



## Approach Paper

# Review of the IDB Support to Housing Programs in the Caribbean



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## TABLE OF CONTENTS

### ACRONYMS AND ABBREVIATIONS

I.	INTRODUCTION.....	1
II.	CONTEXT.....	1
	A. Overview.....	1
	B. Challenges to social housing in the Caribbean: a regional perspective .....	3
III.	OBJECTIVES, SCOPE, AND METHODOLOGY .....	6
	A. Relevance of program diagnosis and design: .....	7
	B. Implementation efficiency, results, and sustainability .....	8
	C. Lessons learned .....	8
IV.	TIMELINE .....	9

### REFERENCES

### OTHER SOURCES

ANNEX 1: [Caribbean Urbanization Statistics](#)

ANNEX 2: [Housing and Neighborhood Upgrading Portfolio Caribbean Region \(Historical: 1968-2015\)](#)

## **ACRONYMS AND ABBREVIATIONS**

CCB	Country Department Caribbean
IDB	Inter-American Development Bank (the Bank)
LAC	Latin American and the Caribbean
OVE	Office of Evaluation and Oversight
PPF	Project Preparation Facility
TC	Technical cooperation
UN	United Nations

## I. INTRODUCTION

- 1.1 **During 2016, the Office of Evaluation and Oversight (OVE) will conduct a comparative analysis of IDB’s support to housing programs in four Caribbean countries: Suriname, Trinidad and Tobago, Guyana and Barbados.** The purpose of this evaluation is to contribute operational insights into the design of future housing operations in the Caribbean region by analyzing the commonalities and differences, successes and approaches among projects in a single region with a unique set of characteristics. As such, it also aims to contribute to the knowledge agenda on this topic. The evaluation will analyze what project features influenced implementation and what can be generalized beyond the singularity of each context. The evaluation will provide in-depth lessons that will be useful particularly to Bank staff in the design of future housing operations in the Caribbean, and provide practical suggestions to strengthen project implementation and learning in the sector. Finally, this evaluation builds on earlier research conducted by OVE in the housing market in Latin America,<sup>1</sup> and will inform a broader evaluation agenda on housing and urban development in Latin America and the Caribbean (LAC) to be delivered by OVE in 2017.<sup>2</sup>

## II. CONTEXT

### A. Overview

- 2.1 **The housing sector, and more broadly urban development, is central to the Bank’s mission to reduce poverty and improve lives in Latin America and the Caribbean (LAC).** For more than 50 years, the Bank has supported governments’ efforts to reduce urban poverty by: (i) expanding access to low-income housing solutions and financing schemes; (ii) investing in neighborhood upgrading and squatter regularization programs; and (iii) supporting important changes in policy and institutional norms. According to the Urban Development and Housing Sector Framework (IDB 2013b), the Bank has invested in excess of US\$10.5 billion in the sector, which has benefitted more than 1.5 million households across the region and upgraded neighborhoods in over 30 cities.
- 2.2 **Many lower and lower-middle income urban dwellers in LAC remain poorly housed or live in communities that lack basic amenities.**<sup>3</sup> Bouillon et al. (IDB 2012b) estimated that the absolute number of urban households affected by the

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<sup>1</sup> IDB-OVE (2011). “The Welfare Impact of Social Housing Programs in Latin American: A Meta Impact Analysis.” Washington, DC. Inder Ruprah.

<sup>2</sup> OVE’s work program in the sector includes a review of the Emerging Sustainable Cities Initiative (2016), the comparative project Review of IDB Support to Housing Programs in the Caribbean (2016), and a sector-wide Evaluation of Housing in 2017.

<sup>3</sup> Neighborhood amenities include the following services: street lighting, drainage, garbage collection, roads and access to public transport, green spaces, and police and security services.

housing shortage<sup>4</sup> is on the rise. Of the 130 million urban households in LAC, approximately 32% experience either qualitative or quantitative deficits: 11% lack secure tenure, 16% lack access to at least one basic service, 7% of all dwellings have deficiencies in structure or materials, 4% are overcrowded, and 6% are either unsuitable for living, or shared with another household.

- 2.3 **The Caribbean region lacks a uniform definition of urban areas, which makes the measurement and comparability of data difficult.** Some estimates indicate that while Caribbean cities are much smaller than those in Latin America, the concentration of populations in urban areas has grown rapidly from 58% in 1990 to 70% in 2014 [Verrest, Hebe, et. al. (2011), UN-Habitat, (2009), UN (2014)]. Due to differences in the measurement of urban trends (official estimates, World Bank, and academia), urbanization rates in the six countries that comprise the Bank's Country Department for the Caribbean (CCB) vary from 45.6% (official) to 70.9% (alternative), and in several instances display negative growth [IDB (2016b), Annex I]. Consequently, while housing programs that address the deficit in affordable housing solutions, the regularization of informal settlements, the improvement of disenfranchised neighborhoods, and land tenure are politically popular, they pose a specific set of challenges for the design, targeting, and evaluation of Bank operations in the region.
- 2.4 **Empirical evidence suggests that living in satisfactory housing conditions is one of the most important determinants of people's quality of life.** A house is more than a temporal shelter, and influences many dimensions of personal wellbeing, including health, education, social relationships, access to basic services, and economic opportunities. [UN- Habitat (2012), JCHS-Harvard (2005a)]. Likewise, housing is an asset that safeguards households against short-term financial setbacks and serves as a vehicle for savings (JCHS-Harvard, 2005a). Numerous studies have also documented the negative effects of overcrowding, low quality housing, and poor neighborhood conditions on human development, environmental degradation, vulnerability to crime and natural disasters, and the transmission of poverty [Gove and Hughes (1983), Hood, E. (2005), Reynolds, L. & Robinson, N. (2005), Friedman, D. (2010), IDB (2012)]. Since poor families are more likely to live in overcrowded or poor quality houses in neighborhoods that lack basic amenities, the design of sound and sustainable policies that reduce the housing backlog and promote healthy environments is of utmost importance.
- 2.5 **The housing sector in most, if not all, countries in the world is heavily regulated and many households benefit from government subsidies to rent, build, purchase, and finance a home.** Justifications for government intervention in the sector include the existence of: (i) **market failures** (imperfect information, missing or poor functioning land or credit markets, location externalities, land use externalities, housing density externalities, among others); (ii) **ethical arguments** (housing as a basic right), human development arguments (adequate housing as a key input to guarantee good nutritional, health and education outcomes); and (iii) **housing links to economic activity**

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<sup>4</sup> Housing gaps are often characterized as qualitative and quantitative deficits. *Qualitative deficit*: Number of households with insecure tenure, deteriorated or unsafe structure (flooring, roof, walls), lack of basic services (water, sanitation, electricity), or overcrowding. *Quantitative deficit*: Dwellings that are unsuitable for living and cannot be repaired, several households that share a single unit.

(the role of the sector as a driver of economic growth and low skill employment or its links to financial markets through mortgage credit).

2.6 **Even though there is consensus in the development literature on the need for public intervention in housing markets for the reasons stated above, the way to intervene is more controversial.** Most experts would agree on policies and regulations that allow the housing market to function properly, including regulation reform to expand private housing finance and regulation to facilitate land subdivision and servicing for residential use. There is less agreement on certain policies and programs that call for a more active role of governments in housing markets, including direct provision of finished social housing, incremental home solutions, or serviced land by governments. In between these extremes are ABC programs (housing vouchers with savings and credit), rent to own subsidies, house and settlement upgrading and regularization, and government support for technical assistance and financing for incremental housing. Each housing intervention has tradeoffs and equity implications and its effectiveness depends heavily on good design and implementation. For these reasons, a critical evaluation of the effectiveness of Bank support for public intervention in the provision of social housing, housing subsidies, and neighborhood upgrading could contribute important operational insights.

2.7 **For the most part, detailed studies of the urbanization process in the LAC region, and in particular of the housing sector, have generally focused on countries with far more developed housing schemes such as Mexico, Colombia, Chile and Brazil, mostly neglecting the smaller Caribbean countries.** A number of authors have highlighted the lack of focus on Caribbean housing issues [Verrest, H et.al. (2011), UN-Habitat (2012b)]. Data describing the urbanization process and housing characteristics<sup>5</sup> in the Caribbean also is limited. A recent study by the IDB (2016b) aims to fill some of these gaps by focusing on social housing in six Caribbean countries.

## **B. Challenges to social housing programs in the Caribbean: a regional perspective**

2.8 **With a rapid urbanization process and an increasing demand for housing solutions, the Caribbean faces a considerable housing deficit.** Although housing deficit data is not generally updated or readily available for the Caribbean region as a whole, some estimates indicate that the housing gap has increased in absolute numbers. Trinidad and Tobago has a current quantitative and qualitative deficit of around 26% (107,000 households according to official estimates).<sup>6</sup> In Suriname the overall housing deficit was estimated at 26% (30,000 houses) based on the 2004 Census (NHP, 2012), while more recent

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<sup>5</sup> For example, quantitative or qualitative housing deficits, housing prices, construction costs nationwide or by cities, land supply for housing production, housing tenure, occupancy patterns, repayment rates for mortgages, rentals, etc.

<sup>6</sup> Source: Information Memorandum from the Housing Development Corporation (2009). However, official estimates of the quantitative deficit are based on administrative data (applicants to Land Settlements Agency and Housing Development Corporation) which we acknowledge have several shortcomings, for example, applicants may already have a house. UN-Habitat estimates are more conservative, indicating that T&T began this decade with a housing shortage of around 40,000 units. (UN-Habitat 2006)

estimates indicate that about 38% of total living quarters currently need major repairs (UNDP, 2014). In Guyana the housing deficit is about 34% (around 20,000 additional units are needed and 52,000 old houses require improvements).<sup>7</sup>

- 2.9 **Land tenure challenges and limited access to serviced land affect housing supply.** The Caribbean has particular systems of governance and land tenure inherited from the Colonial era (Crown Land).<sup>8</sup> Proportionate to country size, some of the bigger public landowners include Trinidad and Tobago (more than 50%) and Suriname (more than 90%) (Rajack, R. et.al. 2004).<sup>9</sup> In these countries, the share of serviced land available for private purposes remains scarce, and many informal settlements have evolved in an unplanned fashion [Jaffe, R. (2008), Morris (2008), Rajack, R. et.al. (2004); Rojas, (1989)].
- 2.10 **The complexity of legal titling precludes many poor families from accessing government subsidies, mortgages, and other credit in the financial sector.** Access to land tenure certificates is cumbersome and procedures are lengthy. Increasing competition for limited land, inefficient land management and regulatory frameworks, and in some cases, the lack of transparency in the allocation of State-owned land have generated land conflicts, land price inflation, and huge differences in land pricing. In Trinidad and Tobago, the illegal occupation of state land led to the Land Regularization of Tenure Act 25 of 1998, which recognizes different levels of occupancy, but requires further revision. In Suriname, a long-term lease of State-owned land is the most common way of holding title. This requires, however, the approval of the Ministry of Spatial Planning, Land, and Forest Management, a transaction that is difficult and can take several years to complete [Morris (2008), Artana (2006)]. In rural and indigenous regions of various Caribbean countries, issues with collective land, national laws, and traditional laws are common and create a situation of insecurity in the land market [Morris, (2008), James (2001), Antoine (1998), Smith (1955)].
- 2.11 **Home ownership is unaffordable for many families at the base of the pyramid.** According to Bouillon et al (IDB 2012b), a substantial number of families have been priced out of the housing market or are underserved by government programs. Affordability constraints include the low supply of affordable government subsidized and private sector housing, insufficient income to qualify for credit, inability to document income, and high house-price to wages ratios. Because of these constraints, many poor households squat in unplanned, unserviced, and often unsafe settlements to meet their housing needs. For example, Guyana's Central Housing and Planning Authority estimates that there are presently more than 216 squatter settlements countrywide.<sup>10</sup> In Trinidad and

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<sup>7</sup> Source: Guyana's Central Housing and Planning Authority, taken from IDB ([www.iadb.org](http://www.iadb.org)).

<sup>8</sup> Crown-land or royal domain, refers to the land that was formerly under control or ownership of The Crown (Great Britain or The Netherlands); although, today it is referred to as public land owned by the States.

<sup>9</sup> Countries with smaller shares of State-owned land include Jamaica (~18%) and Barbados (~0.1%) [DaCosta (2003), Maynard (2003)].

<sup>10</sup> Source: Central Housing and Planning Authority. <https://www.chpa.gov.gy/departments/squatter-regularisation-department>



Tobago, roughly 400 squatter settlements have taken root on state land, with 30,000 additional households squatting on private land [IDB (2016a, 2016b)].

- 2.12 **There is little private sector appetite for low-income housing development, and rental markets remain underdeveloped.** According to the IDB (2013), the business environment in the Caribbean is weak in terms of investor protection and the regulatory framework is burdensome. The private sector is reluctant to assume the risks associated with low-income housing, and few developers find the profit margin sufficiently attractive to build homes for the low-income bracket. While rental housing could help address the housing shortage, the bias towards home ownership and outdated regulations inhibit the development of this market.
- 2.13 **High cost and long delays are associated with construction permits and registering property.** Even when land ownership is formal, building often takes place outside of formal regulations. In Barbados, for example, it takes 270 days on average to obtain approval to develop land from the Town and Country Development Planning Department (IDB, 2013). In addition, according to the Doing Business Index of the World Bank Group, the time spent on procedures related to “dealing with construction permits” in Suriname (223 days), Trinidad and Tobago (250 days), and Guyana (195 days) is above the average of the LAC region (178.3).
- 2.14 **The housing market in the Caribbean has little opportunity to create economies of scale.** Caribbean cities are not megacities as in other Latin American countries. Most Caribbean countries tend to be dominated by a relatively small primary city, which has a population size under 500,000 inhabitants (Verrest, H. et.al. 2011). These cities have not benefitted from the so-called “economies of agglomeration.”<sup>11</sup> Many Caribbean cities face urban sprawl and infrastructure and connectivity challenges, making it more difficult to support sustainable and inclusive growth. Many construction materials need to be imported; energy costs are among the highest in the world and are vulnerable to oil price shocks. [ECLAC (2015), WB (2014b), UN-Habitat (2012b), CARICOM (2014)].
- 2.15 **Caribbean housing infrastructure is highly vulnerable to climate change and natural hazards.** The Caribbean is comprised of small islands, large islands, and coastal States, all of which are highly vulnerable to climate change and natural disasters including hurricanes, floods and storm surges (ECLAC, 2015).<sup>12</sup> This vulnerability is also associated with fragile ecosystems, coastal erosion, and low economic resilience. According to the World Bank (2014a), the Caribbean’s population and assets are amongst the most exposed to natural disasters in the world, and it estimated that the region lost about US\$9 billion between 2007 and 2011 due to related causes. Moreover, in terms of housing characteristics, most houses are built with materials that pose challenges to maintain.

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<sup>11</sup> “The economies of agglomeration come from the concentration of populations, such as links between public transportation and job opportunities, and the lower cost involved in providing basic services to a large number of people.” (IDB, 2012, p.1)

<sup>12</sup> Between 1990 and 2014, 328 natural disasters were recorded in the Caribbean.

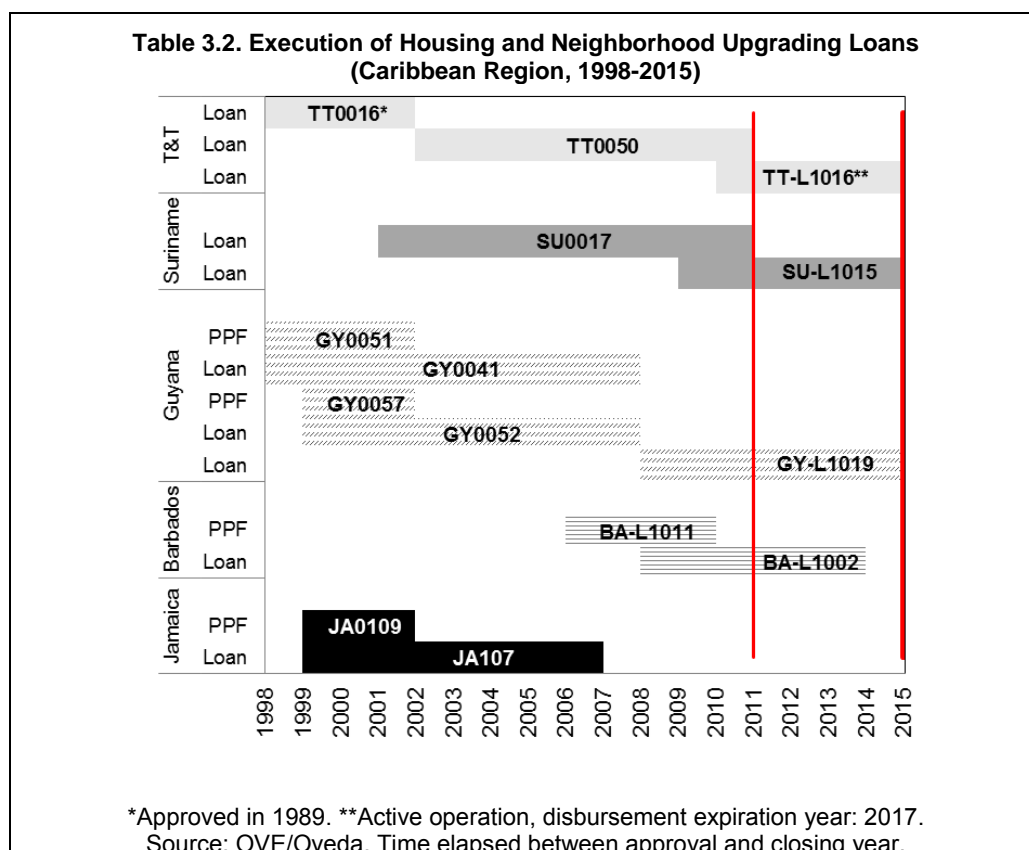
### III. OBJECTIVES, SCOPE, AND METHODOLOGY

- 3.1 **The objective of this comparative project evaluation is to identify lessons and bring operational insights to inform the design of future social housing operations in the Caribbean region.** To achieve this objective, OVE will analyze the commonalities and differences, successes and approaches of four housing programs in CCB. The purpose of analyzing a few programs in depth is to gain a better understanding of the relevance of their design given the particular challenges of Caribbean low income housing markets, the ways in which these types of operations evolve, the problems they face, and ultimately to identify lessons that are useful for the future work of the Bank in the Caribbean. For this reason, it is important to identify operations that are similar in scope and coherent in focus with the Bank's model of intervention in the sector.

TABLE 3.1. MAIN OBJECTIVES AND INVESTMENT COMPONENTS OF THE SELECTED CASE STUDIES					
		BA-L1002	GY-L1019	SU-L1015	TT-L1016
Year Approved - Closed		2008-2014	2008-2015	2009-2015	2010-2017
Original approved amount (US\$ million)		US\$30.0	US\$27.9	US\$ 15.0	US\$40.0
Current approved amount (US\$ million)		US\$6.6	US\$27.9	US\$ 15.0	US\$40.0
% Disbursed of current approved amount (as of 3/1/2016)		100%	100%	100%	36%
Goal	<b>Improved housing and neighborhood conditions for low and lower-middle income families:</b>				
	low income families and communities - quintiles 1-2				
Targeting	low-middle income families and communities - quintiles 3-4	x	x	x	x
	middle income families and communities			x	x
	urban/periurban	x	x	x	x
	hinterland		x	x	
	<b>Neighborhood upgrading (water, sanitation, drainage, roads, street lighting, electricity, green space)</b>				
Objectives / Activities	consolidate / rehabilitate existing housing schemes	x	x		
	upgrade and regularize squatter settlements, resettlement	x	x		x
	develop new sites with services:	x	x	x	x
	mobilize PPPs for land development and construction	x	x	x	
	community participation in planning / implementation	x	x	x	x
	<b>Affordable housing solutions (minimum standards for structure, living space, basic needs, including accessible land)</b>				
	subsidies for new incremental /core houses	x	x	x	x
	subsidies for new fully-built affordable houses	x			
	subsidies for incremental home improvements /extension	x	x	x	x
	technical assistance for construction		x	x	x
	<b>Access to low-income credit / mortgages</b>				
	mobilize private sector resources to finance affordable housing	x		x	x
	affiliated services: NGOs, Professional groups	x	x	x	x
	community outreach	x	x	x	x
	title regularization/statutory leases	x	x	x	x
	<b>Strengthen institutional arrangements and government system/s for social housing</b>				
	update housing policy framework		x		x
	update information management systems	x	x	x	x
	strengthen sector management & monitoring and evaluation capacity	x	x	x	x
	improve targeting (proxy means test)	x	x	x	
technical assistance / training	x	x	x	x	

- 3.2 **Table 3.1 illustrates the coherence between the objectives and activities of the operations selected for this comparative evaluation.** These operations represent the universe of housing loans that were active in the CCB over the period 2010-2015 (see Table 3.2). All four operations are sufficiently advanced in execution to identify lessons learned. Moreover, three of the four operations are second or third generation housing programs, which will help to provide

additional insights into the way that the Bank internalizes lessons learned. At its most aggregate, this cohort of loans focused primarily on expanding access to credit and a affordable housing solutions for low and low-middle income households in four of the six countries in CCB. Several of the operations also included strategies for neighborhood upgrading and policy reform. The average size of the loans was US\$28.3 million. (See Annex II for the historical portfolio of housing operations in the Caribbean, 1968-2015.)



3.3 **The guiding question for this evaluation is: *How can the Bank design and implement the most relevant and effective social housing programs for the Caribbean?*** To answer this question, OVE will use the following evaluation criteria:

**A. Relevance of program diagnosis and design:**

- Did the diagnostic work properly identify the challenges to low-income housing in each country? To what degree did the Bank address these challenges in the design of its programs?
- To what extent were the Bank's social housing operations effectively scoped and targeted? Was the design of the operations and proposed interventions informed by data?
- What kind of risk analysis was done? Was it adequate?
- Did the programs assess issues related to sustainability? Were design measures adequate to guarantee sustainability (i.e., encourage citizen

participation, secure basic services, support local economic development, facilitate the future provision of low-income housing)?

- To what extent did the programs incorporate lessons learned from the first generation of housing loans?

## **B. Implementation efficiency, results, and sustainability**

- Did the projects achieve their intended objectives? What were the main results achieved? Did the projects produce any unexpected outcomes (externalities)?
- What were the main challenges and opportunities for implementation? Were these foreseen? How did the Bank adjust?
- Were there delays? What was the main source of the delays? To what extent did the delays impact the sustainability of the programs
- To what degree did the programs benefit low-income households? Were they affordable for the beneficiaries? Was there leakage to non-poor households and did this phenomena influence program results?
- Were the dwelling units financed by the programs efficient in terms of cost and quality, well located, built with a culturally and environmentally sensitive design?
- Have neighborhood upgrades resulted in improved access to services that improve the quality of life?
- How were the programs executed? What was the role of government, IDB, or other partners?
- What is the cost-benefit calculus of the program and is the financing structure sustainable?

## **C. Lessons learned**

- What are the main lessons that can be learned from the programs? What works, what does not and why?
- What are the main obstacles to the sustainability of social housing programs and how can the Bank mitigate them?
- What are the implications for future policy and program design?

### **3.4 The case studies and final report will rely on, among others, the following sources of information:**

- Available literature on housing programs and evaluations, their effectiveness, and issues faced when addressing affordable housing questions, particularly in the Caribbean.
- Project documents, including project proposals and their technical annexes, project monitoring reports, and project completion reports, internal and external evaluations, cost-benefit analysis, and administrative data.

- Primary data when available, including population and housing census data, household surveys, and data collected by the executing agencies on beneficiaries of the programs.
- Site visits and interviews with key stakeholders.

#### **IV. TIMELINE**

4.1 The evaluation will be carried out by Michelle Fryer (team leader), César Bouillon (Economics Principal Specialist), Leslie Stone (Economics Lead Specialist), Odette Maciel and Oscar Quintanilla (Research Fellows). The planned timeline is illustrated below.

##### **Calendar of activities**

<b>Activity</b>	<b>Dates</b>
Approach paper	May 2016
Data collection and site visits	April-September 2016
Final Document to the Board	November 2016

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Caricom Law: [www.caricomlaw.org/](http://www.caricomlaw.org/)

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Fifth Caribbean Forum 2015: <http://bluespacecaribbean.com/cuf/cuf5/>

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## Caribbean Urbanization Statistics

### Excerpted from McHardy and Donovan (IDB 2016b, pg xiv), *The State of Social Housing in Six Caribbean Countries*

Currently the region lacks a uniform definition of “urban” and tends to define urbanization through administrative areas rather than through density or population thresholds. For this reason, the urbanization rate of the region varies between 45.6% and 70.9%. Trinidad and Tobago contains the largest difference between the official estimate (10.8%) and the much larger rates calculated by the World Bank (81.6%) and the 72% rate proposed by Alkema et al. (2013). In this case, the official definition<sup>1</sup> does not take into account the growing urban growth on the periphery of cities or the substantial development along the corridor from Chaguramas in the west to Arima in the east. Similarly, the variation between the official urbanization rate of Guyana (28.7%) and the alternative rate (61%) may also be explained by Guyana’s use of an administrative definition that does not include the urban population directly outside the administrative boundaries of Georgetown<sup>2</sup> (Alkema et al., 2013).

#### Share of Population in Urban Areas: Bahamas, Barbados, Guyana, Jamaica, Suriname, Trinidad and Tobago (2000, 2010)

Country	Official Urbanization Rate (2000)	Official Urbanization Rate (2010)	Agglomeration Index (2000)	Alternative Urbanization Rate (2000)
Bahamas	82.0%	82.5%	57.8%	79%
Barbados	33.8%	32.1%	91.3%	74%
Guyana	28.7%	28.2%	36.1%	61%
Jamaica	51.8%	53.7%	69.4%	63%
Suriname	66.4%	66.3%	70.4%	76%
Trinidad and Tobago	10.8%	9.1%	81.6%	72%
Average	45.6%	45.3%	67.8%	70.9%

Notes: The official urbanization rates derive from national censuses and definitions of urban (United Nations, Department of Economic and Social Affairs, Population Division. 2015). The agglomeration index provides a uniform measure of urbanization. The index identifies an area as urban or agglomerated if (1) its population density exceeds a threshold (150 persons per square kilometer), (2) it has access to a sizable settlement within some reasonable travel time (60 minutes by road), and (3) the settlement contains more than 50,000 inhabitants (World Bank, 2009). The alternative urbanization figures were constructed from regressing the proportion of urban population against variables that are associated with urbanization, such as GDP per capita, percent of employment in the agriculture sector and population density (Alkema et al., 2013).

Sources: United Nations, Department of Economic and Social Affairs, Population Division .2015. World Urbanization Prospects: The 2014 Revision, (ST/ESA/SER.A/366), esa.un.org/unpd/wup, World Bank. 2009. World Development Report 2009: Reshaping Economic Geography. Washington, D.C.: World Bank, Alkema et al. (2013), “Levels of Urbanization in the World’s Countries: Testing Consistency of Estimates Based on National Definitions”, Journal of Population Research 30: 4, 291-304.

<sup>1</sup> The official definition of urbanization in Trinidad and Tobago is: “Port of Spain (capital), Arima borough and San Fernando town”.

<sup>2</sup> The official definition of urbanization in Guyana is: “City of Georgetown (capital), and four other towns”.

**Housing and Neighborhood Upgrading Portfolio  
Caribbean Region (Historical Data: 1968-2015)**

COUNTRY	OPERATION NUMBER	OPERATION NAME	APPRL. YEAR	SECTOR SUB SECTOR	CURRENT DISB. EXPIRATION	ORIGINAL APPROVED AMOUNT	CURRENT APPROVED AMOUNT	DISBURSED AMOUNT	% DISB. (OF CURRENT APPRV. AMNT)	OPERATION STATUS
<b>LOANS</b>										
BA*	BA-L1002	Housing & Neighb. Upgrading - Ph. I	2008	DU-VIV	31-Dec-13	30,000,000	6,598,744	6,598,744	100%	COMPLETED
BA	BA-L1011	PEP: BA-L1002 Housing & Neighb. Upgrading	2006	DU-VIV	14-Aug-09	688,000	192,607	192,607	100%	COMPLETED
GY*	GY-L1019	Second Low Income Settlement Program	2008	DU-VIV	7-Aug-15	27,900,000	27,900,000	27,796,002	100%	COMPLETED
GY	GY0052	Low Income Settlements	1999	DU-VIV	31-Dec-07	27,000,000	26,471,869	26,471,869	100%	COMPLETED
GY	GY0057	PPF:GY0052 Low-Income Settlements Prog.	1999	DU-VIV	9-May-01	425,000	185,886	185,886	100%	COMPLETED
GY	GY0041	Urban Development Program	1998	DU-NEI	30-Jun-07	20,000,000	19,908,731	19,908,731	100%	COMPLETED
GY	GY0051	PPF:GY0041 Urban Development Program	1998	DU	20-May-01	300,000	205,091	205,091	100%	COMPLETED
JA	JA0107	Parish Infrastructure Dev. Program	1999	DU-NEI	22-Nov-06	39,000,000	15,594,325	15,594,325	100%	COMPLETED
JA	JA0109	PPF:JA0107 Parish Infrastructure Dev.	1999	DU-NEI	28-Nov-00	710,000	246,508	246,508	100%	COMPLETED
JA	JA0101	Comp. Rural Township Dev. Program	1991	DU-NEI	8-Apr-00	36,000,000	35,932,674	35,932,674	100%	COMPLETED
JA	JA0091	Township Development Project Stage	1987	DU-NEI	10-Dec-92	27,300,000	25,591,912	25,591,912	100%	COMPLETED
JA	JA0072	West Kingston Development Program	1986	DU-NEI	26-Mar-93	22,100,000	13,465,795	13,465,795	100%	COMPLETED
JA	JA0067	Township Development Programme	1983	DU-NEI	18-Nov-89	16,400,000	14,884,203	14,884,203	100%	COMPLETED
SU*	SU-L1015	Second Low Income Shelter Program	2009	DU-VIV	26-Dec-15	15,000,000	15,000,000	15,000,000	100%	COMPLETED
SU	SU0017	Low-Income Shelters	2001	DU-VIV	30-Nov-08	9,800,000	9,673,091	9,673,091	100%	COMPLETED
TT*	TT-L1016	Neighborhood Upgrading Program	2010	DU-VIV	8-Feb-17	40,000,000	40,000,000	14,297,969	36%	ACTIVE
TT	TT0050	National Settlements Program Phase II	2002	DU-VIV	21-Jan-10	32,000,000	31,398,172	31,398,172	100%	COMPLETED
TT	TT0011	Community Development Fund	1995	DU	27-Mar-04	28,000,000	23,946,195	23,946,195	100%	COMPLETED
TT	TT0016	National Settlements Programs Phase I	1989	DU-LAN	20-Sep-01	66,100,000	64,188,342	64,188,342	100%	COMPLETED
TT	TT0028	Housing Programme	1968	DU-VIV	24-Oct-74	4,300,000	4,213,317	4,213,317	100%	COMPLETED
<b>Subtotal Loans</b>						<b>443,023,000</b>	<b>375,597,460</b>		<b>97%</b>	
<b>TECHNICAL COOPERATION OPERATIONS</b>										
BA	BA-T1031	Implementation: ESCI in Bridgetown	2014	DU-SUS	21-Jul-18	900,000	900,000	461,917	51%	ACTIVE
BA	BA-T1030	Implementation: ESCI in Bridgetown	2014	DU-SUS	21-Jul-18	100,000	100,000	12,215	12%	ACTIVE
BA	TC0306017	Housing & Neighborhood Upgrading Proj.	2003	DU	30-Jun-07	100,000	92,053	92,053	100%	COMPLETED
BA	TC8702426	Co's Coop, Training in mobile Markets	1987	DU-NEI		11,000	6,783	6,783	100%	COMPLETED
BH	BH-T1045	Implementation of the ESCI in Nassau	2015	DU-SUS	7-Aug-19	1,100,000	1,100,000	233,765	21%	ACTIVE
BH	TC9903000	Low Income Housing Survey & Study	1999	DU-VIV	30-Aug-01	90,000	90,000	90,000	100%	COMPLETED
GY	GY-T1059	Support: II Low-Income Settlement Program	2008	DU-VIV	2-Jun-10	375,000	374,686	374,686	100%	COMPLETED
GY	TC9710478	Enabling Settlements & Shelter Program	1998	DU	15-Oct-00	150,000	150,000	150,000	100%	COMPLETED
GY	TC9607451	Shelter Sector Policy & Program Reform	1997	DU	5-Dec-99	200,000	200,000	200,000	100%	COMPLETED
GY	TC9004037	Feasibility Studies for Urban Devel.	1991	DU	8-Jun-96	1,411,000	1,315,310	1,315,310	100%	COMPLETED
GY	TC8802391	Project for Urban Development	1998	DU-NEI		30,000	30,000	30,000	100%	COMPLETED
GY	TC7909263	Gu's Cooperation in Hypothecary Cred	1979	DU-VIV		3,240	3,240	3,240	100%	COMPLETED
JA	JA-T1099	Exp. Regen. & Mgmt. of Downtown Areas	2014	DU-HER	2-Apr-15	19,940	18,713	18,713	100%	COMPLETED
JA	JA-T1086	Montego Bay-Impl. ESCI Action Plan	2013	DU-SUS	11-Sep-16	830,000	830,000	156,312	19%	ACTIVE
JA	TC9710238	Kingston Urban Renewal	2001	DU	12-Jul-11	1,200,000	1,155,472	1,155,472	100%	COMPLETED
JA	TC9507411	Low Income Urban Settlements Program	1995	DU	20-Apr-98	270,000	270,000	270,000	100%	COMPLETED
JA	TC9005259	Ppf: Rural Township Devel. Program III	1990	DU	30-Aug-91	150,000	150,000	150,000	100%	COMPLETED
JA	TC8211203	West Kingston's Development Program	1982	DU-NEI		20,000	18,000	18,000	100%	COMPLETED
SU	SU-T1081	Implementation: ESCI in Paramaribo	2015	DU-SUS	21-Sep-19	1,100,000	1,100,000	42,535	4%	ACTIVE
SU	SU-T1050	Paranam Industrial and Commercial Park	2009	DU-NEI	23-Dec-13	600,000	580,366	580,366	100%	COMPLETED
SU	SU-T1049	Support: Low Income Shelter Program II	2008	DU-NEI	31-Dec-10	200,000	199,906	199,906	100%	COMPLETED
SU	TC0306019	Urban Development Plan in Paramaribo	2004	DU	16-Dec-06	250,000	229,373	229,373	100%	COMPLETED
SU	TC0112063	Studies: Social and Env. Policy Dialogues	2001	DU	21-Oct-03	70,000	69,592	69,592	100%	COMPLETED
SU	TC9811055	Visit: Social Impact Amelioration P.	1998	DU	19-Nov-99	6,500	5,109	5,109	100%	COMPLETED
SU	TC9801235	Community Development Fund	1998	DU	20-Jan-99	13,500	12,325	12,325	100%	COMPLETED
SU	TC9709471	Low Cost Housing Program	1997	DU	31-Oct-98	10,100	8,148	8,148	100%	COMPLETED
SU	TC0010018	Support for Settlements Program II	2000	DU	31-Mar-02	95,000	94,570	94,570	100%	COMPLETED
SU	TC8907076	Inst.streng.of Nat. Housing Authority	1989	DU	20-Mar-97	1,500,000	1,500,000	1,500,000	100%	COMPLETED
SU	TC8804389	Advisory, National Housing Authority	1988	DU	18-Jul-89	30,000	31,851	31,851	100%	COMPLETED
SU	TC7406053	Planning and Urban Development	1974	DU-NEI	19-Sep-76	450,000	93,609	93,609	100%	COMPLETED
<b>Subtotal TCs</b>						<b>11,285,280</b>	<b>10,729,106</b>		<b>87%</b>	
<b>Total Portfolio: All Operations</b>						<b>454,308,280</b>	<b>386,326,566</b>		<b>92%</b>	

\*Included in the evaluation sample