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## MINISTRY OF FINANCE

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NASSAU, BAHAMAS

August 15, 2025

Strategic Eligibility Committee  
Regional Public Goods Initiative  
Vice-presidency for Countries and Regional Integration  
Inter-American Development Bank  
1300 New York Ave. NW  
Washington, D.C. 20577  
USA

Dear Members of the Committee:

**RE: Home Is Where Hurt Is: A Regional Framework for Stemming Disaster Losses in the Existing Housing Stock of the Caribbean**

The Government of The Bahamas is committed to fully support and participate in the execution of the regional project *Home Is Where the Hurt Is: A Regional Framework for Stemming Disaster Losses in the Existing Housing Stock of the Caribbean* as proposed for financing under the Initiative for the Promotion of Regional Public Goods (RPG).

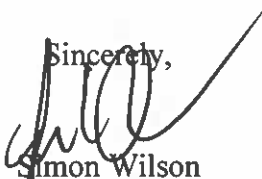
*Home Is Where the Hurt Is: A Regional Framework for Stemming Disaster Losses in the Existing Housing Stock of the Caribbean* is a regional initiative which seeks to address the governance gap associated with housing resilience in the Caribbean. It is believed that a regional approach is more efficient than separate national interventions because of the common threat, similar built-environment vulnerabilities, and shared legal foundation. The governance gap would be addressed by developing a regional framework for improving the resilience and capacity of the existing housing stock in the Caribbean through: (i) sample-based housing stock quality assessments; (ii) the preparation of a regional policy and operational manual for incorporating resilience in housing retrofits and home improvements; and (iii) the design and piloting of practice-oriented capacity building workshops to mainstream the implementation of this framework.

To this end, the Government of The Bahamas will contribute resources in-kind for the equivalent of US\$25,000. These contributions will finance staff time related to program coordination, virtual participation in workshops, and other administration expenses. We understand that the project is participating in a competition and there are no funds being provided or required at this time. We also request that the IDB be the executing agency for this proposal should it succeed, given its regional coverage and the Bank's long and deep experience in the housing sector in the Caribbean.

This RPG is a priority for The Bahamas as it is an opportunity to address a persistent vulnerability in our housing stock and to further integrate Caribbean economies through policy harmonization. Resilience retrofits will also help to prolong the life of existing homes and

thereby alleviate the housing supply pressure. The Government confirms its commitment to promote and support the protection of its citizens through a more resilient housing stock, through this IDB project and beyond.

Sincerely,



Simon Wilson  
Financial Secretary

## ***Home Is Where the Hurt Is: A Regional Framework for Stemming Disaster Losses in the Existing Housing Stock of the Caribbean***

### **The Regional Public Good**

***The vulnerable experience their vulnerability in a place. For most of the world's poor, that place is their home.*** In the Caribbean, the advanced age of the housing stock and the prevalent modality of constructing homes incrementally and with little, if any, regulatory oversight, mean that large sections of the population are at risk of severe loss from climatic events. In fact, the IMF estimated the economic cost of such disasters for the Caribbean to be in excess of \$22 billion (in constant 2009 dollars) between 1950 and 2016 with Hurricane Maria alone costing Dominica 225 percent of its GDP, and Hurricane Ivan affecting Grenada to the tune of 200 percent of GDP<sup>1</sup>. That material loss is compounded by the reality that it is experienced in the place that caters to many fundamental human needs – shelter, security, rest, nourishment and privacy. Those most affected are often vulnerable with the Caribbean Disaster Emergency Management Agency (CDEMA) finding that between 2000 and 2020, approximately 80% of disaster-related displacements involved vulnerable groups such as the elderly, women, adolescents, and children.

***The fact that such large and fundamental losses are repeatedly experienced from the predictable and recurring threat of natural disasters in the Caribbean points to a failure in the governance framework for identifying and reducing risk exposure in the existing housing stock.*** That failure may be attributable to a sense of paralysis that national and sub-national governments may experience on account of the large scale of the challenge, their own limited agency and resources to intervene directly, and a perception that correcting it requires prescribing and carrying out actions that run contrary to the culture of home building in the Caribbean. While understandable, this inaction at the governance level overlooks the potential to harness the enterprising spirit that drives the dominant modality of owner-driven home construction and to equip homeowners and construction tradespersons with the technical know-how and resources to incorporate strategic resilience elements either as retrofits in existing homes or as elements of home expansion.

***This Proposal seeks to address the above-described governance gap, by developing a regional framework for improving the resilience and capacity of the existing housing stock in the Caribbean through: (i) sample-based housing stock quality assessments; (ii) the preparation of a regional policy and operational manual for incorporating resilience in housing retrofits and home improvements; and (iii) the design and piloting of practice-oriented capacity building workshops to mainstream the implementation of this framework.*** This initiative will use as its base, three key elements: (i) A Caribbean Community (CARICOM) Regional Code of Practice for the Construction of Houses (new construction) that was prepared with the CDEMA and approved as a CARICOM Regional Standard by the CARICOM Council for Trade and Economic Development (COTED) in May 2023; (ii) A Barbados Policy, Operational Manual and Protocols for resilience retrofitting of low and middle-income structures that was approved by the Barbados Cabinet in 2024; and (iii) A Barbados housing stock quality assessment tool that was applied nationally in 2022.

## Regional Value Added

***A regional approach to addressing the governance gap associated with housing resilience in the Caribbean is more efficient than separate national interventions because of the common threat, similar built-environment vulnerabilities, and shared legal foundation.***

***Common Threat.*** The Caribbean islands are located in the Atlantic hurricane region, making them highly vulnerable to hurricanes and associated hazards like strong winds, heavy rainfall, storm surges, floods and landslides. Many Caribbean islands are also situated along active fault lines, making them prone to earthquakes. Built-environment interventions to address these common threats are therefore better formulated at the regional level drawing from a broader pool of collective experience.

***Similar built-environment vulnerabilities.*** Due to notable similarities in history, topography and economic structures, the built environment across the Caribbean has many commonalities. This is especially so with respect to the housing typologies where a sizeable majority of construction is owner-driven. Additionally, preferred construction materials, techniques and terminology are similar. Consequently, specifications for resilience retrofits are likely to be similar from one Caribbean state to the next, making a regional approach to the development of the manual more efficient and cost effective.

***Shared legal foundation.*** Except for Suriname, all of the IDB borrower country member in the Caribbean (including Belize), are former British colonies. The same applies to most of the Eastern Caribbean States that are borrowing members of the Caribbean Development Bank but not the IDB. British colonial influence significantly shaped land, planning, and housing laws in all these states. This is pertinent to the current proposal because the new policy and operational practices to be developed will need to be reconciled with the existing legal frameworks. A regional approach is advantageous because it will be able to build upon a wider body of jurisprudence and case history around development and building regulations and spatial planning.

## Main activities and contribution to expected results

- (i) ***Sample-based housing stock quality assessments in targeted islands*** – These will utilize current Census information, spatial imagery, and sample-based ground truthing employing digital tools to obtain standardized measurements on the condition of roofs, foundations, windows, outer walls and doors as well as on access to the home, surrounding slopes and drainage, and basic infrastructure redundancies. These data alongside historical damage and loss data will inform the focus of policy solutions for retrofitting homes to withstand natural disasters, reducing vulnerability and minimizing the impacts of climatic shocks in the Caribbean.
- (ii) ***Preparation of a regional Policy and operational manual for housing resilience.*** The span of these instruments will include pre-construction planning and best practices concerning construction materials, site preparation, risk assessments, foundations, floors, walls, beams, and roofs with specifications likely to withstand Category 2 and Category 5 hurricanes. The scope of the Barbados retrofit Policy and Manual will be expanded to cover additional housing typologies

that are found in more mountainous territories and to incorporate the widespread practice of home expansion. Pertinent building codes, regulations and planning laws from the target countries will be reviewed. A regionally representative Policy Steering Group and a Technical Working Group will be periodically convened to ensure adequate consideration of political economy and engineering factors. Altogether, this will ensure products that are comprehensive and adaptable to various housing types and geographical conditions across the Caribbean. The Manual will help mitigate the risks associated with natural disasters, thereby enhancing the overall resilience of the housing stock. The final product will be tabled before CARCOM's COTED to ensure regional standardization and widespread implementation, leading to improved housing resilience across the region.

- (iii) ***Local Train the Trainer Practice Workshops.*** The content of the operational Manual will be available online and translated into an App that will be used alongside video and diagram-intensive training materials in a series of practice-oriented training workshops for contractor associations, small contractors and construction tradespersons. The App will facilitate individually calibrated learning that will culminate in certification. This element directly builds regional and local capacity to accomplish resilience bolstering of the vulnerable housing stock.

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■ <https://www.imf.org/en/Publications/fandd/issues/2018/03/other>

For more information: Robin Rajack, IDB; robinr@iadb.org



## MINISTRY OF HOUSING, LANDS AND MAINTENANCE

National Housing Corporation Building,  
"The Garden", Country Road, St. Michael  
BARBADOS BB11081  
Tel: No: (246) 536-5000



### Our Ref:

In Replying, the above Number and  
Date of this Letter should be quoted

Date: August 13, 2025

### Strategic Eligibility Committee

Regional Public Goods Initiative

Vice-presidency for Countries and Regional Integration

Inter-American Development Bank

[BPR@iadb.org](mailto:BPR@iadb.org)

Dear Members of the Committee:

The Ministry of Housing, Lands and Maintenance in the Government of Barbados is committed to fully support and participate in the execution of the regional project ***Home Is Where the Hurt Is: A Regional Framework for Stemming Disaster Losses in the Existing Housing Stock of the Caribbean*** as proposed for financing under the Initiative for the Promotion of Regional Public Goods.

***Home Is Where the Hurt Is: A Regional Framework for Stemming Disaster Losses in the Existing Housing Stock of the Caribbean*** is a regional initiative which seeks to address the governance gap associated with housing resilience in the Caribbean. It is believed that a regional approach is more efficient than separate national interventions because of the common threat, similar built-environment vulnerabilities, and shared legal foundation. The governance gap would be addressed by developing a regional framework for improving the resilience and capacity of the existing housing stock in the Caribbean through: (i) sample-based housing stock quality assessments; (ii) the preparation of a regional policy and operational manual for incorporating resilience in housing retrofits and home improvements; and (iii) the design and piloting of practice-oriented capacity building workshops to mainstream the implementation of this framework.

To this end, the Ministry will contribute resources in-kind for the equivalent of US\$25,000. These contributions will finance staff time related to program coordination, virtual participation in workshops, and other administration expenses. We understand that the project is participating in a competition and there are no funds being provided or required at this time. We also request that the IDB be the executing agency for this proposal should it succeed, given the regional nature of this initiative and the Bank's long and deep operational experience in the housing sector in the Caribbean.

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August 13, 2025

**Strategic Eligibility Committee**

Regional Public Goods Initiative

Vice-presidency for Countries and Regional Integration

This RPG is a priority for the Ministry as it is an opportunity to address a persistent vulnerability in our housing stock and to further integrate Caribbean economies through policy harmonization. The Ministry confirms its commitment to promote and support the protection of Barbadians through a more resilient housing stock, through this IDB project and beyond.

Yours sincerely,

A handwritten signature in black ink that reads "H. Niki Smith". The signature is written in a cursive, flowing style.

**H. NIKI SMITH**  
Permanent Secretary

**HNS/pb**



ANY REPLY OR SUBSEQUENT REFERENCE SHOULD BE ADDRESSED TO THE **FINANCIAL SECRETARY** AND THE FOLLOWING REFERENCE NUMBER QUOTED:-

Telephone No. 922-8600-16  
Website: <http://www.mof.gov.jm>  
Email: [info@mof.gov.jm](mailto:info@mof.gov.jm)

**MINISTRY OF FINANCE AND THE PUBLIC SERVICE**  
**30 NATIONAL HEROES CIRCLE**  
**P.O. BOX 512**  
**KINGSTON**  
**JAMAICA**

**September 2, 2025**

Ms. Natacha Marzolf  
Country Representative  
Inter-American Development Bank  
6 Montrose Road  
Kingston 6

Dear Ms. Marzolf,

**Re: The Government of Jamaica's Letter of No Objection to the Inter-American Development Bank for Jamaica's Participation in a Regional Public Goods (RPG) Proposal on Housing Resilience**

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The Ministry of Finance and the Public Service (MOFPS) notes by way of communication received from the Planning Institute of Jamaica (PIOJ) the opportunity for the Ministry of Economic Growth and Job Creation (MEGJC) to participate in the captioned Inter-American Development Bank Regional Public Goods Technical Cooperation (TC).

The MOFPS has been informed that the TC will seek to address the governance gap associated with housing resilience in the Caribbean region. More specifically, that it is anticipated that a regional framework focused on improving the resilience and capacity of the existing housing stock in the Caribbean will be developed through, *inter alia*, housing stock assessments and the implementation of a regional policy and operational manual to govern housing retrofits and home improvements.

The Ministry notes that no indicative budget has been assigned to the TC at this time as the project is still under competitive consideration. The Government of Jamaica (GOJ) however, stands ready to provide in-kind resources equivalent to **US\$25,000** to finance staff time related to programme coordination, virtual participation in workshops and other administration expenses.

Given the expected benefits, particularly as it relates to the envisaged growth of the housing industry and the integration of Caribbean economies, the MOFPS on behalf of the GOJ hereby provides its no objection for Jamaica's participation in the regional TC and welcomes the Project's implementation by the IDB.

The continued support and partnership of the IDB is appreciated and the GOJ looks forward to the favourable response of the Bank in this regard.

Yours sincerely,

Rose Lemonius-Stewart (Mrs.)  
For Financial Secretary

cc. **Mrs. Arlene Williams - Permanent Secretary, MEGJC**  
**Ms. Barbara Scott - Deputy Director General, External Cooperation Management Division, PIOJ**