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ENCUENTRO   
DE **VIVIENDA**   
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**INCLUSIVA, EQUITATIVA Y SOSTENIBLE**

Meeting on Housing and Economic Reactivation;  
Inclusive, Equitable, and Sustainable

Technical Note

Mexico City. September 2021.



# RELACIONES EXTERIORES

SECRETARÍA DE RELACIONES EXTERIORES



# DESARROLLO TERRITORIAL

SECRETARÍA DE DESARROLLO AGRARIO, TERRITORIAL Y URBANO



**Cities Alliance**  
Cities Without Slums

Presented by  
**UNOPS**

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## Foreword

Among the objectives of the Community of Latin American and Caribbean States (CELAC) is to contribute to the strengthening and positioning of its members in the current global political context, through a mature and respectful dialogue on any priority matter that concerns the region. Likewise, it has worked on the construction of a dynamic political, multilateral and cooperation agenda among the member countries and its extra-regional partners.

Mexico was chosen by the CELAC members to assume the *pro tempore* presidency of the organization for the years 2020 and 2021. The work plan of the Mexican presidency for this last year is based on six transversal lines of action: (1) regional economic reactivation, (2) relationship with extra-regional partners, (3) environment and climate change, (4) equality, gender, and diversity, (5) innovation, and (6) Latin American and Caribbean integration.

In this context, Mexico has developed a diverse and innovative work agenda in areas of shared interest for member countries, within the framework of a mechanism based on the principle of unity within diversity, which has contributed to strengthening cooperation and integration in the region.

As part of the work plan, the *pro tempore* presidency proposed to the member countries to have spaces for dialogue and discussion on a wide range of issues of common relevance, particularly in the context of the economic reactivation after the health contingency caused by COVID-19.

The pandemic forced countries to sustain periods of isolation and suspension of activities, and underlined the importance of the conditions in which their population lives, the challenges faced by communities in terms of urban development and their new housing needs, as well as the risks of increasing the conditions of inequality. For this reason, it was deemed relevant to include a discussion about housing and its role in the economic recovery.

As part of the proposed agenda, the *Meeting on Housing and Economic Reactivation; Inclusive, Equitable and Sustainable* was held in August 17<sup>th</sup>, 2021. The housing sector has historically contributed to promoting economic growth in countries, so its evolution and the public policies used to promote its development will be essential in the economic recovery of the region. However, consistent with the CELAC's work plan , it was considered of utmost importance to frame the discussion of economic recovery in a context of equity and sustainability.

This document contains the results of the analysis and the main conclusions derived from the meeting, where the participants contributed their vision and concrete proposals regarding the recovery of the housing sector and the strengthening of urban development. In this sense, the *pro tempore* presidency trusts that this information will be of great use to the CELAC member countries.

## **Messages from the Organizers**

### **Román Meyer Falcón**

Secretary of Agrarian, Territorial and Urban Development  
México

I celebrate this forum to share experiences on housing as an element of economic recovery but, especially, because it is an opportunity to ensure housing as a right for millions of people in the region.

In Mexico we have experienced a shift in the national housing policy. Previously, it considered housing only as a commercial mechanism, which led to large developments in peripheral areas that expanded the urban footprints and caused, for example, families to travel long distances to reach their workplaces.

This situation left more than 650 thousand abandoned homes in different areas of the national territory - especially in the northern states - and, among other things, generated great insecurity problems.

Today this has changed. At the Mexican Government we have focused on promoting a strategy that meets the particular needs of the population. Practically 80 percent of the actions required to address the national housing deficit correspond to the improvement and expansion of dwellings.

This change of vision in public policy has been promoted by the Ministry of Agrarian, Territorial and Urban Development (Sedatu) and from the rest of the national housing agencies, especially the Institute of the National Housing Fund for Workers (Infonavit), the Housing Fund of the Social Security and Services Institute for State Workers (Fovissste), the Federal Mortgage Society (SHF), and the National Housing Commission (Conavi).

Due to the joint work of these institutions, in these past three years of government, more than 800 thousand actions have been achieved to directly support families in the self-production, improvement, and expansion of their homes. To mention just one example, we have promoted platforms with information on permits, licenses, construction systems, and tutorial videos to accompany people in the self-production processes of their homes.

Let us continue, then, refining our vision to find new development opportunities that allow us to meet the great housing needs we have in the region.

**Martha Delgado Peralta**

Deputy Secretary for Multilateral Affairs & Human Rights, and President of the UN-Habitat Assembly

This forum is of great use to reflect on the development of inclusive and sustainable solutions in housing and urban planning.

We know that human settlements in Latin America and the Caribbean face similar challenges, closely linked to the quality of life of the inhabitants. Today, these challenges have been exacerbated by the spread of the COVID-19 pandemic.

In 2025, approximately 70 percent of the world's population will live in cities, and this urbanization process exerts great pressure on all systems: social, ecological, economic, and of public health.

In Latin America, our region, the most urbanized in the world, two thirds of the population live in cities with fewer than 20,000 inhabitants. Latin America has an imminently urban population, with many megacities.

The pandemic offers an important opportunity to rethink the configuration of cities and urban life, but it also presents very complex challenges that we must face in the short term.

To succeed in the economic recovery, we must be protected against the pandemic, vaccinated and with stronger health systems. This is how Mexico, currently very enthusiastic about regional cooperation and serving as a facilitator of many links between national, local and multilateral actors, has donated more than one million COVID-19 vaccines for the community of American states and the Caribbean. It is important to lead this spirit of solidarity towards the cities of the region.

From UN-Habitat, and from the Mexican Government, counting on CELAC as an important platform to generate solutions from a local standpoint, we are at your disposal and we will be attentive to the discussions that are generated in this important event.

**Efraín Guadarrama Pérez**

Mexico's National Coordinator for CELAC

The COVID-19 pandemic has directly impacted all economic sectors in our region, including access to housing.

As the Executive Secretary of CEPAL, Alicia Bárcena, has stated in other forums, COVID-19 has been a predominantly urban pandemic, which has shown, today more than ever, the inequalities that plague our region's cities.

Likewise, CEPAL has reported that overcrowding affects more than 55 percent of poor urban households, critically in more than a third of these households. According to its *Social Peace Panorama of Latin America 2020 report*, this lack of adequate housing has increased the impacts of the pandemic, for it makes it difficult to comply with the necessary quarantines, social distancing and access to sanitary measures.

In this context, it is urgent to continue working to form a common front against this pandemic, and thus improve the living conditions of our region's population.

Faced with this problem, it becomes essential to exchange experiences, knowledge and good practices, find points of agreement and articulate consensus among the CELAC membership to be able to find common solutions that benefit our populations.

In this sense, we are convinced that solidarity and international cooperation are our strongest weapons in this battle. The exchange of experiences on the issue of housing for an inclusive, equitable and sustainable economic reactivation will contribute to overcoming the damage caused by the pandemic in our region, and will strengthen the global cause for adequate housing, in compliance with the New Urban Agenda and the Sustainable Development Goals of the 2030 Agenda.

Lest we forget that cities are on the front line of the battle against the pandemic and that its effects will be long-lasting. Therefore, it is essential to strengthen cooperation, openness, and global inclusion to combat the COVID-19 pandemic.

The member countries of CELAC must continue to strengthen our commitment to multilateral action and collective response to the pandemic. Doubtlessly, the results that emanate from this meeting will have a great beneficial impact for our people and our region.

I reiterate, on behalf of the pro tempore presidency of CELAC, the importance of holding these forums for dialogue, analysis and discussion, which will demonstrate the trust that CELAC places in international cooperation for development, particularly in its south-south modality.

**Carlos Martínez Velázquez**

General Director of Infonavit

We know that a post-pandemic economic reactivation is critical in the region, and in housing we have a cross-cutting element to undertake it. However, the importance of housing in the Gross Domestic Product of the area's countries raises a dilemma about whether or not the strategy of housing development is correct without considering other aspects to reduce the housing deficit we face, which centers in issues of habitability.

Mexicans have it clear now: the great urban expansions that resulted when we considered housing simply as an object ended up creating worse scenarios than the ones they meant to solve. In the end, people were left without access to the city, without services, and in overcrowded conditions.

Today, the pandemic faces us with the opportunity to think about a comprehensive housing policy based on principles of optimizing land uses, protecting health, protecting social structures, and protecting the environment. In other words, this economic recovery based on housing must take place with a social and sustainable drive, under a vision of overcoming inequalities throughout the region.

From our side, we have worked to follow the vision that the President of the Republic, Andrés Manuel López Obrador, has expressed. The *2021-2024 National Housing Program* has adopted the UN-Habitat III criteria in all public policies promoted by the Mexican Government. At Infonavit, the largest mortgage lender in the country, we have decided to make the seven traits of adequate housing the steppingstone to conduct our policies.

We have recently published the *General Rules on Urban Matters and Mobility*. For the first time, there are rules that establish a criterion regarding distances, mobility, and services that every home must be served with. This means that an Infonavit mortgage will only be underwritten when the minimum standards of services and accessibility are met. We are convinced that the city is a fundamental part of a home. A home will not fully serve its purpose if it is isolated from goods and services. These rules, which will begin to operate in May 2022, will be very relevant to the Latin American housing history.

This meeting makes clear that we face common challenges in our countries, but we are ready to generate a continuous and systematic conversation on housing that allows us to learn different ways to finance families' access to land, to the city, and to an adequate home, with the criteria that we consider important.

We are eager to expand and continue these discussions. Hopefully this event on housing issues will be the first of many among Latin American states.

## Introduction

The SARS-CoV-2 pandemic has impacted the Latin American and Caribbean region with might. In December 2020, it concentrated 18.4% of all global cases and 27.8% of the death toll, when it is home to only 8.4% of the world's population (ECLAC, 2021d). The health emergency and the measures to contain it have also produced a strong economic crisis: according to ECLAC data, the regional GDP fell -7.7% in 2020. For this reason, the Community of Latin American and Caribbean States (CELAC), in its work plan for 2021, considers economic reactivation as a priority.

Housing plays a crucial role in the economy of the countries: it generates jobs, requires a wide range of inputs, and contributes to generating revenues through its use as collateral. A Terwilliger Center study highlights that investment in housing has been estimated at 4.5% of GDP, based on a sample of 39 countries that considers data from all decades since the 1970s. For this reason, it would appear appropriate to stimulate the production of houses as an economic recovery mechanism. However, although it seems like a proven formula, the measure must be taken with caution.

There is evidence that solely financing the construction of new houses has considerable negative effects: in the past it has produced groups of thousands of housing units, distant from city centers, which now have alarmingly high vacancy rates. On the other hand, the region's significant housing deficit remains neglected: 90% of the solutions offered by government programs consist on the construction of new units, when it is estimated that 94% of the housing deficit in urban areas is qualitative (Adler & Vera , 2018). It is estimated that 120 million people live in informal settlements in Latin America and the Caribbean (ECLAC, 2018a; UHPH, 2021) and that 55.1% of people under the poverty threshold live in overcrowding (ECLAC, 2021b).

Both the production of housing that ends up excluding its inhabitants from the labor market and urban services, as well as the neglect of households that live in dwellings with qualitative deficit, are public policy decisions that perpetuate economic inequalities and harm the most vulnerable populations.

These are frail times. The pandemic has impacted disproportionately people living in slums, largely due to overcrowding, the lack of a stable water supply, the shortage of public health facilities, and the impossibility of keeping home isolation due to economic circumstances, as well as the widening of the digital divide. While it is true that governments must develop strategies to reactivate their economies, it is essential to ensure that it is not through regressive mechanisms that accentuate inequality.

In this framework, the *Meeting of Housing and Economic Reactivation; Inclusive, Equitable and Sustainable* was held on August 17, 2021. The meeting was organized by the National Coordination of Mexico before CELAC, the Ministry of Agrarian, Territorial and Urban Development (Sedatu), the Institute of the National Workers' Housing Fund (Infonavit), all Mexican institutions, and Cities Alliance. The specific objectives of this meeting were: a) to strengthen the diagnosis on the repercussions of the COVID-19 pandemic on housing in the region; b) to analyze the suitability of the policies and actions undertaken to face this crisis, and whether these are aimed to reduce inequalities, support the fight against exclusion, and confront climate change; and c) specify principles, lines of public policy and public investment, and the creation of alliances to contribute to an inclusive, equitable, and sustainable recovery in the region.

The meeting, which was proposed as an opportunity for examination and exchange, consisted of a keynote lecture and three panel discussions, each following a set of key questions:

**1st Panel Discussion. The current situation brought by the Covid-19 Pandemic in Latin America and the Caribbean: evidence-based impacts: What evidence on the impact of the pandemic on housing and precarious settlements exist in the region? In which sectors and population groups has this impact been concentrated (rents, mortgages, self-production, access to services, construction of new homes)?**

**2nd Panel Discussion. Analysis of the public policies that arose from the pandemic and the reactions of the private and social sectors.** What policies have been implemented to face these challenges from the housing and urban development sectors? What impacts, direct or secondary, have these had in the recovery of the economy? What risks? How has a long-term vision that promotes equity and sustainability been incorporated into these responses?

**3rd Panel Discussion. Long-term perspectives in housing and urban development policies. How to achieve an economic recovery that is egalitarian, inclusive, and sustainable? In terms of housing and urban development, where would it be more efficient to invest public resources? Where would it be more equitable? How can the diversification and scope of existing housing policies and financing mechanisms advance? Are there opportunities in this crisis? What public policy mechanisms could take advantage of these?**

This technical note presents the topics discussed and compiles the principles, guidelines, and the points of agreement that were reached during the meeting. The preparation process for the event included a Housing Laboratory (LAV) session on July 16, 2021, in which housing experts from various sectors and countries participated. The conclusions of the LAV are integrated in the present document as well.

This technical note also considers the Report on the State of Housing and Urban Habitat in Latin America and the Caribbean of the *Urban Housing Practitioners' Hub* (UHPH) and the various LAVs organized since the beginning of the pandemic, including the one carried out with the collaboration of the Forum of Ministers and Highest Authorities of Housing and Urban Planning of Latin America and the Caribbean (MINURVI).

The goal of the present document is to display the central principles of an inclusive, resilient, and sustainable recovery, and to present examples of policies and programs that follow these principles, with the purpose of being considered by decision makers in their design processes. Its final purpose is for each country's housing efforts to consider the following two key principles on which the experts who participated in the meeting agreed:

First, it must be understood that the demand for housing does not consist only in the need for a roof: the need for housing always includes the possibility of accessing the labor market and the services that the city provides. The demand for housing cannot be considered separately from the access to the city.

The second guiding principle is the understanding of diversity and inequality. Each home has different needs, preferences, capabilities, and structures. To meet their needs, one must think not only about the construction of houses, but in a wide array of mechanisms.

Within this diversity, there are many households that present structurally disadvantaged -and equally diverse - conditions. These vulnerable households, for which the traditional financing mechanisms do not work, must be made visible and identified as a central part of the economic recovery. This must be understood as a responsibility of the decision makers in the region.

## 1. Housing in Latin America and the Caribbean

### 1.1 Deficits

During the 20th century, the countries of Latin America and the Caribbean experienced intense urbanization processes that generated major challenges in terms of housing: the region still presents important quantitative and qualitative deficits (Bouillon, 2012). The qualitative refers both to homes remote from sources of employment and lacking infrastructure and services, as well as to informal settlements, where an estimated 120 million of the region's population live (CEPAL, 2018a; UHPH, 2021). It is estimated that the housing deficit in urban areas is above all qualitative (94%). However, 90% of the solutions offered by government programs consist of the construction of new units (Adler & Vera, 2018).

Importantly, families that rent have increased significantly in the region during the last decades. This translates into extra income for the owners; the vast majority independent people, given that commercial, institutional, and public investors of rent-based units have minimal presence in the region's market. However, it is important to mention that lower income groups do not have access to the formal rental market (Herling, 2020).

### 1.2 Economic and social importance

According to a Terwilliger Center study, the share of housing in the Gross Domestic Product (GDP) in emerging economies such as Brazil, Mexico and Peru, may be as important as the share of manufacturing, due to its weight in terms of production (investments in housing) and consumption (housing services) (HPH, 2020).

As mentioned in the introduction, this study highlights that investment in housing has been estimated at 4.5% of GDP from a sample of 39 countries, which considers data from the 1970s. This result is consistent to the one estimated by the World Bank for a subgroup of countries between 2001-2011 (HPH, 2020). Regarding housing services, the study highlights that this investment represents, on average, 9.1% of GDP in countries with reported data. These services, for the most part, correspond to the rents paid by tenants and the equivalent of rents that the owners would pay. Because of this, the circumstances that hinder the payment of rents tend to generate important effects in the economies. Considering that investments and services in housing in the informal sector are difficult to calculate and declare, the weight of the housing sector in the economy is even greater (HPH, 2020).

Housing sector has also an important multiplier effect: it impacts employment, since it requires a large workforce, and consumption, particularly in economies with advanced credit markets. This, in addition to contributing to generate income through its use as collateral and for productive activities, provision of services, and leasing (HPH, 2020).

Housing also positively affects other aspects of life such as health, education, and people's social activities. If housing becomes unstable for a household, it has strong negative implications for the well-being of all its inhabitants (Galvez et al., 2017). This instability can be caused by multiple factors such as overcrowding, excessive costs of rent or mortgage, frequent moving, or structural or construction deficiencies (poor sanitary or electrical facilities, poor quality materials).

### 1.3 Housing and its link to the global agenda

The awareness that housing is key for individual human development, to social justice, and to face climate change, is increasingly present in the international conversation. For this reason, different issues related to housing and cities have been integrated into the global agendas agreed upon in recent years, with the aim that countries develop their own mechanisms. Below is a summary that contains housing related statements in four agreements assumed by a large number of countries.

**Sendai Framework for Disaster Risk Reduction 2015-2030** (UNDRR, 2015). The development of housing that is “well located, out of risk areas, and of high economic value” has the potential to contribute to Disaster Risk Reduction (DRR). Along the same lines, housing policies can promote “high standards in the preservation of green areas”, which reinforces “environmental protection when linked to the main ecological structure of cities” (UN-Habitat, 2018, p.55).

**Paris Agreement** (United Nations, 2015), for the reduction of greenhouse gas emissions through mitigation, adaptation, and resilience-building measures against climate change. The housing sector’s commitment in mitigation actions is vital since it produces 40% of total carbon dioxide emissions and 36% of global energy use. Its responsibility regarding adaptation and resilience-building is also crucial, since housing is key to addressing people’s vulnerability to climate change (UN-Habitat, 2018).

**2030 Agenda for Sustainable Development** (UN, 2015). Housing and urbanization processes are essential to make cities more inclusive, safe, resilient, and sustainable (Development Goal 11). It should be noted that UN-Habitat (2018) emphasizes that sustainable housing is linked to the achievement of all the Sustainable Development Goals (SDGs).

**New Urban Agenda (NUA)** (UN-Habitat, 2016). In recognizing the importance of adequate and sustainable housing, the NUA promotes policies at the national, sub-national and local levels that: (i) support the progressive realization of the right to adequate housing for all, as an integral element of the right to an appropriate standard of living, (ii) combat all forms of discrimination and violence, (iii) prevent arbitrary forced evictions, (iv) focus on the needs of the homeless, people in vulnerable situations, low-income groups, and people with disabilities, (V) promote, simultaneously, the participation and collaboration of communities and relevant stakeholders in the planning and implementation of these policies, which support the social production of habitat.

This international instrument proposes moving towards a sustainable urban and territorial development, integrated and centered on people, and places “housing at the center of sustainable development as one of the transforming forces”, which can contribute to overcome poverty, exclusion, inequality, and climate change, while promoting “a path to an inclusive, planned and sustainable urbanization” (UN-Habitat, 2018, p. 58).

It also poses, as fundamental principles, “to promote inclusive growth aimed at achieving gender equality [...] and to recognize the contribution and needs of all sectors, including: men, women, boys and girls, youth, the elderly, people with disabilities, indigenous peoples, refugees, internally displaced persons and migrants” (UN-Habitat, 2016).

The NUA considers legal frameworks and financing instruments as driving factors to move towards an integrated, sustainable, and people-centered urban and territorial development. In this sense, the application of this agenda leads to the “implementation of policies that support financial models and instruments that promote the diversity in housing options, the development and expansion of

infrastructure, the development of affordable and adequate housing, and the promotion of land-based instruments "(UHPH, 2021).

## 2. Impacts of the pandemic

### 2.1 Social and economic impact

As noted, the Latin America and the Caribbean region (LAC) has been the world's worst affected by the pandemic in terms of infections and death toll. In December 2020, it concentrated 18.4% of all cases and 27.8% of deaths, when it is home to only 8.4% of the world's population (ECLAC, 2021d). In May 2021, more than a year after the start of the health contingency, deaths in the area exceeded one million (PAHO, 2021).

This circumstance has impacted economic development and social progress as well. According to ECLAC (2021), in economic terms, LAC was also the worst affected developing region: the regional GDP fell -7.7% in 2020, when it had shown a decreasing trend in the last decade. Currently, ECLAC projects a rebound effect on the economy, with a forecast of a GDP growth of 5.2% is for 2021 and 2.9% for 2022 - low growth rates, which pose a great challenge for the region (ECLAC, 2021b).

In addition, the pandemic caused a setback in the fight against poverty. ECLAC estimates that, by 2021, the percentage of people living in poverty will range between 31.7% and 35.2%, and those living in extreme poverty between 14.8% and 11.9%, depending on the cash transfer policies established by the pandemic recovery (ECLAC, 2021b). Since 2000, a decrease in the percentage of people living in poverty had been achieved, but as of 2019, the trend reversed, and the increase continued during 2020. According to ECLAC estimates (2021), the number of people living with incomes of up to three times the poverty threshold (the economically vulnerable) went from 467 to 491 million between 2019 and 2020.

According to the Pan American Health Organization (PAHO), in May 2021 only 3% of the LAC region population had been vaccinated, so COVID-19 continued to wreak havoc in the region, with the corresponding economic and social effects (PAHO, 2021). In this context, South America appears as the epicenter of the disease with an average of 323 infections per million per day, against 59 in Europe, 40 in North America and 29 in Asia. This situation results not only from the new variants of the disease, but also from poverty, density, and inequality conditions that limit the effectiveness of the immunity acquired by past infection or by vaccination (PAHO, 2021).

### 2.2 Housing, cities, and vulnerable groups

The pandemic has been characterized by being primarily urban, and has particularly impacted people living in informal settlements and slums, which is largely due to economic insufficiency, the lack of a stable water supply, the shortage of public health facilities, and overcrowding. Regarding the latter, according to a study by ECLAC (2021b) on 11 countries in the region, 55.4% of people living in extreme poverty live in overcrowding, with more than two inhabitants per bedroom, while 55.1 % of people in a situation of non-extreme poverty are in the same condition. Furthermore, 39.2% of those in extreme poverty and 34.8% in non-extreme poverty live with more serious levels of overcrowding, with more than three inhabitants per bedroom (ECLAC, 2021b).

Partly because of this, for a significant part of the LAC population, confinement has not been viable as a measure to face the pandemic: often the conditions in those homes do not allow people to stay in a safe space to reduce the risk of contagion. It is noteworthy that among the factors that have limited compliance with social distancing in precarious settlements are: “(i) the lack of a stable income that prevents the provision of food and medicine, (ii) poor housing conditions, as well as the lack of access to piped water, (iii) the numerous presence of self-employed workers who see the basic sustenance of the family compromised, (iv) the discredit towards the pandemic and towards the measures to confront it, and (v) the presence at home of people who are violent or have problematic consumption” (UHPH, 2020, p. 2).

The pandemic has also been characterized by disproportionately impacting vulnerable groups: the urban poor and the elderly, who tend to have comorbidities and a precarious economic situation, which deepens inequalities and conditions of exclusion (Falú, 2021). Furthermore, with regards to the fight for gender equality, ECLAC estimates that the COVID-19 crisis is causing a setback of more than ten years in relation to the participation of women in the region's labor market. As if that were not enough, more than 56.9% of employed women in Latin America and 54.3% in the Caribbean work in sectors where negative impacts on income and employment are forecast (ECLAC, 2021a). In addition, due to the response measures to the pandemic, in families that suffer from domestic violence, women and children have been forced to live even more closely with their aggressors (Falú, 2021).

Another strongly affected group are students, where the health contingency has implied the closure of schools and the promotion of virtual distance education. However, there is an important digital divide in the region: ECLAC estimates that 46 million families do not have connectivity, that is, almost a third of the homes in LAC (Falú, 2021), which will disproportionately affect access to studies (and to work) online during the health emergency. As a result, the World Bank estimates that LAC could be the region with the second highest increase in learning poverty (World Bank, 2021).

Finally, throughout the pandemic, countries in the region have had to face various natural phenomena-related emergencies and disasters, such as tropical storms, earthquakes, and floods, which have particularly affected the same vulnerable population.

### 2.3 Conclusions on impacts

The pandemic has shown the importance of homes as safe and multifaceted spaces for families. However, it has also shown that, for an important part of the Latin American and Caribbean population, their dwellings do not constitute a secure environment, given the low-quality and overcrowded conditions. Due to the above, housing policies emerge as a key component to improve the living conditions in the short and long term, in particular for residents of disadvantaged areas within cities, where the health contingency exposed pre-existing inequities and the critical need of upgrading.

Likewise, it is necessary to question the density narrative. It is true that there are large and dense cities where the crisis has been handled well. However, the difference between crowding and density should become clearer.

The impact of COVID-19 on housing and urban development has yet to be studied. For example, Abramo emphasizes that, although informal work was expected to grow, it has not happened. This largely due to the social distancing measures and circulation restrictions, and this has led to a spending capacity reduction for families, particularly for the ones with lowest incomes. Also, the restructuring of the labor market will strongly affect these families since in-person services and commerce are expected to decrease, and the informal domestic work will likely be redefined.

### 3. Response and recovery measures

#### 3.1 Response measures

The region's different governments have implemented various measures to face the Covid-19 crisis. In a first survey, the following lines of action were identified (Ortiz & Di Virgilio, 2020): provision of emergency housing, adaptation of temporary housing and suspension of evictions; actions to prevent mortality in slums; recovery and strengthening of community public services; psychological support for gender violence; coverage of basic needs for households at risk of malnutrition; and collection of spatial data. The results of a second survey, focused on housing-related actions, are shown in the following table.

**Table 1. Relief measures implemented in Latin America and the Caribbean**

Sector	Relief measure (country)
<b>Real estate market</b>	<ul style="list-style-type: none"> <li>• Suspension of evictions (Argentina, Colombia, Costa Rica, Panama and Paraguay).</li> <li>• Rent controls (Argentina, Colombia).</li> <li>• Promotion of payment agreements (Argentina and Colombia).</li> <li>• Rent subsidies (Chile).</li> </ul>
<b>Protection of homes</b>	<ul style="list-style-type: none"> <li>• Freezing of mortgage loan installments (Argentina).</li> <li>• Deferral of loan amortization payment without default interest (Bolivia, Colombia, Ecuador, Mexico, Panama).</li> <li>• Credit coverage with unemployment insurance (Chile, Mexico).</li> <li>• Promotion of employment retention agreements, and adoption of insurance (Mexico).</li> </ul>
<b>Construction sector</b>	<ul style="list-style-type: none"> <li>• Deadline extension on building licenses (Colombia).</li> <li>• Creation of credit lines for projects with a drop or slowdown in sales (Mexico).</li> </ul>
<b>Water and sanitation</b>	<ul style="list-style-type: none"> <li>• Moratoriums on suspensions of services (Argentina, Bolivia, Chile, Colombia, Ecuador, Paraguay and Peru).</li> <li>• Reconnection of suspended services (Colombia and Peru).</li> <li>• Water distribution in tank trucks or bottles (Colombia, Costa Rica, El Salvador, Mexico, Paraguay, Peru, Dominican Republic).</li> </ul>
<b>Economic relief</b>	<ul style="list-style-type: none"> <li>• Deferral of payment of social security contributions (Argentina, Bolivia, Brazil, Chile, Colombia, Mexico, Paraguay, Peru).</li> </ul>

Source: Own elaboration from Magalón & Velásquez (2021)

#### 3.2 Recovery measures

##### 3.2.1 National level

To face the economic downturn, measures of immediate response and mitigation have been followed by other reactivation measures, "aimed at stimulating economic and social activities, within the framework of self-care, in what has been called the new normality" ( Magalón & Velásquez, 2021), among which, the following can be mentioned:

- Argentina, through the *Casa Propia* Program, aims to generate 264 thousand housing solutions for the country. This policy seeks to reduce the housing deficit, guarantee the right to housing, and promote equal access to it, countrywide. Casa Propia Credits present a new zero rate credit model, new to Argentina, where capital updates follow the “Hog.Ar” formula, so that more households have the possibility of purchasing or improving their home. This policy is complemented by habitat comprehensive retrofit programs, that aim to mitigate social fragmentation, enhance long term employment, and strengthen local economies.
- *Arranca Peru* is a reactivation program focused on four key sectors of the economy and plans to generate 80,000 jobs and build 20,000 homes.
- With the *Paso a Paso* recovery program, Chile expects to generate 250 thousand jobs and plans to provide subsidies for housing construction (85 thousand), acquisition and leasing (138 thousand), and housing improvement (190 thousand).
- Colombia's economic reactivation strategy is focused on supporting financing for the purchase of new homes, with the provision of 200 thousand subsidies for the next two years and the generation of 1.3 million jobs.
- In Mexico, initiatives have been developed to improve poor housing conditions and promote local-level economic reactivation: the *Programa de Mejoramiento Urbano* was expanded (over 750 million dollars) and 2,500 additional Housing Fund of the Institute of Social Security and Services for State Workers (FOVISSSTE) credits the were granted. In addition, to address the housing deficit, self-production programs are being promoted, through structural law reforms for Infonavit and the Institute of Security and Social Services of State Workers (ISSSTE). Also, various technical assistance tools have been made available to the public. Likewise, healthy, safe, and sustainable mobility strategies have been developed. For its part, the Institute of the National Housing Fund for Workers (Infonavit) carried out economic support actions for its beneficiaries and contributing companies, in particular, it granted payment support for credit holders, payment support of mandatory firms' housing contributions, and implemented long-term measures to encourage credit underwriting.

### 3.2.2 Sub regional level

In addition to the national initiatives, two important concertation and planning actions appeared, both developed by the Secretariat for Central American Social Integration (SISCA). The first is the elaboration of the Plan for the Recovery, Social Reconstruction and Resilience of Central America and the Dominican Republic (Plan 3R), which seeks to “articulate public sector responses to the social, labor, and human settlements and the urban development problems of the SICA member countries, with a regional integration perspective, in the post-COVID social and economic reactivation phases” (SISCA, 2020).

This plan is structured around three lines of action: i) social protection, ii) employability and employment, and iii) informal settlements and sustainable urban development. Regarding the latter, the 3R Plan proposes as strategic objectives:

- Fight against inequality and urban segregation, focusing efforts on increasing inclusive and resilient urbanization, for which, the creation of the appropriate planning frameworks becomes crucial.
- Incorporate the potential of settlements, now informal, to urban formality.
- Promote safety in disadvantaged urban spaces, mitigating the existing risks and relocating those settled in spaces with non-mitigable risks.

The second initiative is the formulation of the Regional Plan for the Implementation of the New Urban Agenda in Central America and the Dominican Republic (PRINAU-SISCA), created by the Central American Council for Housing and Human Settlements (CCVAH) with the support of the SISCA (Secretariat Central American Integration), the alliance with EUROsocial +, and the advice of the UN-Habitat (SISCA, 2021).

Aligned with the New Urban Agenda Regional Action Plan (ECLAC, 2018b), PRINAU-SISCA seeks to strengthen and reorient urban and territorial development and planning under the paradigm shift promoted by the New Urban Agenda, reduce socio-spatial inequality understood as a social imperative for inclusive prosperity, and accelerate policies and actions for mitigation and adaptation to the effects of climate change in cities and territories. Notably, one of its specific objectives is to reduce the housing deficit. Likewise, it advances the following subjects: (i) urban national policies, (ii) urban legal frameworks, (iii) urban and territorial planning and integrated urban design, (iv) urban economy and municipal finances, (v) local implementation, and (vi) monitoring, reporting and examination mechanisms.

### 3.2.3 Considerations regarding the implemented measures

Several countries and cities have allocated considerable resources to face the pandemic. However, the responses have not focused on addressing inequalities. Despite the wide array of housing support (Table 1), there were evictions in the midst of the health contingency and accommodation for the vulnerable population was not considered -such as hotels and pensions where single women, sex workers, LGBTQ people in precarious contexts, and the homeless. There have been populations excluded from the aid provided in the reviewed responses.

Although the real estate sector was badly affected at the beginning of the pandemic, data from the Organization for Economic Cooperation and Development (OECD) indicate that, for example, in Colombia, it has recovered vitality. At a regional level, this trend would lead to an increase in housing prices which would negatively impact the most affected population: it is essential to review the extent in which reactivation policies designed for the short run may deepen the social divide.

Several participants at the *Meeting of Housing and Economic Reactivation; Inclusive, Equitable and Sustainable* emphasized that the current situation demands breaking with old paradigms to repair and address the pre-existing housing problems; there is no old normality we should return to. In addition, many insisted that countries should not continue to respond with housing policies that have failed in the past: financing of poorly located housing, without access to opportunities; development of land without services, derived from the dissociation of housing, land, and financing policies; aiming all efforts towards the purchase of new homes; and supporting only the formal banking segment, to the detriment of the lower-income and informal groups.

## 4. Leading principles and guidelines

The speakers at the *Meeting of Housing and Economic Reactivation; Inclusive, Equitable and Sustainable* agreed on two key ideas, which in this document are presented as leading principles to guide the definition and implementation of housing policies in the member countries.

First, it must be made clear that the demand for housing consists not only of the need for a roof: the need for housing also includes accessing the labor market and the services that the city offers. The demand for housing cannot be conceived independently of the access to the city. This first principle forces us to think of housing beyond a built object and discourages the adoption of policies that only increase the production of houses.

Housing should be understood as an element that allows people's access to public services and connects them with their neighborhoods and cities, as well as other sources of well-being such as education, health, and employment. It should also be considered that the house itself can be, for many, a workspace, a source of income, or a fundamental part of the care infrastructure for children and the elderly. This implies thinking of housing as a collective and relational topic; the simple construction of houses leaves out the importance of the social network that a neighborhood or a specific location within a city provides. For this reason, policies must adopt an intersectoral approach and coordinate with urban development, land policies, health, employment, mobility, risk management, and climate action, among many other components.

The second guiding principle is understanding diversity and inequality. Diversity means that each household has different needs, preferences, capacities, and structures, and that these will change over time. To meet their needs, one should think not only about the construction of houses as a solution, but also about repairs, extensions, rent, reuse of spaces, and neighborhood retrofitting. The various financial instruments that could allow all this should also be considered. Inequality, on the other hand, implies recognizing and addressing exclusion, and making visible the economic, ethnic, cultural, sexual, and gender diversity, which tends to be ignored when using categories such as household or family. A finer diagnosis is required to fully understand these groups' current and future demand and supply for housing, and the existing structures and conditions of the people who have overlooked demands and needs.

These principles are in line with the New Urban Agenda, which calls for the realization of the "right to adequate housing for all, as an integral element of the right to an adequate standard of living" (UN-Habitat, 2016), and the search for guaranteeing the right to the city, that is, the right "of all inhabitants, present and future, permanent and temporary, to inhabit, use, occupy, produce, transform, govern, and enjoy fair, safe, sustainable, democratic, and inclusive cities, towns, and urban settlements, defined as common goods for a dignified life, which must be shared and belong to all members of the community" (Global Platform for the Right to the City, 2020).

Twelve guidelines are presented in this document to help translate these general ideas into specific actions. To make the call to action even more emphatic, programs and projects that already exist in Latin America and the Caribbean, oriented towards these objectives, are also listed.

## **Guidelines**

### **1. Considering urban development, land, and mobility policies as mechanisms for creating and improving housing**

To create or improve housing, it is essential to resort to mechanisms from other disciplines. The development and optimization of transport infrastructure improves the location of existing homes by improving their access to services, opportunities, and the job market. Changes in land use can trigger a better use of well-located lots to build more and better homes. The improvement of neighborhoods and public spaces increases people's quality of life, equalizes the access to public and recreational

services, and increases the value of properties. Proper land management could also ensure that existing homes acquire legal certainty, encourage their owners to make greater investments, and acquire mobility<sup>44</sup>. This implies working with specific urban structures, and therefore it is vital to strengthen the role of local authorities in charge of land management and urban planning. For this, it is necessary to strengthen capacities, and consolidate their autonomy in relation to changes in administrations and financing mechanisms.

**Table 2. Experiences on neighborhood upgrading federal programs**

Country	Experience
Argentina	The neighborhood improvement programs implemented by the Ministry of Territorial Development and Habitat aim to improve the living conditions in the country's villas and irregular settlements, through the legalization of land tenure, the provision of basic infrastructure, and community development. The <i>Programa Reconstruir</i> (Reconstruction Program) aims to revitalize the local markets of materials and construction supplies, promote employment and social integration, and will contribute to develop housing solutions that improve living conditions, basic infrastructure, and community services throughout the country.
Brazil	Following a comprehensive urbanization, the Growth Acceleration Program transferred federal funds to states and municipalities to define priority projects and invest in sanitation and infrastructure in the country's favelas.
Chile	Since 2006, the <i>Programa Quiero Mi Barrio</i> (I Love My Neighborhood Program) has improved the quality of life of the population in blighted, segregated, and vulnerable neighborhoods through a participatory process of recovery of public spaces. The works include green areas, sports and community facilities, and the improvement of streets and sidewalks.
Mexico	The <i>Programa Mi México Late</i> (My Mexico Beats Program) works on neighborhood improvement. It seeks to upgrade the urban environment of marginalized neighborhoods through interventions in basic and complementary infrastructure, urban facilities, and public spaces. Notably, this program has been promoted as a COVID-19 relief measure.

Source: UHPH (2021).

## 2. Diversifying housing solutions

To meet the different demands of the population, different mechanisms are needed, for example, promoting (i) the improvement, expansion, and remodeling of homes, (ii) rental programs, including but not limited to, initiatives with the option of lease-to-buy. Also schemes that grant aid to acquire a second home to rent at a moderate price and, with that, increase the housing supply and obtain an additional income (iii) programs for the improvement of precarious settlements, (iv) densification programs for urban centers or underutilized lots, take advantage of urban voids, or convert empty office buildings. This, again, implies strengthening the role of the municipalities, since they are the ones who know the structure of their cities and their inhabitants, and can call for agreements between actors at different levels.

**Table 3. Experience with rent-based programs**

Country	Experience
Bolivia	A proposal for a Rent-based Housing Program was drafted with three modalities: Solidarity Rent, Fair Rent, and Rent to Buy. The ownership of the property remains in possession of the state, the program does not provide housing credits. The

	program works based on supply -the stock that is formed is immediately placed in the market to meet the demand.
Brazil	In Sao Paulo, the formulation of social rental alternatives began with the <i>Paulista</i> social movements, in which empty buildings were occupied and retrofitted with technical assistance. These prompted both the lease-to-buy and the rental vouchers programs.
Chile	The Housing Rental Subsidy Program has been promoted to allow the targeted population to live in better-served urban areas, through direct rent vouchers to the program's users.
Colombia	The National Savings Fund (FNA), operates two programs under a <i>leasing</i> scheme. <ul style="list-style-type: none"> <li>• Save your Rent, intended for households earning up to six minimum wages. The program covers full rent of new homes, and 95% of the rent of used homes, keeping an option to buy at the end of the contract.</li> <li>• Social Rent, intended for households earning up to four minimum wages. The program covers 90% of rent of new housing. Ownership belongs to the FNA and passes to the beneficiary when the contract lapses.</li> </ul>

Source: UHPH (2021).

### 3. Designing financing mechanisms that consider diverse structures, preferences, and lifestyles

It is crucial that the mortgage market keeps evolving, and for it to acknowledge the existing gaps. Credit objects should be expanded to allow the purchase of different types of properties, to improve, expand, and remodel housing. The various income structures of the population must also be considered.

**Table 4. Experience on Infonavit's law reform**

In Mexico, the Law of the Institute of the National Worker's Housing Fund (Infonavit) was reformed, aiming to strengthen the link between residential space and public interests and benefits. Now, workers and beneficiaries may obtain loans without the need for intermediaries for acquisition, construction, self-production, and improvement of housing. As well as for land intended for the construction of a dwelling; for the refinancing of a previous mortgage loan; or for accessing to subsequent credits.

In August 2021, the *General Rules on Urban Matters and Mobility* were approved. These establish, on the one hand, parameters that evaluate if a housing unit's location is adequate, and therefor eligible for financing. On the other, the rules provide guidelines to collectively maintain the public areas which are mandated for any new housing development.

These rules link, for the first time, housing development and mobility. This is achieved by: (i) classifying prospective housing projects given their location in the Urban Consolidation Zones (ZCU), (ii) requiring that in a 2.5 km radius, homes must have schools, health centers, access to primary communication routes, and access to different mobility options, (iii) ranking the prospective housing units by its mobility options -and only approving financing when if it is graded high or medium, (iv) calculating travel times using public information from trip planners.

Source: Infonavit (2021).

### 4. Advocating for land-based financing mechanisms

Well-located land is the most expensive input for the production of adequate housing, but the mechanisms that currently regulate it frequently do not reflect this scarcity. It is necessary to have

taxation policies that make it possible to capture the capital gains of urban lots, often idle or underutilized, especially after the pandemic. Efforts should be intensified for cadasters to be updated. New forms of land tenure should be considered. It is also important to note that this does not only refer to vacant lots: there is significant potential to optimize the use of space in already built structures.

**Table 5. Experiences on land-based financing**

Country	Experience
Argentina	At the federal level, there was call for both the Submission of Bids for Land Acquisition of Suitable Lots for Multifamily Homes, and the Register of Offered Private Land Suitable for Single Family Homes. The goal of both is to allow the State to access real estate to develop lots with services and the construction of housing projects.
Brazil	In Sao Paulo, land-based financing instruments have been designed and implemented to capture capital gains, such as concession of construction rights, which allows expanding the supply of land and financing the production of social housing and neighborhood improvement.
Colombia	In Bogotá, the Triángulo de Fenicia Urban Renovation project consists in the conversion of an emblematic area in the city center to develop an integrally planned mixed-use complex, which will include cultural, educational, and commercial areas, parks, offices, and housing. The model is innovative, for it provides housing, participation, and benefits for the original owners. It has also brought together the academia, the government, and the private sector.
Puerto Rico	In San Juan, low-income communities created the Caño Martín Peña <i>Land Trust</i> , a <i>Community Land Trust</i> whose objective is to develop the district and, at the same time, ensure people's future land tenure and avoid displacement.

Source: UHPH (2021).

## 5. Promoting aid alternatives for the unbanked population

A significant share of the LAC region population lack access to banking services. However, there are savings and credit mechanisms designed for these groups that must be expanded and strengthened, ensuring that the subsidies that become available serve the neediest populations. For this purpose, it is necessary to consider existing assets and resources such as land, buildings, production chains and labor. This requires that institutions, unions, non-governmental organizations (NGOs) and ethical banking work in tandem to develop adequate financial models.

**Table 6. Experiences on microcredits**

Country	Experience
Brazil	<i>Vivenda Brasil</i> is a company that structured an impact bond mechanism aimed at allowing low-income households to finance housing improvements.
Panama	<i>Fundación Microfinanzas BBVA</i> has implemented the Casafin program in 2012. Since then it has spread to other countries. It finances the construction and progressive improvement of homes for households who lack access to traditional mortgage loans and who carry out their productive activities at home. It includes technical assistance that helps to craft a priority-based progressive plan by priorities, plans and budgets, and provides constructive guides.

Peru	<i>Financiera Confianza</i> is part of the BBVA Microfinance Foundation, it works with female entrepreneurs (microentrepreneurs) and has transitioned from business improvement to housing improvement
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Source: UHPH (2021).

## 6. Understanding and tending to the historically excluded groups in the diagnosis, design, and implementation of policies.

When creating or exercising public policy mechanisms, the voices of people, communities, and local authorities should be considered, as well as adopting a gender perspective that allows identifying, understanding, and correcting inequalities based on gender status, roles, responsibilities, and relations. Furthermore, it is important to face housing policies with an intersectional approach,<sup>51</sup> to "arrive at clearer diagnoses regarding the vulnerability and inequalities, according to the multiple layers that make up identities or social situation, and consequently be able to define adequate responses to guarantee all rights" (UHPH , 2019)

**Table 7. Experiences on gender and diversity approaches**

Country	Experience
Argentina	The Ministry of Territorial Development and Habitat, in coordination with the Ministry of Women, Gender and Diversity, created in 2021 the <i>Habitar en Igualdad</i> Program, which seeks to promote the participation of women and the LGBTI+ population in construction and housing policy areas, promoting a gender perspective in the right to a decent habitat. At the federal level, the Ministries and organizations dedicated to the defense and promotion of equal rights are joining efforts to quantify the problem and establish lines of action in the different provinces.
Nicaragua	Habitat for Humanity in Nicaragua, in collaboration with the Mayor's Office of District III of Estelí, has launched a housing improvement program that seeks to strengthen the entrepreneurial capacities of women to improve their economies, as well as their businesses, housing, and community habitat (basic infrastructure and public spaces).
Perú	The <i>Mano a Mano</i> Association's project focuses on urban improvements by empowering women. The project includes housing and public space improvements (construction of parks with traditional techniques), as well as food production from community gardens. 50% of the project's funds are generated by the organization, the other 50% are public and private.

Source: UHPH (2021).

## 7. Considering the environmental challenges in the design of public policies.

It is necessary to promote the development of circular economies that allow recycling, reuse, and renovation of existing homes, in addition to thinking that strategies to encourage urban expansion imply larger paved surfaces and longer commutes, which in turn contribute to the greenhouse gas emissions and air pollution. Risks due to natural conditions and climate vulnerability must also be considered in policy design. If a policy encourages the purchase and production of specific materials, these need to be as unpolluting as possible.

**Table 8. Experiences on sustainable social housing**

Country	Experience
Colombia	The <i>Llena una Botella de Amor</i> Foundation developed a project to reuse plastic bottles and wrappings as a material to build houses, urban furniture, and playgrounds in vulnerable communities. The private and public sectors are involved in the project.
Guatemala	The CASSA organization has focused on developing sustainable social housing, by articulating smart design, natural materials, and renewable technologies to source clean water, clean energy, and sanitation. In addition, CASSA promotes orchards and efficient gas or firewood stoves are. CASSA's financial management includes alliances with banks and co-investors.
Jamaica	To face future natural disasters, Habitat for Humanity in Portmore has developed a resilience and capacity building project. It consists of the construction of more resilient homes, through training local builders with low-cost techniques, and the stimulation of the economy linked to the housing sector. Plans also include improving water distribution, and flood-resilient toilets prototypes.
Argentina	The Energy Efficiency and Renewable Energy Project for Social Housing aims to reduce greenhouse gas emissions with the decrease in home energy consumption. The Agreement between the Ministry of Territorial Development and Habitat and the Ministry of Productive Development will enable the provision of renewable energy systems for homes built with federal funds throughout the country.

Source: UHPH (2021).

## 8. Encouraging local economic circuits to enhance the multiplier effects of housing construction and renovation

The design of a policy might determine what is bought, from whom, and where. It is essential to consider the added benefits and costs, be they economic, social, environmental, or urban. It is recommended not only to benefit large producers or developers, but to stimulate new industries, small and medium-sized companies, strengthen local production chains, and allow the entry of many competitors to encourage innovation.

## 9. Involving actors other than federal governments in the development of housing policies

To abate the qualitative and quantitative housing deficits, the efforts of local governments, banks and microfinance institutions, investment funds, organized civil society, NGOs, academia, and multilateral organizations are needed. It is necessary to abandon the idea of the federal government as the sole producer of housing policies,<sup>161</sup> and develop structures that allow a more plural production. Likewise, it is necessary to work on dismantling the barriers that discourage private investment in social housing and the various obstacles that limit the participation of non-governmental actors in the sector.

## 10. Revising and editing building and housing regulations

There are excessive, redundant, and costly measures in the codes that regulate property, real estate development, and construction. These impact importantly housing costs for the entire population. It is essential to review each regulation with a cost-benefit perspective to determine if it is important to preserve it, or if it is pushing the population towards irregularity. Lightening regulations - such as building codes or land use charts - would streamline the processes for obtaining construction and remodeling permits. It is imperative to undo the bottlenecks built into these procedures, also because they often become sources of corruption.

## 11. Incorporating the social function of property, of land, and of the city in the regulatory frameworks

National, state, and local legal frameworks must understand that the availability of housing, a large part of the population's quality of life, and the to the labor market and urban resources depend on the management of cities. This is urgent for those living in precarious situations. It is vital to recognize that urban land is a finite, scarce, and extremely expensive good, and that it needs to be managed carefully. For it to have a social function, legal and monitoring mechanisms must be developed, and the capacities of local governments must be strengthened. This entails understanding and addressing the local financial implications necessary to meet the infrastructure and services demanded by the urban populations, especially in circumstances such as the pandemic, when local incomes were reduced.

**Table 9. Experiences in developing institutional, legal, and policy frameworks**

Country	Experience
Argentina	<p>The Ministry of Territorial Development and Habitat was created in December 2019, with the goal of implementing a new paradigm for adequate housing, which will replace the country's idea of social housing. Its main functions are to develop cities equitably, inclusively, and sustainably; to reactivate upward social mobility within the framework of national reconstruction; to incorporate a gender perspective into habitat policies; and to promote an international collaborative agenda with a focus on regional integration.</p> <p>Through Resolution No. 44/2021, the "National Planning and Territorial Ordering Program" was implemented. The Program seeks to promote comprehensive territorial planning processes for cities, their peripheries, and non-urbanized areas with environmental and/or productive functions, and to strengthen state capacities of land management.</p>
Brazil	<p>In 2001, the Federal Urban Policy Law (Statute of Cities) was enacted, which recognizes the right to housing and the right to the city, and establishes a legal and administrative framework that allows the creation of complementary laws and policies. In addition, the Ministry of Cities was created in 2003 with the goal of developing national regulatory frameworks, fostering planning at the local level, building capacities, promoting social participation, and transferring federal resources for local investment.</p>
El Salvador	<p>In 2011, the Law on Territorial Planning and Development was approved, which establishes that all municipalities must have land use development plans. The implementation of this law began in 2016 with the creation of the National Council for Land Management. Additionally, a National Housing and Habitat Policy was drawn up in 2015.</p>
Mexico	<p>In 2013, the Secretariat for Territorial and Urban Agrarian Development (Sedatu) was created. Which, since then, has drafted and approved several regulatory instruments: the General Law on Human Settlements, Land Management and Urban Development (LGAHOTDU) in 2016; the National Land Policy, which focuses on the right to access and use land; the National Strategy for Territorial Planning with views to 2040; and the Program for the Promotion of Urban, Metropolitan and Territorial Planning.</p>

Source: UHPH (2021).

## 12. Communicating the importance of a proper urban management to achieve a better quality of life

Even though Latin America and the Caribbean is the most urbanized region in the world, the conversation about the importance of proper city management has not been translated into a public demand. It is necessary to communicate the importance of reviewing land uses, property taxes, the administration of public goods, and the quality of transportation systems. In every city there is untapped potential that will be harnessed when there is pressure to do so.

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## CELAC Member States

Antigua and Barbuda  
Argentina  
Bahamas  
Barbados  
Belize  
Bolivia  
Brazil  
Chile  
Colombia  
Costa Rica  
Cuba  
Dominica  
Dominican Republic  
Ecuador  
El Salvador  
Granada  
Guatemala  
Guyana  
Haiti  
Honduras  
Jamaica  
Mexico  
Nicaragua  
Panama  
Paraguay  
Peru  
San Cristóbal and Nieves  
Santa Lucía  
San Vicente and the Grenadines  
Surinam  
Trinidad and Tobago  
Uruguay  
Venezuela

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