



# A Real Mosaic of Solutions to Respond to Loss and Damage from Climate Change

Recovery, Reconstruction,  
and Building Back Better

[lossanddamagecollaboration.org](https://lossanddamagecollaboration.org)

The  
Loss &  
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Collaboration

## Acknowledgements

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## Introduction

This publication is part of a [series of briefs](#) unpacking the pieces of a fit for purpose “mosaic of solutions” to respond to loss and damage from climate change. This series expands on our earlier work, which presented a [five-year vision for Loss and Damage under the United Nations Framework Convention on Climate Change \(UNFCCC\)](#) to look beyond the international climate regime at catalysing a wider mosaic of solutions.

In the flagship paper of the series, we unpack the pieces of the mosaic. In these thematic briefs, we dive deeper into existing solutions and how they can be strengthened. We also consider any reforms needed and explore emerging solutions.

This brief unpacks key aspects of loss and damage response related to recovery and reconstruction including: loss and damage needs assessment, finance for recovery, the [Fund for Responding to Loss and Damage \(FRLD\)](#), community-led response, cash transfers, and what it means to really “build back better”. In each case, we provide a short introduction, identify what the solutions are, what the challenges are to implementing these solutions, and how these challenges can be addressed.

## Recovery and Reconstruction

In the first few weeks after a loss and damage event, after immediate response by humanitarian actors, recovery and reconstruction will begin. This can be a complex process and involves a vast range of activities. Just a few examples include: loss and damage needs assessments, the installation of temporary infrastructure (e.g. to restore access to water and electricity) and shelter (e.g. tents), mental health care, livelihood programs, family reunification, mourning, and remembrance.

## Needs Assessments

In the recovery phase of loss and damage response, comprehensive needs assessments are carried out, analysing loss and damage to infrastructure, health, shelter, livelihoods, ecosystems, culture and heritage, among other loss and damage to economies and societies. The primary purpose is to help governments, civil society organisations and [United Nations \(UN\) agencies](#) identify the needs of affected populations, mobilise resources, and inform long-term recovery planning.<sup>1</sup>

## What is the problem?

Some assessment methodologies are better suited to large scale quantitative assessment of economic loss and damage, while others are better able to capture what affected communities value, including hard to quantify [non-economic loss and damage \(NELD\)](#).

## What do we need to see?

To ensure that the full scope of the needs of affected communities and populations are captured, it may be necessary to combine assessment methodologies. Table 1 highlights some of the most frequently used loss and damage assessment methodologies.

**Table 1: Frequently used loss and damage assessment methodologies.**

ASSESSMENT METHODOLOGY	HOW DOES IT WORK?
<b>Post-Disaster Needs Assessments</b>	Post-Disaster Needs Assessments (PDNA) are comprehensive, government-led, inter-institutional frameworks that evaluate damages, losses, and recovery needs across all sectors to create a unified recovery strategy. PDNAs are conducted over 3 to 6 weeks and should take place within 1 to 2 weeks after a disaster. <sup>2</sup>
<b>Damage and Loss Assessment</b>	The <u>Damage and Loss Assessment</u> is an objective, quantitative method that calculates the monetary value of destroyed physical assets (damage) and changes in economic flows (loss).
<b>Values-based approach for assessing loss and damage</b>	<u>Values-based approaches to loss and damage</u> prioritise local, lived experiences by assessing what communities value most—such as culture, health, or identity—rather than focusing solely on economic metrics. <sup>3,4</sup>
<b>Community-led assessment</b>	Community-led loss and damage assessments <sup>5</sup> are participatory processes where local, affected populations identify, document, and analyse loss and damage themselves. This approach empowers communities to define their own loss and damage <sup>6</sup> and uses tools that go beyond quantification such as storytelling <sup>7</sup> and mapping. <sup>8</sup>

## Finance for Recovery and Reconstruction

After a loss and damage event, developing countries need additional finance to undertake recovery and reconstruction without having to divert funds from essential services such as education and health care.

### What is the problem?

The majority of finance available to developing countries from the International Monetary Fund (IMF), World Bank, and other Multilateral Development Banks (MDBs) and international financial institutions (IFIs), is provided in the form of loans. These loans often have market-based, non-concessional interest rates, and high transaction costs to access. As a result they can contribute to debt crises in developing countries. A number of these loans are also only available for specific activities (e.g. rebuilding communications infrastructure).

Even if such loans were appropriate to respond to loss and damage, the scale of these financial instruments is often only in the millions of USD when loss and damage events frequently cost developing countries tens of billions of USD.<sup>9 10</sup> Table 2 examines these instruments unpacking what the key issues are.

**Table 2: Key issues associated with Loss and Damage finance instruments available from the IMF, World Bank and other MDBs.**

INSTRUMENT	HOW DOES IT WORK?	WHAT ARE THE ISSUES?
<b>IMF Rapid Financing Instrument / Rapid Credit Facility</b>	The <u>Rapid Financing Instrument (RFI)</u> provides prompt financial assistance to any IMF member country facing an urgent balance of payments need (e.g. commodity price shocks, natural disasters or conflict). The <u>Rapid Credit Facility (RCF)</u> provides fast concessional financial assistance to low-income countries facing an urgent balance of payments need. The amount of financing a member country can borrow from the IMF is based on its quota. <sup>11</sup>	The RFI provides loans that have market-based, non-concessional interest rates. <sup>12</sup> The RCF provides concessional 0 percent interest loans. <sup>13</sup> Loss and damage equivalent to or exceeding 20 percent of the country's GDP is required to access both the RCF and RFI. <sup>14</sup> Finance is often not enough. In January 2026, a RFI disbursement of SDR 306.32 million (approximately 415 million USD) was approved for Jamaica, <sup>15</sup> when Hurricane Melissa had caused 8.8 billion USD in loss and damage. <sup>16</sup>
<b>Asian Development Bank: Asia Pacific Disaster Response Fund</b>	The <u>Asian Development Bank's (ADB) Asia Pacific Disaster Response Fund</u> is a grant-based instrument providing support to developing countries that are members of the ADB. Money can be transferred in 1–2 days based on triggers that are activated by countries.	Grants are limited to up to 3 million USD per event <sup>17</sup> . A state of national emergency must be formally declared by the affected government <sup>18</sup> , meaning that smaller high-frequency events and slow-onset processes may not be covered.
<b>Inter-American Development Bank: Immediate Response Facility</b>	The Inter-American Development Bank's (IADB) <u>Immediate Response Facility (IRF)</u> provides rapid financial support for addressing the effects of disasters. It focuses on two key actions:  1. Preventing and mitigating disasters caused by natural hazards; and  2. Responding to post-disaster impacts.  Typical funds come within 12 months. <sup>19</sup>	The IRF provides loans with market-based non-concessional interest rates that will increase the debt burden of developing countries. <sup>20</sup> Loans are often only the tens of millions (e.g. Haiti was loaned 20 million USD <sup>21</sup> after Hurricane Mathew in 2016). IRF resources are restricted to funding property damage repairs needed to restore essential services to the population immediately after a disaster occurs. <sup>22</sup>
<b>IADB: Contingent Credit Facility for disasters</b>	The IADB's <u>Contingent Credit Facility for Disasters (CCF)</u> is an investment loan. It has two modalities. CCF-Modality I offers parametric coverage for natural disasters, up to 300 million USD or 2 percent of GDP. CCF-Modality II offers non-parametric coverage for natural disasters and public health risks, up to 100 million USD or 1 percent of GDP. <sup>23</sup>	The CCF <sup>24</sup> provides loans that have market-based non-concessional interest rates that will increase the debt burden of developing countries. The CCF's maximum loan sizes are 300 and 100 million USD.

INSTRUMENT	HOW DOES IT WORK?	WHAT ARE THE ISSUES?
<p><b>World Bank International Development Association: Crisis Response Window</b></p>	<p>The World Bank’s Crisis Response Window (CRW) provides International Development Association (IDA) countries (75 of the world’s poorest and lowest-income nations) with a dedicated source of additional resources to:</p> <ol style="list-style-type: none"> <li>1. Respond to the impact of severe natural disasters, public health emergencies, and economic crises; and</li> <li>2. Respond at an earlier juncture to slower-onset crises, namely disease outbreaks and food insecurity.</li> </ol>	<p>The CRW is only available to 75 developing countries. The average time to first disbursement is 398 days.<sup>25</sup> Loan sizes range from 508 million USD (e.g. for the 2010 Haiti earthquake) down to roughly 1.5 million USD, with many CRW operations in the tens of millions.<sup>26</sup> Despite the CRW providing loans that are highly concessional,<sup>27</sup> these loans still need to be repaid and increase developing countries’ debt burdens.</p>
<p><b>The Japan International Cooperation Agency: Stand-by Emergency Credit for Urgent Recovery</b></p>	<p>The Japan International Cooperation Agency’s Stand-by Emergency Credit for Urgent Recovery (SECURE) is a Japanese Official Development Assistance (ODA) loan instrument designed to provide rapid, pre-arranged, and flexible financing to developing countries immediately following natural disasters.</p>	<p>Despite the SECURE providing loans that are highly concessional,<sup>28</sup> these loans still need to be repaid and increase developing countries’ debt burdens. SECURE only provides up to 65 million USD or 0.25 percent of GDP to eligible countries, when loss and damage events are frequently costing developing countries tens of billions.</p>

**What do we need to see?**

The IMF, World Bank, and other IFIs and MDBs can play a significant role in mobilising loss and damage finance. Instead of loans with conditionalities, they must provide massively scaled up grant based finance through instruments that are easy to access.

**Fund for Responding to Loss And Damage**

In light of the inadequacy of finance available, developing countries and civil society fought for thirty years to establish a fund under the UNFCCC that would provide new and additional grant based finance to address loss and damage.<sup>29</sup> The fund they envisioned would be filled by developed countries, in line with their obligations to provide climate finance, historic responsibilities, Common But Differentiated Responsibilities and Respective Capabilities (CBDR-RC), and the polluter pays principle.<sup>30</sup>

In 2022, at the 27th meeting of the UNFCCC’s Conference of the Parties (COP 27), the FRLD was finally established, alongside new Loss and Damage funding arrangements. In 2023, following a process to set up the Fund which, led by a Transitional Committee, the FRLD was operationalised at COP 28 in Dubai. In 2025, the FRLD launched its start up phase —the Barbados Implementation Modalities (BIM)— under which 250 million USD has been allocated to funding requests between 5-20 million USD.<sup>31</sup> Alongside resource mobilisation efforts,<sup>32</sup> work is still underway to fully operationalise the long term policies of the FRLD.

**What is the problem?**

To date, pledges total just 817.01 million USD,<sup>33</sup> of which just 448.92 million USD has been paid into the FRLD’s trust fund.<sup>34</sup> This is less than 0.06 percent of the at least 400 billion USD the FRLD will need

to disburse annually by 2035.<sup>35</sup> This massive funding gap is caused by a lack of contributions from developed countries, who bear historical responsibility for climate change and its impacts.

Under the BIM, the FRLD cannot disburse funds quickly nor directly to communities. Despite developing countries being encouraged to demonstrate how the FRLD can facilitate community access, communities will be reliant on trickle down support from their governments during the BIM phase.

Persistent efforts by developed countries to try and limit eligibility to the FRLD to only Small Island Developing States (SIDS) and Least Developed Countries (LDCs), rather than all developing countries, continue to hamper progress on agreeing the FRLD's long term policies.

### What do we need to see?

Table 3 highlights the key issues still to be resolved and what needs to happen to ensure the FRLD is fit for purpose.

**Table 3: What is needed to deliver robust long term policies for the FRLD?**

POLICY	WHAT ARE THE ISSUES?	WHAT NEEDS TO HAPPEN?
<b>Resource Mobilisation Strategy</b>	The Board of the FRLD must develop a resource mobilisation strategy (RMS) and a plan for the first replenishment cycle of the Fund to ensure that the Fund does not run out of money. Developed countries have persistently pushed for an RMS that would help them to side step their Loss and Damage finance obligations by expanding the contributor base to include developing countries with large economies (e.g. the Kingdom of Saudi Arabia).	The RMS must deliver at least 400 billion USD a year by 2035 in grant based new and additional finance. The first replenishment must deliver at least 50 billion USD a year for the period 2027-2031 and the second replenishment 100 billion USD a year for the period 2031-2035. <sup>36</sup> Developed countries must mobilise public finance from innovative sources to meet their obligations. We have identified that developed countries can mobilise at least 4.8 trillion USD from innovative sources each year to meet their obligations for Loss and Damage finance. <sup>37</sup> The FRLD must also receive finance directly from equitable pro-poor innovative sources (e.g. a business class air passenger levy), and have <u>Special Drawing Rights</u> and revenues raised under the UN Tax Convention directly channeled to it.
<b>Community Access / Small Grants</b>	The Board of the FRLD needs to establish a small grants access modality. Developing countries are concerned that the FRLD does not have enough money to meet the needs of their governments and worry that disbursing small grants will set a precedent for the scale of the FRLD.	A dedicated small grants window must be established under the FRLD that is directly accessible to communities in developing countries. This window must ensure simplified access with minimal bureaucracy. The Executive Director of the FRLD must be authorised by the Board to take decisions on small grants funding applications to ensure timely delivery. Developed countries must fill the Fund so that the scale of the needs of developing countries and the communities within them can be met.

POLICY	WHAT ARE THE ISSUES?	WHAT NEEDS TO HAPPEN?
<b>Rapid Disbursement</b>	<p>The Board of the FRLD needs to decide how quickly the Fund will be able to disburse funds and agree on a funding cycle that sets out the steps that the Fund will take to release funds within the agreed timeframe. Some developing country Board members, particularly those representing the <u>Least Developed Countries (LDCs)</u>, have called for the FRLD to be able to disperse funds rapidly after a loss and damage event. Some developed countries, including Germany, do not want to see the FRLD discussing funds quickly. The BIM’s funding cycle cannot deliver money quickly and has the potential to set a precedent for the long term policies of the FRLD.</p>	<p>The FRLD must be able to disburse money within weeks to ensure that there is no gap between immediate response delivered by humanitarian actors and recovery and reconstruction. This is critical to ensure that developing countries and the communities within them are not left without support during the early stages of recovery, something which can lead to further loss and damage (e.g. as a result of displacement).</p>
<b>Resource Allocation System</b>	<p>The Board of the FRLD needs to decide how money will be allocated by the Fund under its long term operational model. This includes deciding if there will be any minimum allocation of funds for <u>Small Island Developing States (SIDS)</u> and LDCs and if there will be allocations for specific types of loss and damage included in the scope of the fund (i.e. economic and NELD and slow onset climatic processes and extreme weather events). In the past developed countries have tried to focus the allocation of resources on “priority gaps” and LDCs and SIDs as a way to try and limit the eligibility of developing countries with large economies to receive funding.</p>	<p>The FRLD must be able to respond to all types of loss and damage –economic and NELD, arising from slow onset climatic processes and extreme weather events. All developing countries must remain eligible to receive support.</p>
<b>Program and Project Cycles</b>	<p>The Board of the FRLD must decide what steps are involved in approving funding requests and ensuring they are aligned with environmental social safeguards and fiduciary standards (i.e. legal and ethical obligations requiring a party to act in the best interest of another).</p>	<p>The funding cycle must be simple and efficient and not increase administrative burdens for developing countries and communities or cause barriers to access. It must ensure that affected communities can be engaged at all stages of planning and implementation.</p>

POLICY	WHAT ARE THE ISSUES?	WHAT NEEDS TO HAPPEN?
Observer Policies	The Board of the FRLD must develop observer policies which includes agreeing upon which of the nine UNFCCC constituencies will have active observer seats and how affected populations not represented by a constituency will be able to participate (e.g. migrants, refugees and displaced persons). The Board also needs to develop a policy on establishing consultative forums.	The rights based UNFCCC constituencies must be given active observer seats (women and gender, environmental non-government organisations, Indigenous Peoples and children and youth). The private sector must not be given an active observer seat. This would lead to a conflict of interest due to the private sector's focus on profit and could lead to the promotion of loss and damage responses that are profit motivated (e.g. the deployment of market rate loans by the FRLD) that could further increase indebtedness in developing countries and/or harm affected populations. An additional seat must be put in place for representatives of affected populations not represented by constituencies. Consultative forums must result in detailed reporting back to the Board of the FRLD. These reports must inform decision making.

## Community Led Recovery

A critical aspect of recovery is community-led loss and damage response, an approach that ensures affected populations directly manage, design, and implement recovery efforts.<sup>38</sup>

By equipping affected communities, rather than depending on international non-governmental organisations (NGOs), UN agencies or other actors from outside the affected area, community-led responses are tailored to local contexts, cultures, and priorities, and success rates are improved.<sup>39</sup> This is especially critical for responses to address and recovery from NELD.<sup>40</sup>

By leading responses, communities also strengthen their capacity to respond to future loss and damage events, while further identifying opportunities to enhance resilience and disaster risk reduction<sup>41</sup> and address intersectional vulnerabilities.<sup>42</sup> This also allows local expertise and traditional and Indigenous Knowledge based solutions to be centred in recovery efforts. It also prioritises the involvement of marginalised groups.

### What is the problem?

Community-led loss and damage programs, such as those supported by the Scottish Government's Climate Justice Fund,<sup>43</sup> have demonstrated why the FRLD and other climate and development finance providers, such as the Green Climate Fund (GCF), must enable simplified direct access to grants for communities.<sup>44 45</sup> However, the FRLD still has no community access window, while access for communities remains complex, slow and burdensome in many other finance institutions, including the GCF and the Global Environment Fund (GEF).

### What do we need to see?

The needs and priorities, and thus what can be regarded as a solution, must be determined by affected communities. Communities are not homogenous, but diverse and often shaped by power dynamics.<sup>46</sup> Therefore, it is critical to ensure that responses reach all segments of the population, especially

frequently marginalised groups, such as Indigenous Peoples. Marginality must not be exacerbated by the implementation of responses (e.g. through displacement). Instead, particularly vulnerable groups must be centred in decision making.

To ensure timely and easy direct access to affected communities, the FRLD must put in place a small grant access modality, while the GCF, GEF other climate and development funds must simplify direct access modalities.

## Cash Transfers

Direct cash transfers provide rapid, flexible financial relief to people affected by loss and damage, enabling them to rebuild livelihoods, meet their immediate needs, and gain agency in their recovery. These transfers empower recipients to make financial decisions, boost local economies, decrease inequality,<sup>47</sup> and are more cost-efficient than in-kind humanitarian assistance (e.g. food rations).<sup>48</sup> Case study 1 highlights the impact that cash transfers for loss and damage had in Malawi, After Cyclone Freddy.

### Case study 1: Direct Cash Transfers for Loss and Damage in Malawi, After Cyclone Freddy

In a pilot program led by [Give Directly](#) after Cyclone Freddy in 2023, 750 USD was transferred through mobile money to over 2,600 families from the 50 villages hardest hit in the Nsanje District of Malawi. These families, who were living in temporary displacement camps, were able to use the cash to relocate and rebuild their lives and livelihoods as they saw fit. 96 percent of families reported spending on productive assets such as fertiliser or livestock or a new home or business. As a result, the number of families with livestock doubled from 522 to 1,178 and individuals reporting going hungry so others in their family could eat decreased from 75 percent to 46 percent.<sup>49</sup> From this pilot, Give Directly developed [a set of principles](#) urging governments, donors, civil society, and the FRLD to pursue the development of large, direct, unconditional cash transfers as a flexible, scalable, community-led solution.<sup>50</sup>

## What is the problem?

Reductions in ODA, development, and humanitarian funding, are impacting the use of cash transfers in responses to loss and damage. Meanwhile, debt and limited fiscal space are hindering developing country governments from using cash transfers as part of social protection systems.

## What do we need to see?

Funding gaps must be closed to enable cash transfer programs to be scaled up. Developed countries must ensure that ODA exceeds the [target of 0.7 percent of gross national income](#) at the same time as meeting their climate and sustainable development finance commitments.

## Building Back Better

Building back better is a post-disaster strategy focused on reducing future vulnerability and fostering resilience. It focuses on upgrading infrastructure and implementing stricter, more sustainable, and inclusive building standards. Better land-use planning and addressing social, economic, and environmental vulnerabilities are also critical components of building back better.<sup>51</sup>

Research indicates that when countries rebuild stronger, faster, and more inclusively after a disaster, they can reduce the impact on livelihoods and well-being by as much as 31 percent. Building back better has the potential to reduce global average losses by 173 billion USD per year.<sup>52</sup>

### **What we have now**

Massive funding gaps mean that recovery and reconstruction is slow, incomplete, and can both create new risks and exacerbate existing inequalities.<sup>53</sup> This will lead to more loss and damage when future disasters strike.

### **What do we need to see?**

Developing countries must be able to build back better in a way that not only recovers lost development, but also advances the achievement of the Sustainable Development Goals (SDGs).<sup>54</sup> This must include addressing root causes of vulnerability such as marginalisation and poverty, and advance the protection and fulfillment of human rights. This will require finance and support at the scale of the needs.

When building back better, the question of who decides what is “better” and for whom is key.<sup>55</sup> Affected communities, and particularly marginalised groups, must be centred in planning and decision making processes. This is critical to ensure that recovery efforts reach all segments of the population.<sup>56</sup> Table 4 highlights key aspects that should be taken into consideration when building back better after a loss and damage has occurred.

**Table 4: What does building back better mean after loss and damage has occurred?**<sup>57</sup>

Strong	Fast	Inclusive	Sustainable	Transformative <sup>58</sup>	Fair
<p><b>Disaster risk reduction:</b> New building codes and regulations increase the resilience of buildings being reconstructed.</p>	<p><b>Livelihoods, Education, Health and Wellbeing:</b> Ensuring efficient reconstruction to reduce the time between the disaster and recovery, helping restore and normalise life, and minimising long-term economic impacts.</p>	<p><b>Led by affected populations:</b> Affected populations are leading all decision making and the recovery and reconstruction efforts.</p>	<p><b>Development and climate mitigation:</b> Replacing damaged infrastructure with the latest and most efficient sustainable and renewable technology (e.g. telecommunications equipment).</p>	<p><b>Environmental Protection:</b> Adopting Indigenous and local custodian and kinship based frameworks and practices for the protection and restoration of biodiversity and ecosystems and the management of resources.</p>	<p><b>Upholding Rights:</b> Ensuring <u>Free, Prior, and Informed Consent</u> and that <u>human rights</u> and the <u>rights of Indigenous Peoples</u> are upheld, including the right to remedy, development, cultural expression, access to health care, and education, etc.</p>
<p><b>Disaster risk reduction:</b> New land-use planning regulations curtail reconstruction in high-risk areas.</p>	<p><b>Disaster risk reduction and climate adaptation:</b> Hazard-control and climate adaptation infrastructure is completed along the same timeline as reconstruction.</p>	<p><b>Leaving no one behind:</b> The needs of marginalised groups and people that have been displaced or are facing other human mobility challenges are addressed.</p>	<p><b>Environmental Protection:</b> Ensuring ecosystems do not face further loss and damage through the extraction for materials for recovery and reconstruction.</p>	<p><b>Development:</b> Addressing housing challenges such as homelessness and slum dwelling, and mobility challenges such as forced immobility by tackling the root causes of vulnerability. E.g. facilitating rights based voluntary planned relocation, granting land tenure and building homes.</p>	<p><b>Equity:</b> Ensuring that recovery efforts reach all segments of the population, particularly the poor and vulnerable, to reduce underlying inequalities.</p>

Strong	Fast	Inclusive	Sustainable	Transformative <sup>58</sup>	Fair
<p><b>Disaster risk reduction and climate adaptation:</b> Hazard-control and climate adaptation infrastructure, such as flood embankments, are improved.</p>	<p><b>Development:</b> Building back fast and better – safeguards, quality and sustainability are ensured.</p>	<p><b>Responsive:</b> Plans and actions are gender, child, and age responsive/transformative. They are also responsive/transformative to Indigenous Peoples needs and priorities, by prioritising self-determination, land rights, and cultural preservation.</p>	<p><b>Development:</b> Building back using sustainable and circular materials guided by local and Indigenous knowledge. Integrating efficient and circular water, waste and energy systems and renewable energy generation (e.g. solar panels).</p>	<p><b>Justice:</b> Providing remedy and reparation for historic and ongoing marginalisation, such as environmental racism, as part of recovery and reconstruction efforts and ensuring nonrepetition of harm.</p>	<p><b>Upholding Rights:</b> All temporary and planned relocation is voluntary and rights based and, where relevant, ensures FPIC</p>
<p><b>Disaster risk reduction, climate adaptation and environmental restoration:</b> Restoring ecosystems that offer protection against loss and damage (e.g. mangroves), provide livelihoods and food, and have cultural significance.</p>	<p><b>Livelihoods, Education, Health and Wellbeing:</b> Voluntary and rights based temporary relocation and/or accommodation is put in place quickly to prevent and reduce further loss and damage. Access to health, education, and livelihoods is ensured.</p>	<p><b>Development:</b> Addressing energy inequalities by building renewable energy infrastructure that provides zero cost community owned energy when rebuilding.</p>	<p><b>Health and Environmental Protection:</b> Ensuring that hazardous materials (e.g. asbestos, benzene and nuclear waste) are carefully removed and disposed of in a manner that prevents immediate and future health, and environmental impacts.</p>	<p><b>Environmental Protection and rights:</b> Granting rights to nature (e.g. rivers, forests, glaciers) and enshrining ecocide and other laws to ensure the recovery and restoration of ecosystems and biodiversity and ongoing protection.</p>	<p><b>Equity:</b> Ensuring that any temporary relocation or other measures related to reconstruction do not disproportionately impact any one group or community, particularly the poor, and vulnerable.</p>
<p><b>Development:</b> Building back essential services to better cater for people's needs. E.g. reconstructing hospitals with a greater number of beds and more facilities.</p>	<p><b>Transparency and planning:</b> Reconstructions timelines are realistic designed with affected communities and regularly updated. Where there are delays, all stakeholders are promptly informed of the reasons why.</p>	<p><b>Development:</b> Addressing inequalities such as access to health care, schooling, food, and water by increasing the number, capacity, and quality of services when rebuilding.</p>	<p><b>Development:</b> Building back based on town and city plans where residents can meet most of their daily needs (livelihoods, foods, education, and healthcare) within a 15-minute walk or cycle from their home.</p>	<p><b>Equity:</b> Re-nationalising infrastructure (e.g. power generation) and services (e.g. healthcare) and positioning affected communities as decision makers and beneficiaries, equipped to decide how benefits (e.g. profits, dividends, and electricity) will be reinvested and/or redistributed back into the community.</p>	<p><b>Equity:</b> Ensuring that the needs, priorities, knowledge, and experiences of all vulnerable groups within affected populations are reflected in the design, planning, and implementation of recovery, and reconstruction.</p>

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