



**State of the Art of Housing
and Urban Habitat in Latin
America and the Caribbean**



State of the Art of Housing and Urban Habitat in Latin America and the Caribbean

2017-2020

This document was prepared as part of the activities for the CT ATN/OC-17026-RG “Urban Housing Practitioners Hub - UHPH” Technical Cooperation, executed by the Inter-American Housing Union (UNIAPRAVI) in coordination with the [Housing and Urban Development Division](#) of the IDB (IADB). This project was selected for financing by the IADB’s [Regional Public Goods Initiative](#), which, through annual public calls, grants non-reimbursable resources for regional projects that seek joint solutions to development challenges and opportunities shared by groups of Latin American and the Caribbean countries. Technical Cooperation aims to consolidate and give sustainability to the UHPH Platform, as a regional public good, establishing itself as a network of networks and bringing together a critical mass of committed actors in Latin America and the Caribbean.



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This publication is a contribution by UNIAPRAVI and the IADB to the Urban Housing Practitioners Hub (UHPH) website: www.uhph.org, which compiles and synthesizes learning about housing and habitat in the region around the challenges, trends, experiences and lessons, generated by the UHPH platform during the 2017-2020 period. The report was prepared by Consultants hired through Technical Cooperation, and is based on the report, synthesis and materials of the III Housing and Habitat Forum held in Santo Domingo, the 29 Inspiring Practices that won the 2018 contest, Conceptual Notes of the most of 30 Housing Laboratories organized with UHPH members and allies, including those carried out within the framework of the III Forum and the most recent ones focused on the COVID-19 crisis.

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Foreword

Latin America and the Caribbean is still one of the most unequal regions on the planet despite being one of the most urbanized. Challenges in social and economic development have led governments to respond in a resilient and innovative way. Furthermore, with the current health situation faced globally, we have once again turned our gaze towards housing as the first line of defense.

Based on the above, since 2018, the Urban Housing Practitioners Hub (UHPH) has worked collaboratively with governments, multilateral organizations, private institutions, academia and civil society organizations in creating the necessary spaces for the dissemination, compilation and discussion of the multifactorial environment that intertwines the intricate fabric of housing and urban habitat.

Thus, taking compliance with the Sustainable Development Goals and the New Urban Agenda as a premise, this report shares a comprehensive vision that deals with the multi-stakeholder and multi-level dialogue carried out through the UHPH in which the urban habitat ecosystem and housing stakeholders have reflected and contributed their knowledge and experiences in the construction of the public policies and legal frameworks necessary to help people live in better cities. In this dialogue, talks about metropolitan governance, different financial solutions to meet housing needs, improvement of neighborhoods and informal settlements, renewal of urban centers in the cities of the region, inclusion of the gender approach in the design and implementation of policies and experiences on environmental resilience and sustainability, have taken place.

We thank the entire community of experts and professionals that make up the UHPH Platform, for sharing their knowledge, experience, and passion for improving housing conditions and human settlements in the Latin American and Caribbean region. Especially to Cities Alliance, under the coordination of Anaclaudia Roszbach and Patricia Rodríguez Gryziuck, who assumed the leadership of the LAVs carried out in the 2018-2020 period and whose results are a fundamental part of this publication.

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Presentation



The Urban Housing Practitioners Hub (UHPH) is a network of open intelligence and innovation networks in housing and habitat, that serves as a benchmark in Latin America and the Caribbean (LAC). UHPH facilitates the exchange of experiences and practices, institutional technical assistance, as well as meetings between stakeholders and networks of the ecosystem for the participatory and collaborative construction of knowledge, solutions, institutional capital and consensus. UHPH contributes to the construction of a common regional agenda for the benefit of the low-income population and vulnerable groups. UHPH has its origin during Habitat III in 2016 thanks to the support and funding of Habitat for Humanity and Cities Alliance;.. UHPH is made up of a growing coalition of stakeholders from various sectors: public at different levels, private, organized civil society, academia, non-governmental organizations and multilaterals, among others; always oriented to generate a horizontal platform in which everyone participates in an inclusive and collaborative manner.

UHPH is organized into the following modules: Housing Laboratories (LAVs for its acronym in Spanish), Inspiring Practices contest, UHPH Member Network module, and the Housing and Habitat Forum held every two years. The LAVs module is where research and practice from different sectors (public, private, social, academic, etc.) and levels (sub-national, national, regional), converge to discuss and analyze experiences regarding issues related to housing and habitat in LAC. LAVs are based on demands from the stakeholders and informed by global agendas. Their objective is to bring together stakeholders, generate shared visions, and align efforts for action and research, allowing to face urban challenges and move towards a sustainable development in the region. Since November 2020, the Vi-Labs methodology complements the Housing Laboratories portfolio of activities to focus on technical demands of the Housing Ministries of the region in terms of public policy.

The Inspiring Practices contest module aims to identify, document, disseminate and exchange (cross-wise between different cities, regions and stakeholders), projects that promote housing and adequate habitat as a driver of sustainable urban development in LAC, framed in the New Urban Agenda and Sustainable Development Goal, aiming to inspire, learn and adopt new pilots and practices that guide the region's sustainability. The contest opens a prior call to the Housing and Habitat Forums and is made up of different categories. Each initiative is subject to peer review by volunteer reviewers, academic and professional experts, and by members of the UHPH platform. The last edition took place and was awarded at the III Forum on Housing and Habitat 2018, held in Santo Domingo. This 2018 edition received 300 practices, of which 29 were awarded.

The UHPH Network of Members module is an inclusive space for professionals and organizations that work in housing and urban habitat in LAC. Its registration is completely free and allows exchanging knowledge and connect with various professionals on the subject.

On the other hand, the Forum on Housing and Habitat is a multi-actor meeting space in the Latin American and Caribbean region, that brings together government authorities, international organizations, local governments, academics, businessmen, investors, funders, civil society, community leaders and professionals from the sector. The last edition was held in Santo Domingo, Dominican Republic, from June 12 to 14, 2018. Experts and key stakeholders from the public, private, academic and civil society sectors participated in the Forum, and allowed to exchange, discuss and share experiences, lessons learned, trends and challenges on the subject of housing and urban habitat, as well as the progress from this sector towards the implementation of the New Urban Agenda (HIII) and the Sustainable Development Goals.

In 2019, the Technical Cooperation with the Inter-American Development Bank was formalized to consolidate UHPH as a regional public good through the support of the Inter-American Housing Union (Uniapravi) as executing entity. Technical Cooperation consists of three components: (i) Housing and Urban Planning Knowledge Platform, (ii) UHPH Housing Laboratories, and (iii) Knowledge Dissemination. This report is part of the third component of technical cooperation.

Thus, the Report brings together the learning about housing and habitat in the region around the challenges, trends, experiences and lessons generated through the UHPH platform during the 2017-2020 period. This work reflects the collaboration between various governmental and non-governmental stakeholders and institutions, including Habitat for Humanity, UN Habitat, Inter-American Housing Union (Uniapravi), Cities Alliance, ECLAC, MINURVI, World Bank, IADB, Caixa, GIZ, CAF, Lincoln Institute of Land Policy, SmartCities LATAM, National Confederação of Municipalities of Brazil, Global Platform for the Right to the City, International Urban Cooperation –EU, Global Resilient Cities Network, RIVHA (Network of Researchers on Housing and Habitat in the Americas), REDEUS, Catholic University of Chile, Ministry of Housing and Urbanism of Chile, Ministry of Housing and Human Settlements of Costa Rica, Secretariat for Agrarian, Land and Urban Development of Mexico, Ministry of the Interior of Public Works and Housing of Argentina, Ministry of

Urbanism, Housing and Habitat of Paraguay, Ministry of Housing, Construction and Sanitation of Peru, Ministry of Public Works and Transportation of El Salvador, National Commission of Housing and Human Settlements of Honduras, Ministry of Public Works and Housing of Bolivia, National Planning Department of Colombia, Ministry of Housing of El Salvador, Ministry of Housing and Territorial Planning of Uruguay and the Ministry of Housing City and Territory of Colombia.



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Executive Summary

The State of the Art of Housing and Urban Habitat reviews and systematizes the issues that organize the urban agenda in the Latin American and the Caribbean region. The cities of Latin America and the Caribbean are characterized by their socioeconomic inequality, presence of informal settlements, high degrees of tenure insecurity, and by having large segments of the population dependent on the informal economic sector. Until the early 1970s, the massive migration from rural to urban areas and, the new phenomena of migration of the population with greater resources from the city center to peripheral neighborhoods -and, to a certain extent, from the city to the countryside -, have led to a social re-configuration of urban space. Additionally, the population's natural growth, influence of real estate markets and weak urban planning, have resulted in high levels of socioeconomic and spatial segregation in the cities of the region, as well as environmental degradation. The climate crisis, and more recently the crisis related to COVID-19, exacerbate housing and habitat challenges in the region.

In this framework, UHPH organized the **III Forum on Housing and Habitat in Latin America and the Caribbean** in 2018, bringing together various stakeholders from the public, private, multilateral, academic, civil society and non-governmental sectors to exchange, share and discuss experiences, trends and challenges in the area of housing and urban habitat in the region. Within the framework of the Forum, the **First UHPH Inspiring Practices Contest** was organized, in which 29 practices that promote housing and adequate habitat as a motor of sustainable urban development in the region were awarded. For its part, since 2018, UHPH has been organizing **Housing Laboratories (LAVs)** where the research and practice of the different sectors and stakeholders at different levels converge to analyze and exchange knowledge and experiences on issues related to housing and habitat in the region. All this, aligned with the New Urban Agenda (NUA) and the Sustainable Development Goals (SDGs). In particular, Goal 11 focused on "make cities and human settlements inclusive, safe, resilient and sustainable" and Goal 17, which seeks to "revitalize the global partnership for sustainable development".

Based on the knowledge produced through the UHPH activities and initiatives, the document gives account of the consensus reached regarding the urban challenges that the region must face. The document reviews six key issues: (i) construction of legal frameworks for metropolitan governance, (ii) gender as the axis of socio-urban inclusion, (iii) the problem of financing housing and habitat, (iv) the accumulated

experience in the improvement of neighborhoods of informal origin and urban renewal in central areas, (v) the question of social rental housing, and (vi) the question of resilience and environmental sustainability.

Regarding the construction of legal frameworks for metropolitan governance in the cities of the region, it is possible to recognize the implementation of effective mechanisms of multilevel and participatory governance for the democratic management of politics and urban territory. In this framework, The return of the State as a rector is foreseen, its recognition as a key actor to leverage and direct public policies, achieving scale in interventions and initiatives and the emergence and development of mechanisms and tools of and for metropolitan governance. Also, an important step is the recognition of the social function of property and the rights to housing and the city in the constitutional frameworks to leverage and sustain the national frameworks for urban planning and housing - that must be aligned and related with constitutional frameworks. In attention to the housing issue, the importance of moving from a sectoral approach to a comprehensive and territorial one is recognized, like the space where sectoral policies are integrated. It also seeks to understand and strengthen the capability of subnational governments to adapt and adopt national legal frameworks and public policies. The COVID-19 emergency opens a window of opportunity to promote the development and implementation of urban legal frameworks and housing policies, considering that both the effects and implications of that crisis and the solutions are closely related to housing and urban planning.

The region has made significant progress in recognizing the social, economic, and political inequalities faced by different social groups, particularly women and girls. There are various initiatives in the region, from awareness-raising workshops on diverse inequalities and on violence, as well as on attention lines for victims of various attacks, to economic support programs for women entrepreneurs to improve their working and housing conditions, comprehensive urban plans that take taking into account the mobility of care, programs for the care and re-integration of migrants and the recognition by government institutions of the need to rethink the city based on the needs of all its citizens with a gender perspective, including women, girls, and their diversity. Despite these important advances, it continues to be a primary challenge to advance public policies that contribute to the existence of cities with greater inclusion and equality of conditions for the diversity of men and women who inhabit them. This change is profound and implies new ways of thinking and acting in the daily practices of the city's inhabitants and decision-makers.

About the financing problem, it is observed that the region has prioritized models based on credit and subsidies, seeking potential for their positive effects and limiting negative impacts. It also has promoted

the development of other forms of financing, diversifying the range of possibilities for access to housing. Among these, it is worth highlighting land-based financing, which is a mechanism for recovering the increase in land value. Land value increases with administrative actions and investments in infrastructure and public services. By recovering this value, the land and construction rights become assets that allow increasing public works financing and production of affordable housing. Other forms of financing are credits and microcredits developed by the private sector mainly oriented towards housing improvement, financing of infrastructure for precarious settlements, financing solutions in line with the environment and climate action, and rent.

The region has more than four decades of experience in improving neighborhoods. There is a widespread consensus around the fact that strategies based on the settlement of populations in the areas already occupied by them constitute the most desirable solution to urban informality. The initiatives have evolved from local experience to the incorporation of the investment component of sanitation and infrastructure in neighborhoods of informal origin within the framework of national investment initiatives. Despite the important advances in the matter, it seems necessary to think about the better use of interventions to unleash more forceful and sustainable processes of urban development. Among the challenges in relation to sustainability, it is essential to act on the structural causes of informality, the difficulties of legal access to land, and urban inequalities.

The region has an outstanding debt with the provision and promotion of social sector housing; these include social rental housing that offers families the convenience of renting but retains the benefits associated with home ownership. Within this framework, it seems essential to promote the functioning of more inclusive rental markets. This implies the promotion of a supply of social rental housing with the potential participation of the private sector and social organizations and the rationalization of the regulations that affect the sector.

Finally, in terms of resilience and environmental sustainability, it must be recognized that since the 2000s, several cities and countries in Latin America have incorporated the environmental dimension as part of their urban policies and interventions, and in particular in the improvement of neighborhoods. Therefore, one of the agreed principles has been to prioritize, as far as possible, improvements in the territory of the areas at risk from relocation processes, that in general act to the detriment of the population's social fabric and economies. However, it remains a challenge to find the appropriate mechanisms for the integration of these, as well as of their different stakeholders in the territory.

Introduction

Housing in the focus of the urban agenda: NUA and SDGs

The current United Nations approach to global urbanization is included in the Habitat Agenda: the Istanbul Declaration on Human Settlements, a document prepared at the Habitat II Conference in 1996. This document, called the 'Habitat Program', contains 100 commitments and 600 recommendations and was adopted by 171 countries. Since then, more than 100 countries have included the right to adequate housing in their constitutions, representing a great success for this agenda. Recently, the New Urban Agenda (NUA) is the document resulting from the agreement that the countries (about 150) signed at the Habitat III conference, that took place in October 2016 in Quito, and that constitutes a guide to orient the city development efforts for a wide range of stakeholders (States, urban and regional leaders, donors, United Nations programs and civil society) for the next twenty years.

The NUA recognizes and prioritizes the relationship between planned urbanization and sustainable development, thus considering cities as potential sources of solutions to current social, economic, and environmental problems, rather than just their cause. Consequently, it is established that attention to adequate housing must be articulated with the creation of employment, generation of means of subsistence, quality of life improvement, environmental care, resilience, and social inclusion, all of them aspects of a transversal approach to all urban renewal and intervention policies and strategies. In this way, the NUA is in tune with the 2030 Agenda for Sustainable Development, which positions the urban issue as one of central importance to advance, and with the Sustainable Development Goals (SDGs) and, in particular, within SDG 11 focused on achieving more inclusive, safe, resilient and sustainable cities.

Progress with both the NUA and the SDGs is paramount given that "more than half of the population (3.5 billion people) live in cities today, and the number is expected to reach 5 billion by 2030" (UN, 2020a). Besides according to the UN (2019), the world currently has the highest migration rates in history (at 3.5%), resulting in a growing number of displaced inhabitants who come to live in cities in settlements with inadequate housing and poor or no infrastructure and services, without provision of solid waste management services, water and sanitation systems, health and transportation. At the same time, cities are the nerve centers of economic growth, contributing 60% of world GDP, while being

the main responsible for climate change by consuming 80% of energy and producing 75% of carbon emissions (UN, 2020a). Rapid urbanization also puts pressure on freshwater supplies, public health, and ecosystem deterioration. This last point is worth noting, given that the accelerated extinction of ecosystems is intertwined with phenomena such as the recent COVID-19 pandemic (Biel, 2020; Vidal, 2020), whose effects have been greater in cities that today are in the first line of action to recover from the economic impacts, food security, and social fabric.

In this context, among the NUA's most important guidelines, stands out the progressive realization of the right to adequate housing through the promotion of the development of integrated housing policies and approaches that incorporate the allocation of affordable, accessible, well-connected, and well-located housing, promoting proximity and strengthening the spatial relationship with the rest of the urban fabric and nearby functional spheres, and encouraging the provision of various housing options that are affordable and accessible to members of different income groups, avoiding segregation.

Along the same lines, the SDGs call for prioritizing access to adequate housing in marginal and informal settlements, where precarious infrastructure conditions make it difficult to face current crises: health, economic, and climate. In terms of COVID-19, overcrowding makes it difficult to meet recommended health standards. Also, the economic crisis linked to the pandemic has a severe impact on these territories where there is more poverty, and more people could die of hunger due to inadequate access to food (UN, 2020a). Climate crisis impacts more frequently and intensely in precarious settlements, where there are greater impacts due to floods, landslides, hurricanes, among others. SDG 13, Climate Action, indicates that 2019 marked the end of the hottest decade in human history and, although that COVID-19 has marked a pause in the economy and, therefore, carbon emissions, they are being reactivated and it is urgent to establish recovery plans that incorporate long-term systemic changes, including green and circular economies, as well as ways of planning and building the city.

To trigger these changes, it is important to develop diverse financing models, especially for lower-income groups "that promote access to a wide range of affordable and sustainable housing options, including rental, slum upgrading, cooperative solutions, and forms of collective tenure" in which the evolution of the needs of individuals and communities is taken into account (UN-Habitat, 2016). Besides, the NUA promotes the adoption of sustainable and integrated urban and territorial development through instruments and mechanisms that strengthen local finances and fiscal systems, and that share the value generated by sustainable urban development inclusively. For the development of financing alternatives, the NUA encourages the participation and collaboration of a diverse range

of stakeholders, including multilateral, the public sector, cooperatives, and the private sector, among others (Idem). This call is in line with the goal to foster and promote partnerships in the public, public-private, and civil society spheres of SDG 17: Focused on generating and revitalizing partnerships to achieve the SDGs.

Another relevant aspect of urban development, closely linked to the right to housing proposed by the NUA, is located in SDGs 5 and 10, corresponding to achieving gender equality and reducing inequalities, respectively. "Gender equality is not only a fundamental human right but a necessary foundation for a peaceful, prosperous and sustainable world" (UN, 2020a). Above all, given the current world situation with a 'new normal', where women have been disproportionately more impacted in economic terms, given that they work in the most volatile labor sectors and a higher percentage (60%) in informality (Idem). Women have also been more vulnerable in terms of safety, to the increase in domestic violence that was exacerbated against women and girls with the coronavirus outbreak. It should be noted that it is women who were in charge of the pandemic, being the first-line health workers and caregivers at home - care tasks being unpaid activities. Similarly, it is essential to serve migrants, as well as indigenous communities, the elderly, people with disabilities, boys and girls, who, along with women, are at greater risk of being discriminated against and excluded from public and urban policies.

The housing issue in LAC: Towards a state of affairs with a focus on precarious settlements

Currently, the Latin American and Caribbean (LAC) region is growing at a slower rate than the world average and well below Africa and Asia: since the 1990s, urban growth levels in LAC have been declining and from the 2000s, the “end of the urban explosion” was marked in the region (UN-Habitat, 2012). However, although at a slower pace, urbanization levels continue to rise, and it is expected that in 2050 the region will have the highest urbanization rates - even above Europe.

It should be noted that, although most LAC countries have urbanization rates well above 50%, the situations are dissimilar: Argentina and Uruguay have rates of more than 90%, while Caribbean countries have very low urbanization rates, with values under 33%. Examples are Antigua and Barbuda, Barbados, Montserrat, and Trinidad and Tobago. According to the World Bank (2016), the Central American region continues to urbanize rapidly, with the second growth rate in the world. With urban population levels of approximately 60%, El Salvador, Nicaragua, and Panama show an urbanization rate higher than the world average. In Guatemala and El Salvador, more than 50% of the population is urban and they have the highest urban population growth rates with 3.4 and 3.2%, respectively.

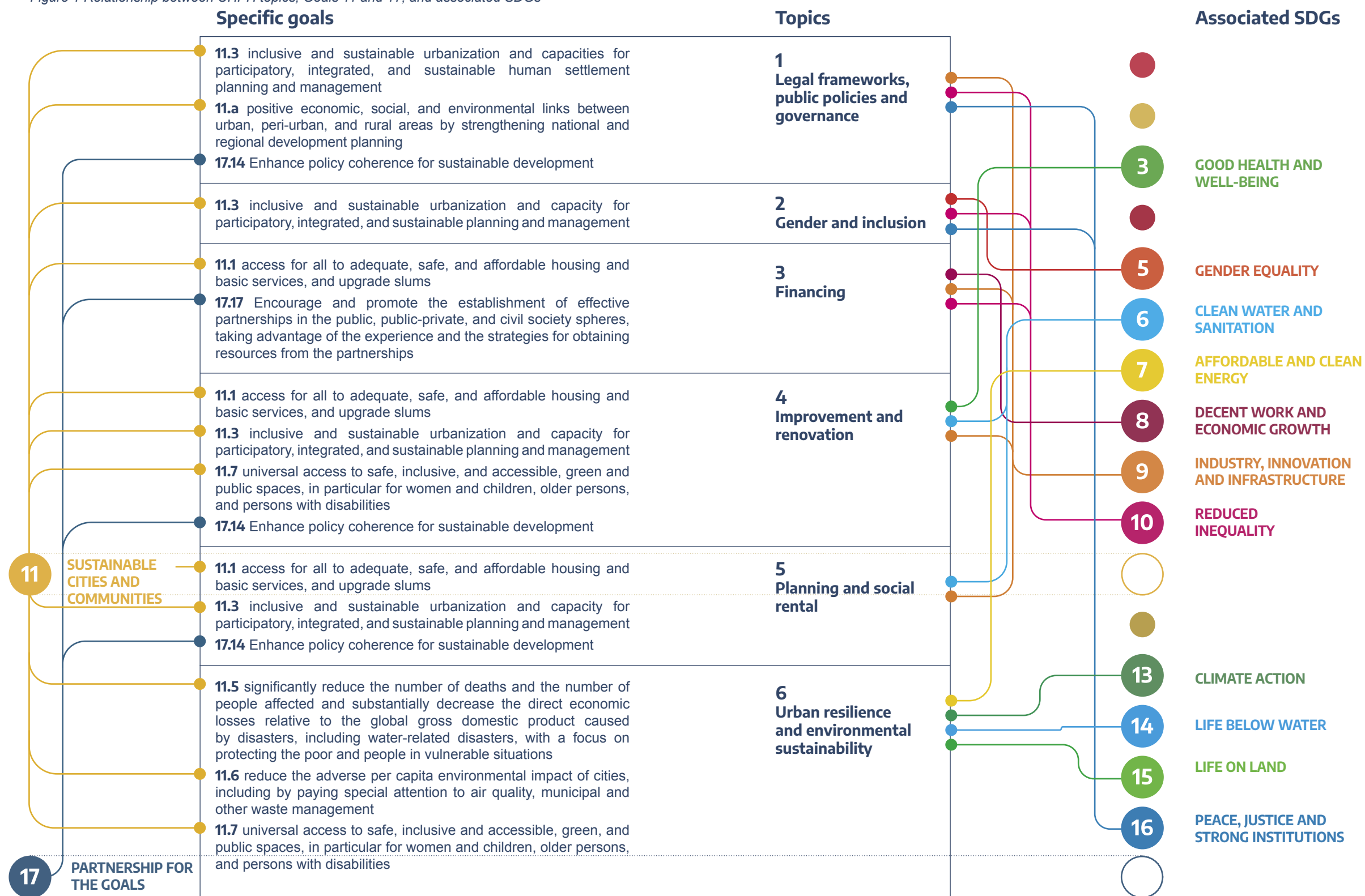
In this context, LAC cities are characterized by high socioeconomic inequality, the presence of informal and precarious settlements, high degrees of land tenure insecurity, and by having large segments of the population dependent on the informal economic sector (53 % of the population) (ECLAC, 2020). In addition to the above, there is a massive migration from rural to urban areas. Concomitantly, new phenomena of migration of the population with greater resources are observed from the city center to peripheral neighborhoods and, to a certain extent, from the city to the countryside, causing a social reconfiguration of the rural space. Additionally, in the last decade, cities have received significant flows of the transnational migrant population. Thus, natural population growth, migration, the influence of real estate markets, and weak urban planning have resulted in high levels of socio-economic and spatial segregation, as well as environmental degradation and climate vulnerabilities in the cities of the region. Added to this is the fact that LAC is the second region in the world most prone to environmental and climate disasters (UN, 2020b).

Of the approximately 600 million inhabitants residing in LAC, 120 million live in settlements with inadequate and informal housing: an average of 23 people out of every 100 (IADB, 2018). To this is added that LAC is the most unequal region and with poverty of around 30%. With the health crisis it is expected that, by the end of 2020, poverty levels will double from 186 to 220 million poor people, the majority of whom will be women (ECLAC, 2020). In addition to the above challenges, urban violence is one of the region’s most acute concerns, with rates of domestic violence increasing from 25% to double during the COVID-19 pandemic (ARF, 2020).

Without a doubt, LAC faces a scenario that poses significant challenges, especially in terms of providing adequate housing and public infrastructure, reducing inequalities and poverty, adaptation and management of climate and health risks, and attention to levels of violence. Above all, for almost two of the three million families that are created or arrive each year in Latin American cities and that are forced to settle in informal and/or precarious housing. The situation requires more comprehensive, inclusive, and resilient actions that advance towards the SDGs and the NUA, putting the most vulnerable sectors at the center. Within this framework, the Urban Housing Practitioners Hub (UHPH) actions are integrated and carried out, a collaborative network of stakeholders that promotes the management and exchange of knowledge of experiences in urban development and housing.

The UHPH platform encourages the formation of cross-sectional, multilevel, and multidisciplinary partnerships to direct new ways of construction and practices that contribute to the transition to sustainable urban development, that has represented a collective effort to support public policies and mobilization of stakeholders involved in this process in the LAC region since 2017. The current and emerging housing and habitat challenges addressed ever since and that are included in this document in six different sections are (i) legal frameworks, public policies, and governance; (ii) gender and inclusion; (iii) financing; (iv) improvement and renovation, (v) planning and social rental, and (vi) urban resilience and environmental sustainability. These issues are directly and indirectly aligned with the SDGs (Figure 1).

Figure 1 Relationship between UHPH topics, Goals 11 and 17, and associated SDGs



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1

Legal frameworks, public policies, and governance

Héctor Becerril Miranda

Related goals

11 Sustainable cities and communities

11.3 By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated, and sustainable human settlement planning and management in all countries.

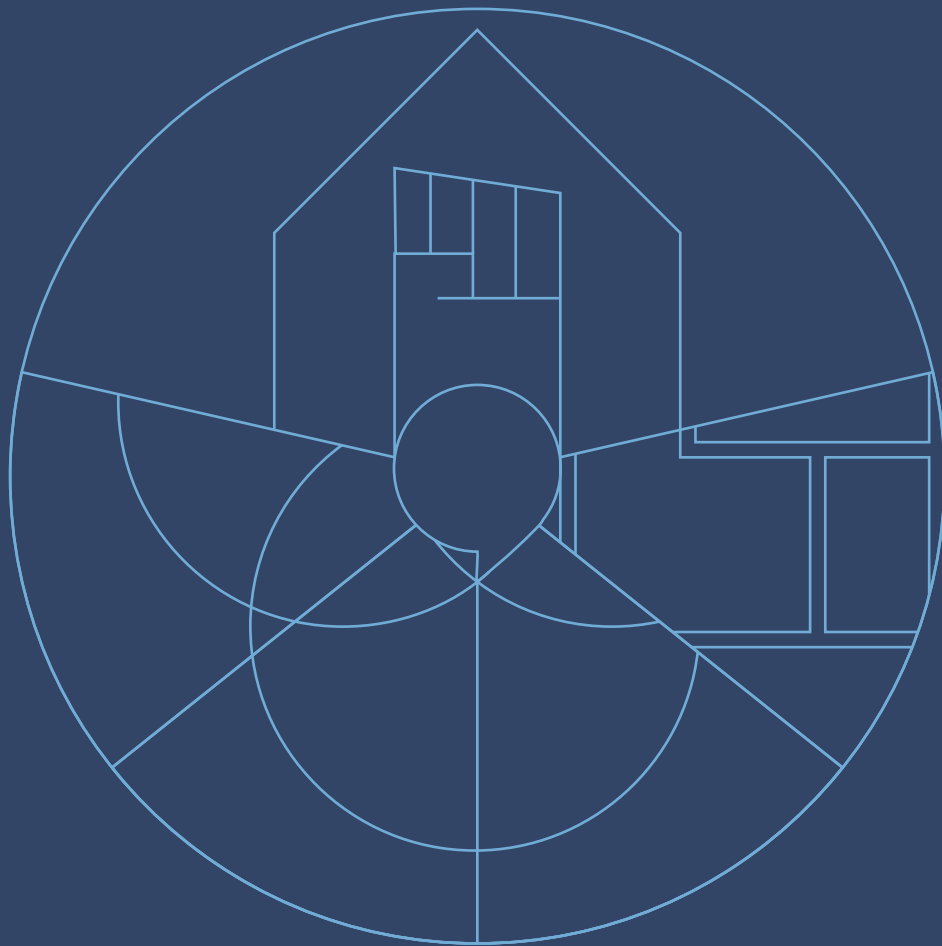
11a Support positive economic, social, and environmental links between urban, peri-urban and rural areas by strengthening national and regional development planning

17 Partnership for the goals

17.14 Enhance policy coherence for sustainable development

SDG

New Urban Agenda



The New Urban Agenda (NUA) recognizes the design and implementation of national and sub-national urban policies and the strengthening of governance and cooperation mechanisms as driving factors to move towards sustainable, integrated and people-centered urban and territorial development. On the other hand, it recognizes the leading role of national governments in the design and implementation of urban policies and legislative frameworks for an effective, inclusive and sustainable urban development, and the essential role of society and subnational and local governments in said processes. In addition, the NUA recognizes that for its effective application it is necessary to develop inclusive metropolitan and local governance patterns aligned to national frameworks and promote the creation of capacities of subnational and local stakeholders. Based on this, the challenges, trends, experiences and key messages regarding legal frameworks, public policies and governance in the region, presented in this chapter, contribute to the discussion and development of legal and public policy frameworks favorable to implementing the NUA. This chapter mainly contributes to the achievement of the NUA's commitments regarding the promotion of coordination and collaboration between the different levels of government and non-governmental stakeholders for the provision of basic services, the promotion of housing policies that contribute to the realization of the right to adequate housing, and the development of integrated housing policies and approaches

Specific problems

Legal frameworks and public policies

Since Habitat I (1976), the persistence of informal settlements and poor access to land and housing have been recognized as pressing challenges, allowing progress in the development of regulatory frameworks and public policies for planning and inclusive and sustainable urban development. More recently, the New Urban Agenda establishes principles and standards for planning, development, improvement, and management of urban areas supported by legislation and national urban regulations and policies (UN-Habitat, 2016). Legal frameworks can help guarantee the social function of the land, the right to the city, and the production of sustainable cities (ECLAC, 2018). On the other hand, urban policies can be understood as “a coherent set of decisions derived from a deliberate process directed by the national government that coordinates and brings together diverse stakeholders to achieve a common vision and objectives that promote a more transformative, productive, inclusive, and long-term resilient urban development” (UN-Habitat, 2014b; cited by ECLAC, 2018, p. 28). For this reason, policies are considered as a means to achieve the SDGs (UN, 2015).

In this scenario, in Latin America and the Caribbean (LAC), progress has been made in the drafting of laws, the design and implementation of public policies, and the construction of governance patterns aimed at urban development, land use planning, and the provision of housing for low-income population and the upgrading of slums and informal settlements. However, its development in the region has involved a series of problems. Among these, the scarce democratization of the processes of design and implementation of legal frameworks and public policies stands out, and the existence of tensions between the levels of government due to the dispute over financial resources, and conflicts linked to divergences in the direction of public action and the role of national governments.

Other important problems are the limited capacities of subnational governments to translate, elaborate and specify legal frameworks and public policies and the divorce between planning and administration areas that hinder the implementation of public policies. Also, there is little articulation between national and subnational policies, and between urban and sectoral policies at all levels. Specifically, there is a disarticulation between land, housing, environment, urban development, and inclusion policies - such as those aimed at promoting citizen participation, serving the migrant population, and addressing unequal policies like gender ones.

40



Metropolitan governance

The growth pattern in the region is marked by a territorial expansion that tends to exceed population growth, this has led to the emergence of metropolitan areas made up of two or more administrative entities. This phenomenon is also related to the processes of decentralization and democratization, through which national governments have transferred responsibilities and resources to subnational governments in recent decades (UHPH, 2018b).

Among the problems related to metropolitan governance are the scarce agreements, planning, and coordination between the different territorial administrations (jurisdictions) involved in metropolitan governance, as well as between governmental and non-governmental stakeholders. Added to this are the asymmetries of power between these stakeholders (UHPH, 2019a), and the scarce metropolitan financing -particularly, for small and medium-sized metropolises-.

In addition, there is limited democratization and inclusion in the processes of concertation, planning, and coordination of the metropolitan areas. The level of participation of non-governmental organizations and civil society in the public policy agenda varies from little to none. In contrast, there are strategic partnerships, generally close and narrow, between stakeholders like the public and private sectors (UHPH, 2018b). There are also problems related to the limited technical capacities of public servants to generate a public agenda coordinated with other stakeholders and in line with the population needs. Specifically, there is a need to develop and strengthen tools (technological, information, regulatory, financial, fiscal, among others) and structures that promote and allow consultation and coordination, democracy, and joint responsibility among the different stakeholders involved in decision-making on the territory, to specify metropolitan projects (UHPH, 2018b).

The dislocation between metropolitan governance, housing, and urban planning is another problem. Among others, this disarticulation limits the design and development of alternatives for the improvement of housing and settlements, mobilizing the different capacities between municipalities or jurisdictions: infrastructure, housing density, and financial, natural, and human resources (UHPH, 2018b). Together with this is the concentration of inequalities and vulnerabilities in this type of urban agglomeration. In particular, the COVID-19 crisis has made the vulnerability of metropolitan areas visible throughout the region and in particular of their populations living in precarious settlements (UHPH, 2020c).

Trends



Among the legal frameworks, public policies, and metropolitan governance trends, it is worth mentioning the recognition of the importance of effective multilevel and participatory governance mechanisms for the democratic management of politics and urban territory. Specifically in the region, the return of the state as a rector is glimpsed, the recognition of it as a key actor to leverage and direct public policies, achieving scale in interventions and initiatives, and the emergence and development of mechanisms and tools of and for metropolitan governance.

Another important trend is the recognition of the social function of property and the rights to housing and the city in constitutional frameworks to leverage and sustain national frameworks for urban planning and housing: the latter need to be aligned with and related to constitutional frameworks. For this, frameworks have been developed and consolidated with the perspective of social function and the right to the city. It should be noted that these experiences have made it possible to identify that its applicability is complicated.

Also, the importance of moving from the sectoral to the comprehensive, and ultimately to the territorial, is recognized, considering the space as the place where sectoral policies are integrated. It also seeks to understand and strengthen the capacities of subnational governments to adapt and adopt national legal frameworks and public policies.

Finally, the emergence of a window of opportunity generated by the COVID-19 crisis is identified to promote the development and implementation of urban legal frameworks and housing policies. This, considering that both the effects and implications of this crisis and the solutions are closely related to housing and urban planning (UHPH, 2020b).



Experiences

Experiences in on legal frameworks and national policies

Metropolitan governance experiences

Experiences, frameworks, and instruments on migration



Experiences in on legal frameworks and national policies



Colombia

In 1997, National Law 388 on territorial development was issued, giving Colombia a legal framework that established “consistent bases for intervention in the land market and [provided] municipal governments with the tools to have new sources of financing for urbanization from capital gains mobilization and to support low-income housing policies, environmental policies or mobility policies, among others” (Maldonado 2008; cited by UHPH, 2018a, p. 43). The enactment of the law was followed by a process of producing jurisprudence, fundamentally promoted by the Constitutional Court, complementing the 1997 initiative.



Brazil

In Brazil, after a long process that began in the eighties with the elaboration of the constitution, in 2001 the Federal Law on Urban Policy was issued. Known as the City Statute, this law recognizes the right to the city and housing (Carvalho & Roszbach, 2010). The legal-urban order established by the City Statute was complemented by other federal laws and policies like the law of public-private partnerships, the law of inter-municipal consortia, and the national sanitation policy (Fernandes, 2010). In addition, to specify the right to the city and housing, in 2003 was created the Ministry of Cities, that focused on five lines of action: (i) establishment of national regulatory frameworks, (ii) promotion of planning at the local level, (iii) capacity development of operating agents, (iv) participation and social control promotion, and (v) transfer of federal resources to carry out investments at the local level (UHPH, 2018a).

About the housing sector, within the framework of the Ministry of Cities, the National Housing Secretariat (SNH, for its acronym in Portuguese) was in charge of its legal and institutional restructuring and the review of housing initiatives and increased investment. In 2004 the National Housing

Policy was approved, and a year later, the National Housing System of Social Interest, in order to coordinate actions in housing between the three government levels through national and sub-national plans and funds (SNH, 2010). Reforms were made in the regulatory frameworks of the real estate market and the financing system, generating more legal security for individuals and companies: the city council and the national system of conferences, forums, and sub-national councils were installed, opening space for social participation, and assistance was provided to national governments to implement housing policy instruments, facilitating institutional development (UHPH, 2018c). Subsequently, two large-scale programs were launched: The Growth Acceleration Program (PAC for its acronym in Portuguese), allowing the development of favela improvement projects (Cardoso & Denaldi, 2018), and the housing construction program called Mi Casa Mi Vida (Amore, Shimbo, & Rufino, 2015).

The Ministry of Cities was extinct in 2019 and its functions attributed to the Ministry of Regional Development (law n° 13,844/2019).





Mexico

In 2016, the General Law on Human Settlements, Land Management and Urban Development (LGAHOTDU for its acronym in Spanish) was approved, repealing the 1976 General Law of Human Settlements. The LGAHOTDU establishes a series of public policy principles for planning, regulation, and management of urban settlements, among which the right to the city, equity and inclusion, democratic participation and transparency, resilience, urban safety and risks, and sustainability stand out. In addition, there was an institutional restructuring in the 2010s with the creation of the Secretariat of Agrarian, Land, and Urban Development (SEDATU for its acronym in Spanish) in 2013, that allowed raising “to the rank of Secretary of State, the aspects related to the territory administration” Integrating both rural and urban areas (IMCO, 2014; cited by UHPH, 2018a).

More recently, the National Land Policy was developed based “on the right to access and use the land, making explicit the relationship between the environmental

problem and the territory occupation, and the necessary contribution of the INSUS [National Institute of Sustainable Soil for its acronym in Spanish] to the fulfillment of the sectoral objective of building peace and well-being territories” (SEDATU, 2020b, 33). On the other hand, SEDATU has developed simplified guidelines for the preparation of municipal urban development plans and programs (SEDATU, 2020a).

At the subnational level, an experience that is important to mention is the Municipal Urban Development Program of Mérida (PMDUM for its acronym in Spanish) based on strategic approaches consistent with the NUA and the SDGs like human rights, environment, mobility, prosperity, resilience, and urban innovation. One of the strengths of the PMDUM is citizen participation through the collective construction of a long-term vision of the city expressed in a model of land use planning and urban development that establishes 4 differentiated areas with strategic skills and vocations (Bank of Inspiring Practices UHPH).

Municipality Mérida, Yucatán, Mexico



Problem

Mérida is the capital and the most populous municipality of the state of Yucatán, Mexico. In recent years it has experienced no control and expansion of urbanization over natural and rural areas, high costs in providing services, disjointed peripheral settlements, and sectors with high rates of urban marginalization.

Objective

Promote urban development and housing management in accordance with Urban and Environmental Policy through urban actions that consolidate a compact and sustainable City Model, in congruence with the territory vocations and functional capacities.

Beneficiaries

922,049 inhabitants of the municipality estimated for 2017, as well as the 326,017 additional inhabitants estimated for the 2017-2040 period.

Results

PMDUM's entry into force (October 18, 2017).

Policy for the 2018 fiscal year (approved in December 2017) with rights differentiation according to PMDUM Zoning, in order to promote urban actions in the concentrated urban area.

Establishment of the Mérida's Urban Observatory as a PMDUM's implemented action, placing housing as a priority (January 30, 2018).

PMDUM Aligned Projects with Reports for 2017: Municipal Strategies for Mérida's Urban Resilience and the Mérida Municipality Prosperity Index.

Source: UHPH Inspiring Practices Data Bank



Ministry of Housing, Territorial Planning, and Environment (MVOTMA) Uruguay



Uruguay

In Uruguay, the National Law on Land Management and Sustainable Development was approved in 2008. More recently, in 2018, the National Strategy to Access Urban Land (ENASU) was approved. Promoted by the Ministry of Housing, Territorial Planning and Environment (MVOTMA), ENASU emerged in 2017 with the aim of promoting more equitable and democratic access to urban land. Through ENASU, the government seeks to develop a national policy that facilitates access to well-located, well-served urban land for all residents, with an emphasis on those with fewer resources. The ENASU's programmatic axes are the optimization and sustainability in the use of urban land, public acquisition of urban land, and management of public urban land (UHPH Inspiring Practices Data Bank).



Problem

In Uruguay, access to quality urban land turns out to be something distant and very expensive for a large part of the inhabitants of our cities.

The impossibility of accessing urban land with utilities implies peripheral expansion with exclusion and segregation. With significant social costs and public spending for the expansion of infrastructure and rural land loss.

Objective

Promote inclusive and democratic cities, especially for the inhabitants that do not yet live in a decent urban environment.

Beneficiaries

120,000 (urban population without appropriate sanitary services)

Results

The Urban-housing project, 3 per year (inclusive social housing, services, and public space)

National land portfolio strengthened in coordination with the departmental portfolios. Land allocation for social housing increased, 25% in 2018.

Abandoned Property Law. Implementation and regulation.

Territorial police: 2 departments establish it per year

Urban taxes: promoting a system that benefits consolidation; collaborate with departmental governments for its implementation

Source: UHPH Inspiring Practices Data Bank





El Salvador

The Law on Land Planning and Development (LODT, for its acronym in Spanish) was approved in 2011. However, its implementation began in 2016 with the creation of the first administration of the Land Planning National Council (CNODT 2016-2018, for its acronym in Spanish). The CNODT is the governing body in matters of land planning and development at the national level and is made up of 6 representatives of the executive body and 3 mayors' representatives. In the case of the San Salvador Metropolitan Area, the LODT maintains its institutional framework and its regulatory framework intact. More recently, in 2018, the CNODT, within the mandate established by the LODT, installed the National Technical Unit, a technical-operational arm and responsible for implementing the necessary actions for the implementation of the land planning law (UHPH, 2020b).

It should be noted that the LODT proposes that all municipalities in the country must have land use planning and development plans. However, only 66 of 262 municipalities (25%) have this type of instrument. Currently, the CNODT is seeking "to establish concrete and realistic actions based on local capacities" and "to identify mechanisms for the advice and accompaniment of the processes by the National Technical Unit", considering the COVID-19 crisis limitations and windows of opportunity (UHPH, 2020b).

On the other hand, El Salvador has a National Housing and Habitat Policy (PNVH, for its acronym in Spanish) that aims to "generate the conditions that make it possible to ensure the right to housing and a habitat that increases the population quality of life, boosts the national and local economy, generate social cohesion with the participation of the different stakeholders in the framework of planning, ordering, and territorial development processes" (VMVDU, 2015, p. 43).



Chile

Since 1976 Chile approved the General Law of Urbanism and Construction, which has been updated over time. More recently, in 2014, the National Policy for Urban Development (PNDU) was approved under a concept of sustainable development and with the objective of "generating the conditions for a better 'quality of life for people', understood not only with respect to the availability of goods or objective conditions but also in subjective terms, associated with the human dimension and relationships between people" (MINVU, 2014) and the Urban Development Council was created as a monitoring and support body for the PNDU implementation (CNDU, nd).

In addition, the laws of public space contributions (2016) were approved, aiming to define the "impact of projects that entail urban growth by extension or densification"; and the law on regionalization strengthening (2018) that "makes official the legitimacy of a process of transfer of powers from sector ministries to regional governments" (Marshal & Greene, 2019, p. 5).



Ecuador

In Ecuador, the Fundamental Law of Territorial Occupation, Land Use and Management –LOOTUS (for its acronym in Spanish) was approved, aiming to "articulate the competencies of land use, land planning and management that the different levels of government have, in order to articulate them and promote territory equitable and balanced development, to make possible the right to the city, to a safe and healthy habitat, to adequate and dignified housing, in compliance with the social and environmental function of the property and with the aim of promoting an inclusive and comprehensive urban development for Good Living "(Hernández 2017; cited by UHPH, 2018a, p. 5).

At the local level, it is worth highlighting the Eco-efficiency Tool (HEE), which is a resolution of the Secretariat of Territory, Habitat, and Housing of the Municipality of the Metropolitan District of Quito (MDMQ). In force since 2016, the HEE is a mechanism that articulates concepts of sustainable construction, capital gain, and densification of the city around the axes, stops and public transport stations of the Rapid Transit Bus (BRT) and the future line of the Subway. The HEE constitutes a regulatory framework that allows vertical urban growth based on the specifications of the Land Use and Occupation Plan (PUOS), where the maximum buildable (heights) of the lots are established according to their zoning. Real estate projects can access a greater buildable area than that established in the PUOS, as long as they comply with a series of parameters such as efficient water consumption, retention of rainwater to reduce the risk of flooding, use of solar energy, and contributions to the public space (UHPH Inspiring Practices Data Bank).



Territory, Habitat and Housing Department. Municipality of the Metropolitan District of Quito Metropolitan District of Quito, Ecuador



Problem

As in other Latin American cities, Quito's urban growth was faster than its planning capacity. In recent decades, there has been an accelerated urban area growth towards the peripheries, with informal settlements at risk.



Objective

Densify the city along public transport main roads with sustainable construction criteria, climate change adaptation, and mitigation.



Beneficiaries

2,667,148 inhabitants



Results

11 buildings have been approved, 6 are under review, 10 more are expected for the following quarter.



Approximately \$2.3 million raised for building rights payment.



186100 liters of temporary rainwater retention that will not enter the sewer system in extreme rain cases



857 new homes within walking distance of public transport..

Source: UHPH Inspiring Practices Data Bank

Other experiences

To these experiences are added the National Housing and Habitat Policy of Paraguay structured in three axes (governance and institutional character, planning and design, and economic-financial) (SENAVITAT, 2018) and the advances of the National Policy for Comprehensive Development of Cities of Bolivia (UHPH, 2019b). In addition, after the earthquake in 2010, Haiti worked on the development of the National Housing

and Habitat Policy (Republic of Haiti, 2013). Prepared by the Unit for Construction of Housing and Public Buildings (UCLBP for its acronym in French), this policy was designed as an instrument to diversify the supply of housing in suitable habitat, aiming to improve living conditions in urban and rural areas. More recently in 2017, the implementation plan for this initiative was drawn up (UHPH, 2018a).

Table 1 National laws on urban development and land use planning in Latin America

Country	Title	Year
Colombia	Territorial development	1997
Brazil	City Statute	2001
Honduras	Land use planning	2003
Panamá	Land use planning for urban development	2006
Uruguay	Land use planning and sustainable development	2008
Perú	Territorial conditioning and urban development	2011
El Salvador	Land use planning and development	2011
Ecuador	Organic law of land use planning and urban land management	2016
México	Human settlements, land use planning and urban development	2016

Source: (UHPH, 2018a)

Metropolitan governance experiences

In response to the absence of tools and institutions to arrange and coordinate projects of a metropolitan nature, initiatives designed not only from the top (top-down) but also from the bottom (bottom-up) have been developed with the support of non-governmental stakeholders. These initiatives vary according to the instruments created (financial, technical and technological, normative and regulatory) and the institutional arrangements agreed or negotiated (UHPH, 2018b).

Legal and regulatory frameworks for metropolitan governance

Among the experiences in the region, it is worth highlighting the National Law on Consortia in Brazil (Law No. 11.107, 2005) and the Law of Colombian Metropolitan Areas (Law No. 1625/2013), that “have the potential to legally recognize to a body made up of various stakeholders [...] from the public sector to receive/manage financing, and therefore allow the design of projects from the beginning in more integrated ways” (UHPH, 2018b). Other laws are the Law for Regionalization Strengthening of Chile (Marshal & Greene, 2019), National Law Statute of the Metropolis that outlines the general guidelines of “planning, management and execution of public functions of common interest in the metropolitan regions and urban agglomerations” (Law No. 10,257, 2015).

In Mexico, the General Law of Human Settlements, Land Use Planning, and Urban Development include a chapter on metropolitan governance, that establishes the obligatory nature of mechanisms and instances of metropolitan coordination between the three levels of government and civil society (UHPH, 2020c). It should be noted that this law also gave the federal government the authority to create and animate the Metropolitan Network for the professionalization, exchange and transfer of information, good practices and method, and development of projects in collaboration with civil society, private sector, and academia. (UHPH, 2019a).

Institutional arrangements

It is worth highlighting, as experiences related to institutional arrangements, the case of the Metropolitan Institute of Planning (IMEPLAN for its acronym in Spanish) of the Guadalajara Metropolitan Area (GMA) in Mexico (IMEPLAN, nd), created in 2014 to “coordinate the planning and manage the GMA sustainable development” (UHPH, 2019a). Also, the case of the Metropolitan Area of Valle de Aburrá in Colombia, which serves as the metropolitan and environmental public transport authority and as an articulating entity for territorial planning and coordination, security, and coexistence (AMVA, nd). Organized civil society plays a key role in the evolution of these arrangements (UHPH, 2018b).

In Brazil, another experience is that of the Consorcio Intermunicipal Grande ABC, established in 1990 as a civil association under private law. In 2010 it was transformed into a public Consortium, (aligning with Federal Law No. 11.107, 2005) and since then it has been part of the indirect administration of the consortium’s municipalities, with legitimacy to plan and implement policies at the regional level (Grande ABC, nd). An example is a study that was carried out to identify areas in need of improvement/provision of social housing. For this, a mapping of financing programs, land regularization, and urban planning was also carried out for each municipality to generate a better understanding of comprehensive housing solutions in the territory (Grande ABC, 2016).

Experiences, frameworks, and instruments on migration



Brazil

At the national level, Law 13,445/2017 “establishes the rights and duties of migrants and visitors, regulates their entry and stay in the country, and establishes principles and guidelines for public policies for migrants.” Governed by a series of principles, including “the universality, indivisibility, and interdependence of human rights”, this law “guarantees equal and free access for migrants to services, programs, and social benefits, public goods, education, comprehensive public legal assistance, work, housing, banking, and social security”.

At the subnational level, the municipality of Sao Paulo has been the first in all of Brazil to pass a law that establishes the guidelines for the policy on migrant population (Municipal Law No. 16,478, 2016). This law outlines principles, objectives, and priority actions, and creates the Migrants Municipal Council (CMI for its acronym in Portuguese), an advisory body made up of representatives of the

public sector and civil society, to support the processes of design, implementation, monitoring and evaluation of the municipal policy on the immigrant population. From this legal framework, institutional arrangements are generated that allow, among others, support services, and links with housing programs (UHPH, 2020a).

On the issue of housing for migrants, there is a linkage to programs of the different levels of government. Through the federal program Minha Casa Minha Vida, the acquisition of new housing is subsidized. In addition, at the municipality level, there are three programs: Social Rental Program, which offers rental housing units at affordable prices for low-income people. “Pode Entrar Program”, aimed at encouraging the construction of housing units by low-income families and Housing Assistance, a monthly resource to support people to cover housing expenses (UHPH, 2020a).



Chile

In Chile, the Ministry of Housing and Urbanism (MINVU for its acronym in Spanish) in recent years has sought to reduce and make more flexible the barriers that limit access of migrants to the Ministry’s programs, achieving three changes: apply for debt-free housing (DS N° 49) and housing with debt (DS N° 01), the requirement to attest 5-year seniority for definitive permanence was eliminated. Currently, it is only requested to prove the definitive permanence. In order to apply for rental subsidy (Supreme Decree No. 52), the definitive permanence requirement was replaced by that of a national identity card for foreigners. Finally, for the debt-free housing programs (DS N° 49) and the rural habitability program (DS N° 10), resolutions were drawn up that establish the provision of technical, legal, and social assistance services, including the beneficiaries’ cultural relevance, aiming to ensure the proper development of Technical Assistance Services and activities associated with them (UHPH, 2020a).

Changes were made in the work methodology to develop MINVU programs with an inclusive approach. At the city and neighborhood level, it has sought to incorporate the migrant condition through the design of interventions with an intercultural approach. For example, the Neighborhood Recovery Program includes, from the application file elaboration, a population analysis with an inclusive approach, allowing mapping situations of inclusion and exclusion of the migrant population. Based on this, it is explicitly determined whether to work in the subsequent phases with this approach (UHPH, 2020a).



Colombia

Colombia faces an internal migratory flow due to forced displacement related to the armed conflict and an external one due to the migration of people from Venezuela. Most of these migrants have settled in precarious settlements located on cities’ outskirts or homes in central areas. In response, the National Government has implemented differentiated actions. Complying with the constitutional mandate to guarantee the right to decent housing for all Colombians, it has prioritized in national housing programs the households that are victims of forced displacement (Decree No. 2231, 2017) and included a rental subsidy for the displaced population (Decree No. 1077, 2015). These actions are part of the Comprehensive Care, Assistance, and Reparation Route for the Armed Conflict Victims (UHPH, 2020a).

On external migration, public action is incipient. Although there is humanitarian assistance and initiatives related to health and education services for the migrant population, there are still no consolidated actions around housing that go beyond temporary housing issues. However, it is important to note that there are mechanisms for the integration of returned households (Colombians who had migrated to Venezuela) through national government subsidies to provide housing solutions in the border area (Decree No. 1819, 2015). Finally, in other countries, including Guatemala, Mexico, and Haiti, there are programs for migrants’ care (see chapter 2).



Key highlights

The process of design and implementation of legal frameworks, public policies, and metropolitan governance patterns are political processes, so it is important to build consensus, generate links between stakeholders (you cannot do national politics without local and subnational governments), and incorporate on the public and political agenda (and that of the presidents) the urban and housing issue. Thus, it is also important to understand the political regime in which national policies are inscribed, as these contribute to shaping them.

It is essential that the right to housing and the city is a constitutional right, to integrate the social function of land and property in the different master plans and legal instruments.

It is essential to have a participation system for different stakeholders (including civil society) that acts as counterweights and makes it possible to guarantee interests' balance. This participation is essential to achieve policy legitimacy. Citizen control is important in the implementation of national plans for intervention monitoring and sustainability, also, as a mechanism to fight corruption.

Government stakeholders, particularly national ones, need to be in contact with cities and regions. This, to understand the different realities of the territories and thus developing adequate public policies - according to levels of development and municipalities capacities.

It is important to adapt intra-bureaucratic structures (administration and planning areas) to promote and develop national plans, reducing implementation difficulties between the national and sub-national levels.

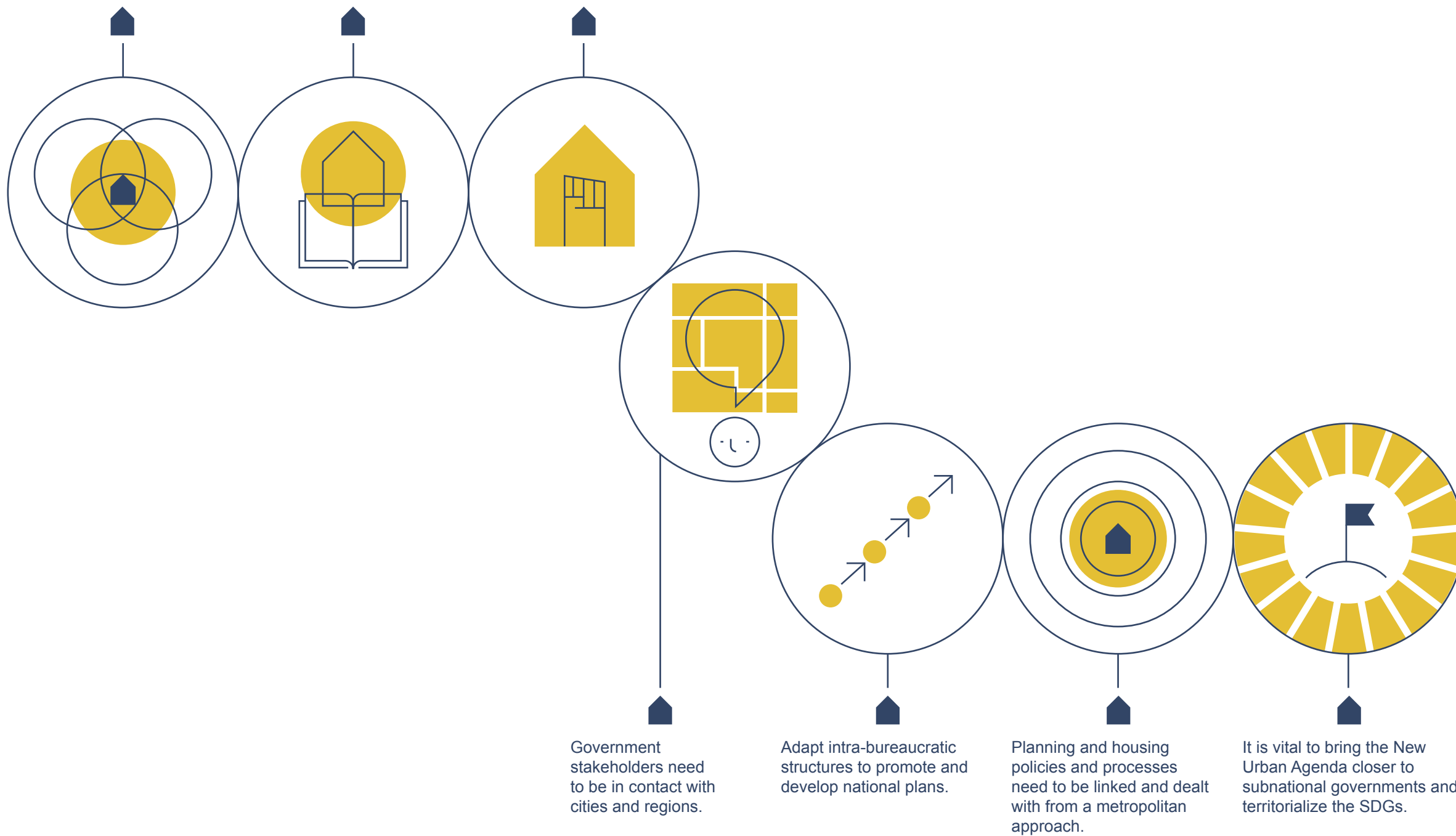
Planning and housing policies and processes need to be linked and dealt with from a metropolitan approach, incorporating specific issues of migratory flows, risk reduction, and social inequalities.

It is vital to bring the New Urban Agenda closer to subnational governments and territorialize the SDGs.

Build consensus, generate links between stakeholders and incorporate on the public and political agenda the urban and housing issue.

It is essential that the right to housing and the city is a constitutional right.

It is essential to have a participation system and citizen control in the implementation of national plans.



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2

Gender and inclusion

Karol Yáñez Soria



Related goals

5 Gender equality

- 5.4 Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
- 5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life.

10 Reduced inequality

- 10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.
- 10.7 Facilitate orderly, safe, and responsible migration and mobility of people, including through implementation of planned and well-managed migration.

11 Sustainable cities and communities

- 11.3 By 2030 enhance inclusive and sustainable urbanization and capacities for participatory, integrated and sustainable human settlement planning and management in all countries.

SDG



New Urban Agenda



The New Urban Agenda (NUA) declares that one of the fundamental principles in reorienting the way in which cities and human settlements are planned, designed, financed, developed, administered and managed, is based on promoting inclusive growth aimed at achieving gender equality - empowering all women and girls - and in recognizing the contribution and needs of all sectors, including: men, women, boys and girls, youth, the elderly, people with disabilities, indigenous, refugees, internally displaced persons and migrants. In particular, another of the principles of the NUA is to ensure the full and effective participation of women in all spheres and leadership positions, by guaranteeing them access to decent work with equal pay, and by eliminating and preventing all forms in which they are discriminated, violated and harassed, in public and private spaces.

Regarding the implementation plan, the NUA identifies key dimensions where it is a priority to integrate a gender and social inclusion perspective, pointing out: i) investments for sustainable, safe and affordable mobility for all; ii) development of integrated housing policies and approaches, particularly in areas of employment, health and social integration; iii) promotion of people-centered urban development and land planning, taking into account age, gender, human rights, fundamental freedoms, respect for diversity and social cohesion; iv) increased security of tenure over land and property; v) adoption of measures to adopt inclusion and plurality in local and sub-national institutions and governments; vi) establishment of networks of streets and public spaces that are safe and free from crime and violence and; vii) develop financial capacities that pay particular attention to budgets with gender and age perspective.

This chapter provides trends, experiences, and key messages in line with the NUA principles and implementation plan on gender and social inclusion, highlighting the development and implementation of programs and policies with a comprehensive approach to housing and employment with a gender approach, integration of migrants and refugees in the cities, interventions to improve public space and mobility, and prevention and reduction of gender violence.

Specific problems

Urban groups vulnerable to economic, climatic and health crises

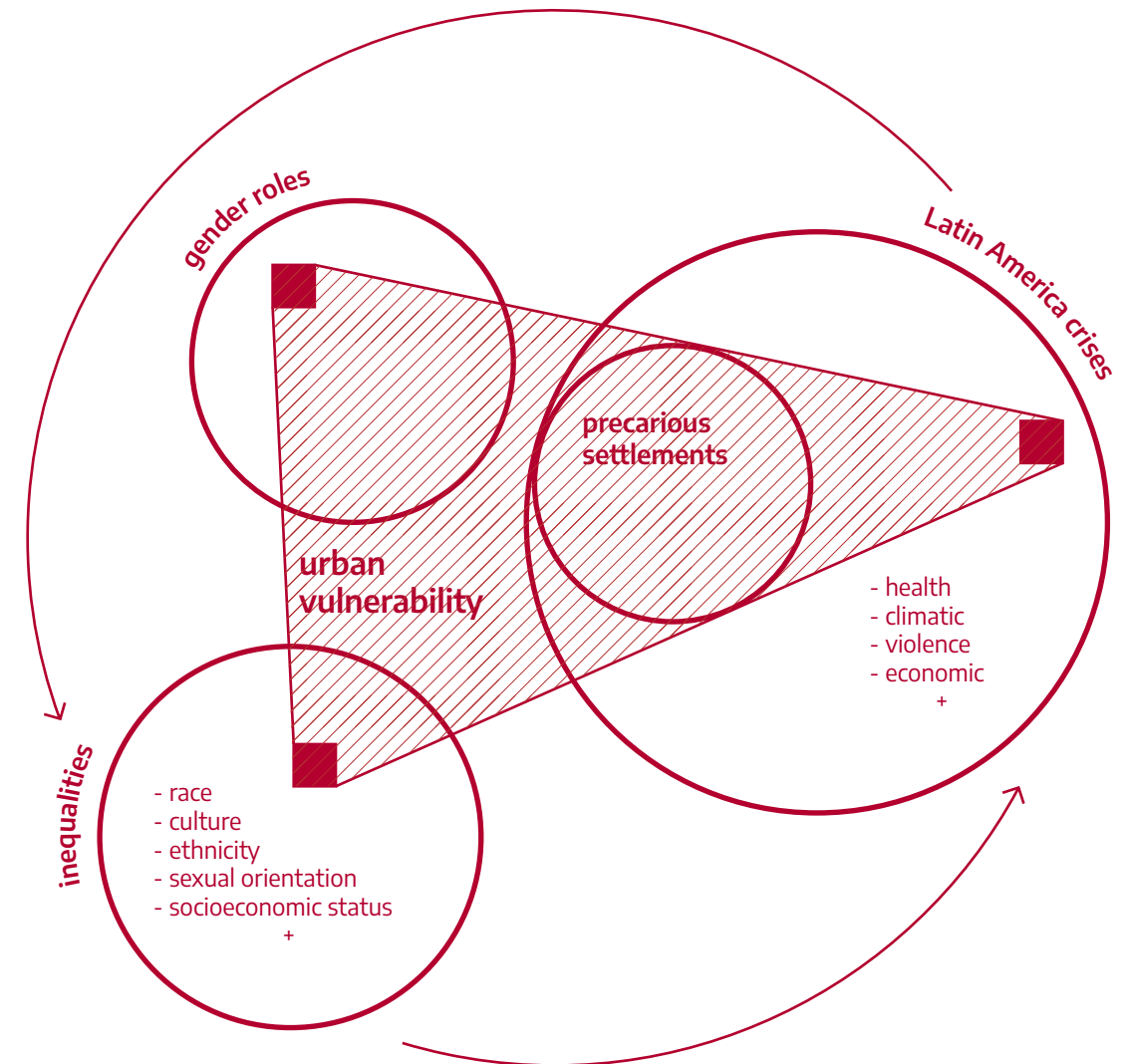
The construction and urban planning in the cities of Latin America in general have been characterized by including a limited perspective of gender and other disadvantaged groups, such as the elderly, people with disabilities, children, adolescents, migrants, displaced people, among others. Incorporating a social inclusion approach is increasingly essential as women and other disadvantaged groups are the most vulnerable to recurring economic, health and environmental crises. In particular, emphasis is placed on women, who must take care of other vulnerable groups. In fact, in recent decades, there have been clear increases in households headed by women. In the face of the COVID-19 crisis, women are the ones who have lost their jobs in the greatest percentage, in addition to being the ones who clean, wash, cook, take care of the sick, the elderly and teach their children (El País, 2020a). These are unpaid jobs to which they dedicate an average of 22 to 42 hours a week in Latin America, triple that of men (ECLAC, 2020a). Furthermore, COVID-19 will leave 118 million Latin American women living in poverty in 2020, 22% more than in 2019 (El País, 2020b).

In addition to gender associated inequalities, the importance of an approach to urban social inclusion from intersectionality is also recognized; that is, to understand how gender roles combine with other traits such as race, culture, ethnicity, socioeconomic status, sexual orientation and other characteristics that exacerbate and multiply disadvantages and marginalization of certain social groups. For example, women are the ones who face urban violence in their different faces and to a greater extent. However, women with different sexual orientation, color and poverty more frequently become victims of aggressions in public spaces (García Ramón, Ortiz & Prats, 2014). Also, women who face various forms of discrimination like disabled, trans, migrants, refugees, displaced, indigenous and who live in rural areas or informal settlements, receive less assistance in the event of violence (UN Women, 2020). Another example is young people, who, because of their age, cause mistrust, worsening the problem “when conditions of poverty, ‘not recommended’ residence location, skin color or sexual orientation are added to youth” (Falu, 2009: 28).

The challenges of social inclusion in Latin America cities are exacerbated by the different crises: health, economic, climatic, violence and others, since these are intertwined and leave various groups with a disproportionate economic and social burden, being the precarious settlements with deficient infrastructure for ventilation, lighting, sanitation,

running water and sewerage and/or disconnected from the urban area, the spaces with greatest effects (UHPH, 2020a). One of the ways to illustrate this situation is through the absence of drinking water in the most precarious areas of Latin American cities, that was made visible by the slogan “wash your hands” as a preventive measure against the COVID-19 virus. In the face of disaster events like hurricanes and cyclones, the lack of drinking water, contamination of water sources in affected and commonly precarious areas, becomes one of the main challenges due to the inaccessibility of roads or damaged pipes. Furthermore, in these circumstances it is women who are usually in charge of providing vital liquid for household activities, increasing their workload during and after crises (UHPH, 2018a). It is worth mentioning that water shortage has a direct impact on the health of the poorest populations, generating gastrointestinal diseases, tuberculosis and now COVID-19 (UN Women and UNEP, 2020).

Migrant situation is also highlighted, a population that has increased in recent years and that generally arrives in a city in vulnerable conditions and without a home (UHPH, 2020d). The UN (2019) documents that currently 3.5% of the world population are international migrants, reaching the highest figures since there are records. This situation affects the destination cities that have been “highly impacted in their infrastructure, capacity to provide social and basic services, relationship with the natural environment, demographic composition, social fabric, economic and political balances, and in general, in multiple aspects of its configuration and growth” (Vera and Adler, 2020: 106 in UHPH, 2020d). The majority of migrants, regardless of their category - internal migration, international migration, emigration or swallow population - are people who have been displaced for economic, environmental, political, armed violence, among others, and require immediate attention, as well as of policies and programs that allow their social reintegration, access to housing, basic services and economic income.



Challenges in the transition to inclusive cities with a gender perspective

In the transition towards a more inclusive urban development, the different UHPH Housing Laboratories (2018b, 2020a, 2020b and 2020c) have emphasized the need for the provision and improvement of housing and basic infrastructure - a situation that is becoming more urgent in the face of climate and health crises, since having a home with adequate services has become the first ring of protection for families. In Latin America and the Caribbean, more than 100 million people live in inadequate housing, built with poor quality materials and without infrastructure services (ECLAC, 2018). This situation especially affects migrant population.

Another priority issue is economic, considering both working conditions and care, clearly disparate areas in cities. In Latin America, women's salaries compared to men's are on average 30% lower. For example, when a gender and race cut is made, as in the case of Brazil, dark-skinned women receive 63% less than white men in the same position (das Graças, 2020). Women in the region are economically more vulnerable, occupying 60% of informal jobs and being more prone to extreme poverty and food insecurity (UN Women, 2020). Caring based economies, unpaid work that allows the daily survival of people in the society in which they live and that are not limited to self-care, but include the care of other people (children, the elderly, sick or disabled people), house cleaning, household purchases, cooking and food work, has historically been in the hands of women (UN Women and UNEP, 2020). In the context of the COVI-19 crisis, the female economy has been especially restricted: more than half of the employed women are located in sectors with the greatest economic contraction, including commerce, cleaning, tourism and administrative services activities (ECLAC, 2020b). Recognizing and redistributing care jobs and improving women's income is a priority for urban policies.

Public space is another important issue in terms of social inequalities. The notion of care mobility, increasingly adopted by institutions like the Inter-American Development Bank, focuses on the problems associated with movements made by citizens to care for other citizens and home maintenance (UHPH, 2020c). In fact, ECLAC (2020b: 3) has diagnosed that one of the most important urban challenges is "the social reorganization of care to achieve full co-responsibility between the State, market and families." In this matter, the gender perspective is imperative, since women carry out the most diverse and complex urban transfers, also attending to tasks like taking children to school, buying

food, among others. Recent studies show that in CDMX and Buenos Aires, women tend to concentrate their trips in areas closer to home and to be made in a higher percentage on foot or by urban transport (Huete-Guevara, 2020; Pedro et al., 2020). In addition, they are also the ones who face the most harassment in public spaces and are usually seen in the need to change their travel habits depending on the time of day and areas they travel (Machado, 2009) -for example, in industrial areas where the violence is exacerbated. An emblematic case is Ciudad Juárez in Mexico, a border and industrial city with one of the highest femicides rates in the region (Frissard, 2020). Both, care mobility and public space use, imply rethinking and reconstructing the physical environments with women and their safety at the center.

Addressing violence is also urgent, an issue that is not directly proportional to poverty, but increases in the face of inequalities, discrimination and segregation (Falú, 2009). In recent years, women in Latin America face an increase in physical violence that is experienced both in private spaces (like home) and in public spaces (the streets and means of transport, among others) and is manifested in aggressions, sexual harassment, rapes and murders: "a growing crime that is not always reported, nor is it classified as a crime, nor is it duly punished" (Idem: 14). According to a study carried out by UN-Women (2018), nine out of ten women have suffered some type of violence in public transport or public space in CDMX. Fear generated by this violence does not allow women to move freely through the city and often encourages them to accept less paid jobs to avoid traveling long distances and/or at night. Furthermore, in the face of the COVID-19 health crisis and the slogan 'stay home', domestic violence has increased and become one of the greatest challenges in cities (UHPH, 2020c). The figures rose in practically all the countries of the region from 25% to twice the number of cases (Regional Feminist Articulation -ARF (for its acronym in Spanish, 2020).

Different social inequalities are also observed in the absence of spaces to support the different disadvantaged groups participation. Ana Falú, in UHPH (2020c), emphasizes that it is essential to consider the voice of women, who are more sensitive to the needs of different vulnerable groups in the construction of inclusive and sustainable urban policies, programs and interventions. The absence of an agency of the different vulnerable groups is the result of structural inequalities, not of personal impossibility (Whitzman, 2008). This agency can be promoted through various approaches like greater economic autonomy, access to decent housing or adequate conditions to move without fear in the city. This contributes not only to building a fairer society, but also with a greater capacity to adapt to various increasingly recurring crises. It is not about making specific cities for women, migrants or the elderly, but about expanding and generating more inclusive and diverse perspectives that are printed both in the built environment and in that of citizenship and participation.

Trends



Recognizing the social, economic and political inequalities faced by different social groups in the construction of policies and interventions for urban improvement is a priority and one of the recent trends in Latin America. Currently, there are various initiatives in the region: awareness workshops on various inequalities and violence, hotlines for victims of various attacks, economic support programs for women entrepreneurs to improve their working and housing conditions, comprehensive urban plans that consider care mobility, programs for the care and reintegration of migrants and the recognition by government institutions of the need to rethink the city, based on all its citizens needs with a gender perspective, including women, girls and their diversity. Despite these important advances, it is still a primary challenge to delve into how to advance in public policies that contribute to the existence of cities with greater inclusion and equality of conditions for the diversities of men and women who inhabit them?

It is noted that this change is profound and implies new ways of thinking and acting in the daily practices of the city's inhabitants and decision-makers. Feminist thinker Nerea Barjola (2018) proposes that beyond physical, political or economic inequalities, there are other violent and less visible forms of inequality that are expressed in the form of stories and that set behavioral guidelines for certain groups. For example, homophobia suffered by homosexual women and men through media censorship. "Living a feminist life is living a life that constantly makes visible the different and unequal injustices that not only women, but men and their inter-sections face" (Ahmed, 2018). Today, the different feminisms are created to be taken to the streets and occupy the public space, where citizens conquer and exercise their rights (Borja in García Ramón, Ortiz and Prats, 2014: 19). Some recent manifestations are the #NiUnaMenos movement and the #8M movement, including reflection on the rights of citizens in an intersectional way by demanding, at the same time, to improve wage disparities between men and women, racism, equal marriage and various other aspects.



Experiences

Experiences of neighborhood improvement and women empowerment

Neighborhood improvement experiences with citizen participation

Experiences in assisting victims of violence

Experiences on helping migrants



Culiacán, México

Updating the Municipal Urban Planning System through Citizen Consultation 2017

Nicaragua

Comprehensive habitat improvement with local women entrepreneurs, District III of the city of Estelí

Perú

Action Plan for Gender Equality in Provias Nacional

Lima, Peru

Mano a Mano (Hand in Hand) Association

Brazil

Rede Internacional de Ação Comunitária, INTERAÇÃO, in collaboration with Banco do Brasil

Buenos Aires, Argentina

Self-managed Construction Project



Experiences of neighborhood improvement and women empowerment

Mano a Mano (Hand in Hand) Project in Lima, Peru

An Inspiring Practice with a comprehensive approach to improving housing and habitat, as well as a gender perspective, is the neighborhood improvement program of the Mano a Mano Association in Lima Peru, where it has been understood that the neighborhood is a social and spatial scale conducive to examining the role of women in the organization of their own daily activities and that of their families, allowing them to build agency, a sense of belonging and space appropriation. The Mano a Mano association is a community association with 25 years of experience that worked in the north of the city of Lima, a seismic area with problems of access to water, vulnerable to meteorological phenomena and prone to landslides. The association created an urban improvement project that focuses on the empowerment of women and in general, on allowing local inhabitants to take ownership of decisions about their habitat.

Inspiring Practice 4 Improve the living conditions of inhabitants in a marginal urban area of the northern cone of Lima

Mano a Mano (Hand in Hand) Association Ensenada Neighborhood Lima, Perú



Community
northern
cone of Lima



Improve
the living
conditions



green spaces,
improvement
of homes and
diets



99 families
40,000
inhabitants of
the Ensenada



70%
of the green
areas of the
Jazmines
community

Problem

Community in the northern cone of Lima, Peru with an absence of recreational centers, gardens, with domestic violence, as well as homes at risk of collapse.

General objective

Improve the living conditions of the inhabitants in a marginal urban area of the northern cone of Lima, with the inhabitants' participation, promoting sustainable development and equal opportunities.

Specific objectives

Construction of parks and green spaces with traditional construction techniques, the improvement of homes and improving the inhabitants' diet with community gardens production.

Beneficiaries

99 families benefited directly and the 40,000 inhabitants of the Ensenada indirectly (through enabled public spaces).

Results

The main results achieved include 70% of the green areas of the Jazmines community that were built in the last ten years. Gardens decreased the amount of dust and associated respiratory diseases, violence decreased, since people have pleasant spaces to share with their friends and families, making public space safer, the construction of retaining walls improves the entire neighborhood future perspective.

Source: UHPH Inspiring Practices Data Bank



Action Plan for Gender Equality in Provias Nacional, Peru

In Peru, in terms of public infrastructure and urban renewal, a recent case that considers gender perspective is the National Action Plan for Gender Equality in Provias, implemented since 2016 at the national level. Its objective is the improvement of road infrastructure that has been reformulated based on the opinions and expectations of women at different levels of public policy. In addition, citizens who participate in urban project development committees, in bidding processes and in the selection of companies in charge of carrying out mobility works are involved (who must have at least 10% of employees). Among infrastructure projects beneficiaries, a minimum of 30% must be women. All this under an institutional context of gender awareness and training.



Self-managed Construction Project in Buenos Aires, Argentina

Another approach of similar scope is self-managed construction based on cooperatives in Argentina, an example that also makes visible that the struggle for “housing is the gateway to all other rights” (das Graças, 2020: 6). The collective and self-managed practices that began in 2001 in the city of Buenos Aires from the Housing Self-Management Program (PAV for its acronym in Spanish) promoted by Law 341 and that was created as a response to a housing emergency, have resulted not only in construction of 1,127 homes in 40 housing states (projects completed until August 2019), but to promote women as agents of change and leaders of their communities (Pedro et al., 2020: 17). Change has not been rapid, it has been 20 years of work, but it has been sustained and promoted in educational processes and citizen participation that today are intertwined with other struggles related to women’s liberation in Argentina, for example, green scarves and the right of women to decide on their body (Rodríguez and Arquerros, 2020). Women’s participation in cooperative organizations has opened the opportunity for “personal development, learning, rethinking of gender roles and sexual reproduction, of family ties and of their place in the domestic environment. [...] The struggle for housing became a window that has facilitated personal and collective searches in spaces where they look different, they fight to acquire recognition and visibility, and they build the collective effort on a daily basis” (Di Virgilio in Pedro et al., 2020: 225).



Comprehensive habitat improvement project in District III, Nicaragua

In Nicaragua, the organization Habitat for Humanity in conjunction with the mayor’s office of District III of Estelí, launched a housing improvement program based on improving the economies of women, who, by starting their own businesses, were able to improve their homes, basic infrastructure and public spaces.



Habitat for Humanity District III of the city of Estelí, Nicaragua


extreme poverty and inadequate housing


social and economic integration prioritizing women


Improve of homes, infrastructure and family habitat


283 homes with access to water


706 people expanded their knowledge

469 improved homes

Problem

The problem is identified in the Estelí area, where 46% households live in extreme poverty; 25% inadequate housing; 60% without sanitation.

General objective

The social and economic integration of Estelí residents, prioritizing women entrepreneurs. 27% households have economic activities, the intervention had as main focus women and the improvement of infrastructure of their family business at the same time that they were trained to improve their enterprises.

Specific objectives

Improve the infrastructure of business areas and precarious homes for women and strengthen their entrepreneurial capacity, as well as management of their businesses, while progressively improving the family and community habitat.

Beneficiaries

Self-styled businesswomen helped improve 283 homes with access to water and improvements to their streets, inspiring other residents to improve their businesses in order to improve the neighborhood infrastructure with the help of loans and their own resources.

Results

469 families made up of 2,806 people who improved their home and neighborhood benefited. 706 people (93% women heads of household) expanded their knowledge and skills in: construction, financial education, violence prevention, business management and good use of credit. 469 homes were improved: 303 in their business areas, 115 in sanitation and 156 precarious homes were replaced, in addition 9 risk mitigation works were carried out.

Source: UHPH Inspiring Practices Data Bank

Neighborhood improvement experiences with citizen participation

In addition to the cases mentioned in the previous section, other cases that guide towards social inclusion and citizen participation of groups that live in precarious areas and with various disadvantages in the diagnosis, design and implementation of urban interventions are: Updating the Municipal Urban Planning System through Citizen Consultation 2017 (SMPU for its acronym in Spanish), in Mexico, and the Vida Casa Mia Project, in Brazil. These experiences are characterized by the use of technologies, self-censuses in the territory and the use of mixed techniques, both surveys and face-to-face workshops, to channel the perspectives and needs of the inhabitants of precarious settlements and were presented during the III Latin American and Caribbean Forum on Housing and Habitat held in Santo Domingo in 2018 (See Inspiring Practice below).

Municipality of Culiacan Culiacan, Sinaloa. Mexico


marginalized
sectors of
society



collect
opinions and
real needs



905,265
people
directly
+ 1,428
indirectly



11 area
forums



18
workshops



5,200
surveys



Problem

Historically, urban development in Culiacan has been carried out ignoring the real needs and interests of the different sectors that make up the community, like neighbors, opinion leaders and representatives of civil associations, but particularly the most marginalized sectors of society are silenced.

Objective

The 2017 Municipal Citizen Consultation aimed to gather information to update the Municipal Urban Planning System. As part of the objective, it collected opinions and real needs of Culiacan's population through an innovative technique that allowed 1- Gathering of information in a natural, clear and spontaneous manner; 2- Reach all the city's areas, including the most remote and socially and economically left behind, and also in terms of access to public and health services; 3- Involve key public officials and decision makers in urban development.

Beneficiaries

Directly benefited 905,265 people (440,904 men and 464,361 women) and indirectly 1,428 people residing in 18 regions. 617 women, 618 men and 139 children.

Results

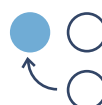
Eleven area forums were carried out, gathering areas that had a social and economic lag, normally not relieved around the municipality. The voice of the neighbor who lives daily in the city was heard out in them. Through the proposal, citizens were invited to think about everyday aspects, vital for their well-being and their families. 18 forum-workshops were also held with commissioners and trustees; 5,200 home surveys; proposals were received through Internet and the responses are being processed to upload them to the SMPU, making it consistent with the information collected.

Source: UHPH Inspiring Practices Data Bank

Rede Internacional de Ação Comunitária, INTERAÇÃO, in collaboration with Banco do Brasil Foundation Brazil



12M
inadequate
homes



alternatives
to forced
evictions



training
through the
use of the
self-census



use of tools
to generate
economic
resources



leadership
skills of
women

Problem

There are around 12 million inadequate homes in Brazil that require comprehensive care. Furthermore, it is recognized that the active participation of women in community organizing and mobilization work is not only an ideal, but an essential part of a concrete mobilization and awareness strategy in relation to gender and habitat improvement.

Objective

One of the most important objectives of Rede Interação's work is to demonstrate to communities, technicians, government representatives and politicians that there can be negotiated alternatives to forced evictions.

Beneficiaries

Training was carried out through the use of technologies and methodologies that allow inhabitants to make decisions about their economic and housing conditions. The basic training tool is the self-census, an instrument that allows generating knowledge about the territory and its inhabitants, as well as generating relationships with people from other continents or communities so that they share knowledge of how to face appropriate solutions for their environment. Later, they are trained in tools to generate economic resources like the creation of urban gardens or the production of jewelry from recycled material. With these resources, interventions can be made to improve housing and/or public spaces. Interação partnered with Banco do Brasil (public sector of the federal government) that works with social projects, thus enhancing public sector investment.

Results

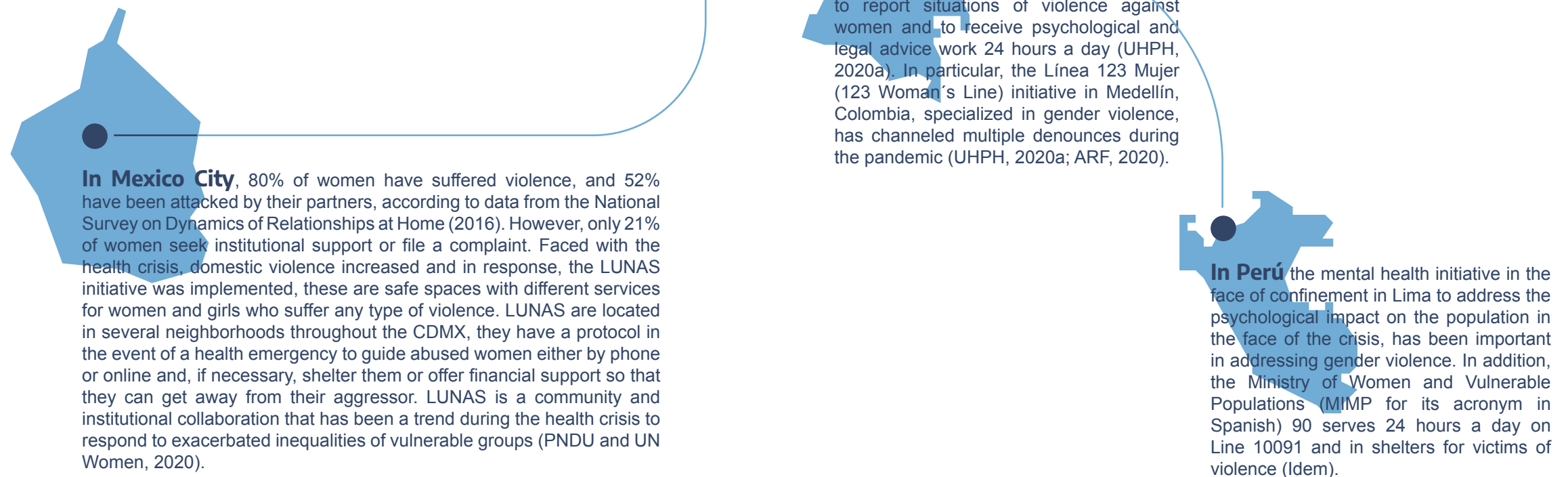
The leadership skills of the inhabitants, and of women in particular, have been improved, developing financial management skills and raising their self-esteem, through community savings and exchange and other participatory methods of information gathering and management.

Source: UHPH Inspiring Practices Data Bank, UHPH (2018c), Interação (2020)

Experiences in assisting victims of violence

In terms of initiatives to address the issue of urban violence, there are advances in the region aimed at caring for victims of attacks. It is noteworthy the strengthening and expansion of telephone lines and temporary shelters to assist victims during the COVID-19 quarantine, a period in which domestic violence was exacerbated. It is also worth mentioning the efforts of civil organizations, governments and citizen networks that mobilize and act to support women. A case that after 16 years of constant work in training women as rights defenders and support for other victims of violence and that has also impacted on the creation of instances at the national level is Mujeres en Red (Women network) in Ciudad Juárez. This group of women has been a key link in the launch of the Commission to Prevent and Eradicate Violence against Women in Mexico and, recently, in the creation of the Special Prosecutor's Office for Crimes of Violence against Women and Human Trafficking, and the Gender Specialized Court in the same country (Albora, 2020). Emphasis is made in the urgency to promote programs and policies with a greater orientation to the prevention and mitigation of urban violence causes in its different manifestations (ARF, 2020).

Figure 2 Assistance methods to victims of violence in the context of COVID-19 in Latin America



Source: Own elaboration

Experiences on helping migrants

On programs to assist migrants, the cases of Guatemala and Mexico stand out. The first provides support for economic reintegration through credits and job training for migrants. The second offers subsidies to channel remittances sent from the United States to Mexico for the construction of housing on their own land in their native country. Special mention is made of the case of Haiti, a country that has suffered several recent crises (the 2010 earthquake, Hurricane Matthew in 2016 and Stewart in 2017) followed by large cholera outbreaks. All of these events led to a humanitarian crisis that encouraged and increased international migrations that were already underway in the country: Haitian migration is currently understood as a migration for survival. The growing flow from Haiti to South America has Brazil and Chile, followed by Argentina as main recipient countries. Of these countries, the one who has been especially supportive is Brazil by granting permanent residences for humanitarian reasons (See Figure below). The number of migrants throughout the region continues to increase and the urgency to encourage and develop local programs, as well as national policies that embrace and recognize migrants' rights, is recognized.

Figure 3 Programs for the care of migrants from Guatemala, Mexico and Haiti

In Guatemala. Within the framework of a joint work program on cities and migration, Cities Partnership, with the support of Swiss Development Cooperation, works with two secondary cities in Guatemala, Amatitlán and San Marcos, with various migratory dynamics of a labor nature, to support those who have returned to the country after various periods of stay in the United States. In this context and with the precedent of the efforts made by the “Guate te Incluye” (Guate Includes You) project, encouraging results have been demonstrated for the social and labor inclusion of migrants returned to the country. Within this framework, there is a working commission that aims to unite the efforts of the various state institutions, civil society, private sector, among others, to strengthen and certify capacities and multisectoral initiatives that allow financial inclusion, access to credit and construction of human capital for migrants.

In Haiti. In 2011, Brazil resolved, through Resolution 08/06 of the National Immigration Council (CNI, for its acronym in Portuguese), the granting of permanent residences for humanitarian reasons to Haitians who were already in the country. In 2012, it enables the issuance of humanitarian visas through the Brazilian consulate located in Port-au-Prince, with a 100 per month quota, to later also enable the possibility of processing in Ecuador, Bolivia and the Dominican Republic. This was accompanied by the request for tourist visas by the government of Peru, another of the transit countries for Haitians to Brazil. These initiatives allow the measurement of growing evolution of Haitian migration to Brazil, that went from 13 people registered as permanent immigrants in 2010, to 10,622 in 2014 (ILO, 2016: 46). At the end of 2015, 43,871 permanent residence visas were authorized for Haitians settled in the country in the last four years (GS/OAS-OIM, 2016: 22). However, the number of Haitian migrants continues to increase; in particular, those trying to enter the United States, many of them from Brazil. On their journey, Haitians try to cross Colombia, Panama, Costa Rica, Nicaragua, Honduras, Guatemala and Mexico. The policies taken by these countries are not the same. In general, they provide little support, starting with Colombia, that closed its borders to Haitians, justifying itself in the closure it had previously made to Panama and in the closure of Costa Rica and Nicaragua. In the case of Mexico, despite the aid received to cross, thousands of Haitians are left stranded at the border crossing, in Tijuana, that has overflowed its support capacity. This situation is due to the fact that they are denied humanitarian asylum by the United States due to the hardening of immigration policies in this country. Haitian migrants continue to leave the country as there are no opportunities or possibilities for a decent life. There, most of the refugee camps set up years ago continue to function as housing.

In Mexico. In 2017, the Government of the Mexican Republic announced the launch of the program “Build on your land: Housing program for migrants”, through the method of self-production of housing on their own land, supporting nationals who live in the United States to have their own houses on Mexican soil. 5,000 subsidies were granted through 16 Mexican consulates in the American Union so that migrants who send remittances to their families in the country of origin had the possibility of building their homes on their own land.

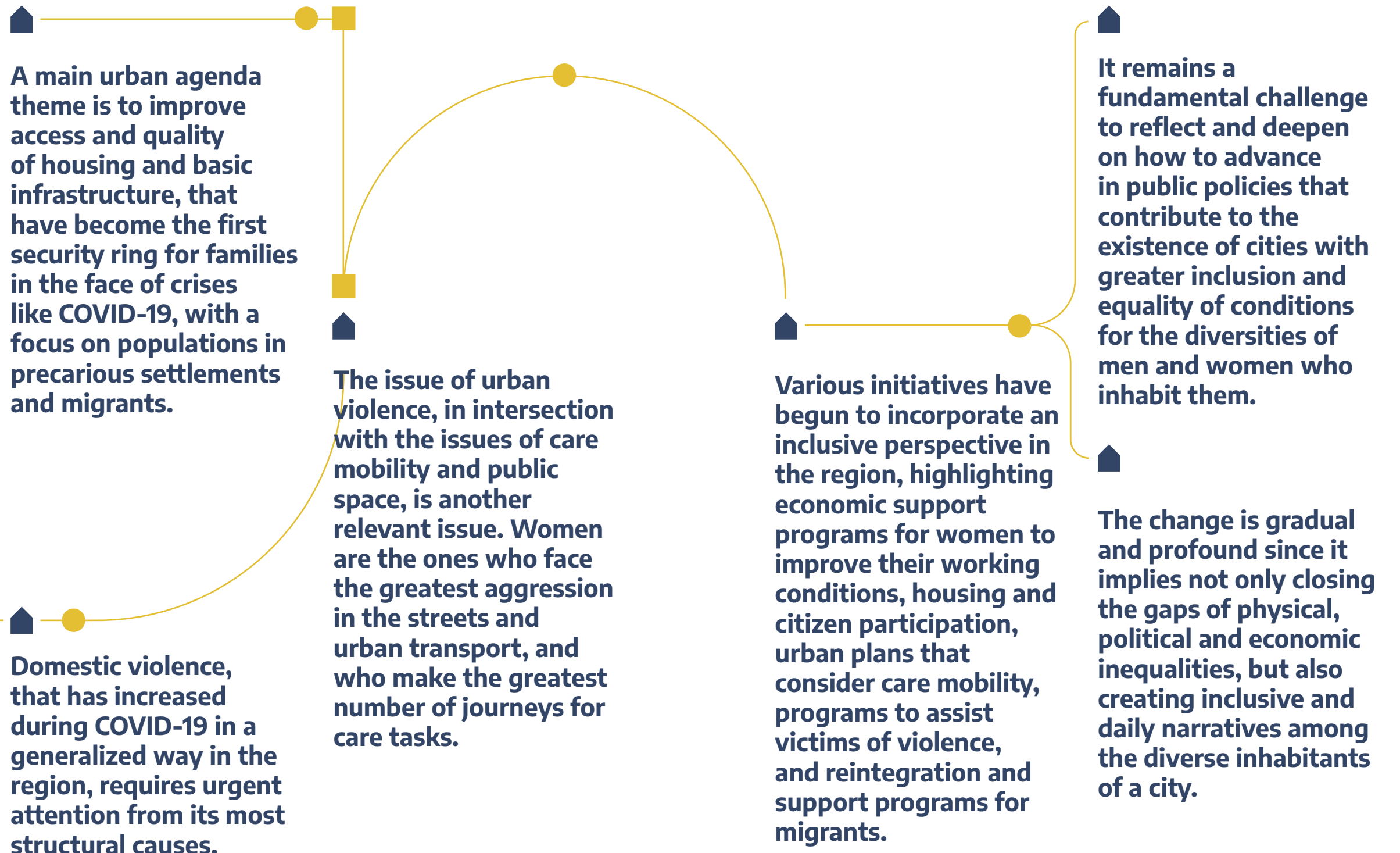
Source: UHPH (2020c)

Key highlights

Emphasis is placed on women, who, in addition to experiencing more complex economic conditions, while receiving on average lower wages than men, work in informal settings, are more affected by the COVID-19 crisis and are in charge of caring for other vulnerable groups and household chores - unpaid work they dedicate three times as many hours as men. In this framework, recognizing and redistributing care work is a priority of urban policies.

It is a priority to develop urban policies and programs that put the most disadvantaged groups at the center: women, migrants, the elderly, children, different capacities, among others, who are the most affected by the ever more recurrent climate, economic, health and violence crises.

An intersectional perspective is necessary, since the unequal conditions of certain groups are exacerbated by their socioeconomic status, skin color, race, sexual orientation, and others.



A main urban agenda theme is to improve access and quality of housing and basic infrastructure, that have become the first security ring for families in the face of crises like COVID-19, with a focus on populations in precarious settlements and migrants.

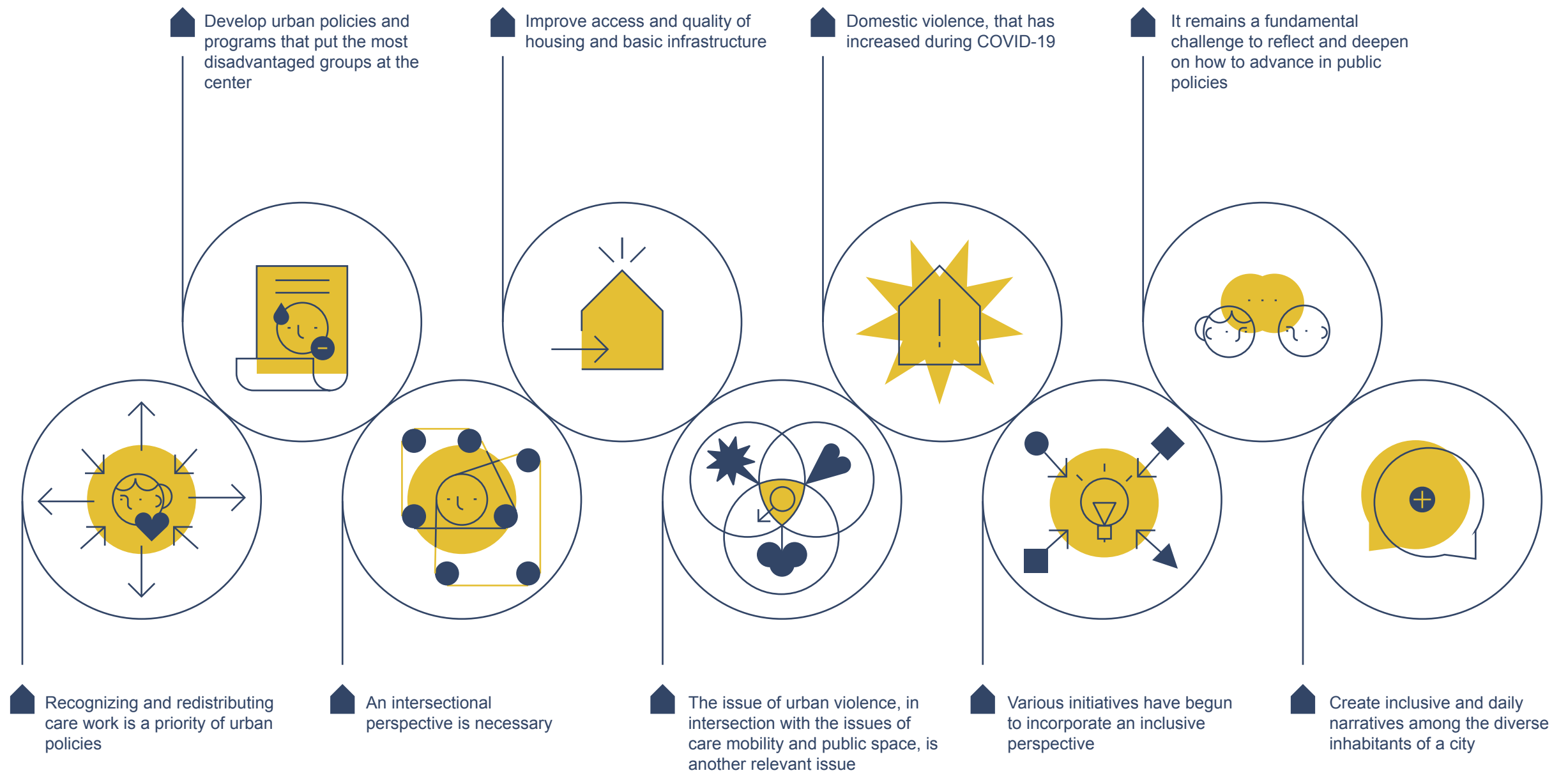
Domestic violence, that has increased during COVID-19 in a generalized way in the region, requires urgent attention from its most structural causes.

The issue of urban violence, in intersection with the issues of care mobility and public space, is another relevant issue. Women are the ones who face the greatest aggression in the streets and urban transport, and who make the greatest number of journeys for care tasks.

Various initiatives have begun to incorporate an inclusive perspective in the region, highlighting economic support programs for women to improve their working conditions, housing and citizen participation, urban plans that consider care mobility, programs to assist victims of violence, and reintegration and support programs for migrants.

It remains a fundamental challenge to reflect and deepen on how to advance in public policies that contribute to the existence of cities with greater inclusion and equality of conditions for the diversities of men and women who inhabit them.

The change is gradual and profound since it implies not only closing the gaps of physical, political and economic inequalities, but also creating inclusive and daily narratives among the diverse inhabitants of a city.



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3

Financing

Héctor Becerril Miranda

Related goals

11 Sustainable cities and communities

11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums

17 Partnership for the goals

17.17 Encourage and promote effective public, public- private, and civil society partnerships, building on the experience and resourcing strategies of partnerships

SDG

New Urban Agenda



The New Urban Agenda (NUA) recognizes financing frameworks and instruments as driver factor of integrated, sustainable and people-centered urban and territorial development. To this effect, the challenges, trends, experiences and key messages regarding financing presented in this document, contribute to the discussion and implementation of the NUA. They contribute to the reflection and achievement of the following NUA commitments: (i) promotion of housing policies that contribute to the realization of the right to adequate housing, (ii) diversification of safe, accessible and affordable housing options, (iii) equal and affordable access to social and physical infrastructure, and (iv) housing finance. Thus, experiences in the region contribute to an effective application of the NUA with respect to the implementation of financing policy models and instruments, promoting the diversity of housing options; the development and enlargement of infrastructure financing instruments; the development of affordable and adequate housing financing products through the diversification of financing stakeholders; and the promotion of land-based financing instruments.

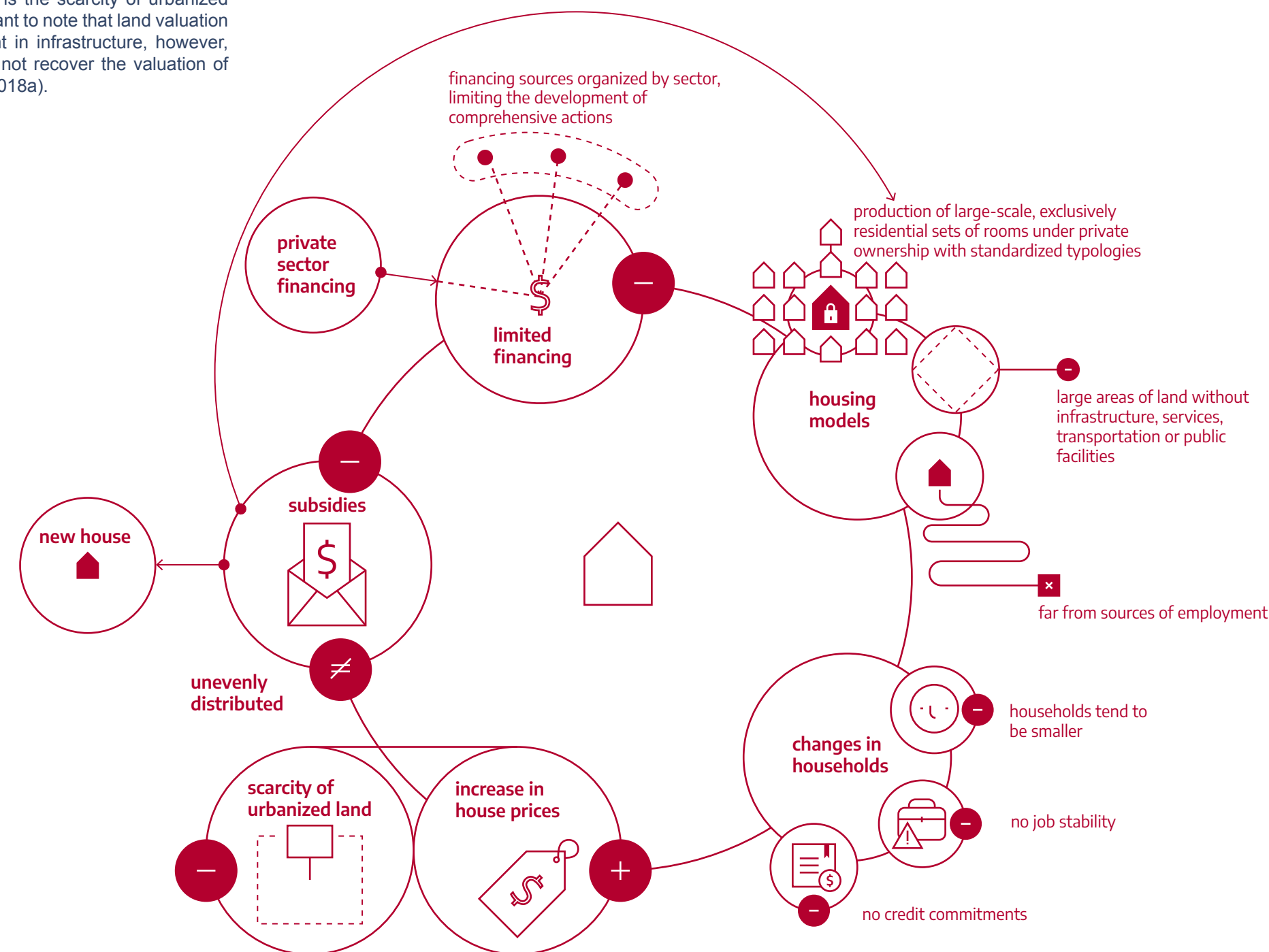
Specific problems

One of the greatest problems for housing development and urban habitat in the region, is limited financing: there is a shortage of resources to meet demand for affordable housing, and governments do not have the capacity to face this problem without the collaboration of the private sector. In addition, financing sources tend to be organized by sector, limiting the development of comprehensive actions (UHPH, 2018a).

Financing for home acquisition has been privileged based on credits and subsidies, granted to individuals. Its consolidation has been to the detriment of financing methods diversification and access to adequate and decent housing. Furthermore, the results of this type of financing have not been optimal. In LAC as in other parts of the global south, housing policies have been oriented mainly towards the production of large-scale, exclusively residential sets of rooms under private ownership and with standardized typologies of houses or apartments. Over the decades, this model has demanded a large number of subsidies for the poorest populations, and large areas of land without infrastructure, services, transportation or public facilities, and far from sources of employment and other opportunities that cities offer, impacting the daily life of people who access housing through this model (International dialogue other properties: social functions of cities and alternative models of real estate property, 2019; UHPH, 2018c).

Financing based on credits and subsidies also faces other challenges, among which those related to the change in the composition of families and financial consumption stand out. Households tend to be smaller (single-parent households, single-person households), and people are less predisposed to assume long-term credit commitments. In addition, people often do not have enough income, nor do they have formal jobs, job stability, or a history in the formal financial system. All this hinders their access to credits that leverage payment ability. It is important to point out that, although the challenges of admitting credit risk and leveraging the payment capacity are resolved, the insufficiency in the power to pay or purchase persists, that is why subsidies are essential. However, there is little availability of subsidies and these tend to be oriented towards the acquisition of a new house as in the case of Mexico, where they are also unevenly distributed in the territory and do not necessarily serve the neediest (UHPH, 2018b).

Finally, a high percentage of the increase in house prices since the 1950s is land-related, which is one of the most important components of housing cost (the others being location, construction, and infrastructure and services). Therefore, a major problem is the scarcity of urbanized land and, therefore, its financing. It is important to note that land valuation is much higher than the cost of investment in infrastructure, however, local governments - for the most part - do not recover the valuation of their investments in infrastructure (UHPH, 2018a).



Trends



In line with the NUA and the SDGs on development of models that promote a wide range of housing options and creation of multisectoral partnerships, the main trends on housing finance and urban development in the region include the improvement of models based on credit and subsidies, aiming to enhance their positive effects and limit negative impacts; and the development of other forms of financing, diversifying the range of possibilities for access to housing. Among these, it is worth highlighting land-based financing, a mechanism for recovering the increase in land value. Land value increases with administrative actions and investments in infrastructure and public services. By recovering this value, the land and construction rights become assets that allow increasing the financing of public works and affordable housing production. It is important to note that these types of tools involve long design and implementation times (UHPH, 2018c). Other forms of financing are credits and microcredits developed by the private sector mainly oriented towards housing improvement, financing of infrastructure for precarious settlements, financing solutions in line with the environment and climate action and rent. The latter is addressed in chapter 5.



Experiences

Experiences on government credits and subsidies

Experiences on Land-based financing

Experiences on public investments in infrastructure

Experiences on microcredits

Financing sustainable and climate-resilient solutions



Experiences on government credits and subsidies



Mexico

It is estimated that 40% of families in Mexico cannot access an adequate solution (acquisition, rent, self-production, expansion and improvements). There are three main institutions that provide housing subsidies. The National Housing Commission (CONAVI for its acronym in Spanish) administers Access to Financing for Housing Solutions Program, a federal subsidy program that finances the acquisition of houses and lots, and improvement, expansion and self-production solutions. The National Fund for Popular Housing (FONHAPO for its acronym in Spanish) administers the Housing Support Program, a federal subsidy that enables, in partnership with sub-national governments, access to solutions for housing improvement, expansion and self-production. Finally, the Institute of the National Housing Fund for Workers (INFONAVIT for its acronym in Spanish) administers the largest mortgage loan program in the country. Aimed at private sector workers, this program provides a subsidy to beneficiaries who earn less than 6 UMAS (Unit of Measurement and Update; approximately 14,000 MXP or 515 USD per month for 2018), via payment supplement. The value of the subsidies granted by INFONAVIT is significantly higher than the others (UHPH, 2018b).

Specifically, with respect to the programs administered by CONAVI and FONHAPO, there are several challenges. Among others, their availability has varied significantly in recent years, which limits the planning and provisioning of the entities that operate subsidies, like housing developers and housing production agencies. In addition, there is a gap between households that require subsidy and subsidy actions - in terms of requirements and amounts to subsidize. There is also a budgetary and numerical concentration of financing actions aimed at own housing, that are adequate only for 30% of the population that requires a subsidy. There are no subsidy programs for housing rent. Finally, there are areas of opportunity to improve the access and distribution of these subsidies. In the case of CONAVI, it would be important to weigh the minimum housing guidelines in the case of acquisition and the requirement of a loan for the population not affiliated with any social security system, considering that the credit offer is virtually non-existent for the segment of the population to which the program is directed. In the case of FONHAPO, one could reflect on the pertinence of requiring a supplementary subsidy by the state government and/or municipalities, since it limits attention to those with fewer resources and usually with greater housing deficiencies. Thus, it could

also work on better access to information for vulnerable groups and discuss the forms of communication and promotion (UHPH, 2018b).

It should be noted that, in recent years, SEDATU through CONAVI has developed the Social Housing Program aiming to address the absence of adequate housing for vulnerable population. The program is aimed at low-income people who need a house or who are in conditions of housing backwardness and provides three types of financing scheme: (i) subsidy, (ii) subsidy plus savings, and (iii) subsidy, savings and credit. The program comprises six modalities: housing units' improvement, home acquisition, self-production, reconstruction, relocation and actions that allow reducing the cost of gas and electricity in low-income people's homes (comprehensive sustainable improvement) (CONAVI 2019).





Chile

Between 1950 and 1990 the housing deficit in Chile increased from 374,306 to 770,00 units, while between 1990 and 2017, both the qualitative and quantitative deficits have been reduced. However, the decrease in quantitative terms is associated with the expulsion to the periphery of social housing, resulting in cities with more marked patterns of segregation and inequality. In response, from the 2014-2018 period, it has been proposed to move from housing production to neighborhood construction as a paradigm, establishing new standards, diversifying solutions, improving location, and promoting social integration in housing estates and territories. In addition, the diversification of the modes of access to housing has been contemplated through “subsidies for housing construction, Individual or Collective, with or without debt; subsidies to build or improve a rural house; loans plus subsidies to produce housing estates integrated with standards of location, urbanization; social integration with acquisition with housing subsidy” (UHPH, 2018b). The new paradigm also proposes the recovery of units and neighborhoods and the valorization of the territories’ identity and participatory processes, through management of precarious settlements, recovery of vulnerable neighborhoods, improvement of existing housing and housing estates regeneration. It also contemplates investment in urban public goods (squares, parks, roads,

passages, sidewalks), improving aspects like security, connectivity, accessibility and social integration, and alterations to the regulatory framework like the Law on Contributions to Public Space that allows incentives for social integration (UHPH, 2018b). Finally, it should be noted that work has been done on a system of indicators and standards for quality of life and urban development (CNDU, 2018).

Financing parameters for social housing are organized into two segments. For vulnerable groups (income between USD 400 to 700) and a house price of approximately USD 39,000, the parameters are the following: a USD 38,000 State subsidy and includes technical assistance (equivalent to 5% of the subsidy), while the applicants’ savings must be USD 1,000. The land and urbanization are additional contributions made by regional governments, municipalities and the Housing and Urbanization Services (SERVIU for its acronym in Spanish). For the middle sectors (income between USD 800 to 1800) and an approximate house price of USD 50,000 | 63,000 the parameters are as follows: a USD 11,500 | 5,200 State subsidy) that includes technical assistance (equivalent to 5% of the subsidy), savings of USD 3,600 | 4,800 and a USD 35,000 | 52,000 bank loan, including unemployment insurance, dividend subsidy for timely payment and auction guarantees (UHPH, 2018b).

To focalize subsidies, socioeconomic conditions like the number of family members and the presence of children, elderly and/or people with disabilities, belonging to vulnerable groups like families in encampments, women heads of families and the elderly, and location in vulnerable territories are considered - like areas with special requirements, lagging territories, extreme zones, mountain ranges, and deteriorated neighborhoods.

Currently, there are different financing schemes for housing purchase and construction composed of a mixture of savings and housing subsidy that varies according to the geographical area and own resources or mortgage credit according to the maximum price of the house and the family’s socioeconomic qualification. It should be noted that in the case of the most vulnerable families, the financing scheme to buy a house without a mortgage or to join the region’s SERVIU housing projects is composed of savings (minimum 10 UF), a base subsidy (314 UF), complementary subsidies -dependent on the characteristics of the family- and additional contributions (MINVU nd).





Colombia

The rental sector in Colombia is extremely important since the rental rate is 44%, while the average rate in the countries of the Organization for Economic Cooperation and Development (OECD) is 24% (UHPH, 2018b). The Inter-American Development Bank also handles similar figures: rental rate of 40%, and the average rental rate in the region is 21.2% (Blanco & Volpe, 2015). The qualitative deficit is specified in rental housing: the quality of rental housing is low despite the fact that rent is relatively expensive. In addition, there is a low dynamism in the sales of Priority Interest Housing (Viviendas de Interés Prioritario, VIP), reaching only 2% of the market value in the country (UHPH, 2018b).

Faced with this challenge, the federal Homeowners' Seedbeds Program (Programa federal Semilleros de Propietarios) (Minvivienda, nd-b) was launched, its purpose is to promote equity in affordable housing financing. This social rental program supports the subsidy for population that earns between 1 and 2 SMMLV (Current Legal Minimum Monthly Salary for its acronym in Spanish) with a purchase option. For 24 months, the

national government supports families with COP 500,000 for the rental fee for housing of Priority Social Interest or Social Interest: VIP and VIS, respectively. With the savings made during the aforementioned period, beneficiaries can have enough capital to cover the initial payment of their own home and access the My House Now (Mi Casa Ya) (ownership vocation)¹ program. The leasing phase can be carried out in new or used units, however, purchase is only allowed on new buildings. In short, the program aims to generate greater equity through housing rental formalization and allows access to a better home for the same payment, generate a banking history, and encourage VIP and VIS by reducing housing deficit (UHPH, 2018b).

It should be noted that in September 2020, the Government decreed a rate subsidy for mortgage loans and leasing operations for the purchase of non-VIS housing of up to 500 minimum wages for the middle class; this until 2022 or stocks are exhausted (100,000 interest rate hedges). The beneficiaries will receive a total subsidy of 42 minimum wages during the first 7 years of the loan (El Tiempo 2020).

¹ The Mi Casa Ya Program is a home purchase program with a down payment and interest rate subsidy aimed at families with incomes of up to 8 times the Current Legal Monthly Minimum Wage (SMMLV) (Minvivienda, n.d.-a). It should be noted that between 2015-2018 the program performed poorly in the segment of families with the lowest incomes of the target population.



Brazil

The Minha Casa Minha Vida (MCMV) program has been developed in Brazil, through which between 2009 and 2016, 5.3 million properties were contracted and 4.1 million were delivered. This program was designed and implemented aiming to (i) increase access to a home for low- and lower-middle-income families; (ii) structure a supply of low-income housing, offering housing solutions throughout the country; (iii) create a new governance pattern that would allow the federal government to have greater control over construction standards, delivery times, and results, and (iv) develop a financial scheme for families without access to the mortgage market. All this, respecting the powers and responsibilities of the states and municipalities in the area of urban planning and local development (UHPH, 2018b).

The program contemplated the following benefits to offer: special tax regime (reduction of federal tax rates for companies focused on developments for the low-income population), tax reduction on purchase of materials, and reduction of time and related costs with notarial records for beneficiaries and developing companies. Benefits on demand were the following: subsidies according to the beneficiaries' income, program modality and location/region; initial subsidy and "balance allowance", to pay the costs of loan administration and reduce the interest rate paid by the family, guarantee fund to reduce credit risk and insurance

and refinance parts of the installments in case of unemployment or loss of source of income (first phase 2009-2011 only) (UHPH, 2018b).

It should be noted that the program did not foresee a mortgage scheme for very low-income families (up to R\$ 1,800, equivalent to USD 520); they only paid 10-15% of their income for 10 years). House values ranged from R\$ 59 thousand (USD 18,000) to R\$ 96 thousand (USD 30,000) according to the size and location of the municipality. Families' selection was carried out by the municipalities, using national and municipal criteria. For the operation, the federal government with resources from the Residential Leasing Fund (Fondo de Arrendamiento Residencial, FAR) bought housing developments from promoters, with families paying unites to the fund. The federal government also financed the social production of housing for cooperatives and urban and rural social movements that carried out the production of housing in the self-management process.

It is important to note that in August 2020, the program rules for the lowest-income families (Band 1 with incomes of up to R\$ 1,800) were modified. Among others, autonomy was reduced to the prefectures since they won't be determining beneficiaries, but the federal government, also, subsidies will no longer be a part of non-recoverable subsidies. (Rolnik, 2020).



Experiences on Land-based financing

Sao Paulo

Since the 1990s in Sao Paulo (Brazil), land-based financing instruments have been developed. At first these focused on urban design and infrastructure issues; however, as of 2000, the instruments for capturing capital gains, including urban operations and onerous concession of construction rights, emerged as strategic for expanding land supply and financing initiatives for the improvement of precarious neighborhoods and social housing production. This change occurs within the framework of the preparation and approval of the first participatory Master Plan of Sao Paulo in 2002 that, together with the 2014 master plan and the 2016 zoning review, promoted the social function of the city, supporting the development of the following instruments and mechanisms for planning and financing in the area of housing (UHPH, 2018c): land reserve to guarantee the security of land tenure by low-income

families and promote affordable housing through the quota solidarity in large projects; Special Zones of Social Interest (ZEIS for its acronym in Portuguese), being present in other Brazilian cities (Rolnik & Santoro, 2013); instruments to combat empty properties in neighborhoods with infrastructure, services and jobs (declaration of urbanization, use and/or compulsory subdivisions); management instruments for land appreciation like onerous concession of construction rights, and consortium urban operations (Maleronka & Furtado, 2014); mechanisms for the “retrofit” of existing properties, facilitating their adaptation to low-income housing; and democratic management mechanisms, like councils of urbanization funds linked to onerous concession of construction rights and consortium urban operations (UHPH, 2018c).

Bogotá

In Bogotá (Colombia), as in other cities in the region, there is a consensus on the need and opportunity for urban renewal initiatives to take advantage of areas with available and well-served urban infrastructure; however, there is no consensus on how. A major challenge in this type of initiative is land management, considering that an important part of the areas with potential for renovation are occupied and have a great fragmentation with respect to land ownership. Faced with this, there are two traditional forms of land management: expropriation by the State or direct land acquisition thanks to private capital. The Triángulo de Fenicia Urban Renovation project allows envisioning land readjustment as an alternative to traditional land management in urban renewal projects (UHPH, 2018c). Located in the center of Bogotá, this urban renewal project is promoted by the Universidad de los Andes and has as key characteristics the inclusion of the original owners and a diverse housing offer (UNIANDES, 2018).

Municipality

San Antonio de Areco, Argentina



San Antonio de Areco

In San Antonio de Areco, Argentina, a municipality that exceeds 7,500 households and where a third of these have not been able to access their own home, the local government created the Municipal Habitat Agency (ordinance No. 4119 of 2016). This body has promoted a series of actions like the creation of the land bank and the opening of a voluntary registry of land bidders. Currently, the Agency aims to comprehensively address the complex and diverse urban and housing demand, including the creation of urban land, access to land for housing and a rental market, property regularization and home ownership security. To carry out these actions, the Agency works in collaboration with all political forces and jointly with the different areas of the executive (UHPH Inspiring Practices Data Bank)



Problem

The problem includes individuals that have not accessed a lot to build their first home, require the support of the State to access social housing, need to improve their homes' conditions.



Objective

Contribute so that all inhabitants of San Antonio de Areco that for economic and social reasons do not have access to decent housing, can access one.



Aim to reduce through the execution of active policies, deficits in housing, land, community equipment, infrastructure and services of the city of San Antonio de Areco together with different areas of the executive department.



Promote demand and stimulate housing supply, intervening in the real estate market regulation.



Guarantee property regularization



Beneficiaries

1,500 housing solutions (set of policies related to habitat from 2012 to date) to groups of families in the city of San Antonio de Areco.



Results

La Manuela: sale of 33 lots from municipal land at a fair price and financed through the public offering mechanism (2012).

Habitar (I, II, III, IV, V): public-private agreement that allows the incorporation and sale of 88 financed lots at a fair price (2016 and 2017)

Minka. Construction between the municipal state and the families of 20 houses on municipal land. Lot and materials are financed. Reserve area for former Malvinas combatants and for municipal employees of El Corralón. (2017 and 2018)

Source: UHPH Inspiring Practices Data Bank

Puerto Rico, San Juan

In San Juan de Puerto Rico, the Caño Martín Peña Land Trust (“Fideicomiso de Tierras del Caño Martín Peña” nd) was created in perpetuity by very low-income communities to enable a comprehensive development plan in the district of Caño Martín Peña (UHPH, 2018c). This trust is a “community land trust” whose objectives are to allow “the necessary development to take place in the District” and ensure “land tenure and protect the community against displacement” (Algoed, Hernández, & Rodríguez, 2018, p. 20). In order to achieve those objectives, a series of specific objectives were established, including, among others, “contribute, through collective land tenure, with a solution to the problem of absence of a valid property title to the land suffered by many of the District’s residents”, and “Handle physical or economic displacement of low-income residents with equity” safeguarding social relations and “avoiding... community displacement” (Algoed, Hernández, & Rodríguez, 2018, p. 20).

Juan Bosch City Project

The “Juan Bosch City” project is a housing development of 25,000 low-cost homes promoted through Real Estate Development Trusts, and contributions of urbanized land by the State (Dominican Republic, n.d.). The Trust for Low-Cost Housing construction in Dominican Republic (VBC RD Trust) contributes the Linked Trusts with the land on which the successful bidder will build and sell low-cost housing according to a previously submitted and approved proposal. This contribution for sale is conditioned on compliance with the Award Agreement signed by the VBC RD Trust and the Awardee. In this framework, the trust established by the developer is linked to the VBC RD Trust. The adjudicated lands are settled by the Trust Linked to the VBC RD Trust, according to the proposal submitted by the developer, within a period that does not exceed the sale balance of each of the homes. It is important to note that the developer (private sector) is responsible for the correct design, approval, execution and sale of the project, as well as titling of the housing units. However, all procedures are carried out through the VBC RD Trust, streamlining the approval processes of projects and home titling. An additional incentive is the delivery of a Land Bond equivalent to the value of undeveloped land to first-time home buyers, that is added to the ITBIS Bond (Tax on Industrialized Goods Transfer) established by Law 189-11 on Development of the Mortgage Market and Trust in the Dominican Republic (UHPH Inspiring Practices Data Bank).

Presidential Commission for the Development of the Trust Mortgage Market of the Dominican Republic Santo Domingo Province, Dominican Republic

access to decent housing

mechanisms for affordable, safe, and decent housing

financial instruments

incentives and facilities

25,000 resident families

22,500 homes
700 families

Problem

Limited access to decent and affordable housing in sustainable and socially integrated human settlements.

General objective

Provide low and middle-income population with mechanisms to acquire affordable, safe, and decent housing on urbanized land with basic public services that ensure its sustainability and contribute to improving the quality of life.

Specific objectives

Promote the use of financial instruments for the construction of Low-Cost housing projects.

Promote incentives and facilities for the population to acquire decent housing within the framework of Law 189-11.

Beneficiaries

25,000 families living within the scope of the project (100,000 middle and lower-middle income inhabitants)

Results

22,056 foreclosed homes: 3,000 foreclosures, 2,700 completed.

700 resident families.

Source: UHPH Inspiring Practices Data Bank

Experiences on public investments in infrastructure

El Salvador

In El Salvador, the private institution (non-governmental and non-profit) Fundación Salvadoreña de Desarrollo y Vivienda Mínima (Fundasal, nd) developed experiences of community acquisition by residents in precarious settlements around San Salvador. Based on the conception of housing as a social right, these projects contributed to the formulation of a national policy that includes financing alternatives for collective properties, directing subsidies to residents, “the land deed is in the name of the association and residents have the right to use and enjoy the property, but not to sell” (Diálogo internacional otras propiedades: função social das cidades e modelos alternativos de propriedade imobiliária, 2019).

Brazil

In Brazil, the PAC-Urbanization federal program of favelas was oriented to the urbanization of favelas via the Growth Acceleration Program (Programa de Aceleração de Crecimiento, PAC) (Cardoso & Denaldi, 2018). This program was characterized by encouraging integrated and comprehensive interventions in the favelas to improve housing and urban conditions, considering legal, social and urban aspects. Between 2007 and 2016, it served 2 million families with a USD 12 billion investment in partnership with states and municipalities through approximately 1,000 projects. The key stakeholders for PAC-Urbanization of favelas implementation were the ministry of cities in charge of defining technical standards, and criteria for the selection and implementation of projects; Caixa Econômica Federal (CAIXA), the main financial and operational agent, in charge of funds transfer and technical and legal supervision; the states and municipalities, in charge of proposing and executing the projects, and the beneficiary communities, which should be involved in all phases of the projects (UHPH, 2018b).

Mexico

In Mexico, the urban improvement program called Mi México Late aims to “improve the neighborhoods’ urban environment” through interventions that reduce, among others, the “deficit of basic and complementary infrastructure, urban equipment and public spaces” of neighborhoods with high marginalization indices (SEDATU, nd). This program is one of the instruments that the federal government, through the Secretariat for Territorial and Urban Agrarian Development (SEDATU), aims to use to deal with COVID-19 (SEDATU, 2020). For this, in 2020 the program was expanded to more than 80 municipalities in 16 states with a MP\$ 25,000 million investment of (Centrourbano, 2020).

Experiences on microcredits



“Housing in Brazil” Impact Financial Obligation for Home Improvements

“Vivenda Brazil” is a social enterprise specialized in home improvement loans that managed to structure a new mechanism aimed at the low-income population to finance housing reforms. In collaboration with various organizations, they created what can be considered the first impact financial obligation in Brazil. In December 2017, this share was offered in the market, raising R\$ 4.7 million of the expected R\$ 5 million in the first month. It is important to note that Itaú bank decided to offer the share as an investment option to its clients in the private banking area. With this, it was possible to attract capital from traditional investors to the field of housing improvements and create a mechanism that can allow up to 8 thousand low-income families to finance their home remodeling up to 30 times with lower rates than those offered by public banks for the formal city. This mechanism allows arrangements with public policies: in Campinas it was linked with the materials subsidy actions carried out by the City Council, thus offering a more complete package of solutions to the population (Bank of Inspiring Practices UHPH).

“Vivenda Brazil” Brazil



12 million
inadequate
housing



transforming
houses in an
affordable
way



30.000
people



700
renovations

Problem

Brazil has about 12 million inadequate housing, and few initiatives - both in the public, private, or social sectors - aimed at combating this social problem.

Objective

Improve the quality of life of the low-income population, making housing renovations accessible and improving inadequate housing. By offering a complete solutions package, involving technical assistance, labor force, materials and financing, we enable the transformation of houses in an affordable way.

Beneficiaries

30,000 low-income people living in inadequate housing.

Results

In the first three years of the Vivenda Program, in which we operated with scarce financing resources for the works, we delivered approximately 700 renovations, benefiting more than 2500 people.

Source: UHPH Inspiring Practices Data Bank



BBVA Microfinance Foundation Trujillo, Chiclayo y Piura, Perú

Financiera Confianza

Financiera Confianza in Peru, a part of the BBVA Microfinance Foundation, works with female entrepreneurs (microentrepreneurs) and has gone from improving businesses to addressing housing and education issues. This microfinance company has looked for options like savings for the client to demonstrate their ability to pay and request a work budget as an indicator that the client wants to improve their home, ensuring the funds destination. It is a long-term proposal since once the ability to pay with a first loan is demonstrated, a second is granted. It should be noted that Financiera Confianza developed an application to pay for the work and generate an improved home render. Specifically, Financiera Confianza has designed the Building Confidence project for the Northern zone of Peru, affected by El Niño Costero Phenomenon (FENC for its acronym in Spanish), with the Institutional Technical Assistance of Habitat for Humanity. This project aims to promote local economic development by improving the quality of the homes of vulnerable entrepreneurs, that are normally equivalent to their business premises. This, through the implementation of a sustainable constructive and financial solution, together with technical assistance to accompany clients in the improvement of their homes (UHPH Inspiring Practice|Inspiring Practices Data Bank).




**high
concentration
of people**



**improving
the quality of
houses**



**increase
resilience and
economic
development**



**1,500 loans
80 super-
intendents
15 civil
engineers**



**impact on
15.000
people**

Problem

Many localities in Peru are vulnerable to calamities due to the high concentration of people, their location and the quality of the land. Due to the FENC, in 2017 50 thousand homes either collapsed or ended up in uninhabitable conditions.

General objective

Support vulnerable people to make their lives better by improving the quality of their houses.

Specific objectives

Implement a model of sustainable accompaniment in vulnerable people homes' improvement; increase their resilience against calamities; local economic development.

Beneficiaries

1,500 clients with home improvement loans, 2,500 sensitized families, 80 trained construction superintendents and 15 professional civil engineers/communicators in the area (as of December 2018)

Results

2018 projection (Mar-Dec): 1,500 vulnerable people with home improvement loans, 2,500 sensitized families and 80 trained construction teachers. Impact on 15,000 people (direct and indirect)

Source: UHPH Inspiring Practices Data Bank



ADEMI

In the Dominican Republic, Banco ADEMI grants loans for home improvement to small entrepreneurs at rates much lower than normal financing. ADEMI relies on a guarantee mechanism: a fund with international organizations, allowing low loan rates. In addition, they lend to the base of the pyramid, which is their natural niche of clients, and grant gradual loans. ADEMI evolved from personal loans to housing microcredits (UHPH, 2018a).



MIA Group

In Mexico, MIA Group is a social housing company based on a model with a small profit margin, but with volume. Its objective is to offer high-quality housing to low-income families living in rural or semi-urban areas, efficiently integrating technology, financing and logistics for the benefit of clients, employees and shareholders. Through the Assisted Comprehensive Improvement (Mejoramiento Integral Asistido, MIA) and from identifying communities with needs of at least 50 houses, a list of beneficiaries is drawn up with the information necessary to obtain subsidies. Those who wish to build their own house are organized, and loans are obtained with microfinance companies managing resources from government and philanthropic entities to complement the financing and train users to help build their home, documenting the delivery. MIA group has produced 10,000 homes per year in rural areas combining private money with public money (UHPH, 2018a).



Casafin

Casafin is a program created in Panama for the construction and progressive improvement of vulnerable entrepreneurs' homes. It grants credit to finance works and improve the houses in which the productive activity takes place, aiming to influence social inclusion and local economic development by improving business productivity and facilitating greater spaces and conditions for the development of commercial and/or productive activities. The loan has Constructive Technical Assistance (Asistencia Técnica Constructiva, ATC), that identifies the needs to build and remodel houses in terms of safety, sanitation, comfort and functionality. It establishes a project of progressive improvements and practical and viable solutions for clients and advises on how to do it through construction phases with a commitment to completion and proper money use. It also relies on materials and labor assessment. A follow-up is carried out during and once the work is finished. (UHPH Inspiring Practice|Inspiring Practices Data Bank)..

BBVA Microfinance Foundation Panamá



national
housing
deficit



improve
entrepreneurs'
homes



1.455
entrepreneurs



Casafin
permanent
program



1.455
low-income
entrepreneurs



59% women

Problem

The national housing deficit is 136,665 units (51% families with less than USD 250/month) out of a total of 896,050 occupied houses. 76,650 homes require repair or don't have basic safety/health conditions.

Objective

Improve homes according to vulnerable entrepreneurs' needs, especially for those that carry out their productive activities at home; for example, families excluded from the banking sector and mortgage loans.

Beneficiaries

1,455 low-income entrepreneurs in 2017

Results

Since it started 2012 with a pilot program at Microserfin (Panamanian entity of the BBVA Microfinance Foundation), "Casafin" has become a permanent program. Given the good results obtained in social impact, this program has been replicated in other Foundation entities in other countries.

During 2017, Casafin has helped 1,455 low-income entrepreneurs, 59% of them women. As of Dec 31, 2017, Casafin's outstanding portfolio balance amounted to USD 1,823,497. During 2017 the program indirectly benefited 2,808 additional low-income people (2,500 family members and 308 employees).

Source: UHPH Inspiring Practices Data Bank



Financing sustainable and climate-resilient solutions



EcoCasa

EcoCasa is a collaboration between SHF, the German Development Bank (KfW) and the Inter-American Development Bank (IADB) with concessional funds to fight climate change. EcoCasa grants concessional loans to housing developers that offset the incremental costs of the measures required to achieve at least 20% in CO2 reductions and comfort improvement. The mechanism for transferring the benefit in installments is given through the SHF line of credit to the Financial Intermediary, that in turn transfers the benefit to the home developer without the end user paying more. CO2 mitigation is achieved through the implementation of energy efficiency measures defined by the “comprehensive home performance” method. Taking advantage of existing structures and mechanisms but complementing them with attractive benefits for the participants. The program has evolved and incorporated new criteria to contribute to sustainable urban development, considering the characteristics of the environment, location and water consumption, as eligibility criteria for participating projects (UHPH Inspiring Practice/Inspiring Practices Data Bank).

Inspiring Practice 13 Eco Casa

Federal Mortgage Society (Sociedad Hipotecaria Federal, SHF) México



housing lag
of 9.2 million
houses

Problem

Mexico has a housing lag of 9.2 million houses, of which 59.7% demand an acquisition solution. The housing sector is responsible for approximately 17% of total energy consumption and 32% of GHG emissions.



low-CO2
affordable
housing

Objective

Contribute to the Mexican government's efforts to fight climate change by financing affordable, low-CO2 housing, helping to reduce household energy consumption and spending.



energy
efficient

Contribute to transforming construction standards and fostering an energy efficient housing market.



technical
assistance

Offer technical assistance to developers, create indicators, improve evaluation, supervision and monitoring practices, strengthen industry capabilities, and share knowledge.



200 thousand
EcoCasas
inhabitants

Beneficiaries

More than 200 thousand Mexicans that purchase any of the EcoCasas financed and certified (4 inhabitants per home). Beneficiaries are in an income range between 710 and 2,100 USD per month.



32,450
houses that
will mitigate
1.5 MtCO2e

Results

As of December 2017, 44,034 houses (36,216 EcoCasa I, 7,445 EcoCasa II and 373 EcoCasa II-Rental) were financed for a total credit amount of \$10,349 million pesos, 100% of the 32,450 houses projected as a global goal for EcoCasa I and II. Additionally, 9,005 houses that meet the EcoCasa standards were certified, for a total of 53,039 homes that will mitigate 1.5 Mt CO2e over a 40-year period. There are works in progress with 72 developers, 191 projects, in 22 states of the country.

Source: UHPH Inspiring Practices Data Bank



Key highlights

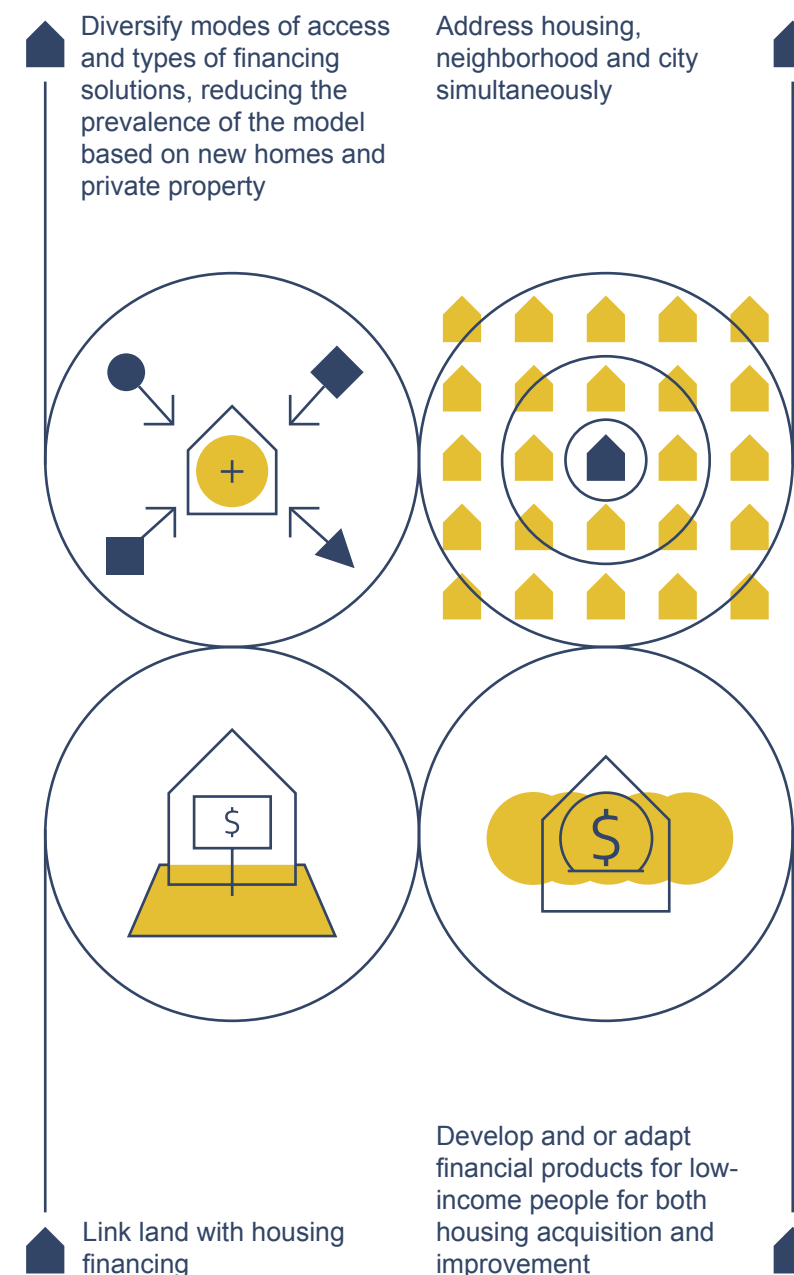
Diversify modes of access and types of financing solutions, reducing the prevalence of the model based on new homes and private property. For this reason, it is important that housing policies include diverse and adequate solutions to different needs: investment in infrastructure, new housing acquisition, homes and neighborhoods improvement, land regularization, rent, among others.

Address housing, neighborhood and city simultaneously, have adequate information, and promote collaboration and participation in the management of actions and programs that require a long-term vision and social agreement.



It is essential to link land with housing financing, that is the factor that has most influenced the price in recent decades. It is important to promote financing mechanisms through capital gains recovery.

It is necessary to develop and or adapt financial products for low-income people for both housing acquisition and improvement. It is important to attract a greater participation of private investment and social impact investors towards the achievement of social and public goals of the SDG Agenda and the NUA.



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4

Improvement and renovation

María Mercedes Di Virgilio

This chapter is supported on Di Virgilio (2020) and UHPH (2018a).

Related goals

11 Sustainable cities and communities

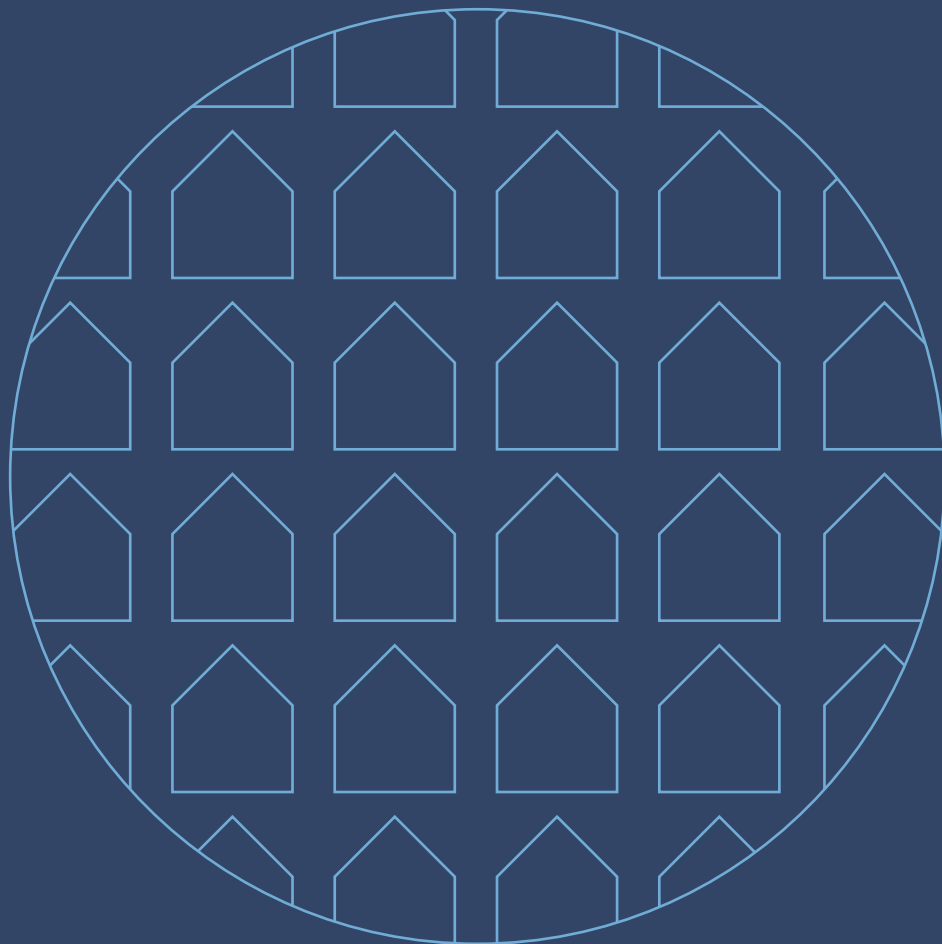
- 11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums
- 11.3 By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries
- 11.5 By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations
- 11.6 By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management
- 11.7 By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities

17 Partnership for the goals

- 17.14 Enhance policy coherence for sustainable development

SDG

New Urban Agenda



The New Urban Agenda (NUA) is committed to sustainable urban development as a decisive step towards achieving sustainable development in an integrated and coordinated manner at the global, regional, national, sub-national and local levels. Within

this framework, the application of the New Urban Agenda contributes to the integrated implementation and localization of the 2030 Agenda for Sustainable Development and the achievement of the Sustainable Development Goals and their targets, including Goal 11 of achieving cities and human settlements that are inclusive, safe, resilient and sustainable. In order to meet these goals, it proposes the construction of cities that fulfill their social function, with a view to progressively achieving the full realization of the right to adequate housing as an integral element of the right to an adequate standard of living, universal and affordable access to drinking water and sanitation, as well as equal access for all to quality public goods and services in areas as food security and nutrition, health, education, infrastructure, mobility and transport, energy, air quality and livelihoods. It also promotes sustainable and integrated, people-centered, urban and territorial development approaches that take into account age and gender, through the implementation of policies, the formulation of strategies, capacity-building and the adoption of measures at all the levels. It recognizes that the eradication of poverty in all its forms and dimensions is the greatest challenge facing the world and is a prerequisite for sustainable development. In this framework, it echoes the problem of the increase in the number of inhabitants of marginal neighborhoods and informal settlements, emphasizing the need for spatial organization, accessibility and design of urban spaces, as well as infrastructure and provision of basic services, together with development policies that promote or hinder social cohesion, equality and inclusion. They also commit to pay special attention to the energy and transportation needs of the entire population, particularly the poor and people living in informal settlements. The task is to reorient the way cities and human settlements are planned, designed, financed, developed, administered and managed, applying an integrated approach to sustainable urbanization. It is committed to a planned urbanization that incorporates high productivity, competitiveness and innovation as strategies through which to promote full and productive employment and decent work for all, guarantee the creation of decent jobs and equitable access for all to opportunities and benefits, economic and productive resources, prevent land speculation, promote secure land tenure and manage the contraction of urban areas, where appropriate. The aim is the reactivation of integrated and long-term urban and territorial planning and design, in order to optimize the spatial dimension of the urban configuration and to put into practice the positive results of urbanization. To do this, it encourages the development of resilient and resource-efficient infrastructure and we will reduce the risks and effects of disasters, including through the rehabilitation and improvement of slums and informal settlements. The challenge is to increase financial and human resource allocations, as appropriate, to enhance and, where possible, prevent the emergence of slums and informal settlements, with strategies that go beyond physical and environmental improvements to ensure that slums and informal settlements are integrated into the social, economic, cultural and political dimensions of cities. All of this in order to strengthen integrated approaches to urbanization and to apply integrated urban and territorial planning strategies.

Specific problems

As we pointed out earlier, in the region, large segments of the population live in precarious settlements characterized by conditions of poverty, poor environmental conditions, lack of access to urban infrastructure and social services, constituting the most visible face of social inequalities. In fact, according to data from ECLAC (2018), 21% of the urban population of the region lives in slums. This represents more than 100 million people living in urban slums.

Faced with the situation of informal settlements, governments in Latin America have developed multiple strategies. In the beginning, these initiatives were based on the logic of eradication promoting the compulsive relocation of inhabitants of the settlements to social housing estates (Jauri, 2011). Within that framework, States promoted the construction and direct distribution of housing through financing of massive turnkey housing projects (Guevara, 2020). Towards the end of the 1970s, public programs shifted towards offering urbanized lots with sanitation services and minimal housing solutions. Both initiatives, on numerous occasions, assumed the eradication of irregular settlements thanks to transfer of the population to the urban periphery (Brakarz et al., 2002). Thus, in general, these programs did not achieve the expected results. In fact, they received numerous criticisms from the inhabitants themselves, as from the community of experts who highlighted the high social costs that were generated for occupants of the settlements - loss of resources invested in the production and improvement of housing, social networks, access to services, access to income sources, etc.-, the impossibility of ensuring a better focalization of resources - in many opportunities, benefits of the programs were captured by middle-class families before than poor families -; insufficiency of resources to ensure the effective possibility of scaling up initiatives, etc. (Viratkapan and Perera, 2006).

Beginning in the 1980s and, very markedly, in the 1990s, governments adopted a new approach - still currently in force. It promotes the establishment of settlements -except for those locations in conditions of environmental risk- (Brakarz et al., 2002), through actions of consolidation and progressive improvement of neighborhoods in situ, taking advantage of pre-existing constructions where possible, and providing the necessary infrastructure and equipment. This paradigm had impulse from international organizations promoting specific initiatives for the urbanization of informal areas with the provision of infrastructure and basic services (Ochsenius et al, 2016). The pioneering initiatives were aimed at regulating the urbanization process, through the regularization of domain, guaranteeing access to land ownership. Among the initiatives of this generation, it is worth noticing the case of Chile, which through different projects and programs and a complex articulation between them, has been able to solve the irregularity of many situations (Chichevsky, 2006; Rojas and Fretes Cibils, 2010).

However, physical integration results were limited by the persistence of social problems and the lack of health and education services in the settlements. Also, in the late 1980s, initiatives began to recognize the growing social mobilization of habitat and the importance of involving local residents in the design and implementation of neighborhood improvement programs. In this scenario, municipalities of large urban areas took the initiative, promoting experiences such as Medellín with the Comprehensive Program for the Improvement of Subnormal Neighborhoods of Medellín (PRIMED, for its acronym in Spanish) until, more recently, the Comprehensive Urban Projects (PUIS, for its acronym in Spanish), that manage to articulate the improvement of neighborhoods with a broad urban planning process. Likewise, PROFAVELA in Belo Horizonte, the Regularization and Urbanization Plan for Zones of Special Social Interest (PREZEIS, for its acronym in Portuguese) in Recife and Mutirão Habitacional in Sao Paulo.



Trends

“As a result of the accumulated experience with these programs, a consensus has been developed on the fact that strategies based on the settlement of populations in areas already occupied by them, is the most socially and economically desirable solution. This leads to the implementation of various program modalities, from those restricted to the regularization of irregularly occupied properties, to integrated neighborhood improvement programs in their most complete conception” (Brakarz et al, 2002: 21).

These initiatives go beyond the regularization of the domain of lots, promoting the full incorporation of the irregular settlements to the formal city. Also, they promote investments in the improvement of infrastructure and urban equipment of the neighborhoods. Finally, they develop, in a coordinated manner, programs aimed at mitigating the main social problems of communities and comprehensively improving their quality of life in the settlements. In this way, the comprehensive improvement of settlements aims to develop better living conditions for the most disadvantaged population, through the renovation of their environment throughout the urban planning of the settlement, regularization, architectural and/or urban design, construction of basic infrastructure and equipment that allows not only to beautify homes and the habitat, but also to provide the elements that allow better integration of the inhabitants to the urban environment, a greater social cohesion and an better life quality². Under these guidelines, the region has already accumulated almost 30 years of experience in the formulation, execution, and evaluation of neighborhood improvement programs.

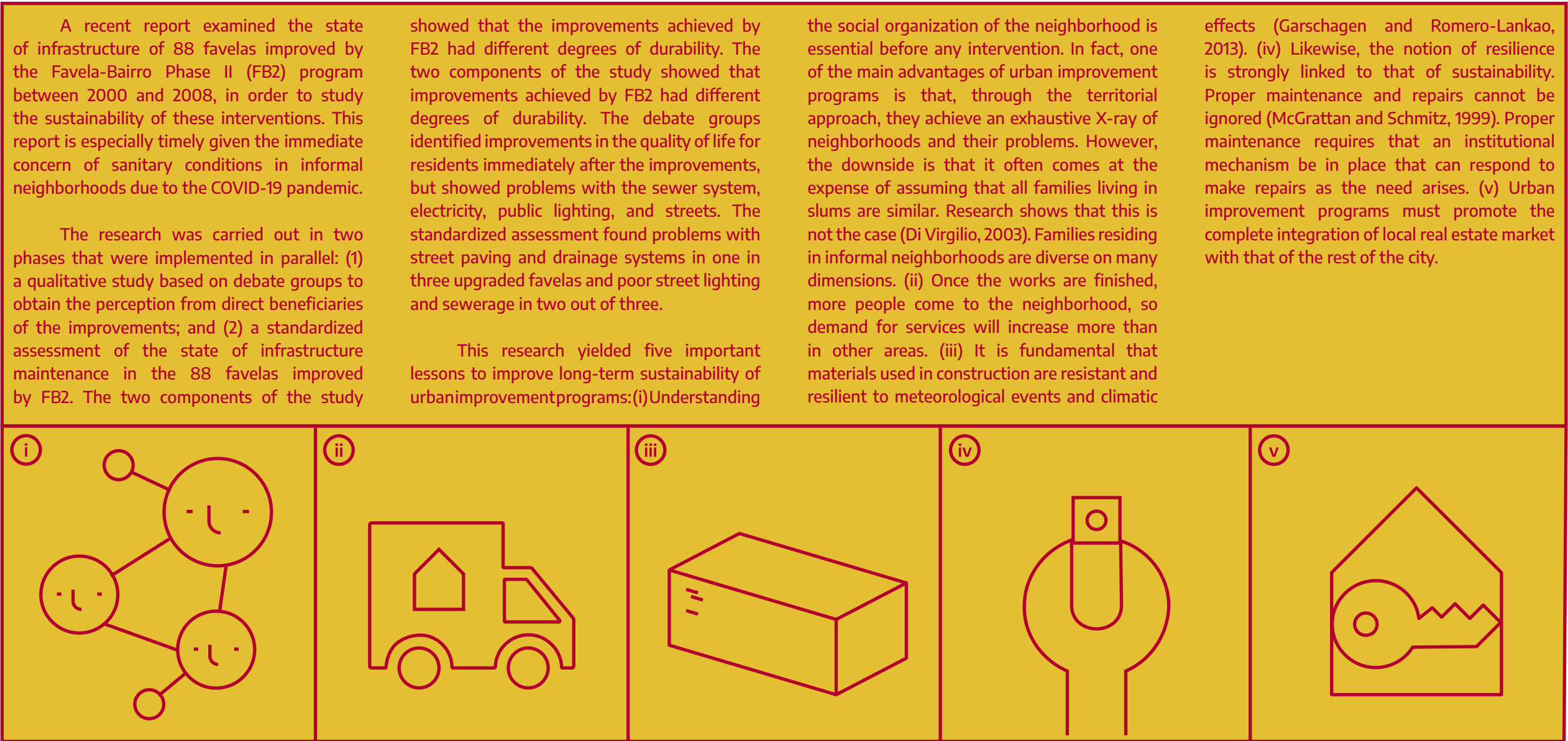
The Medellín experience “inspired cities like Rio de Janeiro [...] among other cities in the region and the world, which have introduced similar models in order to focus social and economic inclusion policies in vulnerable areas associated with improvements and urban infrastructure and housing” (Magalhães and Rossbach, 2017: 34). Rio de Janeiro gained recognition with the Favela-Bairro Program in the 1990s. In this way, the Rio experience is linked, in the region, to a new generation of policies that combined and sought synergies between social, political, institutional and spatial processes (Fiori and Brandao, 2010)³. The distinctive feature of the initiative has been, on the one hand, scale - a sine qua non condition for achieving synergies. On the other, its ability to effectively integrate the provision of infrastructure and social services, considering community participation (despite the fact that its development was limited) (Becerril, 2019).

² In this framework, it is worth highlighting the relocation and renovation processes in situ, for example, in Medellín (see inspiring Practice 14). In these cases, families are relocated to new multi-family structures in the same neighborhoods, promoting urban re-planning and densification of units not vulnerable to risks, without distancing them from their economic or social networks.

³ In the case of Rio de Janeiro, the initiative was also articulated with peace processes and security policies (Magalhães and Rossbach, 2017).



Figure 4 Favela Bairro, years later



Source: Libertun de Duren and Osorio (2020)

Likewise, in Sao Paulo, the Guarapiranga project consisted of the improvement of informal settlements within the framework of a broader initiative to restore the quality of water to supply part of the population of the metropolitan region. The project favored the laying of drainage systems, water supply networks and infrastructure, resettlement, environmental education, sanitation, public lighting and electricity supply⁴.

During the 1990s, other countries continued, with local adjustments, these models. For example, the Neighborhood Improvement Program, PROMEBA and Rosario Habitat, in Argentina and, more recently, the Housing Improvement Program, in Paraguay.

⁴ Belo Horizonte (Brazil) is another initiative to consider with the implementation of the Vila Viva Program (see Companhia Urbanizadora e de Habitação de Belo Horizonte, 2017), it constitutes an outstanding background within the framework of these initiatives.

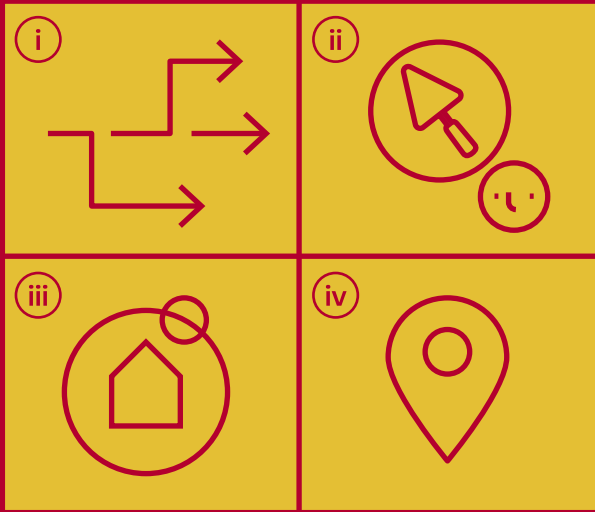
Figure 5 Chile Barrio, a pioneering program at country level

The objective of Chile Barrio was to contribute to overcoming the poverty of the inhabitants of precarious settlements, giving them alternatives for a substantial improvement of their residential situation, the quality of their habitat and their opportunities for social and labor insertion, promoting the integration and coordination of sectoral actions, executed by the respective organisms to develop interventions in a given territory, in a decentralized and participatory manner. The Program began to be implemented as a pilot experience in 20 encampments in four regions in 1997 (Regions V, VIII, X, and Metropolitan Region), starting its regular phase in 1998.

The final product of the program was the transformation of a group of settlements into neighborhoods, socially and economically integrated into the city. The main instrument to achieve this objective was the delivery of a “respectable home” in terms of habitability, access to basic services and equipment, and legalized tenure. The components or areas of intervention considered in the program were: 1) improvement of housing and neighborhood, 2) community development and social insertion, 3) labor and productive enabling and 4) support for the strengthening of programs aimed at overcoming poverty.

The experience of the Chile Barrio Program constituted an innovative proposal in terms of social policy, aiming to influence both material aspects (delivery of goods or services, infrastructure needs, technical assistance and non-material aspects - inhabitants disposition and expansion Its implementation left some lessons learned: (i) The articulation between the dimensions on which the Program planned to intervene requires, among other aspects, flexibility

in its deadlines, non-standardized forms of intervention, operators trained in this non-traditional logic and coordination between stakeholders and different levels of action. (ii) This innovative conception contradicts the proposal to operate exclusively on the basis of the universe defined by, in this case, the 1997 Cadaster. In the perspective that Chile Barrio proposes, it tries to create conditions from people and their communities, the notion of a “strategy under construction” is useful as a continuous process of adjustment and negotiation for its implementation. (iii) The definition of the sectoral and/or ministerial orbit under which it is implemented, influences the more or less housing biases of the intervention. In fact, in the case of Chile Barrio, its implementation under the orbit of the Housing and Urban Planning portfolio could have influenced the primacy that actions took towards the housing sphere. (iv) The strong presence of the territorial variable in the Program allows us to think about a better use of the interventions to unleash stronger processes of local development and urban development.



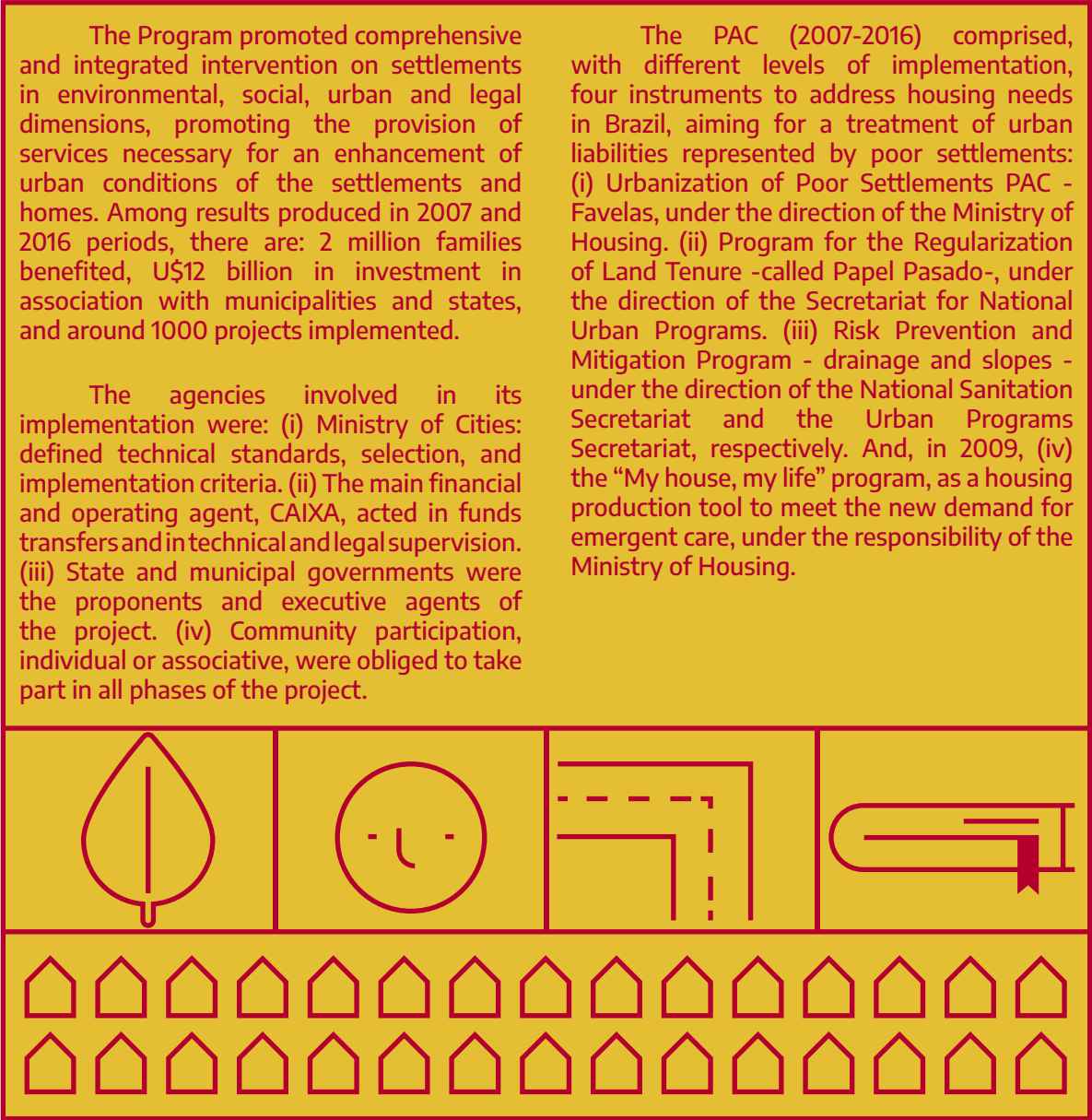
Source: Saborido (2005)



Nonetheless, these initiatives and accumulated experience in their development would find a turning point from the beginning of the new millennium. Once again, Brazil is the country that marked the future of the interventions. In 2002, with the election of President Lula, the agenda of struggle for urban reform obtained a political and institutional response: the creation of the Ministry of Cities, unleashing a process of restructuring the housing sector. Within this framework, five years later (2007), the Growth Acceleration Program (PAC, for its acronym in Portuguese) was launched, incorporating sanitation and infrastructure investments in favelas as priority investment projects (see Secretaria Nacional de Habitação, 2010)⁵. “In the PAC – Favelas, comprehensive and integrated urbanization was adopted as a model of intervention financed with federal funds through the transfer of resources to the States and municipalities” (Magalhães and Rossbach, 2017: 43). Thus, as a result of this investment policy, some of the largest favelas in the city of Rio de Janeiro benefited from urbanization works and institutions for social development (Nepomuceno, 2008).

⁵ The PAC was implemented in two phases, between 2007 and 2014: the first phase between 2007 and 2011 and the second phase, between 2011 and 2014. In both phases, the budget for works was R \$500,000 and R \$1,600,000 million respectively. The plan also envisaged energy infrastructure, transportation and agricultural production works.

Figure 6 The PAC as new paradigm



Source: Magalhães y Rossbach (2017) y UHPH (2018c)



Experiences

Experiences

Challenges of Neighborhood Improvement during COVID-19

Urban renovation in Historic Centers

Economic inclusion and social ventures



El Salvador

Vice Ministry of Housing and Urban Development (VMVDU)
Comprehensive Improvement Program for Urban Slums

Nicaragua

Habitat for Humanity
Comprehensive Improvement of Habitat with Local Women Entrepreneurs

Medellín, Colombia

Barrios Comuna 8

Sustainable Neighborhoods:
Comprehensive Improvement of Barrios Comuna 8

Chile

Ministry of Housing and Urbanism
Brilla El Sol, community leadership of a vulnerable neighborhood

Empresa de Desarrollo Urbano de Medellín (EDU, for its acronym in Spanish) and Universidad Pontificia Bolivariana (UPB) Barrios Comuna 8, Medellín, Colombia



construction in risk areas and lack of community facilities



Consolidate the urban edge and re-plan neighborhoods



**951 families with new or improved housing
2,500 families benefited in a multidimensional way**

**1000% increase in public space
4000% in public facilities**

In the long term, implement the Program in the 6 areas

Problem

Medellín is divided into zones, communes and neighborhoods. In 2015, Comuna 8 in Zone 3 had 137,000 inhabitants and was characterized by its construction in non-mitigable risk areas and streams, as well as a lack of community facilities and urban problems. In this context, the Sustainable Neighborhoods Program is developed as a micro-scale urban planning strategy, which aims to improve the quality of life of families in sectors with the most problems.

Objective

Consolidate the urban edge and re-plan neighborhoods in formation, through inter-institutional management and agreement with the community, enabling land for resettlement processes, considering new public spaces, as well as roads, risk mitigation works and community facilities quality.

Beneficiaries

951 families benefited with new housing or improvement of their homes in four sectors of the comuna 8, two of them prioritized for the first phase of project execution, to be carried out during the second semester of 2018 and throughout 2019, the second phase will be executed in the other two sectors in the next municipal government period (2020-2023). 2,500 families benefited in a multidimensional way by the end of the execution of the project in the four studied sectors.

Results

Increase in square meters of public space and social facilities per inhabitant; 1000% increase in public space, from 0.89 m² to 9.93 m² per inhabitant, while there will be a 4000% increase in public facilities from 0.13 m² to 5.6 m² per inhabitant.

Maintain developed work in the first two sectors, until 2019, completing 4 sectors in the next municipal government period (2019-2023).

In the long term, implement the Program in the 6 areas of the city of Medellín, through the identification, diagnosis, formulation, studies, designs and execution of projects for the re-planning of neighborhoods in formation, through the methodology of Comprehensive Neighborhood Improvement, in accordance with the occupation model of the City, established in its Land Use Plan.

Source: UHPH Inspiring Practices Data Bank (2018b)

Thus, since the mid-2000s, a new generation of policies has been launched in the region that includes the introduction of a more robust social component and mechanisms to promote urban insertion. Aligned to this, recently, in Chile, recovering the tradition of neighborhood-scale programs, “urban and housing policy [also] presents important innovations with the aim of promoting greater urban equity, as in the ‘I Want My Neighborhood’ (Quiero mi Barrio) program, launched in 2006, with a strong social component associated with urban and housing improvements, and the creation of a National Council for Urban Development in 2014, which adds inter-ministerial representation from civil society, academia and the private sector”. The experience of the Quiero mi Barrio program constitutes a milestone as it recovers the experience of improving neighborhoods to intervene in the formal city. Mexico has also deepened the experience of neighborhood improvement by developing, in recent years, “subsidy targeting mechanisms that stimulate the production of housing in the best located areas and integrated into the urban infrastructure network, based on a model qualification and compensation for the provision of urban services” (Magalhães and Rossbach, 2016: 34).

Vice Ministry of Housing and Urban Development (VMVDU, for its acronym in Spanish) El Salvador


precarious urban settlements housing deficit


social inclusion of families in extreme poverty


25 municipalities nationwide


30 precarious urban settlements
2,500 families
180,000 inhabitants
integration financing mechanism


improve the living conditions self-esteem and socioeconomic status

Problem

In El Salvador there are around 2,508 precarious urban settlements that group 495,981 households and concentrate a population of more than two million inhabitants. In turn, the National Housing and Habitat Policy of El Salvador proposes the reduction of the qualitative and quantitative housing deficit, as well as decent access to land, infrastructure, services, equipment and public spaces.

Objective

Improve the quality of life of families living in extreme poverty within the Precarious Urban Settlements (AUP, for its acronym in Spanish), facilitate their social inclusion through the provision of physical infrastructure, strengthening the social fabric and the opportunity for labor insertion.

Beneficiaries

25 municipalities nationwide with the most precarious conditions in their urban settlements.

Obtained Results

30 precarious urban settlements intervened since 2003.

2,500 families directly benefited; more than 180,000 inhabitants indirectly impacted.

Comprehensive and innovative financing mechanism, allows the integration of different sources of financing, making the municipal governments and the beneficiary communities co-participants.

Expected Results

Continue to improve the living conditions of families living in precarious urban settlements, as well as their self-esteem and socioeconomic status. It is expected to intervene 10 new settlements in the next two years.

Source: UHPH Inspiring Practices Data Bank (2018b)

Habitat for Humanity, Nicaragua


households lived in extreme poverty and inadequate dwellings


social and economic integration prioritizing women


Families in District III


469 improved homes
101 new homes
9 risk mitigation works
50 workers trained



improvement of the family and community habitat
Creation of partnerships

Problem

The municipality of Estelí is 150 km from Managua, its urban area is divided into three districts, with District III being the most vulnerable. Statistics from 2010 applied to 13 neighborhoods of District III, indicated that 45% of households lived in extreme poverty, in settlements without streets and without a sanitary sewer network; 25% of the dwellings were inadequate and 37% of the households were headed by female heads.

Objective

Contribute to the social and economic integration of residents of District III of the city of Estelí in 13 neighborhoods, prioritizing women entrepreneurs, improving the infrastructure of their business areas enabled in precarious housing, and strengthening the capacity for entrepreneurship, and progressive improvement of family and community habitat.

Beneficiaries

Families residing in District III, municipality of Estelí.

Obtained Results

469 improved homes, out of which 101 are new

9 risk mitigation works built

50 workers from the construction sector with work

706 persons (93% women) trained in: safe housing, entrepreneurship, financial education, healthy housing, etc.

Intervention on the 13 neighborhoods of District III, represents benefits for 10% of households and total dwellings in these neighborhoods, 15.5% of households in poverty, 26% of households headed by women and 43% of households with economic activities.

Expected Results

Continue strengthening the capacity for entrepreneurship, business management and progressive improvement of the family and community habitat of the Estelí's neighborhoods.

Creation of partnerships and synergies between local stakeholders; social mobilization for habitat improvement; revitalization of the local economy.

Source: UHPH Inspiring Practices Data Bank (2018b)

Challenges of Neighborhood Improvement during COVID-19⁶

The COVID-19 pandemic put housing and habitat at the forefront of intervention. In this context, neighborhood improvement policies and programs seem to have gained new momentum since the pandemic is especially hostile in precarious neighborhoods and reveals the limitations that poor living conditions impose on care policies. Nonetheless, neighborhood improvement initiatives are not initiatives that can provide a response in an emergency situation. At this point, these types of actions seem to be caught at a crisis: in the context of the emergency, they are remembered and claimed since overcrowding and lack of access to basic services are critical factors in the chain of infections. However, once the pandemic has passed, we are once again at risk of the claims being progressively silenced or ignored. What seems urgent is the permanent commitment to these types of initiatives and not just remembering them in times of pandemic.

It seems necessary in the post-pandemic to deepen the links between neighborhood improvement programs and other urban policies that we mentioned earlier. Only in this way can the right to decent housing and the right to the city be ensured, associated with the recognition

of the right to proximity, centrality and the quality of the urban environment. The struggle for the de-commodification of housing and habitat is a central theme in an urban model on a human scale. This articulation includes mobility policies that must ensure access to accessible, affordable and quality public transport.

Within this framework, it is essential to articulate these initiatives with an economy oriented towards job creation, with the ability to locate savings and investment. The pandemic and isolation represent a very significant decrease in the income of families in neighborhoods and slums. This decrease in income is clearly reflected in household consumption and, also, in the neighborhood economy. Therefore, it is essential to create links between neighborhood improvement initiatives and the generation of employment and investment, boosting neighborhood economies.

Likewise, promoting through neighborhood improvement initiatives the recovery of public spaces, in its broader perspective, is an opportunity in the post-pandemic. Not only the public aspect associated with the recovery of public spaces in neighborhoods, but also the

exercise of the right to a quality public space as a fundamental human right in our societies. As of now, this exercise cannot occur without a reconfiguration and financing plan for improvement works in public spaces.

Neighborhood improvement cannot be thought without genders. The pandemic put women in the spotlight for the storm; greater care and cleaning efforts, greater efforts by women leaders to claim rights for their neighborhoods, greater risks of domestic violence, etc. In this context, improvement initiatives must commit to closing gender gaps. How? Promoting the development of infrastructures and services and mobility itineraries that ensure women's access to health, education and care services. It will be necessary for improvement actions to consider housing as a care infrastructure, eliminating obstacles in access to ownership of land and control of assets by women and recognizing and valuing their agency capacity.

⁶ Prepared based on Di Virgilio (2020).

Urban renovation in Historic Centers⁷

As well as informal settlements are the object of public policies implemented in the region to respond to housing issues, so are historic centers (Carrión, 2001). Since the 1980s, the question of the renovation of the central areas of Latin American cities has begun to be the object of study and action by the public and private sectors. Since then, “in the main Latin American cities, initiatives have increased to address deteriorated housing or to generate a new offer of accommodation in central urban areas, through some specific programs and projects with diverse methodologies, forms of management, strategies of intervention and financing mechanisms [...] developed by local governments, non-governmental organizations, philanthropic groups, international cooperation and tenant organizations. In some cases, these housing policy efforts have aimed to: address the consequences of a social disaster generated by a natural catastrophe or a social event; reverse the patterns of urban expansion and emptying

and waste of the central areas of the city; reuse or recycle the built space; rescue and enhance the built heritage; or else, re-densify the central areas with more housing and population” (Delgadillo, 2008: 91). Everything suggests, then, that, as a whole, there was a significant advance in terms of interventions for the central urban areas of Latin American cities, in general, and their historic centers, in particular.

Many of these interventions have been fundamentally oriented towards the recovery of the urban architectural heritage and the public and cultural facilities of a metropolitan nature that the historic centers house.

⁷ Prepared based on UHPH (2019).

Ministry of Housing and Urbanism Chile



Problem

The city of Talca is located in the south of Chile, 256 kilometers from the capital Santiago. Barrio Brilla El Sol emerged in 1965 as an irregular and emergency settlement, initially with 420 homes. Before the arrival of the “I Want My Neighborhood” (Quiero mi Barrio) Program, it was a vulnerable neighborhood, with urban deprivation, that suffered from social and communal stigmatization.



Objective

Develop a neighborhood recovery Master Plan, through a participatory process between the “I Want My Neighborhood” Program, the municipality and the beneficiary community, with objective of converting Brilla El Sol in a neighborhood of Cultural Interest for Talca and the Maule Region. An open-air Museum “Barrio en Colores” is implemented, made up of 42 murals. In addition, 5 squares, pedestrian circuits, information center, replacement of public lighting, are built. Streets are paved, new homes are improved and built, among other works.



Beneficiaries

Talca City



Results

42 murals and execution of communication strategy for their diffusion from 2014 to date.



Construction of social infrastructure, sports equipment and public spaces from 2014 to date.



Establishment of a Cultural Corporation, which executes the cultural plan, supported by a multi-sector Board.



Coordination of a touristic bus, dependent on the municipality of Talca, as well as initiatives to support local economic development.



Home improvement and subsidy for new homes with other families from 2014 to date.

Source: UHPH Inspiring Practices Data Bank (2018b)

In this way, as Delgadillo (2008: 91) points out, “the recovery and revaluation of these territories has become a paradigm of cultural, urban and tourist policies in the region”. These initiatives aimed at recovering the symbols of local and national identity and, in this process, boosting economic activities in the environment - promoting, in many cases, the so-called cultural industries. However, with few exceptions, the initiatives have underestimated the role that these centers have in housing matters, ignoring the role and magnitude of the deteriorated housing stock inhabited by the less favored sectors of the city.

Thus, initiatives aimed at the recovery and revaluation of (historic) centers seem to be strongly stressed by factors that are endogenous to these areas of the city (urban units) and exogenous to them. On the one hand, the historic centers constitute themselves in a unit that demand specially designed solutions for particular problems - nevertheless, their recovery can be understood as an engine for a development oriented at the city level (Vergara Durán, 2007). So, among the endogenous factors that public policy must deal with, those linked to its housing function, its habitability conditions and the socio-occupational insertion of its inhabitants stand out. In fact, historic centers experience a deterioration and loss of buildings of monumental historical value, strongly associated with their improper use, subdivision and the collapse of services compromising their structures. Many properties are in a dilapidated state and at risk of collapse, deteriorating urban environments and giving rise to the existence of large, unused spaces. Likewise, the informal ownership of the property, abandonment of properties by owners, freezing of rents and regulatory restrictions for urban renewal is

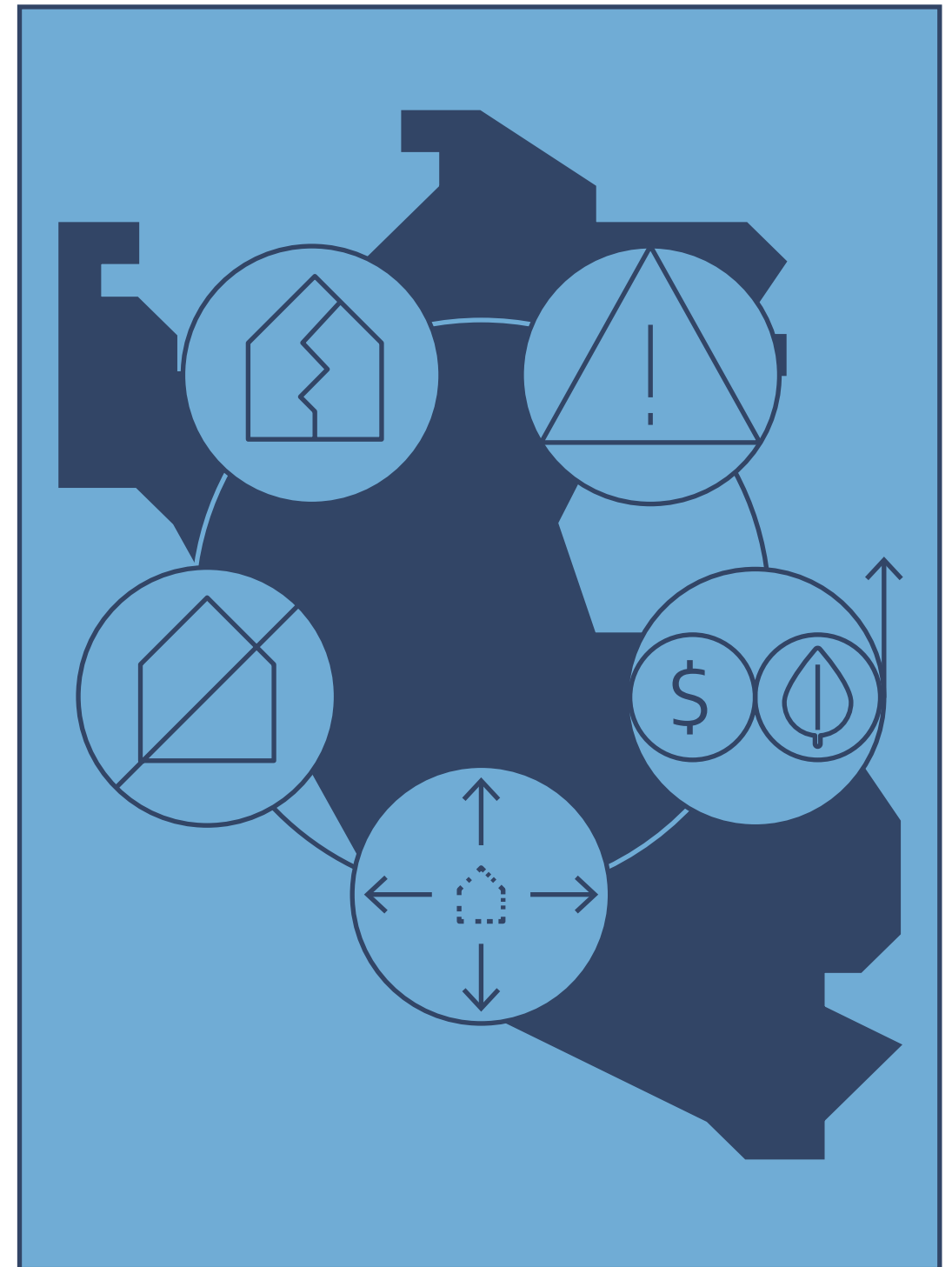
observed - limiting the intervention of local governments and disinterest in private investment.

On the other hand, in part, the processes that take place in the city as such, are presented in the historic center with greater intensity, in a more notorious way or in a particular special way (Vergara Durán, 2007). Thus, exogenous factors associated with its metropolitan insertion also seem to question the course of the interventions.

Figure 7 Exogenous factors that intervene in the situation of historic centers in cities in Peru

In the last 50 years, the occupation of territory has been developing in an accelerated way with incidence of city planning. Likewise, the expansion has occurred at the expense of an adequate distribution of the land, the provision of equipment and accessibility, generating an urban-territorial imbalance (expansive dispersed urban development and dense concentrations), with impacts on the urban environment, health and economy both in the metropolitan region of Lima as well as in the country. Likewise, Peruvian cities coexist with important problems of habitability and sustainability: (i) difficulty in access to housing for the lower-income population, (ii) persistence of precarious settlements and informal occupation of land, (iii) vulnerability of the inhabitants of precarious settlements in the face of risks and disasters, (iv) increased economic and environmental costs for inclusive access to basic infrastructure, quality urban goods and services; distance from opportunities, (v) abandonment of buildings in central areas and occupation of peripheries. The lack of recognition of the principles of the city's functionality, informality in ownership, as well as the lack of clear policies on urban development and mobility have generated cities that are not very dynamic and productive. Planning is not usually seen as a permanent or cost-effective strategic function by regional and local governments, so budget and logistics for this purpose, as well as the training of personnel, are low or null. The few cities that plan do not contemplate urban mobility, despite this being a structural component for the functionality and dynamics of the city. The persistence of significant levels of poverty. In the case of Peru, despite economic growth, 1 in 5 Peruvians is poor. Also, the number of poor in urban areas is higher. The restriction to access adequate housing and access to public spaces, urban equipment, different services (education, urban mobility, health, security, commerce), and sources of employment, as product of the way the city and the physical environment that composes it has been built, leads to a differentiated access of opportunities. The absence of a land policy seems to be another key factor in understanding the situation of historic centers. For decades, urban development has been carried out without being based on a land use policy or a




sustainability approach. Even today, land management does not have a specific regulatory framework, which is why it is not seen as an important component in the formulation and implementation of urban development plans. This problem is further aggravated by the disarticulation between national and municipal entities. Another critical factor seems to be the Inadequate management of the built heritage. In Peru there are declarations of protection of real estate considered national monuments, owned by private individuals or legal entities. Many of these buildings are used as work and housing centers by the population, and usually do not meet the basic conditions of habitability. The Law of Legal Physical Sanitation of Tugurized Premises (Law 29415) declares the legal physical sanitation of slum properties of public necessity, however, there is a legal vacuum in the financing mechanisms for the improvement of real estate. In addition, municipalities do not have the necessary bodies or the capacities to implement urban renewal projects. Finally, the issue of precariousness and insecurity of buildings is observed. This problem is expressed at the level of the dwelling, connection to services and the level of quality of the urban space in which the dwellings are located. Six million (31%) of urban Peruvians live in slums in precarious conditions with high risk of their physical safety, in complete overcrowding, with absence of water and sewage services, and crime.



Source: UHPH (2019)

Concomitantly with the construction of a comprehensive agenda in the improvement of neighborhoods and urban renewal, urban social movements have promoted what recently has been called the “three T’s agenda”: Land, Roof and Work, (T for Land, Roof and Work in Spanish).

Figure 8 The three T’s agenda

 Land (Tierra)	<p>“The” land claim or demand” refers to the need to guarantee access to land for peasants and indigenous communities. In addition, it proposes a comprehensive agrarian reform that prioritizes family farming, as well as active policies that promote it from the technical and economic-financial point of view. This possibility of access to land, synthesized in the phrase «back to the countryside», is a necessary condition, although not sufficient, to solve problems in the city as well, establishing population in rural areas, avoiding their early migration due to lack of development possibilities.</p>
 Roof (Techo)	<p>The demand for the “Roof” refers to access to habitat in our cities. It postulates the need to recover the flag of urban reform. There are thousands of popular neighborhoods with regularization problems that are an utter expression of injustices and inequalities that the neoliberal city brings with its logic of commercialization of territory. Thus, the problem is reproduced permanently, in a «vicious circle of informality» (Smolka, 2002), which is why the massive production of social lots with services to alleviate the housing demand is proposed.</p>
 Work (Trabajo)	<p>The demand for “Work” refers to the violated rights of millions of workers of the popular economy [...], who do not cover in wage-earning forms of employment, who “invent” themselves work on a daily basis in popular productive units that many times do not guarantee a decent income throughout the market, but that fulfill very important social and community functions, as in the case of [urban] recyclers or picnic areas”.</p>

Source: Guevara (2020)



The agenda calls for comprehensiveness in terms of neighborhood improvement and provision of social housing. In this way, interventions in the area of housing and habitat aimed at the lower-income sectors only appear to be sustainable if they are effectively articulated with enterprises associated with the world of work that ensure the extended reproduction of life, in order to respond to the crisis, at this structural scope, of the system of maintenance, care and reproduction of these social groups (Danani, 2004).

Currently, the three T's agenda seems to gain a new momentum in the context of the COVID-19 pandemic. In fact, the recommendations of ECLAC (2020a) for the reconstruction of the economy in the region after COVID-19, will necessarily require careful economic growth of natural resources and determined to combat acute social inequality. To a large extent, the impacts of the COVID-19 pandemic fundamentally affect the urban areas of the region and are reflected in an increase in unemployment and a growth in urban informality. Furthermore, the effects of the crisis have led to forecast a fall in gross domestic product (GDP) of -9.1% in 2020, with decreases of -9.4% in South America, -8.4% in Central America and Mexico, and -7.9% for the Caribbean -excluding Guyana, whose strong growth leads the subregional total to a smaller contraction (of -5.4%). As the Region has unfortunately experienced in previous crises, this implies an expansion of informal settlements that today - as noted - already represent 21% of the urban population. For 2020, "the regional unemployment rate is expected to be around 13.5% by the end of 2020, which represents an upward revision (2 percentage points) of the estimate presented in April and an increase of 5.4 percentage points with respect to the value

registered in 2019 (8.1%). With the new estimate, the number of unemployed would reach 44.1 million people, which represents an increase of close to 18 million with respect to the level of 2019 (26.1 million unemployed) [...] The fall of -9, 1% of the GDP and the uprising unemployment would have a direct negative effect on household income and the ability to have sufficient resources to meet basic needs. In this context, [...] the number of people living in poverty will increase by 45.4 million in 2020, bringing the total number of people in that condition from 185.5 million in 2019 to 230.9 million in 2020, a figure that represents 37.3% of the Latin American population" (ECLAC, 2020b).

Slums are a vital part of the city's functionality as a whole. Neighborhoods tend to have a rich and dynamic economic fabric based on commerce, production and the provision of services (IADB, 2020). Impact is profound insofar as the inhabitants tend to experience unemployment, precarious employment in the informal sector that depends on urban activity and are exposed to loss of income due to the temporary closure of businesses and limited or no access to social protection. These conditions negatively impact the ability to pay for services, rent, and purchase basic household supplies. In addition to this, many of the inhabitants cannot stop working, since they are linked to the essential services of the city and are disproportionately exposed to contagion.

Good practices operate by covering the basic food needs of households at risk of malnutrition and avoiding the economic collapse of small productive units in vulnerable territories. Among the experiences that emerged in the context of the pandemic, the following stand out:

- Basic income transfer: The Bogotá Municipality activated the "Bogotá Solidaria en Casa" program (Bogotá's Solidarity at Home), focused on lower-income families, making a money transfer from national resources and from the Mayor's Office equivalent to US\$150 through monetary transfers (including using cell phones) (IADB, 2020).

- Food security and bringing businesses closer to neighbors' homes: Ixtapalapa and Montevideo have created a food Bank system with coordinated distribution by local committees for home distribution.

- Support for local productive units: The local government of Morelia, Mexico, launched the initiative "Haz Barrio, Compra Local" (Support Neighborhoods, Buy Local), calling for human solidarity to contain the economic impact in the midst of this health crisis, promoting small businesses that cannot compete with international chains, generating community and solidarity ties among the population.

Key highlights

In order for neighborhood improvement programs to be successful and sustainable over time, it is essential to act on the structural causes of informality, difficulties in legal access to land, and urban inequalities. In particular, it seems essential to understand the characteristics and dynamics of the land and housing markets in the region and the limitations that offer presents for the lower-income sectors, among others.



One of the keys to success and sustainability seems to be following up on projects once the program is withdrawn. “The completion of the works in a settlement should not represent the end of the government’s concern for that community. The objectives of urban and social integration are only achieved in the medium term with the continuity of social actions and with an adequate operation and maintenance of urban infrastructures and facilities, in particular of drinking water, drainage, sewerage and waste collection systems” (Brakarz et al., 2002: 87).

Systematically incorporating the ecological dimension -activities related to green areas, reducing the consumption of non-renewable resources, reducing greenhouse effect emissions, waste and articulating with health and safety-, as well as the issue of climate change, seems to be a challenge that these programs must face (Becerril Miranda, 2015).

Monitoring the impact that initiatives have over land prices and the possible displacement effects that this can induce, seems to be a critical aspect that the policy should consider.

Developing a robust social component that allows accompanying the resettlement and relocation processes involved in the neighborhood improvement experiences, is a critical aspect within the framework of the recognition of the right to the city, in general, and in the social function of the habitat, in particular. (A review of the forms of conflict in these interventions can be read in de Menezes Regino, 2016). The objective should be to ensure safeguard policies for the promotion of sustainability through an approach of social issues integration.

Evaluating the scope and impacts of improvements vis-a-vis the SDGs guidelines and the NUA guidelines, seems to be necessary in order to scale up interventions at the city and/or at country scale.

Articulating initiatives within broader frameworks of national land use planning policies seems to be essential in order to ensure the sustainability of the interventions (cf. Medellín experience).

Define with greater precision the investment levels that the initiatives will require, forms of financing, and the maximum investment costs per family.

Historic centers renovation: Renovation initiatives face the dilemma of implementing instruments that ensure the permanence of uses, or others that are aimed at promoting uses with greater density.

Recycling of buildings faces two problems. On the one hand, slum buildings in which it is necessary to promote property regularization or formalization processes, taking into consideration the registry and legal aspects applicable to real estate that allow a correct identification of the property and its owner. And on the other hand, idle or underutilized buildings, and in that context, urban mechanisms that facilitate their use.

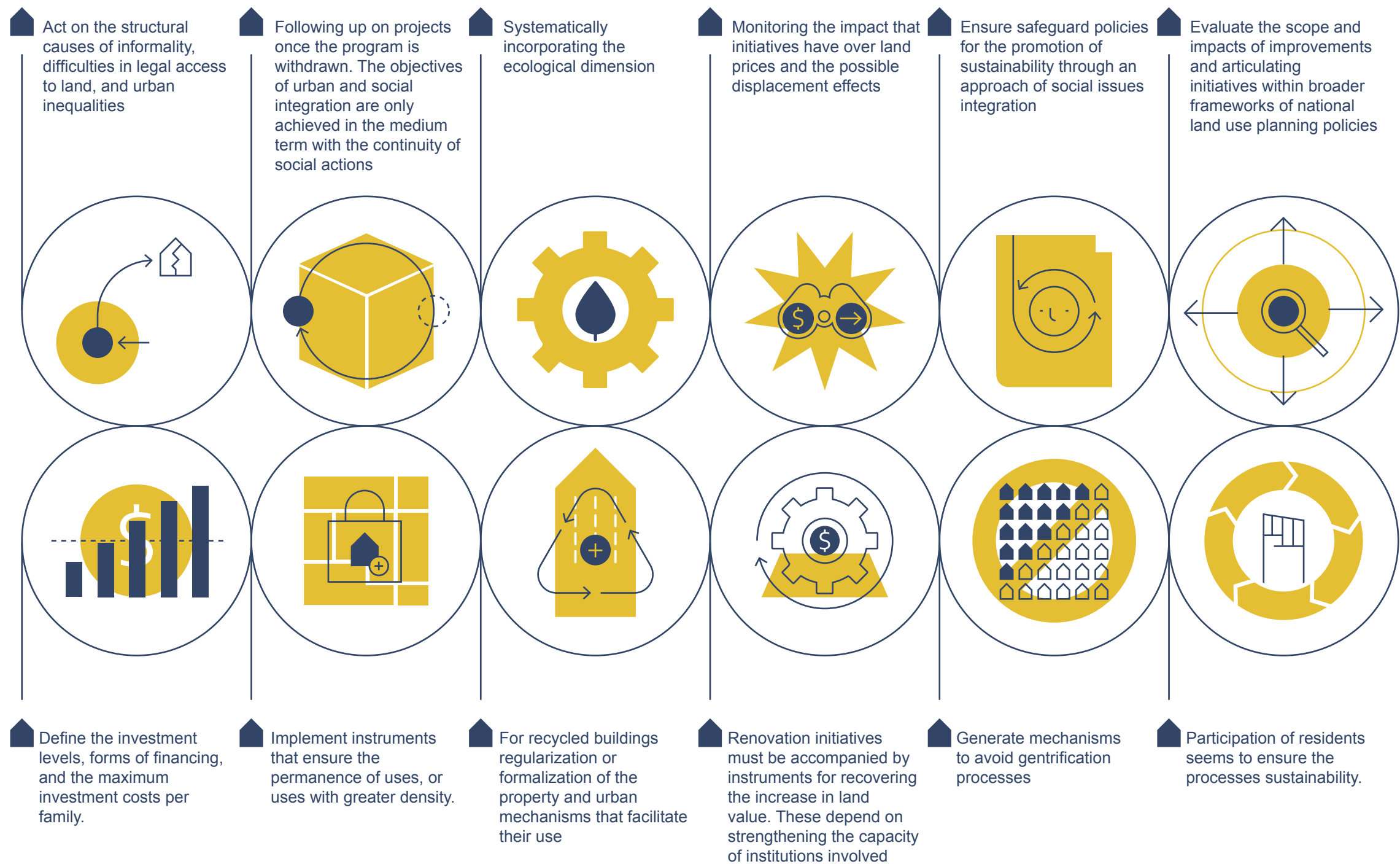


Renovation initiatives must be accompanied by instruments for recovering the increase in land value as a result of urban actions and interventions.

Renewal initiatives depend on strengthening the capacity of institutions involved, especially at the local level, to manage the instruments involved in the projects.

On numerous occasions, interventions aimed at the renovation of historic centers have led to gentrification processes. Therefore, it is essential to generate mechanisms to avoid gentrification processes and the substitution of low-income families with higher-income families.

Participation of residents seems to ensure the processes sustainability.



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5

Alternative policies for access to housing and social rent

María Mercedes Di Virgilio

Related goals

11 Sustainable cities and communities

11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums

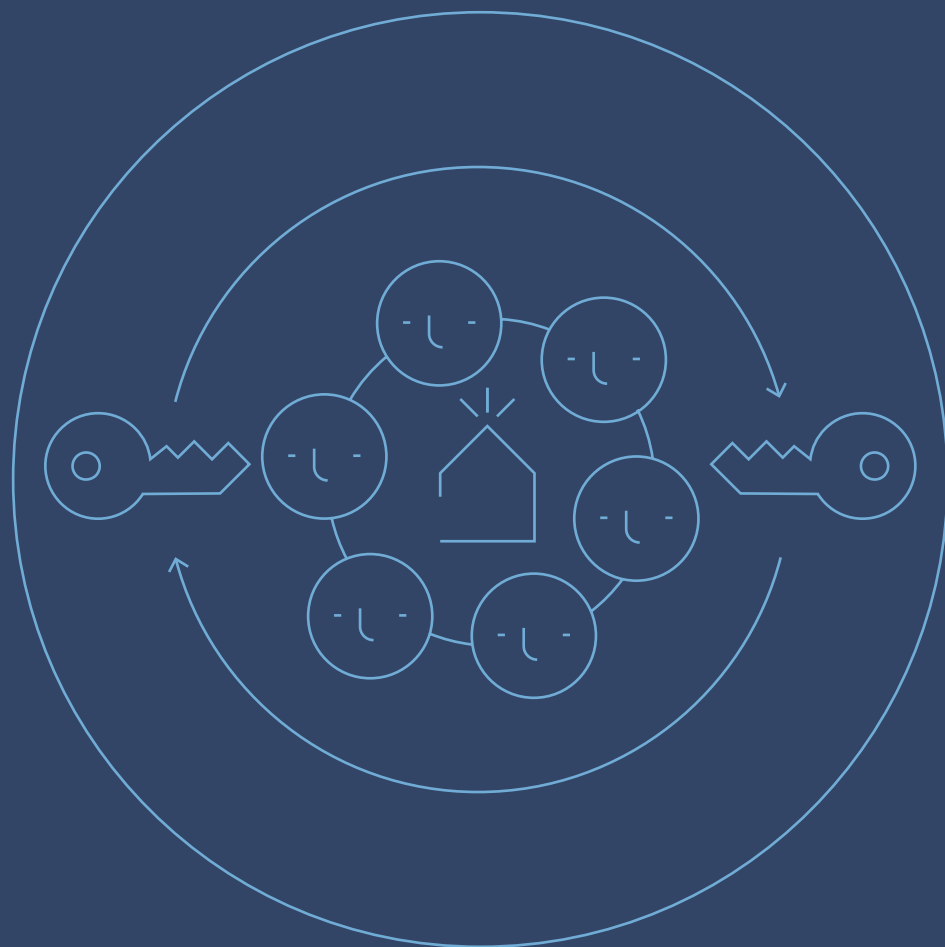
11.3 By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries

17 Partnership for the goals

17.14 Enhance policy coherence for sustainable development

SDG

New Urban Agenda

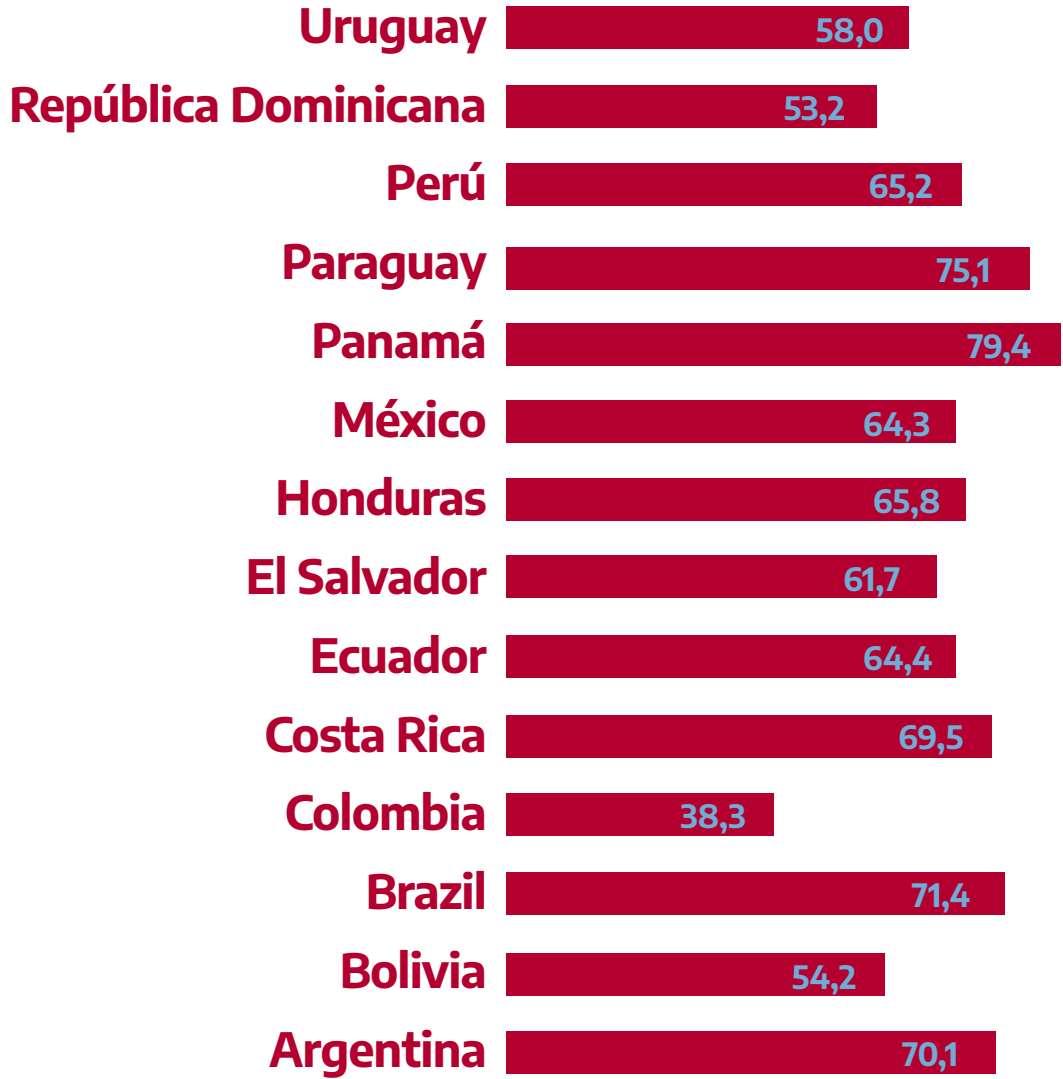


The New Urban Agenda is committed to promoting a propitious, fair and responsible environment for business activity based on the principles of environmental sustainability and inclusive prosperity, and by encouraging investment, innovation and entrepreneurship. Within this framework, it is also committed to addressing the challenges faced by local business communities by supporting micro, small and medium-sized enterprises and cooperatives throughout the value chain, in particular businesses and companies of social and solidarity economy, that operate in formal and informal sectors. The objective is to support the development of suitable and affordable housing finance products, promoting the participation of a diverse range of multilateral financial institutions, regional development banks and development financing institutions, cooperation agencies, lenders and private sector investors, cooperatives, microfinance banks and lenders to invest in affordable and gradual housing in all its forms. To do this, it encourages the development of financing policies, instruments, mechanisms and models that promote access to a wide range of affordable and sustainable housing options, including rental and other tenure options, as well as cooperative solutions such as co-housing, community land trust funds and other forms of collective tenure that take into account the evolving needs of individuals and communities, in order to improve the supply of housing (especially for low-income groups), prevent segregation and arbitrary forced displacement and evictions and provide dignified and adequate reassignment. This will include support for self-building plans and gradual housing construction, with special attention to programs aimed to improve marginalized neighborhoods and informal settlements.

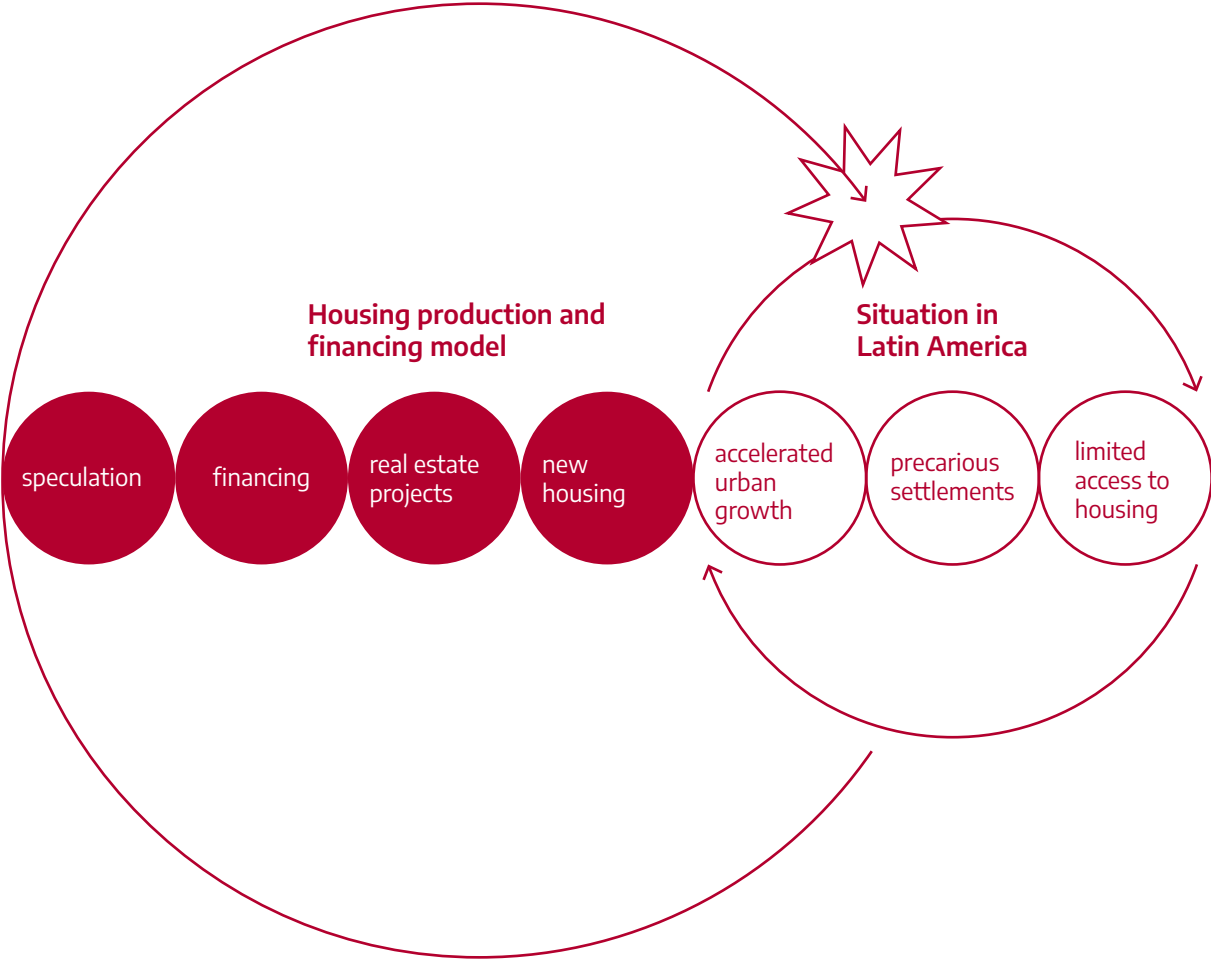
Specific problems

Latin America is the most urbanized continent on the planet, the region's urbanization rate went from 41% to 80%, between 1950 and 2014 and current estimates predict that this figure will be close to 100% in 30 years (IADB, 2016). Accelerated urban growth without sustainable planning has produced territorial and environmental imbalances in the region. On the one hand, the dispersed and extensive urban expansion, with some areas of dense population concentration and, on the other, its operability - in some cases, totally unregulated - of the markets for land and access to housing have led to profound territorial inequality and to deepening processes of social and spatial segregation (UHPH, 2019). Added to the problems associated with accelerated urban growth is the logic of the housing production and financing model. It is about: (i) a speculative logic, even in locations far from the central city due to the prominence of private stakeholders (construction companies, those linked to the sectors that produce inputs for construction and owners of urban land or buildable land). (ii) Strongly supported by financing focused on offer and direct production by construction companies, encouraging -directly or indirectly- the development of a speculative land and housing market, to the detriment of alternative solutions - many of these promoted by social movements, cooperatives or social organizations in general - that ensure access to land and housing for lower income sectors. (iii) Execution of real estate projects that are not articulated with a municipal or state urban development strategy and/or with land use management strategies, since their execution tends to remain in hands of developers. Finally, (iv) development of new housing projects without considering interventions in empty buildings, housing units that mostly have complete urban infrastructure (UHPH, 2018a).

Figure 9 Latin America and the Caribbean (14 countries) proportion of households owning a home, 2018 (in percentages)



Thus, the focus almost exclusively on home ownership, coupled with rapid urbanization and the growth of informal settlements, resulted in enormous limitations on access to housing for the lower-income sectors⁸. In fact, government incentives that promote home ownership and mortgage financing have had at times unwanted impacts on the urban fabric, in general, and on the expansion of the urban sprawl, in particular⁹.



Sources: ECLAC. ECLACSTAT. Household Survey Data Bank (BADEHOG). Revised information on DEC/11/2019.

⁸ Either, through public subsidies for the acquisition of the own house and / or the improvement of informal settlements.
⁹ On the consequences of these policies in Latin American cities, see Rodríguez and Sugranyes, 2011; Delgadillo, 2014; Di Virgilio et al, 2017, among others.

Trends

Within this framework, since the beginning of the 2000s, the region has incipiently promoted the development of alternative policies to the “own home” production and marketing model. Alternatives include the creation of community land funds, cooperatives for the management of public assets, cooperative-owned housing (Rodríguez, 2009), and management of common lands and social rental programs (UHPH, 2017).

Figure 10 Uruguayan Federation of Housing Cooperatives for Mutual Aid (FUCVAM)

The Uruguayan Federation of Mutual Aid Housing Cooperatives (FUCVAM) is a second-tier organization that brings together more than 600 cooperatives throughout the country¹⁰. Since its foundation in 1970, the Federation has been promoting a model of Habitat Social Production based on self-management, mutual aid and collective property.

This model is known as Housing Corporativism by Mutual Aid (CVAM, for its acronym in Spanish), and has been so successful that today it is exported to several Latin American countries.

FUCVAM represents more than 22,000 families, the equivalent of 2% of Uruguayan households. At the end of 2015, among the 602 cooperatives affiliated to the Federation, 408 were inhabited (16,937), 80 cooperatives were under construction (2,509 homes) and 114 were pending (2,634 homes).

To carry out the construction of the houses, each cooperative has the support of a Technical Assistance Institute (IAT, for its acronym in Spanish) that advises the process of formation, access to credit and construction (the CCU, Do-Desur are some of the closest IAT to the Federation). However, the political leadership of the process relies on the Board of Directors of each cooperative, which chooses the technical advisers and hires specialized labor, with the cooperative members themselves providing the unskilled labor: the physical contribution of the partners must be at least equivalent to 15% of the total value of the project.

¹⁰ Cooperative development in Uruguay is supported by Law No. 18407 and Regulatory Decree No. 198/2012, according to these normative instruments “housing cooperatives are those whose main purpose is to provide adequate and stable accommodation to their members, through the construction of houses by their own efforts, mutual aid, direct administration or contracts with third parties, and provide complementary services to housing”.



In financial matters, the construction of the houses is carried out through a loan provided by the Uruguayan Mortgage Bank - within the framework of the National Housing Plan, supported by Law 13,728 - and different subsidy schemes are exercised: (i) Interest subsidy with rates below market interest; (ii) capital subsidy, in which case an amount of the money from the credit granted is not returned and (iii) subsidy to the amortization fee, if families cannot pay the full installment (family income less than 2,000 USD per month), the state subsidizes the difference. This is the method currently used by the State. When finalized, the cooperative is the legitimate owner of the real estate, although it guarantees the use and enjoyment of the inhabitants and their descendants through a contract with each partner. Each family then defines an owner to represent them, so in the event that the owner cannot assume his/her own tasks and responsibilities, he/she can delegate this right to any member of the family nucleus who is of legal age. The number of members that a cooperative can have varies between 10 and 50. Its highest decision-making body is the Association in which all participate with voice and vote. The Board of Directors, is in charge of carrying out the Association's decisions and managing the housing complex. The cooperatives also have a Fiscal Commission that keeps the accounts, as well as a Social Development Commission, whose main task is the political training of the members and the activation of processes that go beyond the scope of housing, such as the creation of polyclinics, nurseries, schools, libraries, or the promotion of sports activities.



Source: Board of directors of FUCVAM (nd)

In fact, social rent has been one of the strategies preferred by European countries - such as France, England and the Netherlands (Figure 11).

Figure 11 Property for rent and for social rent in countries of the European Union. 1990 and 1998.

		Around 1990	1998
Germany	Social rental housing & others	29%	17%
	Private rental	43%	42%
Austria	Social rental housing & others	29%	15%
	Private rental	21%	35%
Belgium	Social rental housing & others		6%
	Private rental		29%
Denmark	Social rental housing & others	30%	21%
	Private rental	18%	26%
Spain	Social rental housing & others	6%	6%
	Private rental	16%	16%
Finland	Social rental housing & others	16%	3%
	Private rental	13%	29%
France	Social rental housing & others	26%	21%
	Private rental	20%	17%
Greece	Social rental housing & others		0%
	Private rental		25%
Holland	Social rental housing & others	40%	36%
	Private rental	15%	14%
Ireland	Social rental housing & others	11%	13%
	Private rental	8%	8%
Italy	Social rental housing & others	12%	0%
	Private rental	21%	22%
Luxembourg	Social rental housing & others		26%
	Private rental		2%
Portugal	Social rental housing & others		3%
	Private rental		30%
United Kingdom	Social rental housing & others	26%	23%
	Private rental	7%	9%
Sweden	Social rental housing & others	36%	22%
	Private rental	21%	20%

Source: Penabad and Maside Sanfiz (2005)






In these countries “there has been strong political support over the years for what is variously described as ‘social sector housing’: [that is] rental housing that offers families the convenience of renting, but that retain many of the benefits associated with home ownership” (Apgar, 2004: 1). As suggested by Peppercorn and Taffin (2013: 2), the reason why rental housing is rarely promoted could be the belief that the only way for a government to promote its development is by producing social housing or public housing, which will lead to a series of negative perceptions. “Yet [...] rental housing covers a wide range of markets, from corporate executive housing to middle-class apartments, rooms in an owner’s house for factory workers, units for former slum dwellers and many more.”

We understand social rental housing, those rental accommodation in which the rent is set at a price lower than market rates so that it is affordable for the most disadvantaged groups, such as the lower-income sectors, third-age people, people with disabilities and migrant groups. The difference between the market rent and the subsidized rent is usually obtained through subsidies to the owner. In other cases, these subsidies or grants are managed directly by the owners, when they are religious institutions, charities, NGOs or public entities (Peppercorn and Taffin, 2013).

As stated by Paolera, Biondi and Petrone (2019: 161), “the proper functioning of the most inclusive rental markets has the potential to meet two objectives: improve access to homes with high levels of accessibility (in central areas) and provide better service endowments (Goytia, nd). Due the multiplication of demands in the formal rental market and the lack of offer, low-income sectors are excluded. To counteract this, it is possible, for example, to advance in social rental schemes. This would imply the promotion of offer of social rental housing with the potential participation of the private sector and social organizations, and the rationalization of the regulations that affect the sector (Goytia, nd). On the other hand, the formulation of new guarantee systems for tenants can be considered, being important that the gender perspective is taken into account, especially given the differential obstacles that women face in accessing the guarantees demanded by traditional credit institutions. (Biondi, Caro Sachetti and Petrone, 2019). Furthermore, due to the growing weight that low-income single-parent households have in the household structure”.

Figure 12 Factors that limit the development of social rent in Latin American cities

	Lack of regulatory frameworks that are prone to facilitating renting and its control, taking into account that, in the region, 21% of households' present rental tenure -even with large regional variations (Blanco and Volpe, 2015).
	Although renting as a form of access to housing is a possibility that presents greater flexibility, quality and better location, it is concentrated in the middle class, reaching the lower income sectors under informal modalities and in general with very precarious habitable conditions (Rodríguez, Rodríguez and Zapata, 2018).
	In cities of the region, the weight of vacant housing is significant (between 18 and 20%, approximately) vs the United States, for example, where this percentage drops to 10% (Blanco et al., 2014).
	Strong presence of urban voids, considered as those spaces located in the urban fabric that are underused, abandoned or in disuse and that have the possibility of being incorporated into housing use.
	Regulatory frameworks do not facilitate the reduction of transaction costs in the rental market. For landlords, the main barrier is the long repossession process, and for tenants, the excessive requirements (Blanco et al., 2014).
	Existence of an informal rental market in public housing estates and in precarious settlements. In general, the topic of informality in rent is a little studied topic. For example, in the middle class or in formal neighborhoods, there are situations of renting without a contract, without paying taxes on that income. In informal settlements, it is highlighted that rent is associated with very precarious conditions of housing units and the presence of overcrowding. For the case of villas in Argentina, see Rodríguez, Rodríguez and Zapata, 2018).
	Lack of official data on rental demand.

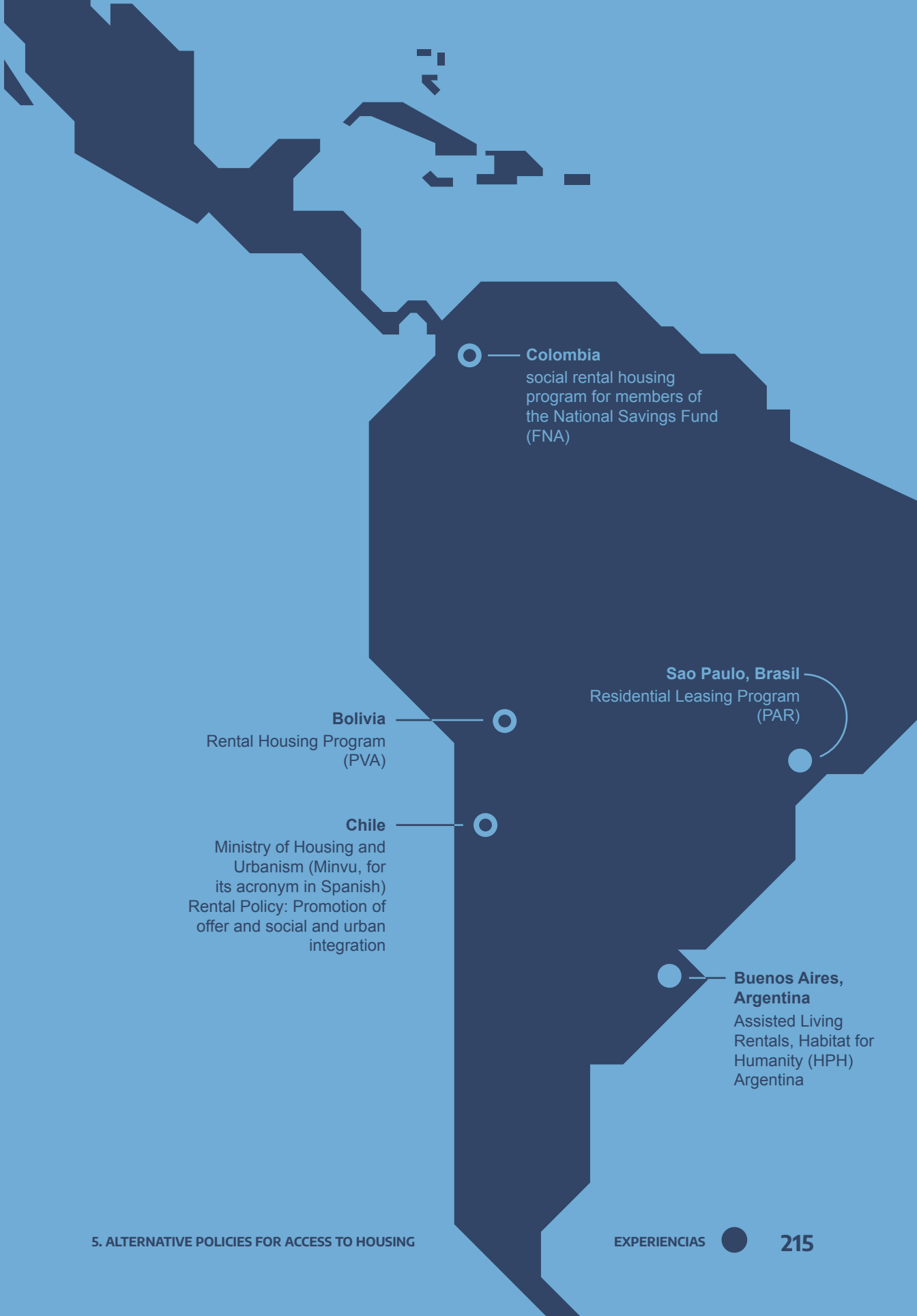
Source: UHPH, 2018b



Experiences

Local experiences

National policies experiences



Colombia
social rental housing
program for members of
the National Savings Fund
(FNA)

Sao Paulo, Brasil
Residential Leasing Program
(PAR)

Bolivia
Rental Housing Program
(PVA)

Chile
Ministry of Housing and
Urbanism (Minvu, for
its acronym in Spanish)
Rental Policy: Promotion of
offer and social and urban
integration

**Buenos Aires,
Argentina**
Assisted Living
Rentals, Habitat for
Humanity (HPH)
Argentina

Local experiences



The case of Sao Paulo

Among local experiences, without a doubt, the city of Sao Paulo is a reference. The São Paulo social movements were the promoters of the first formulations of the social rental program, through the occupation of empty buildings and the realization of retrofit projects with technical assistance. After negotiation with the State and the federal government, they promoted the federal rent-to-own program for building renovation in the central area.

In this context, the San Pablo City Municipal authority, during the 2001-2004 and 2005-2008 administrations, implemented the Residential Leasing Program (PAR, for its acronym in Portuguese) (Cavalini Martins and Fernández Baca Salcedo, 2015). The PAR is a federal government program for financing housing through rent, aimed at different social strata - as long as they are families with incomes less than six times the minimum wage - and with different modalities or components (Malta Campos and Borba Pereira, 2005). "In this modality, Caixa Econômica Federal, the bank, is responsible for financing the social housing, it owns and rents the property to the resident. After 10 years, the bank offers a buy option, taking into account against the selling price the value amount already invested. If inhabitants do not pay their fees during the 10

Until today Latin America does not have many experiences of public policies for social rent. Initiatives can be classified into two large groups. Local actions that can be understood as good practices in terms of social rental, and those initiatives that lead to the development of national policies.

years, Caixa keeps the property and the residents do not receive anything in exchange for it" (Rodrigues Samora, 2011: 100). In this way, in the experience of Sao Paulo, the subsidies to production and consumption are maintained, with greater control from the State to prevent the irregular sale of real estate.

According to the Mandate Balance of the São Paulo Municipality Office (São Paulo City Hall and Sehab, 2004), when talking about the initiative, it stated:

Social rent is extremely widespread in Europe, a pillar of mass housing policies promoted during the postwar reconstruction of the continent (1950s). In Brazil, one of the great problems of acquiring one's own house through financing for social housing is the transfer of the property to third parties at prices higher than the purchase price. Especially in regions such as the center, where the presence of urban infrastructure enhances any property, this transfer dynamic became common and ended up making housing offer policies unfeasible, since, ultimately, the process of constant displacement towards new houses, generally in the periphery, is unstoppable. By keeping the property of real estate in the hands of the public power, the social rent allows to stop the real estate valuation and the process of transfer of the property. Consequently, it also ends up helping to balance the dynamics of real estate and land appreciation in the Center (Prefeitura Municipal de São Paulo and Sehab, 2004:33). (From Rodrigues Samora, 2011: 153 ss).

Under this framework, two types of social rental were promoted in the city: one in public property consisting of the construction of three projects in the central area, with a total of 768 units, with financing

from the IADB and with maintenance costs under the responsibility of the Municipal Housing Fund. Another, in the format of rental pulls or vouchers, based on an agreement with Caixa Econômica and the municipality for the direct transfer of the rent to the owner.

In the first case, the target audience was the homeless population, people who live in risk areas, the elderly and the disabled, but there was no monitoring and/or expansion of the program due to maintenance costs, management difficulties and collection of payments with limited social work. The second modality, in 2018, had a monthly budget of approximately USD30 million for 30 thousand families with a monthly income of less than three minimum wages. Despite this, the initiative has blurred over time, serving almost exclusively families relocated due to the execution of public works. Currently, the municipality is studying the resumption of social rent in 10 developments in the central area, with various alternatives for condominium management, and priority for families with income of up to 1.5 minimum wages (UHPH. 2018b)





Buenos Aires and assisted living rentals

In Buenos Aires, Habitat for Humanity (HPH) Argentina developed the pilot program “Assisted Living Rentals”, that encourages families in informal rentals to access supervised rentals and, later, formal rentals.

From this pilot program, and within the framework of the Safe Soil Campaign created by Habitat International, HPH Argentina seeks to influence a public policy that connects urban voids and fair rents. There are currently 300 women supported by the program.

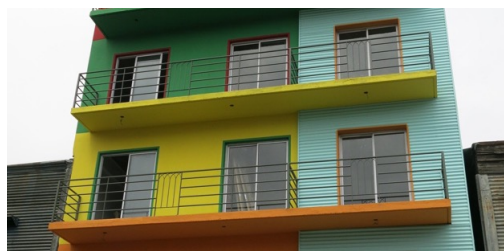
According to one of the HPU Argentina technicians:

“The Assisted Living Rentals program is not intended to transform tenants into owners [...] The idea is that they can live in the building for 2 or 4 years, that is, two rental contracts at the most and then use that as payment history to access to another home [...]. In cities, rent is one of the opportunities that low-

income people have to move behind job opportunities, health, education. There is a population that needs to move and [the intention of the program] is to accompany them. It is a huge leap to get out of a 3 by 3 room in risky, overcrowded conditions, and go to live in an apartment, even if it is not the definitive home” (Clarín, 12/11/2014).

Likewise, the Government of the City of Buenos Aires implements the “Renting is possible” program. This initiative, developed jointly by the City Housing Institute (IVC, for its acronym in Spanish) and Banco Ciudad, aims to facilitate the entry and stay of residents of the Autonomous City of Buenos Aires to a formal rental, helping them to overcome the current barriers of entry - that is, high intermediation costs, formal requirements and guarantees, requirement to prove formal income, abusive contractual clauses and rising costs of rental values.

Figure 13 Estela de Esperanza building, HPH Argentina



Source: https://www.clarin.com/arquitectura/familias-vivian-conventillos-alquilar-departamentos_0ryIGSdDcvXe.html

Figure 14 How does “Alquilar se puede” (Renting is possible) work?

The program operates in 6 steps:	
Step 1	Registration is done through a web form. Retirees are given the option of registering directly at the IVC Customer Service offices.
Step 2	Awards are weekly, with the aim of speeding up the selection process and contact with the applicant.
Step 3	IVC verifies online declaration form with the applicant's documentation.
Step 4	<p>During the Bank's interview, the Bank establishes an evaluation taking into account the applicant's financial background and current income.</p> <p>Example:</p> <p>If the total income of those who apply (either individually or jointly) were \$17,000, in this case the qualifying amount would be around \$6,800, therefore, the maximum possible rent amount would be \$6,800 (expenses are not included in this amount). If the applicant needs to opt for a loan to cover part or all of the income expenses, the rent limit amount has to be lowered, for example to \$5,000, in order to allocate the rest (\$1,800) to the loan that the bank offers at a fixed and preferential rate. Then within the qualifying amount are included both amounts (rent + loan), that added up cannot exceed 40% of a person's income.</p> <p>For those who have informal income, the Bank offers the prior savings scheme in order to corroborate the applicant's ability to pay. The scheme is carried out by depositing the amount of rent to which the applicant aspires and considers that can pay. This deposit is made for 4 months, at the end of the last deposit, the bank re-evaluates and qualifies the applicant based on the amount deposited during the four months. Once the pre-approval of Banco Ciudad has been obtained, the beneficiary is in a position to search for property.</p>
Step 5	The beneficiary can rent a property either through a direct owner or through a real estate agency.
Step 6	The contract must be signed by the owner, the tenant and the manager of Banco Ciudad. There are no signature certification costs for either party, as is in the case of a conventional contract.

Source: <https://www.buenosaires.gob.ar/redentodoestasvos/posibilidad-de-vivienda/alquilar-se-puede>



National policies experiences



Chile

In Chile, since 2013, the Housing Rental Subsidy Program has been promoted. Through a direct transfer subsidy to demand, the program aims to bring its target population closer to urban locations better supplied with services. “This subsidy rests its application on the existence of an affordable private offer, made up of real estate products generated through residential construction, carried out by private real estate companies in the center and periphery¹¹, areas where a good supply of services and job sources is recognized” (Soto Riveros, 2019: 2).

The target population of the program is young people with incomes between 275 and 981 USD, with minimum savings capacity (approximately 157 USD) at the time of submitting an application. The subsidies are estimated according to the rental values, distributed over a maximum of five years of aid. This initiative is complemented by the “housing leasing” program that allows access to the private offer of new or used homes, through a housing leasing real estate company with which a lease contract is signed with a promise of sale.

In terms of national policies, the cases of Bolivia, Chile and Colombia stand out where, in general, rent is treated as an intermediate solution for the acquisition of one’s own home.

¹¹ The periphery is the urban area defined by the eleven communes that comprise it: Santiago Centro, Recoleta, Independencia, Renca, Quinta Normal, Estación Central, Cerrillos, Pedro Aguirre Cerda, San Miguel, San Joaquín and Macul.

Ministry of Housing and Urbanism (Minvu, for its acronym in Spanish) Chile



Problem

The scarcity of well-located and affordable urban land puts pressure on social housing in property to be built on the periphery. The rental policy opens up opportunities to generate offer through regeneration, rehabilitation and urban renewal, favoring social integration.



Objective

Develop a national rental subsidy Plan so that low-income families or homeless people can access dignifying housing. The Minvu provides subsidies and technical assistance to non-profit entities for the design and execution of housing projects. Entities execute them and then administer the protected rental of the resulting dwellings, making them available to the beneficiaries of subsidies.



Beneficiaries

Low-income families or homeless people



Results

1,200 people benefited and 400 homes. 158 homes acquired as of July 2018 and another 242 to be built between 2018 and April 2019.









7 initiatives and 3 management models for the rehabilitation of old or heritage buildings. 2 operating since September 2017 and 5 in development plans for 2018-2019

Construction of new complexes and the purchase of housing for tenants in 7 regions of the country, located in 14 communes and 22 projects.

Acquisition of 158 homes by cooperatives and construction of 57 municipal departments with an intercultural emphasis (Chileans and low-income foreigners) between the beginning of 2018 and mid-2018.

Source: UHPH Inspiring Practices Data Bank (2018b)

Figure 15 Aspects to be corrected in the Housing Rent Subsidy Program

The evaluations carried out on the first three years of implementation of the initiative allow to account for some aspects to be corrected in its implementation.	
In relation to operational requirements and aspects:	
	The number of applications for the first call was relatively low compared to the number of coupons available. One of the main reasons for the limited number of applications appears to be the lack of awareness about the program among the target population.
	The minimum formal income requirement was the most common reason for application rejection, restricting the eligible population.
	Likewise, the award of the subsidy implies a considerable workload since each dwelling must be visited and certified.
	The small size of the rental market in Chile may limit the scope of the initiative. Since offer is limited in the short term, the subsidy could increase rental prices by increasing the demand for rental housing.
In relation to the rental offer offered by the program:	
	When observing the rental offer, it is established that the one that meets the maximum price requirement is significantly smaller in size than the one that exceeds this requirement, falling into the category not subject to subsidy.
	Regarding the location of the offer that can have a subsidy, although it is found that it is located in Santiago and central community groups, it is observed that in more than half of the cases it meets only two of the three requirements for the presence of basic equipment at required distance, being the requirement of maximum distance from the public transport stop the one that fails most frequently.
	Regarding its internal attributes, it was observed that the offer subject to subsidy is mainly composed of one-bedroom apartments, being suitable only for family groups of between one and three members. Considering that in more than half of the cases the family groups that rent in the Metropolitan Region have more than four members, it is concluded that the offer subject to subsidy does not meet the demand for proximity of basic equipment, mainly distance to public transport stops and it is unsuitable for households that are willing to rent.
	Finally, when the environment indicators by community group are observed, to characterize the destination community groups of the beneficiaries of the program, it is found that the most obvious inequalities are given by the commuting or transport time to work. The community group that has the least access through the program is the one with the most desirable average transport time to work and the community group where the subsidy is being applied the most, the one with the most unfavorable results in this indicator.

Source: Salvi del Pero (2016) and Soto Riveros (2019:82 ss)



Colombia

In Colombia, in 2015, a social rental housing program was created exclusively for members of the National Savings Fund (FNA, for its acronym in Spanish), whose monthly income were between 1 and 4 minimum wages and an estimated rent accordingly and with the possibility of the tenant acquiring the property. For the first phase of the initiative's implementation, 1,500 families were chosen. The Save your Rent (Ahorra tu Arriendo) program, created in 2017, is aimed at Colombians affiliated to the FNA by severance pay, with a monthly income between 2 and 6 minimum wages. It is an aid for the purchase of a new or recently constructed home of 95% to 100% of its value, without a down payment. The beneficiary has to pay a monthly fee (similar to a rent) for a period of up to 30 years before becoming owner of the property. Currently, the national government implements the Social Rent (Arriendo Social) program through the FNA accompanied by the Ministry of Housing. In that framework, the FNA finances its members up to 90% of the value in new homes from zero to \$ 93,076,290, with a 0% purchase option at the end of the rent period.



Bolivia

In Bolivia, a proposal for a Rental Housing Program (PVA, for its acronym in Spanish) was developed prioritizing the needs of the population in a state of vulnerability, with three different modalities: Solidarity Rent, Fair Rent and Rent with Option to Purchase. There are two important characteristics that deserve to be highlighted. The first, is that the property owner's right is always in the possession of the State, with the exception of the Rent with Option to Purchase and, therefore, the program does not endow housing with credit, thus avoiding the risk rating requirements to potential beneficiaries. The second is that, unlike other social housing programs, the PVA functions accordingly to offer, sourcing from a stock of units, to immediate offer them and meet demand.



Key highlights

The variety of emerging alternatives for access to decent housing points to a set of issues that need to be debated, studied, and deepened, such as those that refer to access to idle or underutilized properties, project alternatives for the better use of those properties in the production of shared spaces and mixed-use dwellings, varied and appropriate typologies for different family compositions, alternative forms of collective properties, among other aspects.

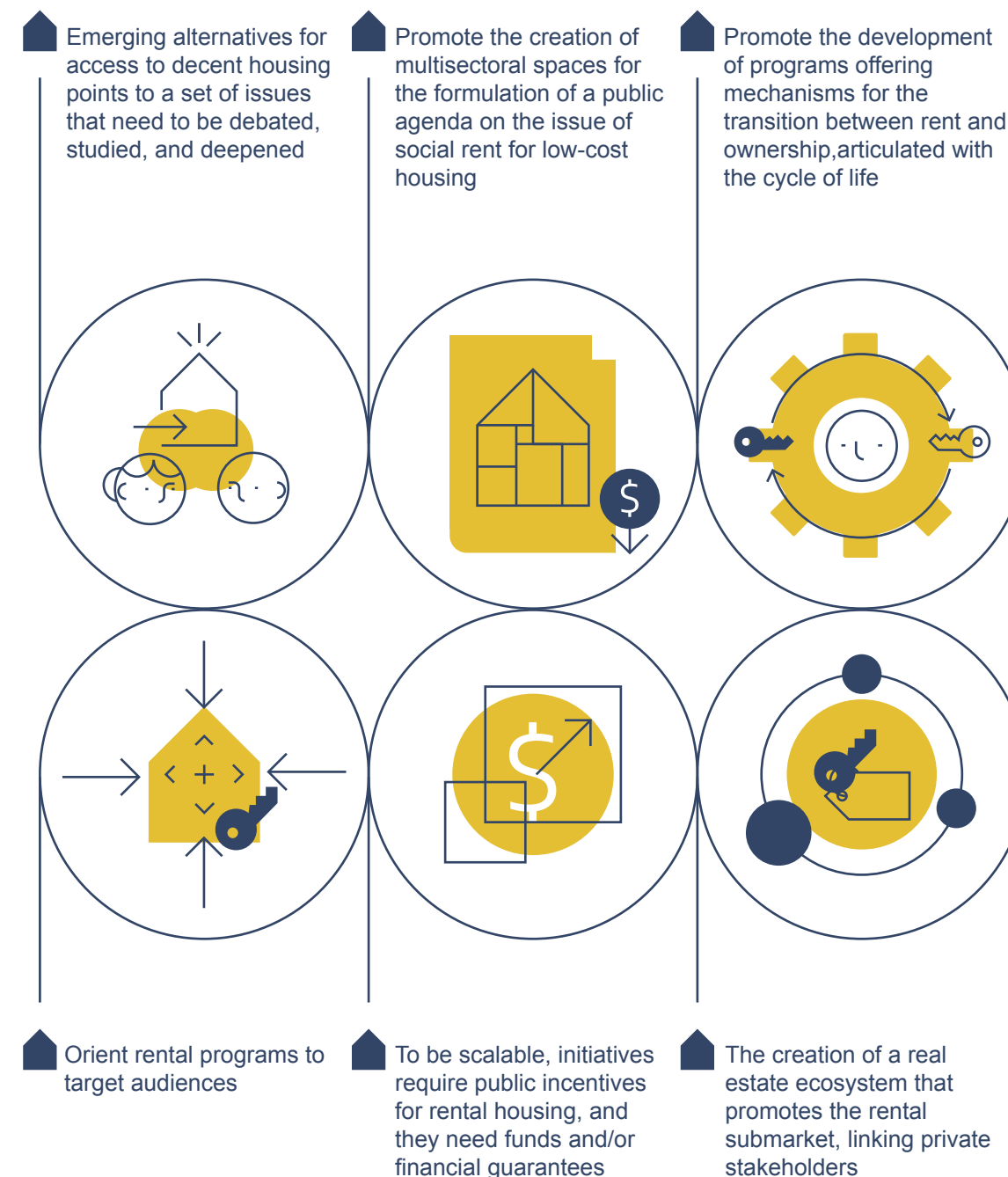
It seems necessary to promote the creation of multisectoral spaces for the formulation of a public agenda on the issue of social rent for low-cost housing.

In a context in which the property agency is so widespread and culturally the most accepted, it seems pertinent to promote the development of programs that articulate rent and ownership, offering mechanisms for the transition between preference for rent and ownership and articulated with the cycle of life.

It also seems pertinent to orient rental programs to target audiences (young people, people over 50 years of age without stable income, retirees, workers in volatile sectors, migrants, etc.).

To be scalable, initiatives require public incentives for rental housing, and they need funds and/or financial guarantees, or insurance for social rental.

The creation of a real estate ecosystem that promotes the rental submarket is still a pending task, linking private stakeholders (landowner, financier, investment fund, builder and real estate manager).



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6

Urban resilience and environmental sustainability

Karol Yáñez Soria

Related goals

11 Sustainable cities and communities

- 11.5 By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations
- 11.6 By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management
- 11.7 By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities

13 Climate action

- 13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries
- 13.2 Integrate climate change measures into national policies, strategies and planning

SDG

New Urban Agenda



The New Urban Agenda (NUA) recognizes that cities and human settlements face unprecedented threats, posed by unsustainable patterns of consumption and production, loss of biological diversity, pressure on ecosystems, pollution, natural and human-caused disasters, and climate change and associated risks, undermining efforts to end poverty in all its forms and dimensions and achieve sustainable development. Thus, the NUA is committed in its implementation plan to focus efforts on mitigation and adaptation to climate change, use of resources, care of ecosystems and on the manner in which cities are planned, developed, built and administered, taking into account that all these are factors directly impact sustainability and resilience, not only of cities, but also beyond their borders.

In particular, the NUA emphasizes the development of instruments of urban planning and design that help identify adequate urban compactness and density, and polycentricity and mixed land use. As well as strengthening spatial planning and the development of quality infrastructures that are integrated with ecosystems and that are in line with the Sendai Framework for Disaster Risk Reduction 2015-2030; in these last points, it is essential to focus actions towards improving informal and formal settlements that are precarious, marginal and vulnerable. Along the same line, the NUA is committed to integrating measures to reduce greenhouse gas (GHG) emissions in the design of infrastructure, construction of housing and buildings, and in the development of solutions based on nature.

This chapter highlights some trends, experiences and specific examples from Latin America that contribute to the fulfillment of the NUA in the dimensions of urban sustainability and resilience, in particular in the areas of: application of national frameworks that integrate climate and environmental agendas, identification of urban areas vulnerable to climate risks for their improvement and/or reconversion, urban planning that connects built and natural environment, construction of housing with recyclable materials and with low GHG emissions, and implementation of tools for the prevention and management of disasters in vulnerable and marginalized urban territories.

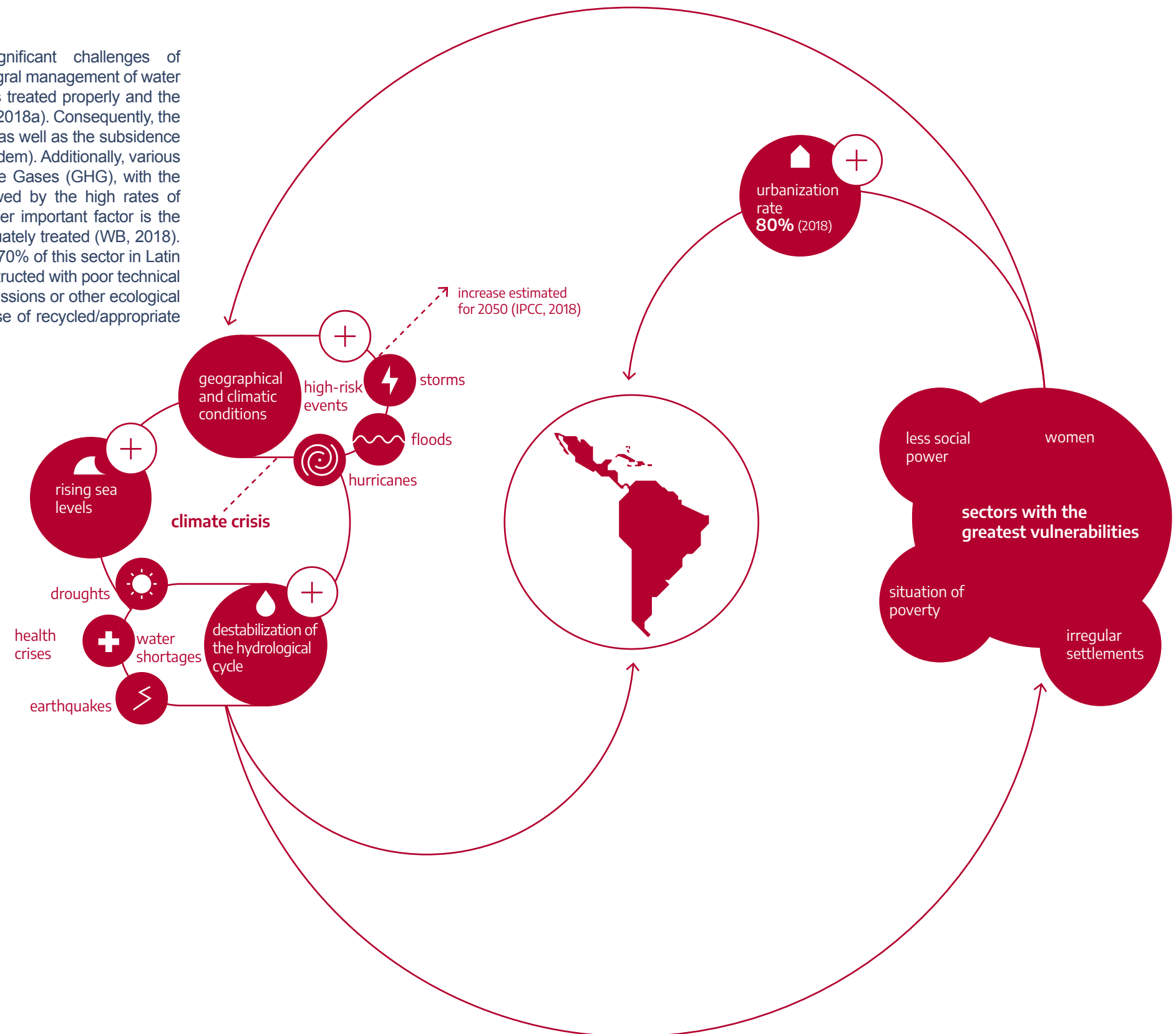
Specific problems

Disasters, risks and environmental degradation in Latin America

The Intergovernmental Panel on Climate Change (IPCC, 2018) warns that the current climate crisis will accentuate the environmental, physical, social and economic vulnerabilities of urban settlements in Latin America. This, after its high urbanization rate - of around 80% - and its geographical and climatic conditions that are prone to high-risk events, such as landslides, hurricanes, earthquakes, floods and droughts (ECLAC, 2018). The extreme disaster events recorded between 2000 and 2019 amount to a total of 1,205, which positions the region as the second most prone in the world to climate disasters (UN, 2020). An increase in these disaster events is estimated for 2050, on the one hand, in a greater frequency and severity of storms, hurricanes and floods, especially in coastal areas and, on the other hand, in a destabilization of the hydrological cycle in some basins that could lead to water shortages for some regions, as well as longer periods of droughts that affect food security and sovereignty (IPCC, 2018). An increase in sea level is also expected, which puts the infrastructure and economy of various urban centers at risk. Likewise, impacts are expected on the biodiversity of ecosystems, which is noteworthy given that the decrease in biodiversity is linked to phenomena such as the current COVID-19 pandemic (Biel, 2020; Najmanovich, 2020; Vidal, 2020).

Amid this context of increasingly less predictable, more recurrent and interrelated crises -climatic, economic, health, among others-, the urban sectors and territories that experience the greatest vulnerabilities are those that already face some kind of marginalization. Among these sectors, the groups with less social power or in a situation of poverty stand out, in particular, women, indigenous people, children, the sick, migrants, refugees and the elderly. It is worth mentioning that, of these sectors, it is women who face the greatest disadvantages as they have lower formal and economic incomes and are usually responsible for caring for both the home and other vulnerable groups (UHPH, 2018a). Regarding the territories that should be prioritized, emphasis is placed on intermediate cities with high rates of urban growth and limited capacities to cope with and adapt to crises and disasters. Also, cities with more than 5 million inhabitants that are located in coastal and low-elevation areas, that represent more than 50% of the region's population. Likewise, urban territories where vulnerabilities are exacerbated are irregular settlements and/or those disconnected from the urban area with greater infrastructure and housing deficits (Idem).

Furthermore, Latin America faces significant challenges of environmental degradation. Among them, the integral management of water stands out, since less than 18% of wastewater is treated properly and the overexploitation of aquifers is accelerating (IADB, 2018a). Consequently, the risk of water scarcity increases for some regions, as well as the subsidence of soils, which increases the risk of earthquakes (Idem). Additionally, various sectors contribute to the emission of Greenhouse Gases (GHG), with the transport sector being the most worrying, followed by the high rates of deforestation in the region (IADB, 2018b). Another important factor is the low treatment of solid waste, only 4.5% are adequately treated (WB, 2018). Housing construction is added to this list. Around 70% of this sector in Latin America corresponds to social housing units constructed with poor technical advice and with little/no consideration of GHG emissions or other ecological issues such as the capture of rainwater or the use of recycled/appropriate materials for each context (UHPH, 2018a).



Intersecting challenges: climate adaptation and environmental regeneration

Faced with this scenario, one of the greatest challenges for the region is to broaden the focus of solutions, today mostly post-event -for example: activation of funds for disasters or mobilization of resources to care for victims, to a root cause mitigation approach (UHPH, 2018b). It is urgent to orient public policies towards understanding and reducing the impacts generated by the type of development of cities in the region, characterized by a “high demand for motorized transport, public services, inputs and products and, in general, in a high pressure on the natural resources and environmental goods and services of its neighboring territories”, which has produced GHG emissions, degradation of soils and water systems, and high rates of cardiopulmonary diseases (ECLAC, 2018). Cities are protagonists of the climate problem, but at the same time, they are fundamental territories to generate actions that promote sustainable development in harmony with nature.

Another challenge for the region is the incorporation of resilience principles into urban policies, both in infrastructure and social systems. The resilience agenda has taken relevance since the early 2000s, not only because of climate change, but also because of a globalized economy with more recurring crises that make today's world one of increasing complexity, uncertainty and continuous transformation (Slater, 2014). In general, the term ‘resilience’ has its roots in ‘systems thinking’ and is related to concepts of recovery, adaptation, self-organization, learning and transformation (Folke, 2016). Within this framework, it is recognized that urban resilience, in addition to being the ability of a city to overcome a climate disaster, eg. hurricanes or earthquakes, is also the ability to generate transformation processes in the face of growing crises: high levels of poverty, food insecurity, migration, corruption, violence and others (Pu and Qiu, 2016; Berkowitz, 2018). Folke (2016) adds that resilient cities, in addition to encouraging a solid and diversified economy, promote the transformation of values and practices where a fundamental principle is to understand the interdependence of socio-ecological systems that interact at various territorial and temporal scales to sustain life on the planet.

Some examples of urban resilience are observed in cases of mixed land planning, including green spaces networks within and on the city limits. The peri-urban spaces mainly provide environmental services, such as food growing or the provision of wetlands to reduce flooding, while intra-urban networks intersect with housing and other urban facilities to provide socialization spaces and contribute to air quality and temperature regulation (Anderson et al., 2019). Another practical case of urban resilience is the construction of redundant and interconnected infrastructure, such as

transport networks at various scales, most of them including non-motorized mobility - walking, cycling and public transport - sparing motorized transport for specific purposes such as logistics of goods and services or for leisure (Macdonald, 2019). Another example is the development of a connected, multilevel and redundant system for water management, from household level to city level, including rainwater harvesting, wastewater separation and purification process through various means (Yanez and Kernaghan, 2014).

Moving towards resilient and sustainable cities implies a vision of integrated interventions in the territory. That is, of a multi-actor and multi-level governance, as well as the integration of urban agendas. Linking environmental agendas, incorporating resilience, risk management and environmental sustainability, as well as these with other urban agendas for housing, social inclusion, economy, health, among others. The integration of stakeholders from the inter-municipal level as well as between national and local levels is a priority to integrate visions and actions in the territories, especially in terms of planning, management and financing. The need to generate processes for inclusion of vulnerable voices and stakeholders in climate decision-making with a focus on long-term adaptation actions, as well as promoting new links with the private sector, which has great influence on housing and habitat and can make an important contribution to environmental agendas, is particularly pointed out.

Transition towards urban resilience and environmental sustainability implies a gradual change of paradigm that places the center of urban agendas on the care of life, both of human beings and of nature, which are interconnected and interdependent.

Trends

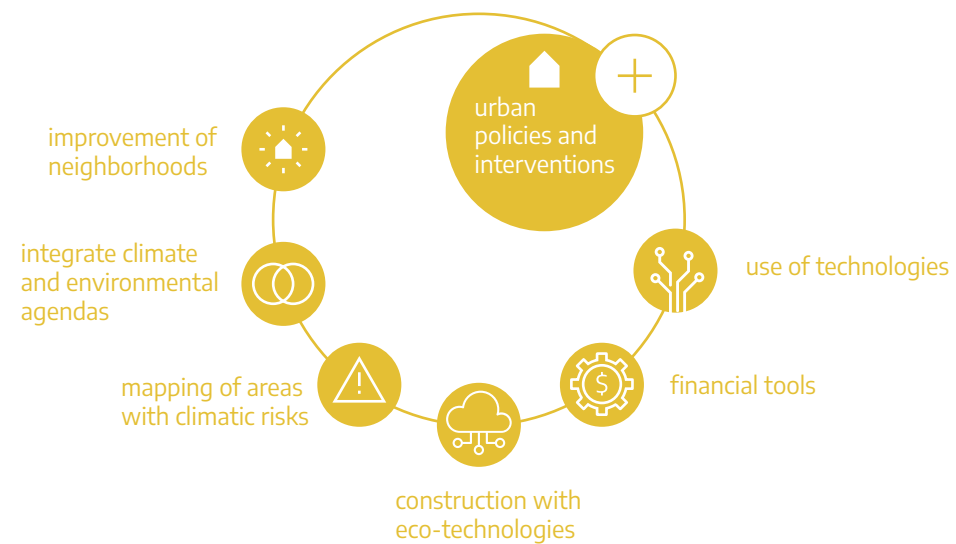
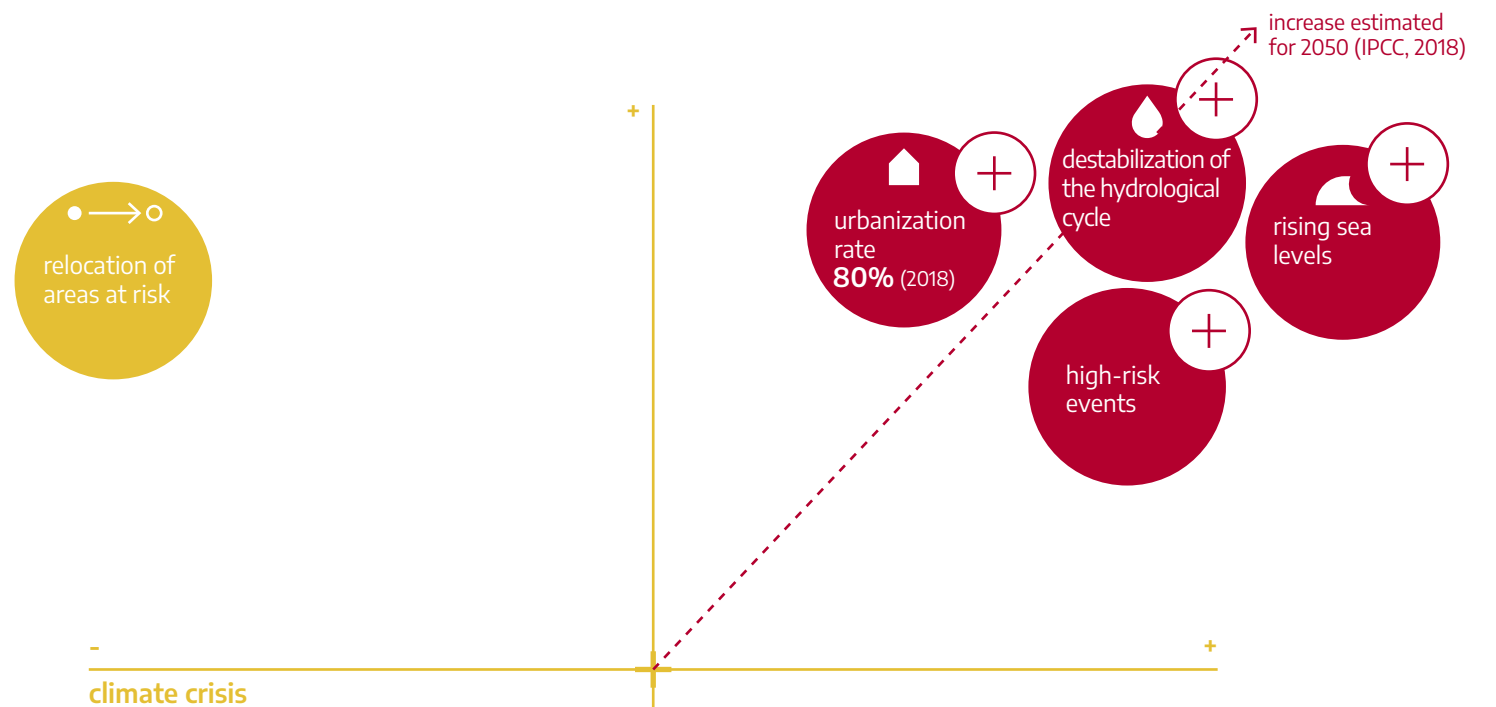


It should be recognized that since the 2000s, several cities and countries in Latin America have incorporated the environmental dimension as part of their urban policies and interventions, and in particular in the improvement of neighborhoods. Within this focus, one of the agreed principles has been to prioritize, as far as possible, improvements in the territory of areas at risk from relocation processes, which in general act to the detriment of the social fabric and economies of the populations. Regarding the types of initiatives, there are a variety of approaches, including: national frameworks that seek to integrate climate and environmental agendas; mapping of areas with climatic risks for their improvement, renovation or reconversion; urban planning at the regional or basin level, understanding the interdependence that exists between the built and natural urban environment, especially water flows; training and construction with the use of recycled materials and / or with a lower ecological footprint and the use of eco-technologies; development of financial tools (green funds); and use of technologies for training, mapping, monitoring, and disaster prevention and management.

In this direction, one of the agreed principles has been to prioritize, as far as possible, improvements in the territory of areas at risk from relocation processes, which in general act to the detriment of the social fabric and economies of populations. Regarding the types of initiatives, there are a variety of approaches, including: national frameworks that seek the integration of climate and environmental agendas; mapping of areas with climatic risks for their improvement, renovation or reconversion; urban planning at the regional or basin level, understanding the interdependence that exists between the built urban environment and the natural environment, especially water flows; training and construction using recycled materials and/or with a lower ecological footprint and the use of eco-technologies; development of financial tools (green funds); and use of technologies for training, mapping, monitoring, and disaster prevention and management.

However, these initiatives are recent, and it remains a challenge to find the appropriate mechanisms for their integration, as well as the integration of the different stakeholders in the territory. “To build resilience, it is important to generate networks of cities that can influence, learn and act cooperatively to ensure that the Sustainable Development Goals are reflected in the daily lives of the inhabitants” (UHPH, 2018b). Thus, making greater use of open and affordable sources of information that facilitate knowledge exchange, simulation of diverse scenarios and articulation of stakeholders, is of utmost importance. Finally, diversifying and expanding sources of financing that enable the climate and environmental agendas to be activated is a priority (Idem).





+ on the rise



Experiences

Experiences of national frameworks on climate change and environmental sustainability

Mapping experiences in areas with climatic and environmental risks

Experiences in urban planning at the basin and regional level

Sustainable housing experiences



Experiences of national frameworks on climate change and environmental sustainability



Uruguay

According to UHPH (2019a), in urban planning, Uruguay has begun a process of elaboration of public policies to ensure sustainability of cities, understanding that territorial planning policies, due to their complexity, transversality and scale multidimensionality, stakeholders and sectors, constitute the appropriate environment for the integration of response policies to climate change. Thus, in 2009 Uruguay created the National System for Response to Climate Change and Variability (SNRCC, for its acronym in Spanish), which coordinates national policies, plans and actions on the topic.

Subsequently, in 2016 the National Environmental System (SNA, for its acronym in Spanish) was created through Executive Power Decree number 172/016. The SNA has the objective of designing integrated public policies that protect the goods and services provided by ecosystems, promote the conservation and rational use of water, and provide responses for adaptation to climate change. Additionally, since mid-2018, the project “National Plan for Adaptation to Climate Change in Cities and Infrastructures” began

to be implemented, financed by the Green Climate Fund (Fondo Verde para el Clima), whose main objectives are to reduce climate vulnerability by creating measures of adaptation in policies, programs and activities corresponding to development planning processes in cities.

As a result of these processes, the following lines of work are being developed: 1. Strengthening of planning processes by integrating climate change scenarios in different time horizons. 2. Design and measurement of adaptation indicators. 3. Proposals and financing strategies for the adaptation of buildings. 4. Proposals and recommendations for the design of public spaces and green infrastructures. 5. Strategies related to raising awareness and training different sectors of the population. Although there are still challenges in its implementation, Uruguay continues to work to get the national plan to operate at local levels. An action carried out in 2019 was the Urban Laboratory process “Sustainable Cities and Climate Adaptation”, with the objective of reflecting on questions and answers for the strategy’s implementation.



Argentina

Another recent example is Argentina. In May 2020 the country promulgated Resolution 19/2020 (RESOL-2020-19-APN-MDTYH) of the Ministry of Territorial Development and Habitat, a legal framework that contemplates urban development with an environmental sustainability perspective. This is a law at the city level that recognizes the fundamental role that the State plays in acquiring and managing available land to build houses so that Argentine families can live in the cities in a dignified way, guaranteeing formal access to land and discouraging practices of real estate speculation. At the same time, it proposes guidelines to form a “National Observatory of Access to Land” and an “Intersectoral Board on Land Policies” to ensure the sustainable use of natural, economic, social and cultural resources, to build more compact, equitable and sustainable cities.



Mapping experiences in areas with climatic and environmental risks

On mapping to identify urban areas with climatic risks and/or environmental degradation in order to avoid building in them or identify regeneration or reconversion interventions, some examples are identified: São Paulo, Brazil; Medellín, Colombia; and Asuncion, Paraguay.



São Paulo, Brazil

The city of São Paulo has followed a process of improvement of informal settlements as part of broader initiatives to recover the quality of the environment. This process was enhanced through the implementation of a management information system in 2006 to track the status of favelas, as well as flooding and water hazards throughout the city (UPHP, 2018c Comprehensive Housing and Settlement Improvement). Mappings were confronted with information from mappings of the informal and precarious settlements of the city, to prioritize interventions in settlements at risk. In general, São Paulo has sought to recycle areas of the city left by relocated families and to regenerate degraded or contaminated areas in precarious settlements to turn them into parks, play areas or others recreational spaces. This approach not only provides public spaces for socialization, but also increases the environmental services of the city (eg. cleaning the air, avoiding heat islands, etc.)

It is worth mentioning that, despite the good technical process, adherence to improvement interventions with the inhabitants was complex. On several occasions, families did not want to leave the house, because they did not have the confidence that it would be a definitive solution to improve their homes. Participatory work had to be carried out, so that the inhabitants were the ones who monitored the current state of their homes and could have direct connection with civil protection in the event of any risk issue. It was concluded that this type of intervention requires mapping that includes people of the neighborhoods, so that they are the ones who understand the situation of their housing and habitat (UPHP, 2018b).



Habitat for Humanity Asunción, Paraguay



Asunción, Paraguay

In Asunción, Paraguay, a model of social support was developed for the resettlement of populations at risk. The project was carried out in the San Francisco Neighborhood (Barrio San Francisco) in Asunción by the Ministry of Urbanism, Housing and Habitat, in conjunction with Habitat for Humanity. 70% of the population relocated taking into account their vulnerabilities to landslides and floods. A community intervention methodology was applied that took into account the particular situation of each family so that they recognized their rights and obligations and chose to relocate voluntarily, thus avoiding eviction. A governance plan was built within the community that allowed the resettlement process to proceed in phases. First, by identifying the agents with leadership so that they could relate to each other and express their concerns. Afterwards they were trained in the use and maintenance of their new homes. To date, there are more than 75 buildings with neighborhood representatives, who have defined their agreements for coexistence and maintenance of common spaces. In addition, there are 3 neighborhood commissions in the process of being formed, which bring together the entire neighborhood and are developing action plans for the well-being of the community.



Problem

The Chacarita neighborhood is located in Bañado Norte where around 1,000 families live in 5 flood zones of this urban area, in informal settlements near the river's area of influence. One hundred thousand inhabitants are occupants of the river's wetland and every year they are displaced by the floods.



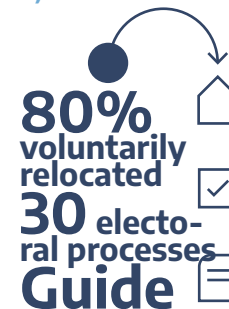
Objective

Implement a process of social support that facilitates the resettlement and adaptation of families, including the mediation of information, support, containment and capacity strengthening.



Beneficiaries

1,000 families that inhabit five flood zones of the Bañado Norte of Asunción (San Pedro, San Vicente, San Felipe, low zone and Refugio).



Results

80% of the families voluntarily relocated. 58 leaders elected in 30 electoral processes. Formation of subcommittees and neighborhood commission. Training for the proper use and maintenance of new homes. A methodological guide for social support for resettlement of at-risk communities was published.

Source: UHPH Inspiring Practice | Inspiring Practices Data Bank



Experiences in urban planning at the basin and regional level



Medellín, Colombia

Another notable example is the Moravian experience in Medellín, Colombia; an approach that was characterized by directing resources for social housing based on central locations in the urban area. Moravia is a central area of the city where the inhabitants used to live in a severely degraded environment (a garbage dump), and in overcrowded conditions. The improvement process was carried out under an integrated approach that included, in the first place, environmental restoration, as well as the improvement of housing, the local economy, and community participation in the implementation of the project (UHPH, 2018d).

Another advance in the region is the incorporation of urban planning at the regional or basin level, understanding the interdependence that exists between the built urban environment and the natural/rural environment, in addition to including actions for the care and regeneration of common goods. In particular, the planning of the territory has been emphasized according to the flows and cycles of water, to ensure its supply as well as to avoid more intense and frequent floods. Some examples of this approach are in the Dominican Republic, Argentina, and El Salvador.



Collective for Social Action and Development Promotion ARCOIRIS. Los Bajos de Haina in Dominican Republic

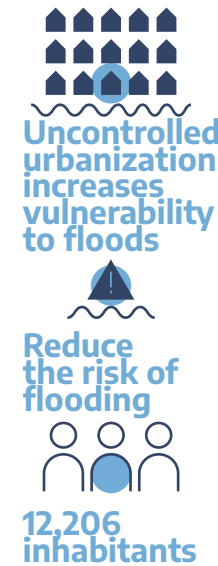


Dominican Republic

One of the experiences of the UHPH (2018a) is that of the Dominican Republic, which is characterized by integrating the national development plan with municipal and environmental plans, in order to bring together urban plans and projects by neighborhoods, as well as to government and private initiatives. The objective was to identify a comprehensive strategy in terms of the environment and adaptation to climate change through the National Committee for the Rescue, Recovery and Sustainability of the Yaque River, that is subdivided into committees of the upper, middle and lower basin, thus including the 40 municipalities through which the river crosses. The initial motive was to reduce flooding in the city of Santiago de los Caballeros, but also in the cities and towns that live near the body of water. Specific actions have focused on: integrated solid waste management to avoid clogging drains, prevention education for communities and institutions, application of a technological early warning system

and creation of risk maps, and projects for wastewater treatment plants and wetlands for cleaning water.

Another municipality in the Dominican Republic, Los Bajos de Haina, applied for a project for integrated urban flood management that included the use of high-end technology (drones), the geographic information system (GIS), and surveys in mobile applications and field work. The process included the conglomerate of Dominican municipalities, whose pilot would be Los Bajos de Haina. The project not only focuses on the use of technology, but on continuing to promote inter-institutional and sectoral coordination and participation, implementing urban planning and land use planning measures at the basin level, environmental intervention, early warning, adequate use of structural mitigation measures and citizen participation (UHPH Inspiring Practice/Inspiring Practices).



Problem

Uncontrolled urbanization increases vulnerability to floods caused by the lack of land planning policies.

Objective

Reduce the risk of flooding in highly vulnerable urban fabrics from a comprehensive approach, generating a collective design methodology and tools, from a pilot experience in Los Bajos Haina.

Beneficiaries

Neighborhoods: Bella Vista 3,498 inhabitants, Villa Penca 3,657 inhabitants, INVI CEA 5,051 inhabitants. Unstructured families, mostly female heads of households where there is chronic poverty and inequality.



Results

Intervention in 200 homes. Definition of a system of flood risk indicators and application in Bella Vista. A strategic stretch of stream was performed to collect rainwater.

Source: UHPH Inspiring Practice/Inspiring Practices Data Bank





San Antonio de Areco, Argentina

Another outstanding case is the city of San Antonio de Areco, Argentina. Since 2011 San Antonio de Areco has systematically incorporated actions to strengthen the three components of risk management, climate adaptation and urban sustainability. The central focus has been the comprehensive planning of the territory at the basin level in order to identify risk areas through a laboratory for modeling of hydrological cycles. As a result of this effort, a risk management and training program was created for citizens to attend to flood events. Similarly, the Municipal Plan for Risk Reduction and Adaptation to Climate Change was developed with the aim of reducing and mitigating existing and future risks, acting in emergencies and generating recovery actions after a crisis (UHPH, 2019b).

The operation of this plan has involved the collection of green funds to carry out interventions that reduce risks and regenerate the ecosystems (blue-green infrastructure) of the city. Examples of some actions implemented to date include the reforestation of open areas with native flora to retain rainwater and the amplification and redirection of the river course throughout the city. As a result, a reduction in flood risks is observed for the population in general and, in particular, for vulnerable neighborhoods. Some key elements of this case are the synergies created between local, national and international organizations, as well as between different sectors (including academia). Another element to highlight is the incorporation of green funds to guarantee the sustainability of climate actions over time.



Metropolitan Area of El Salvador

Another case of the UHPH data bank of Inspiring PracticeInspiring Practices is the Metropolitan Area of El Salvador project (AMSS, for its acronym in Spanish), which has a flood attention program that arises from the damage generated in the public and private infrastructure of the AMSS, including isolation of urban roads and the claim of human lives (such as the Tragedy in La Málaga, Arenal Monserrat and San Salvador in 2008). Until a few years ago, the country's focus had been to improve the quality of life of poor households in precarious settlements to reduce their vulnerability to landslides and floods through partial boarding programs. That is, without considering the hydric aspects of surface runoff and water courses in the AMSS region. The comprehensive solution to these problems relies in improving the region's water system as a whole with infrastructure works that are often not located in or near the settlements. The program proposes two components: 1) Reduction of vulnerability in precarious settlements through the construction of lamination ponds and repair of vaults in the AMSS and 2) Comprehensive improvement and risk mitigation of precarious settlements in the AMSS. The complementarity of both components allows a positive impact on the quality of life of the population and has facilitated a comprehensive plan of attention to floods through the construction of engineering works that regulate the flow of rain.

Vice Ministry of Housing and Urban Development AMSS, El Salvador



recurrent
floods



improve
neighborhoods
and local risk
mitigation



2,200 families
precarious
settlements
43,000 families
on the banks of
rivers

Repair of
Chilismuyo
Vault
6 risk
mitigation
projects



Problem

Recurrent floods in periods of rainy season that cause loss of human life, damage to infrastructure and the costs associated with the recovery of affected areas in the AMSS.

Objective

Reduction of vulnerability in precarious urban settlements and reduction of floodings. The program combines interventions to, local risk mitigation, investments in structural solutions for water management, and access to social services.

Beneficiaries

2,200 families with limited economic resources, living in precarious urban settlements at risk of floods and landslides. 43,000 low-income families living on the banks of rivers and streams in the AMMS.

Results

Repair of the Chilismuyo Vault (Bóveda Chilismuyo), under the Boulevard de los Héroes, San Salvador (completed in 2016). Execution of 6 Comprehensive Improvement and Risk Mitigation projects in precarious urban settlements (4 completed and 2 under construction). Contracting and start of execution of the project for the damping of the storm's macro drainage in the AMSS.

Source: UHPH Inspiring PracticeInspiring Practices Data Bank



Sustainable housing experiences

Another subject where there is progress is on the construction of a more sustainable and adaptable home to climate risks, integrating aspects as: availability, affordability, accessibility or location, cultural acceptability and adaptability. This last term refers not only to environmental aspects, but also to houses that can be adapted to different types of families and even to the integration of work and/or economics at home and the territory. Some outstanding cases and part of the data bank of Inspiring PracticeInspiring Practices of the UHPH mention the following initiatives: a Bottle of Love (una Botella de Amor) in Colombia; Sustainable Social Housing project in Guatemala; and the Disaster Resilience and Capacities project in Portmore, Jamaica.

It is worth mentioning that, although they are important initiatives, it is still necessary to prioritize and incentivize the inhabitants and the developers to promote more common practices that promote sustainable construction through the use of materials with a low ecological footprint (regional and/or recycled), as well as integrating the build back better approach so that, in the event of disasters, new homes are constructed with more robust designs, adaptable to floods, storms, earthquakes, etc. Another relevant aspect in this area is to advance in diversifying financing for access to housing, as well as linking financing with credits that encourage the use of eco-technologies (UHPH, 2018b).



A Bottle with Love (Una Botella de Amor) project, Colombia

One of the most cross-cutting proposals in terms of sustainable housing occurs in Colombia and has been carried out by the Llena una Botella de Amor foundation, a low-cost housing project built with recycled material. The project began in schools across the country, where students were asked to bring plastic bottles with all kinds of wrappers. These materials are exchanged with educational institutions for playgrounds, dining tables or libraries built from the same contributed materials. This model took on a scale of greater impact when the private sector was involved, especially companies that use this type of plastic bottles and wrappers. It was the companies that helped finance the houses that are built with 3.5 tons of reused plastics. The government also got involved, especially in land management. The cost of these homes is below \$10,900 USD, and they are built in approximately 3 days. Another characteristic of these houses is their resistance and that they have multiple designs, they are light-weighted and easy to be transported.

Inspiring Practice 22 Fill a bottle with love (Llena una botella de amor)

Llena una Botella de Amor Foundation Colombia



families
without
decent
housing
tons of plastic



transform
waste into
plastic wood



300,000
families
60,000
educational
institutions



training
50 companies
26 schools
277t
plastic
reused



Problem

According to the World Health Organization, more than 800,000 families in the world do not have decent housing, in Latin America and the Caribbean the deficit is 59 million homes. On the other hand, 208 million tons of plastic are generated each year in the world.

Objective

Take advantage of plastic waste to transform it into plastic wood for the manufacture of homes, urban furniture and playgrounds for the most vulnerable communities.

Beneficiaries

300,000 families in a state of vulnerability receiving housing, with special emphasis on the recycling population. 60,000 educational institutions including its student population receiving environmental education and enjoying pedagogical tools that include playgrounds, urban furniture and, in particular, environmental classrooms.

Results

50 companies and 26 schools were trained with a total of 2,700 people. 277 tons of plastic waste were reused. 10 libraries, 5 dining tables, 5 ecological meeting points and 3 playgrounds that were built from recycled material were donated. In addition, three families benefited from houses made with plastic wood.

Source: UHPH Inspiring PracticeInspiring Practices Data Bank



CASSA Organization Guatemala



Sustainable Social Housing Project, Guatemala

Another case is the sustainable social housing of the CASSA organization in Guatemala, which seeks to build social housing that integrates intelligent design, natural materials and renewable technologies to offer 3 services: clean water, clean energy and sanitation. In addition, they also integrate gardens and kitchens gas efficient, or firewood in their homes. They use biomaterials, such as bamboo, adobe, wood, stone, with cured and construction methods that ensure durability and resistance to earthquakes. With an emphasis on sustainability, CASSA not only provides reusable services (solar energy, rainwater harvesting, gray water treatment), but also does important financial management work, seeking partnerships with banking institutions and/or seeking co-investors, given that its objective is that the low or medium-low sector of the population in Guatemala have access to its portfolio of sustainable houses.



Problem

In Guatemala there is a deficit of more than 1,500,000 homes, a situation that affects almost 8 million people (54% of the population). Families that do not have a place to live or live in informal and insecure homes, which in most cases lack basic services.

Objective

Improve the quality of life of people in Guatemala, through the creation of sustainable social housing that integrates smart design and appropriate technologies. Transform the way homes are designed and built to create affordable solutions that enhance human well-being while preserving the environment.

Beneficiaries

850 people have directly benefited from CASSA's sustainable buildings. Indirectly, hundreds of thousands of people have benefited who have learned sustainability practices that their homes can implement.

Results

19 projects have been built, including new construction and home improvements. CASSA has created a portfolio of sustainable housing offerings for the middle and lower sectors of Guatemala and has established partnerships with important financial institutions, in addition to generating their own income to continue with the construction and support of the most marginalized families.

Source: UHPH Inspiring Practice Inspiring Practices Data Bank

Habitat for Humanity, International Portmore, Jamaica



Building Resilience and Disaster Capabilities Project, Portmore, Jamaica

Another sustainable approach is the one led by Habitat for Humanity, that not only promotes climate adaptation, but also the construction of social capital through the creation and reinforcement of existing social structures in communities. During the project, water, solid waste and disaster management committees were established through reinforcing existing associations, such as citizens associations. The project has built more resilient homes through the integral process of training and qualification of local builders, demonstrative improvements of reinforced houses with low-cost techniques for safe construction, and stimulation of the economy linked to the housing sector. Over more, plans have been made to improve the distribution of drinking water, prototypes of decent and flood-resilient toilets in a context without sanitation networks, that have generated changes in the hygiene behavior of the inhabitants.



precarious settlements
lack of services and natural hazards



disaster risk reduction



65,000 residents



+550 houses
21 demonstration toilets
3,300 persons
720 people trained
500 households

Problem

13 kilometers from the capital of Jamaica is Portmore, a coastal city that has several precarious settlements with: informal land occupation, streets with poor viability, poor housing stock, lack of water, poor sanitation and waste collection services. The area is exposed to natural hazards to which most of these settlements are exposed.

Objective

Increase the resilience of the entire community by creating conditions for the improvement of neighborhoods with a disaster risk reduction approach: community infrastructure, housing, water and sanitation, waste management, community organization and urban planning.

Beneficiaries

65,000 residents of slums facing high levels of exposure to natural and man-made hazards in the neighborhoods of Gregory Park, Newland and Naggo Head.

Results

More than 550 houses were improved with safe and low-cost construction techniques; 21 demonstration toilets were built that do not require sewage; 3,300 persons improved their quality of life thanks to the improvement in solid waste management; more than 720 people participate in trainings to prevent disasters; 500 households begin the land tenure regularization process; and empowerment of local women leaders in the three neighborhoods covered by the project.


Source: UHPH Inspiring PracticeInspiring Practices Data Bank



Key highlights

The environmental and climate crisis are at point of no return and the actions taken today will change the cities of the future, which aim to integrate the different levels, sectors and stakeholders that affect the territories, including the voices and perspectives of vulnerable populations.

Environmental and climatic disasters affect precarious settlements with the greatest impact, especially women living in poverty, migrants, children and the elderly, a situation that is exacerbated in medium-sized and/or coastal cities with accelerated urban growth and with limited capacities to face and adapt to crises and disasters.



There are advances in national frameworks that integrate the climate and environmental agenda (eg. Uruguay and Argentina), however, it is urgent to continue strengthening this articulation and its link with other urban agendas, in addition to generating strategies at the local level, focusing on mitigating the root causes of the problems and integrating a resilience approach (eg. reducing GHG through integrated and mixed transport, the use of materials with a low ecological footprint and flexible, etc.).

Mapping and identifying improvements in risk zones in cities is necessary. Prioritizing these versus relocations is a general consensus so as not to damage the social fabric and the economies of the inhabitants. If necessary, it is important to integrate processes of close relationship and communication with the inhabitants.

The planning of the territory at the basin or regional level is a fundamental perspective on the path towards sustainability and climate adaptation, while the built and natural systems are closely linked; in particular, in an integral management of water.



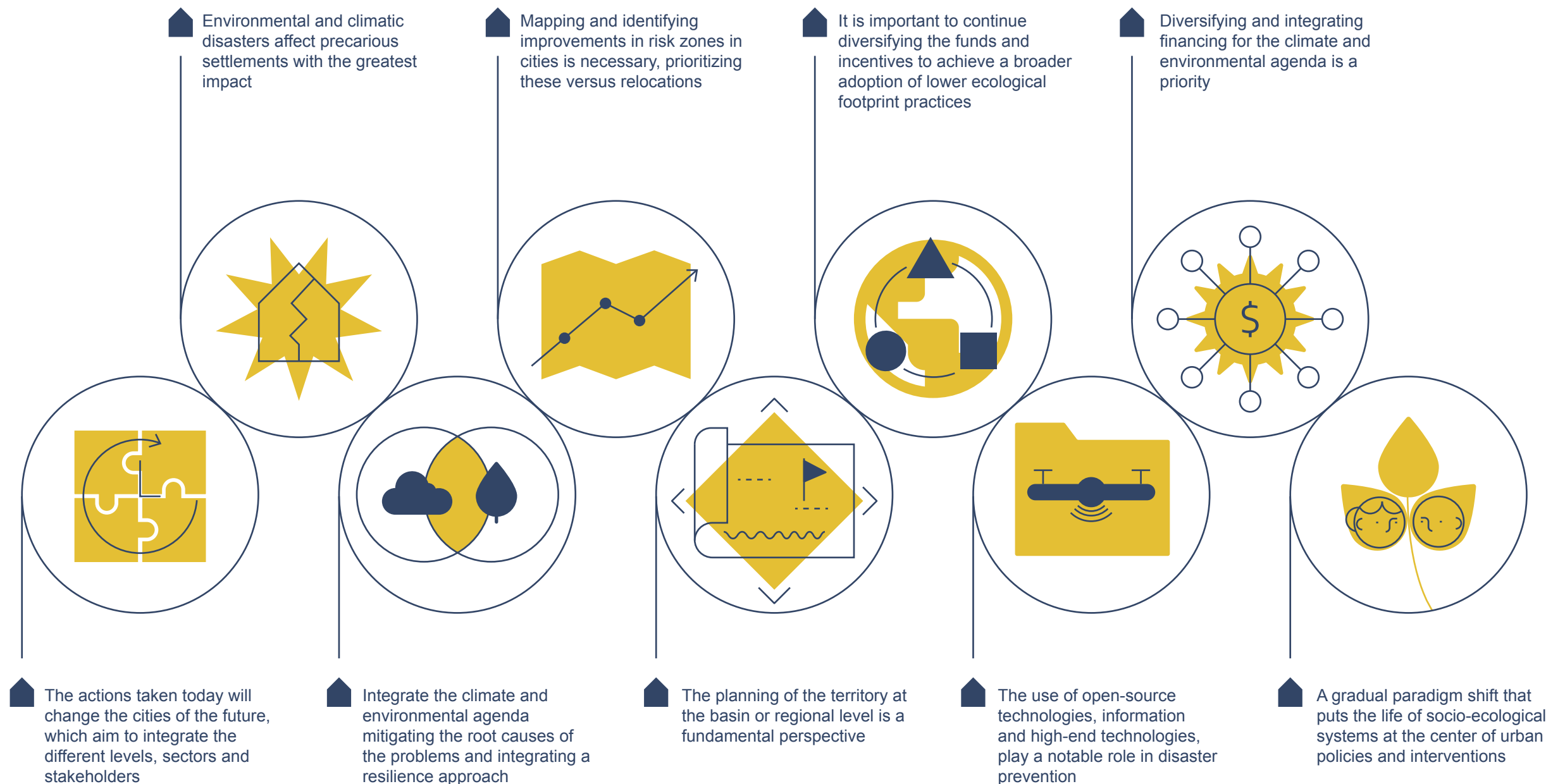
Construction with the use of recycled materials and/or with a lower ecological footprint and the use of ecotechnologies have important advances in the region, it is important to continue diversifying the funds and incentives to achieve a broader adoption of these practices.

The use of open-source technologies, information and high-end technologies (eg. drones), play a notable role in disaster prevention, as well as in facilitating and expanding training and coordination between stakeholders in risk management.

Diversifying and integrating financing for the climate and environmental agenda is a priority.

The path towards urban sustainability and resilience implies a gradual paradigm shift that puts the life of socio-ecological systems at the center of urban policies and interventions.





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Supplement

**COVID-19 and
settlements in
Latin America and
the Caribbean.
Who is leading the
action?**

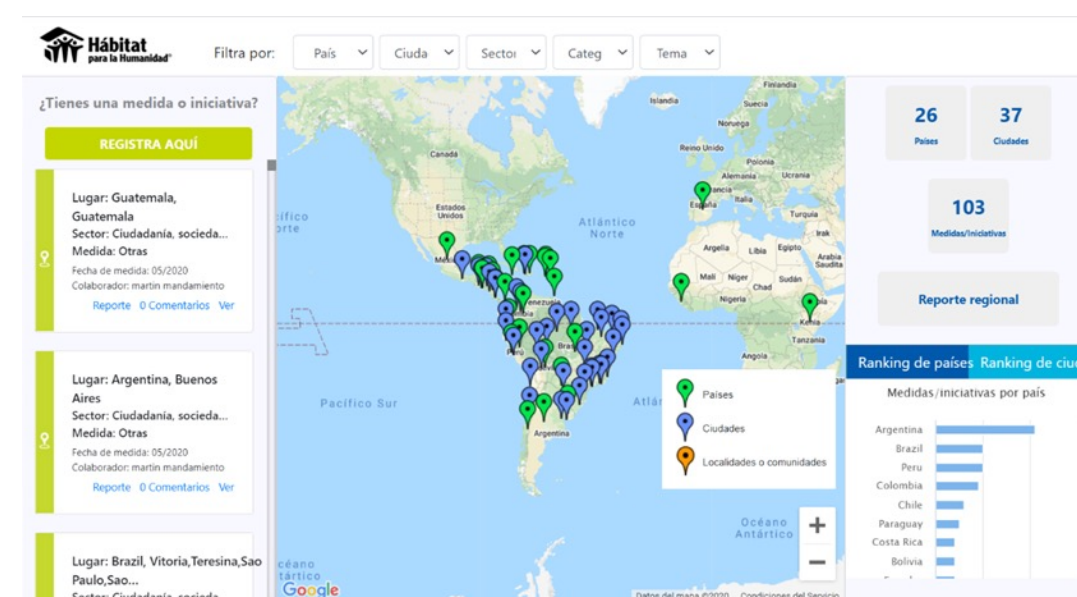
Maria Luisa Zanelli

Summary

In March 2020, the Office of Government Relations and Advocacy of Habitat for Humanity International -HPHI globally promoted the tracking of public policies against COVID19. HPHI in Latin America and the Caribbean designed the digital application “AsentamientosyCOVID19” (Human Settlements and COVID-19) with the following objectives:

- accelerate in a simple and collaborative way the tracking of relevant and objective information;
- promote a virtual space that facilitates transparency and exchange of information;
- generate evidence for action, research, analysis of public policies and initiatives of stakeholders in the region territories;
- strengthen multi-stakeholder collaboration and partnerships.

HPHI LAC and the UHPH Platform are promoting the use of the application through UHPH member organizations, in order to generate a critical mass of useful information for decision-making and collaboration in the territories. Based on 103 records, this article provides a first image of State response, Market, and Society sectors, and public policy implications. The sample corresponds to the stage of containment and rapid response to the pandemic (May 2020).



Context

COVID19 has been spreading throughout the Latin American continent and the Caribbean, in search of countries, cities, territories and populations that present the least number of “antibodies”¹². During the first weeks of COVID19 in Brazil, the cases were concentrated among the middle and upper classes in large urban centers like Sao Paulo, Rio de Janeiro and Brasilia; and it gradually “moved” into the poor neighborhoods. In Brazil alone, COVID-19 cases have reached close to five million.

Human Settlements and COVID-19 is an open and collaborative platform. It registers, locates and organizes information on measures that emerge from legislative, executive, judicial and territorial government bodies; as well as initiatives that are promoted by the private sector, civil society organizations, general public, international cooperation agencies, development organizations, development banks and financial institutions in response to the COVID-19 pandemic, in its emergency stage as well as its recovery and reactivation stages.

It focuses on Latin American and the Caribbean region, although it includes information from other main regions, with learning and collaboration purposes.

The database design had the contribution of representatives of entities from public and private sectors, civil society, professionals, researchers, and social leaders.

¹² represented by precariousness, poverty, major housing, water, and sanitation deficits, meager income, weak civic awareness, and knowledge of rights and responsibilities, among others

Costa Rica Initiative

In response to Executive Decree No. 42227-MP-S, on the declaration of a national state of emergency caused by the Coronavirus COVID-19 (COVID-19), and in order to address the main needs and particular considerations of population living in informal settlements in the face of the possibility of contracting COVID-19, the “Protocol of preparation and response to COVID-19 in informal settlements” is made official, defining public policy guidelines for its implementation by various strategic stakeholders linked to informal settlements, both nationally and locally. It also defines an inter-institutional and multilevel action plan to be implemented by public institutions and local governments, articulated in the “Territorial Network of Informal Settlements”, along with Integral Development Associations (ADI), local or neighborhood committees, religious groups, cooperatives, foundations, private sector, universities, individuals, among others; trying to execute preparatory and response actions, according to their skills and capacities, in the face of the contagion of people with COVID-19 in informal settlements.

As of October 2020, more than 9 million people are affected by the COVID-19 coronavirus in the LAC region, representing 30% of the infected people globally. Of the 7 countries with the most COVID-19 cases, 3 of them are in Latin America: Brazil (in second place); Mexico (fourth), and Peru (7th).

The “normality” prior to the pandemic is represented by the 128 million people in the LAC region (32% of the urban population), living in poor neighborhoods, in overcrowded, precarious, inadequate housing, without water and services. Likewise, 130 million workers with informal employment, that is, low-income levels, vulnerability due to the absence of social protection and labor rights, as well as little access to formal financial services. Informality is higher in the poorest sector where up to 72% of male workers are informal, 51% of female workers are informal; and 70% of employment in the construction sector is informal. All this has complicated social distance, adequate hygiene, leaving a situation of high vulnerability to COVID-19.

In this context and in the face of COVID-19, how do the sectors respond?

The pandemic impact magnitude, reported from other regions, suggests the expansion of poverty, inequality and human settlements. As of May 2020, citizens and civil society led 74 of the 104 measures documented in the General Report, 27 led by the public sector, 2 by development cooperation, 1 by the private sector. Focusing mainly on the programmatic categories of human settlements, water, health and healthcare; in matters of inter-institutional coordination, and communications.

Responses have been agile, with greater dynamics from citizens and civil society, with an emphasis on the creation of support networks, and the location of action in human settlements. The response scheme of national governments has been early, rapid, generalized, focused in the first instance on restricting mobility and social contact. However, the initiative developed by the Ministry of Housing and Human Settlements of Costa Rica, that promotes the “Bridge to Development” Protocol stands out, an interesting reference for planning and collaboration between community, municipal and national levels, for multi-level governance of emergency management and long-term development. Also noteworthy is the large and active response of the Government of Argentina who, even before the pandemic in January and until May 2020, had already offered about 16 measures to address the situations of those affected by COVID-19, whether in health or economic matters (See infographic Timeline of Measurements in Argentina at the end of the article)

Gradually, the pandemic escalation and the health crisis are becoming evident in the cities, territories and populations that show the least number of “antibodies”. 142 measures were aimed at social protection (demand) focusing on the vulnerable population (disabilities, diseases at risk of COVID-19, etc.), the poor population, and the population below the poverty line. 4 measures corresponded to economic incentives both for financial institutions (banks, savings and credit cooperatives, insurance companies, pension funds, investment funds, etc.), as well as for micro, small and medium-sized companies, entrepreneurs, local businesses.

What is the impact of the measures taken by governments?

As of May 2020, Habitat for Humanity Brazil and a dozen entities, collectives, movements and popular organizations present in different peripheral territories of Brazil, have been carrying out the Monitoring of Atuação do Poder Público com Comunidades e Grupos Vulnerabilizados no Contexto da Pandemia, starting from experiences in communities and vulnerable groups; with a double objective: i. give visibility to the gaps in the attention of the Public Power in precarious neighborhoods and vulnerable populations; and the identification of priorities for local political advocacy. To date, it has involved 195 communities and groups, 30 cities, in 15 Brazilian states. Some evidence in housing that emerges from monitoring:

- at least 12 threats of eviction;
- In 80% of the communities, no support was identified for the improvement of housing that allows conditions of social isolation and access to water;
- Infected people were identified, without the possibility of isolation at home due to overcrowding and poor housing conditions, resulting in the infection of the whole family.
- In 83% of the investigated communities, no awareness campaigns were carried out regarding domestic violence¹³;
- Absence of internet access or the economic means to pay for the service complicates the education of children and young people

For more information on the monitoring results, click on the questionnaires indicated in the above-mentioned Monitoring Report.

Public policy implications

1. Address the specific needs of informal settlements in the fight against this pandemic.
2. Inclusion and representation of communities in government responses and COVID-19 plans.
3. Protect the suitability, affordability, accessibility and stability of housing, as the first line of defense against current and future shocks and stressors (COVID-19, climate change, etc.).
4. Overcrowding, precariousness, vulnerability factors in metropolises and in intermediate and emerging cities that are following the same trend of precarious urbanization, and at accelerated rates.
5. Address the immediate financial needs of people during the pandemic, and seek sustainability and a speedy recovery, as well as sustainability and stability of social housing markets in the short term.
6. Greater action from local governments linked to the national government and communities
7. Effective communication, awareness, multisectoral and emergency support mechanisms in critical aspects like domestic violence, forced evictions, among others.

¹³ Those of domestic violence increased globally by a third since the lockdown. Reports of domestic violence increased by 30% in Argentina; 23 days after the confinement, about 400 daily calls for domestic violence reached the Help Line in Lima, Peru; and similar calls increased 150% in Colombia.

Annexes

LAVs List 2018 – August 2020

LAVs June 2018 (III Housing and Habitat Forum in LAC)

Name	Objectives and cases
Land policies and land-based financing to ensure secure tenure and prevent informal settlements	Identify and explore the organization of land and housing markets, land policies, and financing to ensure inclusive and affordable housing, secure tenure, and prevent informal settlements. The LAV focused on the experiences of: São Paulo, Brazil; San Antonio de Areco, Argentina; and Fenicia Triangle, Bogota.
Housing Financing in Latin America: Financial Sector, Trends and Business Models	Discuss new trends in financing, innovation to characterize the demand for housing using Big Data. Identify new alternatives to serve people who have not been served, such as the base of the income pyramid, the self-employed and the informal sector, the wide range of young adults, the elderly, migrants, slum dwellers. Learn about trends in the public and private spheres in LAC. Experiences from the Dominican Republic, Peru, Guatemala and Mexico were presented.
Building integrated national policies and frameworks for inclusive land, housing and habitat	Discuss comprehensive urban management tools that contribute to the implementation of inclusive actions to prioritize effective territorial governance and the fundamental role of housing and habitat at the national level. The cases of Mexico, El Salvador, Argentina, Brazil and Paraguay were analyzed.
Comprehensive improvement of housing and settlements	Discuss the needs and alternatives for the comprehensive improvement of neighborhoods. It focused on the cases of Brazil, Paraguay, Colombia and Puerto Rico.

Nombre	Objetivos y casos
Densification and reuse, idle property and social function of property	Establish a dialogue with a diversity of stakeholders to discuss different processes and mechanisms of densification that facilitate equitable access to housing and a compact, connected, integrated, safe and inclusive city; and analyze the social function of land and property within the empty/idle spaces existing in the urban fabric.
Social rental	Explore the potential of social rental housing as an alternative for vulnerable groups to access adequate and safe housing. The LAV focused on Bolivia, Chile, Colombia and São Paulo, whose policies see rent as an intermediate solution for home ownership.
Metropolitan governance	Promote a dialogue between agents involved in metropolitan governance to inquire into the importance and complexity of the issue; and identify the potential/limitations and trends of current initiatives in LAC. Cases explored: Mexico, Chile, Brazil, El Salvador and Colombia.
Building urban resilience and environmental sustainability	Inquire into current challenges to build resilience and environmental sustainability in cities, as well as to explain the relationship between housing policies, urban planning and climate change. It analyzes important initiatives implemented in LAC such as: Resilient Cities financed by IDRC-CDNK; Risk Management Programs in Peru, the Dominican Republic and Haiti financed by USAID-OFDA; Emerging and Sustainable Cities Program in Peru funded by the IABD; 100 Resilient Cities Program in Mexico City, Buenos Aires, Quito and Salvador; among others.

Name	Objectives and cases
Housing and inclusion of vulnerable groups in Mexico and LAC	Generate inputs to understand the problems and alternatives for the inclusion of vulnerable groups to access to housing, as well as for the exchange of knowledge on national and international practices on this subject.
Low-income families, the priority of the region: from reflection to action	Analyze and identify the best practices to address and expand financial solutions for low-income families, as a priority group in the region, having been structured in a plenary session format with the presentation of the experiences of Brazil, Chile and Colombia.
Building gender-responsive and participatory climate adaptation strategies	Exchange knowledge and experiences to increase capacities and knowledge around adaptation to climate change (CC), enrich the critical path of the Coyuca Resilient to Climate (Coyuca Resiliente al Clima) project strategy, and generate links between academics and professionals focused on climate change, urban development, gender, and public action.
Promote local sustainable development planning in Jamaica	Contribute to consolidate the methodology of Local Sustainable Development Plans: preparation and implementation, considering Jamaica Vision 2030.
Integration of housing in the Bolivian national policy for the integral development of cities	Raise awareness about the relevance of articulating housing and urban development policies in Bolivia; and identify and define alternative solutions and specific programs to promote normative and institutional articulation.

Nombre	Objetivos y casos
Transmedia narratives: Expanding the learning of Inspiring Practices and comprehensive neighborhood improvement methodologies	Explore how transmedia narratives can contribute to strengthening social participation, enhancing learning and the co-production of knowledge, and developing the use of information technologies within the framework of neighborhood improvement initiatives and of UHPH.
Sustainable cities and climate adaptation in Uruguay	Explore processes, methods and tools related to planning, management and financing for the construction of sustainable cities through mitigation and adaptation to climate change; especially in events such as heavy rains and high temperatures in coastal cities.
Legal frameworks for the development of comprehensive and participatory operations that strengthen the resilience of informal settlements	Identify the possible paths and incidence in Peru regarding the legal frameworks in planning to develop resilience of informal and precarious settlements. Share inspiring experiences in Peru and other countries in the region, broadening the understanding of the context and the participation of key stakeholders in the region.

Nombre	Objetivos y casos
Urban Renovation for Sustainable Urban Development in Historic Areas: Lima Case	The LAV's purpose was to give continuity and deepen the debate on living conditions and urban renewal in the historic centers, taking the Peruvian and Lima realities as main reference.
Densification in Latin American cities	Discuss needs and alternatives to promote sustainable urban growth and densification processes, as well as the development of sustainable cities, both in physical aspects and those inherent to the materiality of the habitat, as in those that do to planned urban expansion.
Urban and city platforms in LAC	Contribute to the design and development of the Urban Platform and Cities of LAC, understanding the roles of the involved organizations and configuring the coordination processes.
Metropolitan governance	Explore the successes and challenges of various approaches to metropolitan governance in different contexts in Mexico and LAC to contribute to the implementation of the 2030 agenda in this country.

LAVs 2020 (enero agosto)

Nombre	Objetivos y casos
Asentamientos Informales y Fenómeno Migratorio (Minurvi)	Contribute to the generation of prudent and timely results that allow the rethinking of housing policies and determine how to face the challenges and maximize the opportunities posed by the migratory phenomenon.
Asentamientos precarios y vivienda social: impactos del covid-19 y respuestas (Minurvi)	Identify priorities in public action for the attention of the COVID-19 emergency and lay the foundations for the recovery phase. Generate guidelines that serve as a strategic guide for inter-sectoral and between public and private stakeholders, under the common purpose of preventing, mitigating and promoting recovery from impacts of COVID-19 on informal settlements and the housing sector in Latin America and the Caribbean.
Mejoramiento de barrios centrados en las personas: intercambio Sudáfrica y ALC	Establish a platform for exchange among LAC professionals to share their experiences with South Africans working on informal settlement improvements.
Asentamientos precarios y vivienda social: impactos de la covid-19 y respuestas (SISCA)	Identify responses to the crisis and emergency generated by COVID-19 and collect inputs for public action in the slums of Central America and the social housing policy, with the perspective of promoting a structural change in the context of inequalities and segregation in cities.

Nombre	Objetivos y casos
Communities of Practice for Land Planning and Development in El Salvador	Socialize and debate the conditions, limitations and opportunities from the national and local governments (individual and associated) for the implementation of the Law of Territorial Planning and Development (LODT, for its acronym in Spanish), identifying actions that enable the development of an effective governance and management of the territory, which guarantees the necessary land reserves for the promotion of strategic programs and projects proposed from the national, micro regional and/or municipal level
Defining the Route for a Comprehensive Urban Strategy for Attention to the Abandoned Housing Phenomenon in Mexico	Discuss the problem of abandoned housing in Mexico, broaden the understanding of its causes and effects under a holistic perspective that combines socioeconomic, environmental and urban aspects. Present and debate the new Abandoned Housing Strategy, as well as the simplified methodology of the Municipal Urban Development Programs – (PMDUs, for its acronym in Spanish).
Precarious Settlements and Covid-19 in LAC Civil Society Organizations and Grassroots Social Organizations	Explore how civil society has organized itself, what aid and from whom has received it, and what are the problems still remaining

Nombre	Objetivos y casos
Slums and Social Housing. Impacts of Covid-19 and responses (SEDATU)	Identify the impacts of Covid-19 on Precarious Settlements and the responses that have been formulated and implemented based on them, from various sectors in Latin America and with emphasis on Mexico. Understand and support the role of Housing at the center of the impacts and responses to Covid-19, within the framework of Precarious Settlements.
Metropolitan Governance: responses and challenges in the face of COVID19	Identify immediate responses and challenges in the face of COVID19, as well as analyze how they strengthen metropolitan governance processes in Mexico

Inspiring Practice List, 2018 Contest

Country	Name
Mexico	Municipal Program for Urban Development of Mérida (Programa Municipal de Desarrollo Urbano de Mérida, PMDUM)
Chile	Rental Policy: promotion of offer and social and urban integration
Argentina	Caminos de la Villa
Ecuador	Eco-Efficiency Tool (Herramienta de Eco-Eficiencia)
Panama	Casafin
Peru	Building Trust for the areas affected by the Coastal Child Phenomenon, FENC (Construyendo Confianza para las zonas afectadas por el Fenómeno del Niño Costero, FENC)
Argentina	Municipal Habitat Agency of San Antonio de Areco (Agencia Municipal de Hábitat de San Antonio de Areco)
Dominican Rep.	Proyecto Ciudad Juan Bosch (Proyecto Ciudad Juan Bosch)
Brazil	Debênture de impacto para melhorias habitacionais
Chile	Pocket size public squares (Plazas públicas de bolsillo)
Chile	Regeneration of critical social condominium Brisas del Mar and Nuevo Horizonte II, Viña del Mar (Regeneración de condominio social crítico Brisas del Mar y Nuevo Horizonte II, Viña del Mar)
Uruguay	National Strategy for Access to Urban Land (Estrategia Nacional de Acceso al Suelo Urbano, ENASU)
Chile	Pilot Project for the Urban Regeneration of Vulnerable Neighborhoods 9x18 (Proyecto Piloto para la Regeneración Urbana de Barrios Vulnerables 9x18)
Guatemala	Housing Program by Auto-managed Cooperative, by Mutual Aid and Collective Property (Programa de Vivienda por Cooperativa Autogestionaria, por Ayuda Mutua y de Propiedad Colectiva)

Nicaragua	Comprehensive Habitat Improvement with Local Women Entrepreneurs
Mexico	Update of the Municipal Urban Planning System through the Citizen Consultation 2017
Colombia	Sustainable Neighborhoods, Comprehensive Neighborhood Improvement Comuna 8 (Barrios Sostenibles, Mejoramiento Integral de Barrios Comuna 8)
Chile	Neighborhood in Colors “Brilla el Sol” (Barrio en Colores Brilla el Sol)
Guatemala	Sustainable social housing (CASSA - Vivienda social sostenible)
Argentina	Local productive circuit of non-traditional components linked to the construction of housing and the employment conditions of popular sectors
Salvador	Comprehensive Improvement Program for Urban Slums (Programa de Mejoramiento Integral de Asentamientos Precarios Urbanos, MIAPU)
Paraguay	Social support model for resettlement of populations at risk
Brazil	Urban housing with social technology, International community action network
Salvador	Vulnerability Reduction Program in Precarious Urban Settlements in the AMSS (Programa de Reducción de Vulnerabilidad en Asentamientos Urbanos Precarios en el AMSS)
Peru	Improve the living conditions of the inhabitants in a marginal urban area of the northern cone of Lima with the participation of the inhabitants, promoting sustainable development and equal opportunities
Mexico	EcoCasa Program (EcoCasa)
Dominican Rep.	Tecnoecopolis: Eco-neighborhood 3.0 (Tecnoecópolis: Ecobarrio 3.0)
Jamaica	Building Resilience and Capacities for Emerging Disasters (BRACED) in precarious Settlements in Portmore (Jamaica)
Colombia	Fill a bottle with love (Llena una botella de amor)

Terms and concepts list

Legal frameworks, public policy and governance Comprehensive focus

- Territorial focus
- Metropolitan phenomena
- Governance
- Metropolitan governance
- National governments
- Sub-national governments
- Territorial planning
- Social participation
- Urban planning
- Housing policy
- Urban policies

Gender and inclusion

- COVID-19
- Climate crisis
- Inequalities
- Discriminations
- Economy of care
- Feminism

- Participative management
- Economic inclusion
- Intersectionality
- Migration
- Mobility of care
- Gender perspective
- Domestic violence
- Urban violence

Financing

- New house acquisition
- Social rent
- Credits
- Social entrepreneurship
- Land trust
- Housing improvement financing
- Infrastructure
- Microcredit
- Microfinance
- Collective property
- Public-private
- Subsidies
- Land

Neighborhood improvements

- Precarious settlements
- Urban integration
- Establishment of settlements
- Domain regularization
- Urban regularization
- Relocation of settlements
- Urban renovation
- Resilience
- Sustainability

Social rent

- Rent with buying option
- Assisted living rentals
- Housing rent
- Transaction costs in the rental market
- Rent market
- Alternative policies to the production and marketing model of the “own home”
- Mass housing policies
- Guarantee systems for tenants
- Rent vouchers

Resilience and Environmental Sustainability

- Adaptation
- Climate crisis
- Disasters
- Green funds
- Greenhouse Gases
- Risk management
- Comprehensive management of water
- Risk mapping
- Comprehensive improvement
- Mitigation
- Urban planning at the basin level
- Environmental regeneration
- Relocations
- Urban resilience
- Socio-ecological systems
- Sustainable Housing



con el apoyo de:

