cooperation with UN-Habitat to assist the most affected neighborhoods, such as the region of Viñales in Pinar de Río, which in 2022 was strongly affected by a hurricane.

6. Statement by Philip Telesford³⁷

Grenada, being a small island state, is well aware of the climate crisis it faces. In 2004, the country was devastated by Hurricane Ivan where 90% of the houses were lost. Today, a large part of the houses are being rebuilt because many of them, especially the houses of low-income families, were not covered by insurance and could not be protected from the consequences of the hurricane. Approximately only 42% of the houses in Grenada were built with wall structures, while the rest were made of wood or less robust materials, which is problematic.

In addition to this crisis, 32% of the population is in urgent need of housing. To understand the seriousness of this situation, only 600 houses could be distributed among the population, compared to a demand of 6,000 people in need of housing. This means that 90% of the people who applied for housing were unable to get it. Grenada's problems are the same as those of the other Caribbean states: access to financing and access to more robust and innovative materials to tackle this problem. Through a major project called "Project 500" the government wants to build 500 new homes that are climate smart and in accordance with Grenada's architectural style.

The greatest challenge is how to finance these houses, since with such a small population there are not enough resources for the constructions, there is a need to look for more public-private partnerships. The other challenge present is that a large part of the population uses pit latrines. These are open air and are not equipped to dispose of human waste. Although this problem needs to be solved, the challenge continues to be access to adequate and low-cost financing. The government is committed to designing an adequate housing policy, but all of these plans need financing. The hope is that this MINURVI conference will help build the relationships to make access to this financing possible. The goal is to continue to be united, as many countries share the same problems and need common solutions to address them.

³⁷ Minister of Social and Community Development, Housing and Gender Affairs of Grenada.

7. Questions and comments session

Dwight Sutherland, Barbados' Minister of Housing, Lands and Maintenance and MINURVI 2023's Vice President for Solidarity, commented on Grenada's Minister Telesford's intervention regarding the type of building. For the construction of the houses, he suggested the use of the Caribbean quality standards, the "CROSQ" standards. These establish the regional building code, which can withstand up to category 4 hurricanes. These standards would be of great help to Latin America and the Caribbean.

He also added a comment on the Caribbean lending instruments. All Caribbean countries are in the hurricane belt, which they face annually. In the face of this recurring problem, all financing instruments should include a national disaster and pandemic clause. This is an urgent and critical issue for MINURVI, because when such a clause is included in loan instruments, a country can postpone the amortization and interest payments that it would normally have to pay. This capital could instead be used to build resilience and address these types of issues. Grenada is still rebuilding its country, even though it has been 19 years since the hurricane. It is therefore critical to have a focus on building resilience through financing and the standards of the Caribbean Community Regional Standards and Quality Organization.

VIII. Urban mobility: major post-pandemic challenges

A. Moderator: Diego Aulestia³⁸

The presence of authorities and officials is very relevant, as they are all involved not only in housing projects, but also in the relationship between housing and other sectors. There are ministerial authorities, as in the case of Paraguay, who recently took office and are already trying to solve important challenges with new projects. The panel also includes institutions that are in the process of institutional transformation, such as in the case of the Bahamas and Honduras. On the other hand, the panel includes institutions with cross-cutting responsibilities, as it is the case of St. Kitts and Nevis, and institutions that have constitutional obligations to address land and urban renewal issues, as, for example, in Antigua and Barbuda.

Mobility has been considered fundamental in the post-pandemic situation. Threats to the financial stability of mobility systems are common in the region. Undoubtedly, location is central to the definition and programming of housing plans, in addition to being a central element in the lives of citizens, since it conditions access and travel times to economic, leisure and educational opportunities, among others. In this sense, it is impossible to talk about housing policy without talking about mobility.

1. Statement by Gaynelle Rolle³⁹

The work of the Bahamas Ministry of Energy and Transport is closely related to the housing issue through its renewable energy initiatives. The consequences of natural disasters impact the environment, whether on land or at sea, and all living things, particularly human beings.

³⁸ Chief of the Human Settlements Unit, ECLAC, UN.

³⁹ Permanent Secretary, Ministry of Energy and Transport of Bahamas.

This was the case on September 1, 2019, when the Bahamas was totally destroyed by the category five Dorian Hurricane. There were gusts of more than 200 kph and waves of more than 7 meters that destroyed many buildings and submerged many areas of the islands. Within two hours, the Bahamas had 44 confirmed fatalities and hundreds of people are still missing today. Damage to homes reached more than 80% of the homes on the islands of Abaco and Grand Bahama, the northern islands of the Bahamas, with thousands of residents and hundreds of undocumented immigrants. The estimated cost of the damage was \$3.4 billion, according to the assessment of an independent insurance specialist. Taking all damages into account, the final estimate was \$7 billion.

Urban mobility aims to link people, services and products with a community purpose, as well as being a useful tool for hurricane relief. Among the many ministries that responded to the crisis was the Department of Housing. First, an assessment of the extent of the devastation was conducted, focusing on quickly addressing the issue of temporary relocation of residents in the capital until some infrastructure was restored, and also delivering short-term solutions for those who could not be relocated. The assessment made it possible to know how many homes had been damaged and to what extent, as well as to identify who the owners were: single women, mothers, low-income people, adults, among others. The necessary support had to come from the government.

Following the needs assessment, an action plan was put in place to identify key stakeholders and project leaders to create synergies with workers from relevant government agencies, key stakeholders and local and international volunteers. The recommended assistance varied in form ranging from executive orders, tax exemptions and economic stimulus packages to visits to communities by government officials.

Some of these challenges were as follows: some residents totally lost their homes and did not have the financial means to replace their mortgages, and many mortgages were uninsured, and residents could not afford another mortgage since they had just lost their home due to the natural catastrophe. Homeowners without mortgages would have invested their savings in their current home and had no homeowner's insurance. In contrast, residents who had a rental faced the challenge of not having housing options to rent and if they did, the costs of renting were unaffordable due to the rise in demand. The Government had limited funds to respond to all the needs and remain manageable and operational in mobilizing assistance.

The Government implemented an exemption order for the Northern Bahamas, a home repair assistance program, a tax exemption, duty and VAT exemptions for all imports into the island, especially for building supplies, furniture and fixtures. In addition, several levies were suspended for non-commercial flights bringing in construction supplies and aid.

One of the challenges faced in the short term is trying to document and address the needs of undocumented migrants. In the long term, the government was challenged to find homes for residents who have no place to stay. A risk mitigation strategy was decided upon by the government, which established the application of building codes to ensure that homes can withstand hurricane winds. Secondly, the government contacted insurance companies and mortgage lenders to ensure that once mortgaged, homes were insured. For people who did not have mortgages and are homeowners, the Department of Taxation made sure to provide copies of homeowners insurance to insure they were tax compliant.

2. Statement by Shawn White⁴⁰

St. Kitts and Nevis has identified urban mobility as the fifth of its seven pillars as a small island state. One of the key functions of sustainable settlements is to pedestrianize streets and roads. The cities in St. Kitts and Nevis are very small and the goal is to be able to provide more pedestrian access.

Another issue is the need for post-pandemic urban mobility to provide safety and health for urban residents, as well as considerations for undocumented persons and migrants, who will place a burden on medical systems. Also, self-built housing was permitted to facilitate mobility, safety and security response, and for cities to function during medical emergencies, so that the most vulnerable are not sacrificed during crisis situations.

One of the main government projects is the eradication of informal settlements. One of the last illegal temporary settlements in state-owned lands in the country has just been eradicated, relocating 30 families, and the government took over their rent for the whole year. It was an unprecedented move by the government to show the public that it wants to get rid of these illegal temporary settlements, that it wants people to become homeowners and to be given autonomy. This is one of the cornerstones of the Government of St. Kitts and Nevis.

Another of these projects is related to the issue of water. Due to the effects of the climate crisis, the country has high levels of drought, and the government is seeking concessionary funding to implement desalination and other water drilling exercises, so that people can have access to clean water. These are just some of the areas in which the government is working to try to improve the social mobility of its citizens.

3. Statement by Juan Carlos Baruja Fernández⁴¹

In 2018, the Ministry of Urbanism, Housing and Habitat of Paraguay was created, thus acquiring new competencies in urban planning. A participatory process of updating and adapting the national housing policy was then initiated, which includes urban mobility as one of the primary axes in city planning. Land management and urban mobility are two of the great challenges of housing and urban development in Paraguay. There are areas with few roads and means of transportation, and metropolitan areas have low quality public transportation services and poor spatial and temporal coverage. This problem must be addressed through land management and use in accordance with a territorial perspective, considering mobility plans and legislative tools to improve connectivity between the different municipalities in an efficient manner.

In terms of urban mobility, through the Paraguay 2030 Development Plan, the Ministry has set the objective of developing a sustainable energy matrix with emphasis on increasing the use of electric energy and reducing the consumption percentage of petroleum derivatives. In addition, electric mobility is highlighted as a priority line of action to achieve this objective. Likewise, the National Energy Policy 2040 promotes the adoption of electric mobility as a technology that expands the share of electricity in the energy consumption matrix and as an energy efficiency strategy. This is all aligned with the international commitments made by Paraguay before the United Nations in the framework of the Sustainable Development Goals and the Nationally Determined Contributions, also marked in the Paris Agreement.

⁴⁰ Chairman of the National Housing Committee of St. Kitts and Nevis.

⁴¹ Minister of Urbanism, Housing and Habitat of Paraguay.

The Ministry of Urbanism, Housing and Habitat is part of the Electric Mobility Strategic Council, where ministers from several other institutions work in a coordinated manner to ensure and promote the transition to electric mobility, aiming at energy security, industrial development, social progress, and environmental sustainability. In addition, the Council joins a comprehensive vision that seeks to position Paraguay as a regional benchmark for electric mobility in several key areas to contribute significantly to achieving the country's sustainable development.

Finally, it is important to mention the Green Route project (*Ruta Verde*), sponsored by ITAIPU Nacional, which aims to install charging stations for electric vehicles along Route 2, making it possible for drivers to recharge their electric vehicles and drive from Asunción to Ciudad del Este. There are currently six charging stations along the route. With this project, Paraguay demonstrates its support for electric mobility and its drive to think in terms of a sustainable transportation ecosystem, efficient energy use, reduced noise pollution levels, respect for the environment and Paraguay's commitment to contribute to the gradual reduction of CO₂ emissions in the air and atmosphere.

4. Statement by Héctor Estrada⁴²

When analyzing post-pandemic urban mobility, the question arises as to how prepared Central America and the Caribbean were to deal with such a disaster. The region knows what it is like to face environmental disasters and what impacts climate change generates. However, it is essential to understand not only how cities put their health systems to the test during the pandemic, but to question how they are designed, where residential housing areas are located, where recreational, education and workspaces are located.

Also, it is crucial to ask how long it takes the population to travel from one place to another, how local and national policies sometimes end up being fragmented and disjointed, and that when these crises occur it is difficult to rearticulate immediately. That is, in a moment of quarantine, citizens are faced with the difficulty of going to a supermarket. Thus, one has to contemplate how to articulate the elements that make up urbanization through the tools provided by public policies.

In the case of Honduras, there is a process of rearticulation of the national urban territorial policy with the housing policy, to ensure that the two have an impact on how citizens move in the city and how to respond to different situations. It is also important that the housing policy has an impact on how to manage land, how to allocate building permits and environmental licenses, how to design municipal development plans and multilevel strategic planning, and ultimately how the city manifests itself in urban mobility.

The articulation of these two policies is fundamental and underscores the need of the population. In other words, it highlights the value of citizens' political participation in how cities are designed. Experts, theoreticians, and specialists can be brought together, but it is the people and their daily movements who will really give the indications and guidelines on what needs to be done in a given city and urbanization. In Honduras, rural and urban housing committees are being encouraged to serve as those local entities, beyond the municipality, that can provide the government with the necessary information for more effective decision making.

⁴² Executive Director of the Housing and Human Settlements Program of Honduras.

Finally, it is crucial to remember that the housing deficit is not only solved by building houses, but also by matching them with the availability of basic services. In the case of Honduras, public institutions are working to ensure that services such as electricity, drinking water, sewage and roads are once again functional in all these urban areas.

5. Statement by Antonio Clement Marley Mandela⁴³

Antigua and Barbuda's post-pandemic challenge is to reboot, recover and revitalize. The issue of urban mobility and the other major post-pandemic challenges are situated in the context of small island developing countries that, in relation to housing, lack technological innovation in the construction sector. There is a great deal of pushback from traditional contractors and the general population who are opposed to the overall risk of venturing into innovative options, that can be both smarter and more affordable.

Adaptation still requires a change in perspective. The people of Antigua and Barbuda are afraid of catastrophes and feel more protected by relying on the traditional block and steel option. Urban mobility is crucial to the functioning of society. It is the gateway to daily life, allowing access to housing, employment and urban services. It also supports population growth by managing communities to receive adequate access to services in a timely manner.

The biggest challenge related to this issue is the access to financing to address needs. For example, meeting the demand for water to eliminate rationing. The pandemic taught the government that the implementation of strategic plans, designed to meet the mobility needs of people and businesses for a better quality of life, must be mandated. Technological progress has made people's lives easier and smart technology improves the standard of living through innovative products and services. It is as simple as connecting to an app. Smart technology enabled people to exist when the world came to a standstill and borders were closed with limited mobility. Although various challenges that hinder the development of the state had to be faced, it is clear that infrastructure development and housing played a crucial role in fostering economic development and recovery after the crisis.

The government is committed to fostering the empowerment of its people through ownership. Antigua and Barbuda upholds its mandate by providing the opportunity for ownership under a land and housing empowerment program, where ownership has been enabled through significant government subsidies. In the aftermath of the pandemic, the government is doing what is necessary to restore the kind of pride and dignity that a government should desire from its people. The pandemic changed the attitudes of the people, who have developed a sense of hatred for the political system.

While navigating this transformation, it is necessary to design a mobility environment that enriches the lives of all citizens and serves communities well into the future. The vision of urban mobility is within reach, once the right support is obtained from friendly countries that do not tax the most fragile and overburdened economies. We must always remember that what gets built ends up building economies, communities, families and futures.

⁴³ Senator and Parliamentary Secretary in the Ministry of Housing, Works, Land and Urban Renewal of Antigua and Barbuda.

IX. Data collection for the mobilization of financial and climate resources

A. Statement by David N. Sislen⁴⁴

The World Bank would like to highlight the three key issues heard at this General Assembly: climate change, coordination with the private sector and the need to scale up, that is, to take action now.

The first issue that came up in almost all the discussions was climate change, not only in terms of mitigation but also in terms of adaptation. On the mitigation side, the region is not among the highest polluters, as it contributes to only about 8% of global emissions. The focus has been mainly on forestry, due to the large emissions caused by land use change and deforestation. Despite this, cities have a very important role to play in reducing carbon emissions in the region. For example, renovating a house lowers carbon emissions by 77% compared to building a new one. In that sense, the first message of the MINURVI General Assembly is “smart urbanization”, as smart urban organization and policies can be a big part of the solution to the mitigation problem in the region.

However, it is adaptation that challenges the most MINURVI member countries. The Vice President of MINURVI, Minister of Barbados, clarified that this is a climate crisis rather than simply climate change. Most of the damage caused by climate change in the region affects cities. In addition, urbanization rates are expected to increase by 10% in a region where almost a third of its urban dwellers are affected by qualitative and quantitative housing deficits. In this sense, the stresses and impacts that climate change will bring are real and challenging.

A few weeks ago, Hurricane Otis caused enormous damage in Acapulco. In 12 hours, an ordinary tropical cyclone became a category 5 hurricane with impacts estimated at 10 billion dollars. This is not a theoretical issue but something that the region is experiencing right now. The

⁴⁴ Urban Practice Manager, Disaster Risk Management and Land for the Latin America and Caribbean Region, World Bank.

public policy priority is to prioritize investments in risk reduction. Many focus on what happens after the event, but the priority must be risk reduction through investments that improve infrastructure resilience.

There is an article about a \$140 billion fiscal stimulus program by the Chinese government in urban investments to lower climate change risks. For example, cities can absorb water in the face of flooding. Fiscal stimulus and the strengthening of public policies and national programs to manage climate change in cities has to be part of MINURVI's approach.

The second major message focuses on how the public sector can work with the private sector. The private sector is what builds cities, but without the public sector, without a sector leader, public policy objectives cannot be achieved. In other words, a large part of the solution for cities must be the construction of housing and investment in city centers instead of continuing to increase its borders. Still, without major efforts by the public sector, the private sector is not going to do it.

There are several examples in the region of World Bank and IDB supported cities trying to do that: the city of Fortaleza in Brazil or the World Bank's new program in Kingston, Jamaica. Major public investments such as parks and watershed restoration, among others, can boost not only public service but also the development of a city by the private sector in a more integrated and social way, providing services to all.

The experience in Colombia, where the public sector has demand-side subsidy programs, shows that it is not incompatible to have a private sector that addresses the needs of the middle class and public policies that support the less affluent. The growth of both parts of the housing sector is not incompatible. When you look at a country like Colombia, where 300,000 homes have been built in recent years, you can see that these two tracks can indeed co-exist.

Finally, there are some important reflections: first, it is important to remember that the States have a fundamental role to play. In Indonesia, for example, there are large national programs to promote good land management, good development of the housing market and also of basic services. National programs are key, but investment at the level of municipalities and subnational governments must also be a part of the solution. There are countries in the region where the investment capacity at the municipal level can be even greater than at the state level. It is vital to support and strengthen local governments and give them opportunities to use credit and investments in a safe and intelligent way.

In the World Bank's view, financial intermediation is a key part of going to scale. In many countries there are national development banks, which need to increase their support in this area. In other words, it is important that they not only be interested in lending to the private sector, but also in supporting municipalities for territorial development. Thus, in the coming years, part of the solution will be to support national and regional financial entities in playing this role of financing investment at the local level.

The World Bank was recently in Japan with a delegation from the Bank of Brazil, a mainly public bank, which celebrated the sale of credits in the Japanese market, for a wind energy investment in the State of Piauí. This means that Japanese retirees are buying carbon credits to support the development of renewable energy in Brazil. These financial intermediaries and the banking system can play an important role in moving forward with all the issues that have been discussed today, especially on the issue of sustainable development of cities in Latin America and the Caribbean.

B. Statement by Tatiana Gallego⁴⁵

Climate change and urbanization are central to the work of the Inter-American Development Bank (IDB). In the General Assembly discussions, the idea that the region is in a climate crisis and that cities are at its center came up repeatedly. Data has a great role to play in these issues for several reasons:

- In principle, because it allows for the measurement and monitoring of elements such as temperature, sea level rise and deforestation, among others.
- This also allows us to define certain patterns, trends and to some extent to evaluate and model. Perhaps most important of all, they allow for the making of informed decisions.
- They also make it possible to monitor the progress of commitments and, to a certain extent, to be able to be held accountable for what has or has not been achieved, and to reflect and correct based on this.
- Information and data are critical, and it is important to reflect on how to guide technological development and work with the population. These enable not only improved public awareness but also to transform all MINURVI participants into active actors, both individually and collectively.

Data is essential to determine the diagnoses that nurture and guide climate finance and action. There are two current examples in the region that can be inspiring. On the one hand, work is being done on a more effective and homogenized measurement of the housing deficit that is beginning to include elements of climate change and sustainability. On the other hand, there are some IDB tools in open code that allow all actors to monitor the growth of factors that affect coexistence and the state of cities.

In addition, the IDB is working hand in hand with ECLAC in census work, surveys, and with the statistical offices of the countries. Through this work, it supports capacity building for an improved definition of the housing deficit, for a better application of the methodologies, to improve the analysis and calculation of the housing deficit and to be able to standardize the methodology and make it comparable in the region.

To achieve this, work is being done on capacity building and the revision of some of the questions on structure, socioeconomic variables, and access to financing. At the same time, there is an opportunity to incorporate resilience and energy consumption parameters in these questions to improve housing and neighborhood improvement programs.

To strengthen the calculation, it is also important to mention that there is a great opportunity to work in interconnection with other platforms. For example, by collaborating with environmental ministries, risk areas could be identified, and corrective actions could be taken to strengthen the resilience of cities. There are also many questions that can be improved through the questionnaires. It is also possible to work through the housing supply platforms that other countries such as Mexico have, and with whom the IDB is working in Brazil and Ecuador. At the same time, these platforms allow us to obtain a numbered registry of formal and acquired housing and contain a great variety of data and information that allows us to classify and characterize housing. This data can also help to improve the design of subsidies, territorial reserve and georeferencing.

⁴⁵ Chief of the Housing and Urban Development Division, Inter-American Development Bank (IDB).

Finally, it is worth mentioning some of IDB's available data tools. An "urban planning toolbox" has been created in open code. This is a digital tool, available on the IDB website and is based on the use of satellite and drone information that is freely available. This tool works on machine learning and crowdsourcing of data available to all. Four of those tools are worth mentioning:

- (i) *UrbanPy*, a package of functions that allows for the measuring of the population's accessibility to key service points: hospitals, collection and emergency centers, and water points, through changing water cycles, among others.
- (ii) *MAIIA*, the Mapping of Informal Settlements with Artificial Intelligence, it is an algorithm that allows for the automated delimitation of the location of informal settlements and monitoring of their growth, which is often accompanied by deforestation in semi-rural areas.
- (iii) *Respira Limpio* (Breath Clean), is a mobile App that allows for the optimization of routes especially for those cyclists who want to go around the city and not be as exposed to the harmful effects of pollution.
- (iv) *Ursa*, is a way to report urban data with satellite analysis. This tool, also in open source, has been modified to allow for the monitoring of "heat island" effects in urban areas.

All of these are available for download on the IDB website. These tools can generate data that will enable the MINURVI authorities to make more informed decisions and help define elements of policies and programs that may be useful.

X. Closing remarks

A. Statement by Santiago Maggiotti⁴⁶

The speakers at the thirty-second General Assembly MINURVI had the opportunity to talk about their programs and the various ways in which they are addressing issues. The first day of the Assembly was enriching, with high-level interventions and the presentation of different tools to be replicated in other countries. The launching of the Latin American Diploma for Fair and Sustainable Housing is very important to improve the technical teams in each country of the region. Furthermore, it is hoped that these institutional changes in MINURVI will represent the birth of an organization that will represent Latin America and the Caribbean in the coming years.

It is essential to work as one and to have the institutional strength to raise the needs of the region and the specific programs to address them, especially when it comes to the climate crisis effects on countries. If the region acts as one and can work together to address climate change disasters, it will be able to request multilateral organizations to postpone interest payments to allocate those resources to provide a rapid response to the population. It is also important to reduce the banks' and public sector bureaucracy, in order to be able to promptly obtain financing and change the lives of the people who are suffering, especially due to climate change-related issues.

In closing, it is important to emphasize that the MINURVI General Assembly gave many insights, but also a lot of responsibility to its participants. They committed themselves to carry on institutionalization, allowing each of the countries to learn about success stories in other countries of the region and to know which are the paths not to take. This learning process allows the provision of much faster responses and to fulfill the

⁴⁶ Minister of Territorial Development and Habitat of Argentina, President of MINURVI, term 2023.

commitments made last year in Chile when the Ministry of Territorial Development and Habitat of Argentina had the responsibility and honor of leading MINURVI for this year: opening a new chapter for MINURVI. This period was the groundwork for MINURVI's institutionalization, so that tomorrow, its 35 countries can work as one representing the entire region.

The Ministry was recently invited to Nairobi to obtain green funds and tell the experience of MINURVI, explaining to Europe and others how the countries of the region were involved and concerned about this situation. The region is headed in the right direction, hoping that we can continue working together and in a more compact way, to address the needs of the region. Above all, the banks and those who have financing should be approached, so that the financing is adapted to the needs of the region and does not come in the "narrow" programs that are applied in the rest of the world. Thus, it is hoped that this General Assembly will act as the launching point for MINURVI's new participation in the world.

XI. Final thoughts⁴⁷

Latin America and the Caribbean presents a complex and challenging reality in terms of sustainable urban development. Despite the commitments to achieve the Sustainable Development Goals (SDGs), the region is progressing at an insufficient pace to achieve the urban dimension of the 2030 Agenda and is even failing to meet a quarter of the targets. This panorama is aggravated by internal factors such as low levels of investment, low productivity, high labor informality, and because the region continues to be the most unequal in the world. There are also external factors that aggravate the situation and affect the region, such as COVID-19, armed conflicts and, in particular, the climate crisis, which outlines a worrisome scenario that requires urgent attention.

In this context, access to housing, which should be viewed primarily as a right and not as a commodity, has become more difficult. Although countries have made progress, 21% of the urban population in Latin America and the Caribbean currently live in informal settlements and investments usually do not reach the most vulnerable people, since this population does not have access to formal financing in banks. In this sense, it is necessary to debate whether housing should be seen as a service, as well as to continue consolidating efforts to calculate the qualitative and quantitative housing deficits, and to generate innovative policies and strategies together with the communities to respond to their needs and generate a greater availability of well-located social housing.

On the other hand, the climate crisis represents a real threat to the population of all countries in the region, with a special impact on Caribbean countries. The increase in extreme weather events, such as droughts and floods, will affect international and urban-rural migration dynamics, putting pressure on housing services. In this sense, adapting to climate change and strengthening resilient communities is crucial, especially in a context where the region contributes very little to global emissions and at the same time suffers greatly from its impacts.

⁴⁷ Prepared by ECLAC and the Presidency of MINURVI specifically for this document.

The institutional strengthening of MINURVI is seen as an important effort to face these challenges. The role of MINURVI is evolving beyond being just an annual meeting, to become an active and collaborative regional coordination space of strategic alliances. Thus, a proposal has been developed to work as one and progress in terms of financing, which represents a cornerstone to solve these problems. Both the presidency and the Forum have made efforts to dialogue with development banks to generate greater access to financing mechanisms with special emphasis on adaptability to climate change. There have also been discussions on how to overcome the disarticulation between housing agencies and banks, and it is vital to strengthen public-private partnerships. In addition, it is vital that financing not only focuses on national programs and policies, but above all on local governments and policies, and strengthens coordination between the different levels of government.

Furthermore, the importance of basing policies on evidence and data was highlighted, as they are essential to measure, monitor, make informed decisions and evaluate progress in climate, housing, and habitat challenges. Thus, MINURVI produced alliances and strategies together with other institutions to advance on this issue and strengthen capacities. Finally, it is also clear that urban solutions and policies must be integrated. A clear example of this is urban mobility and public transportation, which are crucial issues, sectors of inclusion and intrinsically related to housing and habitat. The inevitable growth of cities, rising land prices, migration and the climate crisis generate challenges that require comprehensive solutions that should be discussed at the city-level.

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Annex

Annex

Official record of the Thirty-second General Assembly (1) of MINUR— Buenos Aires Declaration (2)

On the second day of the thirty-second General Assembly of MINURVI, the Ministers and High-Level Authorities of Housing and Urbanism of Latin America and the Caribbean signed a joint declaration, an outcome document that highlights the main commitments to which they pledged.

Box A1

Thirty-second General Assembly of Ministers and High-Level Authorities of Housing and Urbanism of Latin America and the Caribbean - MINURVI - Buenos Aires, Argentina

Buenos Aires, Republic of Argentina
November 9 and 10, 2023

Buenos Aires Declaration

Instruments, Policies and Institutions for Inclusive and Sustainable Urban Development

The Ministers and High-Level Authorities of Housing and Urbanism of Latin America and the Caribbean, participants in this thirty-second General Assembly, declare the following:

Considering that:

- (i) The Forum of Ministers and High-Level Authorities of Housing and Urbanism of Latin America and the Caribbean (MINURVI), established in 1992, is the main organization in charge of promoting political collaboration, coordination and regional cooperation in matters related to the sustainable development of cities and urban areas in Latin America and the Caribbean.
- (ii) MINURVI members stand committed to human rights and the international system, in order to comply with the United Nations 2030 Agenda, its Sustainable Development Goals and the New Urban Agenda. According to the Sixth Meeting of the Forum of Latin American and Caribbean Countries on Sustainable Development, the cross-cutting nature of SDG 11 "Sustainable Cities and Communities" is highlighted in the context of high urbanization in the region, and the centrality of its achievement in regional political action.
- (iii) Financing programs, measures, and initiatives to mitigate and adapt to climate change in cities is a fundamental challenge for the region, especially in compliance with the commitments made by the countries when they signed the Paris Agreement and considering cities' contribution to greenhouse gas emissions. The vulnerability of urban spaces, due to the various natural and anthropogenic risks, together with the systemic financing restrictions of the countries, require mechanisms and innovative financial instruments and effective policies to mobilize resources and ensure their efficient allocation.
- (iv) On its tenth anniversary, the Montevideo Consensus on Population and Development in Latin America and the Caribbean maintains its guiding role in the region's urban public policies. Specifically, it reaffirms the objective of achieving full integration of the population and its dynamics in sustainable development with equality and respect for human rights, especially in cities and human settlements.
- (v) The region is going through a complex and unstable macroeconomic scenario, with low levels of growth, high public debt and high inflation rates, with consequences that negatively affect especially the most vulnerable individuals and families. In addition, some countries in the region could experience an expansion of informal settlements given the increase in construction costs together with a decrease in mortgage financing and budgets for investment in housing and community services, which may limit access to housing.
- (vi) Economic and spatial inequality, as well as gender and ethnic inequality, remains a significant challenge for the region's cities: the increase in segregated slums and informal settlements represents an obstacle to comprehensive and inclusive development in the region, as it prevents their inhabitants from receiving the same opportunities for employment, health and education, among others, as other citizens.

Recognizing:

- (i) The importance of the intergovernmental exchange of experiences, lessons learned and good practices in the areas of housing, urban planning, transportation, land and urban financing, inclusion, justice, the right to the city, among others, in order to effectively achieve the objectives agreed upon by the 2030 Agenda, the New Urban Agenda of the United Nations, and the Paris Agreement of the Framework Convention on Climate Change.
- (ii) The continuous contribution, collaboration, and support in the organization of the thirty-second General Assembly, the Economic Commission for Latin America and the Caribbean (ECLAC) and UN-Habitat as Technical Secretariat of MINURVI.
- (iii) The work of the MINURVI Executive Committee, made up of representatives of seven countries of the region and led by the Minister of Territorial Development and Habitat of Argentina, in organizing the work of this thirty-second General Assembly.
- (iv) The significant contribution of the Forum of Latin American and Caribbean Countries on Sustainable Development to the evaluation of the progress of the urban dimension of the 2030 Agenda for Sustainable Development.
- (v) The representatives of national governments and other institutions that participated in the MINURVI General Assembly with their statements, comments, and exchanges on the following topics:
 - Localization and Achievement of the SDGs in the cities of the region
 - Financing Adequate Housing
 - Institutional Strengthening
 - Inclusive and Bioclimatic Cities
 - Sustainable Urban Mobility
 - Urban Data Collection

We commit to:**Climate change and environment**

- (i) Initiate the process of formulation and design of a regional mechanism for mobilizing resources for climate change adaptation and mitigation in Latin American and Caribbean cities. The objectives, structure and mandate of such a mechanism may include issues of access to resources to support and advance initiatives and programs that MINURVI States may implement, according to their national circumstances and the principles of the United Nations Framework Convention on Climate Change, in terms of reducing gaps in access to housing and to a quality and inclusive habitat, which have a considerable impact on reducing greenhouse gas emissions in cities and adapting urban areas to face climate change.
- (ii) Promote the inclusion of urban issues in the priority actions to be carried out in the context of the Bridgetown Initiative.
- (iii) Include urban planning actions and measures that incorporate comprehensive adaptation, prevention and risk reduction strategies in cities through land use planning, regulatory frameworks, building technologies and infrastructure in MINURVI members countries, according to their national circumstances, especially in the case of segments of the region's population that are already vulnerable due to, among other things, geography, socioeconomic status, livelihoods, gender, age, indigenous or minority status, or disability, as well as the ecosystems on which they depend.
- (iv) Promote low-impact development strategies in cities, especially related to housing, infrastructure and urban services, that reduce the contribution of cities to climate change, the degradation of natural resources and the loss of biodiversity.
- (v) Promote these strategies as the driving force for solutions through changes in consumption and production patterns that reduce pollution and waste generation, improve water and sanitation systems, explore new technologies and sustainable construction materials for housing and equipment, transition to the use of renewable energies and energy efficiency, and the application of circular economy criteria, among other concepts associated with the implementation of Sustainable Development Goal 12.
- (vi) Develop policies aimed at recognizing and promoting concepts of resilient cities and low greenhouse gas emissions, based on a broader appreciation of cities as systems that are integrated with their natural environment. This implies the adoption of measures that not only consider infrastructure and human habitat, but also recognize the critical interaction between cities and their surrounding ecological environment.

- (vii) Encourage member States and members of the United Nations specialized agencies to promote the adaptation of the Sustainable Development Goals to local contexts, to accelerate action towards the implementation of the 2030 Agenda, including by promoting local implementation in an integrated manner, monitoring and reporting on progress, including by improving national frameworks for the coherent and multisectoral implementation of its goals and targets and enhancing the inclusion and participation of local communities, particularly those living in vulnerable situations, in implementation, planning and reporting processes.
- Inclusion**
- (viii) Reaffirm the importance of the right to the city as a guiding principle, which guarantees the universal and effective exercise of all human, economic, social and cultural rights, and the achievement of cities (i) free of discrimination; (ii) with gender equality; (iii) that integrate minorities and racial, sexual and cultural diversity; (iv) with inclusive citizenship; (v) with greater political participation; (vi) that fulfill their social functions, guaranteeing equitable and affordable access for all people to housing, services and urban opportunities; with diverse and inclusive economies; and, (vii) with inclusive urban-rural linkages that ensure food security.
- (ix) Integrate the gender approach and the care economy in urban policies in a cross-cutting manner, considering the specific differences and challenges experienced by people based on their gender in urban environments to promote inclusion in access to resources, services and opportunities.
- Housing**
- (x) Address the qualitative and quantitative deficit simultaneously and with a circular economy approach, based on: minimizing the consumption of undeveloped land and preserving the ecological value of the environment; more efficient use of real estate and urbanized land with a focus on the revitalization and renovation of cities through the actors that operate in the territory; more efficient use of material resources in construction, water and energy through bioclimatic designs, more efficient technologies and the circularity of resources throughout the useful life of housing.
- (xi) Ensure the right to adequate housing for all people, guaranteeing decent and priority housing that is well located, with access to services and opportunities, and recognizing the diverse functions of housing, in particular the new lifestyles and ways of working that have emerged from the Covid-19 pandemic.
- (xii) Strengthen comprehensive urban policies and programs that prevent excessive growth in land prices and slow the expansion of informal settlements.
- Land and infrastructure**
- (xiii) Develop policies and instruments to capture the value of urban land, with the aim of generating a fair distribution of burdens and benefits, ensuring the common good over the individual and promoting new ways of financing the infrastructure of cities.
- (xiv) Raise the levels of public investment and strengthen mechanisms to incorporate more private financing in the generation of sustainable infrastructure in the region's cities.
- Urban mobility**
- (xv) Contribute to the development of sustainable, intelligent and inclusive urban mobility in the region's cities, with a view to promoting electric mobility and accessibility to public transportation systems for all inhabitants, with particular attention to areas underserved by urban services.
- (xvi) Strengthen the comprehensiveness of urban planning and mobility through policies and strategies of Transit-Oriented development to generate greater access to services, opportunities offered by the city and lower travel costs for all inhabitants.
- Governance and citizen participation**
- (xvii) Advance in governance models that reinforce and improve vertical articulation between the different levels of government, horizontal or intersectoral, and between the urban and rural dimensions to develop integrated urban policies, legal frameworks and instruments at all levels, promoting comprehensive and decentralized territorial planning.
- (xviii) Expand and ensure citizen participation in all stages of planning and execution of urban development projects, paying special attention to the elimination of economic barriers and access to relevant information, in order to guarantee the inclusion of the most vulnerable sectors of the population.

Institutionalization and data generation

- (xix) Strengthen the exchange among the countries of the region on urban experiences and good urban practices, as well as their dissemination, collaboration and cooperation in integral sustainable urban development programs, with the objective of learning from each other and applying effective solutions to shared urban challenges. This process must be inclusive and equitable, promoting access to effective solutions for urban development throughout the region and ensuring that no country is left behind or excluded. To this end, it is essential to continue strengthening and developing the Urban and Cities Platform.
- (xx) Contribute to the incorporation and updating of information in the Urban and Cities Platform of Latin America and the Caribbean and promote it as an analytical tool for decision-making and monitoring of policies, strategies and good urban practices.
- (xxi) Participate in regional and global events and platforms to disseminate MINURVI's work and integrate it as a regional voice on housing, habitat and sustainable urban development issues.
- (xxii) Strengthen the role of MINURVI, providing the Forum with institutional instruments that allow it to promote: (i) the follow-up of the agreements reached by the General Assembly and the fulfillment of the international commitments assumed by the member countries, (ii) the sustained promotion of the regional debate on housing and sustainable urban development, (iii) the formation of technical teams and the support of technical teams in the design, implementation and evaluation of their policies and programs, (iv) the presentation in global forums and agendas of the approaches, concerns and proposals arising from the countries of Latin America and the Caribbean, and, (v) the sustained search for financing mechanisms for programs and policies aimed at sustainable urban development.
- (xxiii) To request financial support to the Inter-American Development Bank (IDB), CAF —Development Bank of Latin America and the Caribbean— and the World Bank, for the implementation of technical cooperation programs that support the Forum's proposals for institutional strengthening.
- (xxiv) To jointly request to the Secretary General of the United Nations that the future Executive Directorate of the United Nations Human Settlements Program, UN-HABITAT, is entrusted to a person from Latin America and the Caribbean as a clear demonstration of the relevance of the Region and its contribution to multilateralism.
- (xxv) To work with the Statistical Institutes of member countries to strengthen the questions or implement methodologies through the National Population and Housing Censuses and National Household Surveys that allow for the standardization of the measurement of the housing deficit, including elements of sustainability and resilience to climate change.
- (xxvi) Approve the updating of MINURVI's internal regulations.
- (xxvii) In accordance with the election held, the Executive Committee that will accompany the period prior to the celebration of the next General Assembly will be composed as follows:
- Presidency: **BRAZIL**
 - Vice-presidency: **BARBADOS**
 - Caribbean Region Representation: **ST. VINCENT AND THE GRENADINES and St. KITTS AND NEVIS**
 - South America Region Representation: **URUGUAY and CHILE**
 - Central America and Mexico Region Representation: **EL SALVADOR and COSTA RICA**
 - Technical Secretariat: **ECLAC and UN-HABITAT**
 - Secretary General: **SANTIAGO MAGGIOTTI, FROM ARGENTINA**

Signed by the Ministers and/or High-Level Authorities of Housing and Urbanism of Latin America and the Caribbean, or their delegates, who attended in person the Thirty-second General Assembly of MINURVI in Buenos Aires on the 10th day of November 2023.

Source: Own elaboration.



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