Housing Justice at COP30

Civil society voices in the climate space

Hub for Housing Justice

The **Hub for Housing Justice** is a collaborative initiative led by a group of civil society networks and research organisations. Visit the website: https://www.hubforhousingjustice.org/

This publication compiles statements delivered by representatives of civil society organisations promoting housing justice at the 30th Conference of the Parties, COP30, in November 2025 in Belém, Brazil. Its content has been coordinated and edited by Alexandre Apsan Frediani, Camila Cociña and Paula Sevilla Núñez, on behalf of the **Hub** for **Housing Justice Secretariat**, currently hosted by the International Institute for Environment and Development (IIED).

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Setting the scene

Prologue: Housing justice at COP30

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Housing has long been overlooked in climate policy discussions, even though climate impacts are experienced most directly in homes and neighbourhoods. Rising temperatures, flooding, storms and other climate impacts contribute to deteriorating living conditions that shape everyday life in many cities. These risks fall disproportionately on those living in vulnerable housing conditions, particularly in informal settlements and underserved urban areas. In this context, housing justice refers to access to adequate, safe and climate-resilient housing, supported by inclusive planning, secure land tenure and equitable access to basic services.

Climate disasters have doubled over the past two decades, affecting more than four billion people worldwide,[1] thus making the links between housing and climate change increasingly evident. In the last decade alone, weather-related disasters have triggered an estimated 220 million displacements – around 60,000 people forced from their homes every day[2]. Yet these impacts are deeply unequal. Least Developed Countries (LDCs) and Small Island Developing States (SIDS) – which have contributed the least to global emissions - are among the most exposed to climate hazards and often have the least resilient housing systems and resources for recovery. These realities remind us that the right to housing is not only a development concern; it is central to resilience, equity, and climate action.

At **COP30 in Belém,** this recognition finally took a clearer shape. Across negotiations, ministerial dialogues, and civil society events, governments, cities, research institutions and grassroots movements highlighted the importance of addressing the housing crisis as part of the global response to climate change. These discussions reinforced a growing understanding that climate justice and housing justice are intertwined and must be at the heart of our efforts to build resilient and inclusive cities.

The **Fourth Ministerial Meeting on Urbanization and Climate Change**, convened by UN-Habitat together with the Government of Brazil, marked a key milestone. For the first time, housing and the transformation of informal settlements were brought explicitly to a COP at ministerial level. The dedicated Ministerial Roundtable reaffirmed that achieving the goals of the Paris Agreement requires stronger alignment between climate governance and urban development and recognised the critical role of cities and local governments in implementing climate solutions. The discussion also emphasised three key priorities: recognising housing as climate action, ensuring justice and inclusion in the transition to low-carbon development, and supporting community-led solutions that draw on local knowledge and sustainable design.[3]

1 | Centre for Research on the Epidemiology of Disasters and United Nations Office for Disaster Risk Reduction (2020) The Human Cost of Disasters: An Overview of the Last 20 Years (2000–2019). Geneva.

2 | Internal Displacement Monitoring Centre (2024) GRID 2024: Global Report on Internal Displacement. Geneva.

3 | For more information, see: https://unhabitat.org/sites/default/files/2025/11/summary_document_of_the_ministerial_meeting_at_cop30.pdf

4 | UN-Habitat (2026) Urban Content in NDC 3.0 — A snapshot of 128 NDCs. Available at: https://unhabitat.org/urban-content-in-ndc-30-a-snapshot-of-128-ndcs

The Intergovernmental Council for Buildings and Climate (ICBC) – Belém Call for Action on Sustainable and Affordable Housing further underscored this momentum. By positioning adequate housing as a foundation for resilient and inclusive urban development, the Call highlighted that addressing the housing crisis and advancing climate action are deeply interconnected challenges.

National climate strategies are also reflecting this shift. An increasing number of **Nationally Determined Contributions** (NDCs) now recognize the role of cities and housing systems in climate action. UN-Habitat's recent analysis shows that 81 per cent of NDCs significantly address urban issues, and 64 of 128 NDCs (50 per cent) submitted by 31 December 2025 reference housing and informal settlements. This represents a 49 per cent increase from previous NDCs.[4] These developments signal an important step forward in acknowledging housing within climate policy.

Looking ahead, there is a growing opportunity to further anchor housing within global climate and urban agendas. The ongoing **review of the New Urban Agenda** offers an important platform to strengthen the integration of housing and urban development within national climate strategies, including **NDCs, National Adaptation Plans,** and long-term climate pathways. At the same time, global initiatives such **as World Urban Forum (WUF), Innovate4Cities** and the forthcoming **IPCC Special Report on Cities** are helping to strengthen the evidence base on the housing–climate nexus and deepen collaboration between science, policy and practice.

In parallel, the **Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All** (OEWG-H) provides the only UN-facilitated intergovernmental platform dedicated to housing policy. Its work has increasingly highlighted the links between housing, environmental sustainability and resilience, including through intergovernmental discussions that will continue at WUF13, where these themes will be further explored.

Advancing housing justice together with climate justice will require **sustained cooperation** across governments, city networks, civil society organizations, research institutions, financial actors and communities themselves – and a stronger engagement of urban stakeholders in climate change negotiations. By working together across levels of government and sectors, we can ensure that housing becomes a cornerstone of climate action and a foundation for resilient, inclusive and sustainable cities.

Introduction: Civil society voices for housing and climate justice

By Camila Cociña, Alexandre Apsan Frediani and Paula Sevilla Nuñez
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and International Institute for Environment and Development (IIED)

The integration of the housing sector into international climate debates is increasingly recognised. Arguably, housing is slowly populating a range of multilateral, intergovernmental and multi-sectorial spaces that, until recently, were blind to its centrality in climate impacts and responses.

Civil society, social movements, grassroots groups and allied policy and research partners have long stressed the profound linkages between housing and climate justice, and the crucial role of housing in addressing – or exacerbating – the deep injustices embedded in the ongoing climate crisis. As the issue of housing becomes more present in mainstream climate spaces, those at the frontline of local housing responses want to be protagonists in shaping these discussions: how and by whom housing is framed in climate arenas impacts its implications for rights and justice.

This publication is a snapshot, a memoir of the messages that civil society groups brought into a critical moment for this convergence between the climate and housing debates. It is a photography that **takes stock of the agendas and demands that civil society groups brought to COP30 in Belém, Brazil,** as a strategic juncture for future climate engagements from the housing justice community.

Together, what these contributions bring is a collective call for recognising that simply centring housing in climate debates is not enough; it requires a strong rights-based, community-led, and justice-framed localisation agenda to be truly transformative, promote more effective climate action, and respond to the needs and aspirations of the world majority.

Although each statement in this publication approaches housing justice and climate through a different lens, several themes and messages are highlighted across them. They share at least three key ideas to frame future climate-housing conversations:

- **Linking climate and justice requires a systemic approach:** The interface between housing and climate cannot be understood only by looking at houses as finished products or by focusing exclusively on the supply/demand gap. Instead, it requires a structural understanding of how housing systems – in their full complexity – interact with climate processes. The statement from **Habitat for Humanity Brazil**, for example, invites us to think about the systemic relationship between climate and housing justice through an emphasis on the uneven distribution of risks across households based on race, income, and gender. A similar reflection is shared by the **International Institute for Environment and Development (IIED)**, when linking climate action with calls for a transformation of housing systems towards a more anti-discriminatory, democratic, sustainable, fair and open approach to policies and practices. At the centre of these considerations is the call for deeper transformations of systems rooted in environmental racism and other legacies of discrimination, as highlighted by **Instituto Pólis'** statement.

- **Wide political, economic and social conditions shape the climate-housing interface.** Housing systems are shaped by a wide range of factors that determine how people experience the effects of climate change and, therefore, the kinds of interventions needed to advance both housing and climate justice. A critical example of these processes is portrayed by the contribution of **Public Works Studio**, a member of the **Housing Justice Network**, reflecting on the converging processes of urbicide and ecocide currently taking place in Lebanon, and highlighting the interlinkages between violence, conflict, power abuse, housing dispossession, and climate. Likewise, the statement by **Observatori DESCA**, a member of the **Habitat International Coalition**, provides a close inquiry into the connection between processes of housing and land financialisation, exclusion, and climate injustices, calling for a rights-based approach to policy transformation.

- **Systemic interventions need to start by recognising and nurturing bottom-up and locally led action.** Across all statements, the reflections underscore how communities and neighbourhood organisations are showing the ways forward to advance housing justice alongside climate action. Recognising these efforts and promoting policies and mechanisms that support and scale them up is fundamental. Examples of these are clearly showcased in the statement by **Slum Dwellers International (SDI)**, highlighting the linkages between participatory slum upgrading and climate action in Kenya; by **Youth for Unity and Voluntary Action (YUVA)**, reflecting on the role of Community Climate Action Planning in India; by **Kota Kita**'s call to engage with everyday realities of the most exposed to environmental hazards in Indonesia; and by **Build Change**, drawing on examples from Colombia to call for community-driven and systemic approaches to reform housing and co-produce resilient housing solutions.

COP30 brought an increased recognition of the relationship between the housing crisis and the climate emergency, but this is only the beginning. The messages in this publication underscore how much work remains to integrate housing rights into climate policy and offer concrete proposals for doing so. The road ahead remains uncertain; while leaders at Belém embraced calls to action to make our cities more sustainable, other outcomes from COP30 risk entrenching housing injustices, driving displacement and aggravating vulnerabilities. **This publication is therefore more than a collective memory; it is an accountability tool. The future is shaped by today's actions.** Five or ten years from now, we will look back on these statements to assess whether they were taken seriously: whether efforts have been mobilised to propel systemic change, making housing a vehicle for more sustainable and fairer societies that care for people and nature.

Part 2

Housing justice statements at COP30

Housing justice as climate justice in Brazil

By Raquel Ludermir
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A version of this statement was delivered at the Belém High-Level Roundtable "Mutirão for Housing and Transformation of Informal Settlements for a Just Urban Transition", as part of the Ministerial Meeting on Urbanization and Climate Change, on 11th November 2025, Belém, Brazil.

At COP30, one message echoed clearly among housing advocates, researchers, and community leaders: **the climate crisis is also a housing crisis.**

Across the world, extreme weather events are destroying homes, damaging infrastructure, and deepening the inequalities that shape people's vulnerability to climate change. Floods, landslides, and heat waves do not affect everyone equally. They hit hardest where housing systems have already failed. At the same time, millions of people are pushed to live in areas prone to disaster precisely as a result of the housing crisis.

Despite this undeniable nexus, housing remains largely absent from global climate strategies. According to a report by Habitat for Humanity,[5] only 8% of the 188 Nationally Determined Contributions (NDCs) submitted under the United Nations Framework Convention on Climate Change include meaningful commitments related to housing or informal settlements. This is not a technical problem. It is a question of priorities.

Housing is climate action

Housing sits at the intersection of climate vulnerability and social inequality. **Those most exposed to the impact of climate change and extreme weather events are the same communities historically excluded from safe, well-located, and affordable housing.** Research in Brazil[6] illustrates this reality. Non-white and low-income people, particularly those living in female-headed households, are overrepresented in areas prone to disasters compared to other parts of Brazilian cities. For instance, the percentage of non-white people living in areas prone to disaster is 10,3% higher than in other parts of Brazilian cities; female headed households are 7% more frequent in areas prone to disasters than in other parts of the cities. Meanwhile, the average household income of those in areas at risk is about half (only 55%) of that of other parts of the cities. This shows that **living at risk is rarely a choice; it is the result of structural exclusion, housing shortages, and urban inequalities.** As more people are pushed into unsafe areas, the human and economic costs of extreme weather rise dramatically.

Addressing the housing needs of vulnerable urban communities is an urgent means of climate action. Ensuring families can live in safe, resilient, and well-located homes reduces disaster risk, strengthens community stability, and supports sustainable urban development. In many cases, guaranteeing the basic human right to adequate housing may be one of the most effective forms of climate adaptation available.

5 | Habitat for Humanity International (2025) Climate Action Through Housing and Informal Settlements: Analysis of NDCs and Development Finance Flows. Available at: https://www.habitat.org/Habitat-COP30

6 | Habitat for Humanity Brazil (2025) No climate justice without housing justice. Available in English and Portuguese at: https://habitatbrasil.org.br/moradia-e-justica-climatica/

Communities are already showing the way

While global climate policies struggle to catch up, **communities across the global South are already demonstrating what locally led climate adaptation looks like.** In Recife, Brazil, residents of the neighbourhood of Várzea have organised to strengthen their homes and reduce climate risks. Community leaders such as Joice Paixão, and the community-based organisation GRIS Espaço Solidário mobilise residents and knowledge to implement early warning systems, strengthen mutual support networks, and protect lives and livelihoods. This is a powerful example of resilience in action, transforming vulnerability into collective strength.

Yet these efforts remain largely underrepresented in global climate discussions and dramatically underfunded. Climate finance rarely reaches the local level where many of the most effective solutions are already emerging. **Recognising and supporting community leadership is essential if climate policy is to reflect realities on the ground.** Furthermore, improvements in homes and community infrastructure are crucial to enable the material foundation on which communities will thrive.

Climate justice must start at home

A troubling trend is also emerging in many cities: environmental protection policies are sometimes used to justify evictions from central or valuable urban areas. In the name of environmental risk reduction or ecological restoration, residents of informal settlements are displaced without adequate alternatives, a process increasingly described as "green displacements".

Evictions, however, do not eliminate climate risk. They often shift it elsewhere while deepening inequalities. Families forced out of well-located areas frequently end up farther from jobs, services, and infrastructure. In many cases, they are pushed into settlements that remain exposed to disasters or face constant threats of eviction.

True climate resilience cannot be built upon removing people from cities or pushing them to the margins. It must focus on eliminating risk while protecting people's rights and livelihoods. This means investing in upgrading vulnerable neighbourhoods, strengthening housing structures, improving infrastructure, and supporting community-led adaptation strategies.

Aligning climate action and housing rights

The housing conversations around COP30 highlighted an important opportunity. If climate commitments and finance are aligned with the right to adequate housing, the benefits will extend far beyond reducing emissions or managing disasters.

Investing in resilient housing strengthens local economies, reduces inequality, and improves communities' capacity to adapt to a changing climate. Housing policy can become a powerful tool for climate justice. As the global community moves forward after COP30, integrating housing into climate agendas is no longer optional. Without safe and adequate homes, climate resilience will remain out of reach for millions. There will be no real climate justice without adequate housing.

Housing justice and reconstruction in Lebanon at the intersection between colonialism and climate change

By Yara Abdelkhalek
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A version of this statement was delivered at the panel "Urban Services and Infrastructure, Right to the City and Climate Change" at the Cities & Regions Hub, on 17th November 2025, Belém, Brazil.

In Lebanon, even the act of rebuilding has become dangerous. Recovery itself is under attack. **The question is no longer how to rebuild, but how to do so when the very conditions that make rebuilding possible are being systematically destroyed.** This was the warning we raised at COP30; developments since then have only made these conditions more acute.

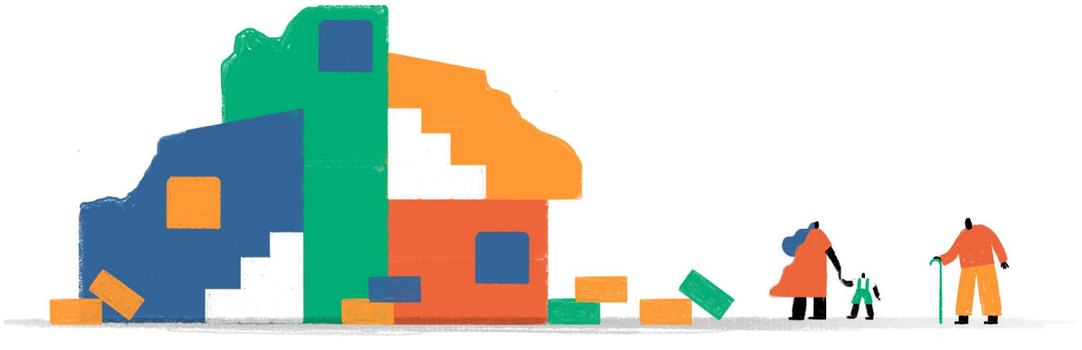
Since early March 2026, Israel has targeted more than 250 towns, with hundreds of civilians killed, including children, and more than 1.2 million displaced of which more than half are children and women.[7] Mass eviction threats by the IDF covering around 15% of Lebanon's area have led to the displacement of around 25% of the population,[8] making clear that housing justice is not a post-crisis issue, but an **ongoing struggle under conditions that systematically prevent return.**

These patterns of destruction, displacement, and systemic erasure are not abstract; they are lived realities in several towns, cities and neighbourhoods across Lebanon, where communities face repeated attacks on their homes, lands, and infrastructure. Every day, families risk losing their homes, their sources of livelihood, and the chance to return to their land.

What is unfolding in South Lebanon is not only bombardment. It mirrors the systematic targeting of housing and infrastructure in Gaza and Palestine. **This is not collateral damage, nor merely a product of an ongoing war. It is the systematic production of uninhabitable land that has been taking shape through repeated Israeli aggressions since the occupation of Palestine in 1948.**

7 | OCHA (March 2026) LEBANON: Flash Update #10 Escalation of Hostilities in Lebanon. Available at: https://www.unocha.org/publications/report/lebanon/lebanon-flash-update-10-escalation-hostilities-lebanon-19-march-2026

8 | Hardman, N. (March 2026) Israel's Displacement of Civilians in Lebanon is a Possible War Crime The Israeli Tactics of Mass Expulsion of Lebanese Civilians Risk Violating International Law. AlJazeera. Available at: https://www.hrw.org/news/2026/03/23/israels-displacement-of-civilians-in-lebanon-is-a-possible-war-crime



Return and repair under threat

This systematic erasure extends beyond destruction to target the very possibility of recovery. Since late 2024, even after the so-called ceasefire, reconstruction itself has been targeted: machinery destroyed, temporary shelters bombed, and even those documenting the damage killed. **What is under attack is not only infrastructure, but the capacity to rebuild.**

The result is a de facto buffer zone produced through enforced absence, not through military actions. This buffer zone creates a landscape where return becomes impossible because life itself cannot be sustained. **This is urbicide and ecocide converging in the erasure of both built environments and the ecosystems that support them.**

All of this unfolds within a critical political and economic vacuum. Six years into Lebanon's financial collapse, the state remains absent–with no reconstruction vision, financing strategy, or regulatory framework. **In such conditions, reconstruction is not delayed; it is actively undermined.**

In contexts of destruction and climate vulnerability, infrastructure is more than roads or utilities: it includes housing, land, ecosystems, and services – the material basis that makes return possible. Reconstruction must break from extractive models that reproduce inequality, environmental degradation, and exclusion. It is not only a question of physical rebuilding, but a political process through which communities assert the right to remain, return, and resist the enforced absence enabling the ethnic cleansing unfolding in South Lebanon.

Rebuilding as central to the struggle for return

In reconstruction processes, housing must be understood **not as a commodity to be delivered, but as a process to be collectively shaped.** This means enabling affected residents to actively participate in rebuilding their homes and neighbourhoods, guaranteeing dignified and affordable temporary housing, and treating environmental remediation as a foundational component of recovery rather than an afterthought.

Spatial justice and climate justice cannot exist under systems that erase people and render their lands uninhabitable. The destruction and displacement in Lebanon unfold alongside the ongoing Nakba in Palestine, **a lasting process of settler-colonial occupation, apartheid, and structural displacement.** These are not isolated crises, but interconnected outcomes, enabled by political and economic systems, local and international, that prioritise profit over life. Any reconstruction vision that ignores these dynamics risks reproducing the same patterns of erasure. Solidarity across these struggles is essential.

In Kafarkela, one of the border Southern villages, these dynamics have been visible on the ground. Even before the latest escalation, residents have been facing ongoing attacks on their homes, agricultural lands, and infrastructure, amounting to more than 80% of total destruction, yet have continued to assert their right to rebuild and maintain life on their land. By documenting destruction, mapping what has been lost, and co-producing community-led recommendations, they demonstrate how **housing justice can be enacted in practice, even under conditions of systemic erasure, displacement, urbicide and ecocide.**[9]

If housing justice is to have meaning within global climate debates, it must begin here: **with the recognition that the right to rebuild, to return, and to remain is inseparable from the struggle against erasure.**

9 | Abou Rouphael C. and Abdelkhalek Y. (2026) Responding to Ecocide in Lebanon: Recommendations for Official and Community Engagement in Sustainable Recovery. Public Works Studio & Arab Reform Initiative. Available at: https://publicworksstudio.com/en/responding-to-ecocide-in-lebanon-2-2/

Informality, adequate housing and youth led climate adaptation alternatives in Indian cities

By Dulari Parmar
Project Lead, Youth for Unity and Voluntary Action (YUVA), India

A version of this statement was delivered at the session "Advancing Community led Approaches and Climate Justice in the IPCC Climate Change and Cities Report", Official UNFCCC side event at COP30, on 11th November 2025, Belém, Brazil.

The urbanisation scale and form seen today has exacerbated inequalities for many. Across the Asia Pacific region, an estimated 500 million people live in informal settlements.[10] The region is projected to add nearly 900 million new urban residents by 2050,[11] much of it in cities already struggling with infrastructure and adequate housing. [12]

India's urbanisation story resonates with these patterns. Government and independent estimates suggest that in India around 250 million people.[13] Nearly half of India's urban population lives in informal settlements or *bastis*.[14] **While megacities draw the most attention, much of the urban growth and housing pressure is increasingly shifting to second- and third-tier cities.**

Climate vulnerability as a housing question

This housing crisis intensifies due to the impacts of climate change, unequally in the global South. In *bastis*, climate risks are not distant projections; flooding, heat stress, water contamination, and disease outbreaks are amplified in the absence of basic services. **Climate vulnerability, in other words, is inseparable from housing vulnerability.**

Yet, despite the centrality of adequate housing, water, sanitation, and secure infrastructure in shaping people's exposure to climate risks, climate action discussions continue to treat these as peripheral concerns, preferring technocratic fixes while the most basic conditions of urban adaptation remain unresolved. Reframing adequate housing and service provision as climate solutions is therefore essential.

10 | UN ESCAP (2020) The future of Asian & Pacific cities: Transformative pathways towards sustainable urban development in the post COVID-19 era. United Nations.

11 | UN Habitat (2020) World Cities Report 2020: The Value of Sustainable Urbanization. United Nations Human Settlements Programme.

12 | Adequate housing: Housing that is secure, affordable, and habitable, with access to basic services, livelihoods, and social infrastructure, enabling a life with dignity.

13 | MoHUA (2017) Report of the Technical Group on Urban Housing Shortage. Ministry of Housing and Urban Affairs, Government of India.

14 | Basti: The word slum is used in policy to refer to various forms of inadequate housing and carries negative connotations. This article uses the word basti, a Hindi term broadly meaning "any form of housing settlement," to remove negative connotations and recognise the efforts of communities in creating settlements and housing in the city.

15 | *Pattas* are locally recognised clusters or sections within a larger basti, often organised around lanes or community groupings.

Basic services and infrastructure as climate adaptation: Youth led action in Ambojwadi, Mumbai

One way this reframing has begun to emerge is through community-led climate planning. Youth for Unity and Voluntary Action (YUVA), a non-profit based in India, has been working with young residents from *bastis* to develop Community Climate Action Plans (CCAPs) across several Indian cities that bring together housing and basic service provision through a climate adaptation lens.

YUVA's work in Ambojwadi, a dense basti along the coast of Mumbai in Malad, is one such example. Home to over 50 thousand people, the settlement faces recurring flooding during the monsoon and intense heat stress; along with lack of basic services and housing tenure insecurity. YUVA supported youth from different *pattas*[15] within the settlement to lead a community-based Vulnerability Assessment.

Young researchers from Ambojwadi co-designed surveys, conducted interviews and focus group discussions, and mapped the settlement's public infrastructure and climate risks. In several parts of the settlement, overflowing toilets and blocked drains caused sewage and storm water to enter homes during heavy rains, **exposing residents, especially women, children, elders, and persons with disabilities, to severe health risks.**

The process led to the development of a Community Climate Action Plan that outlined localised adaptation measures across short-, medium-, and long-term timeframes. Importantly, the plan linked climate concerns with development priorities such as drainage improvements and sanitation infrastructure.

Sustained engagement of people's groups with the local government led to the allocation of municipal funds for drainage and sanitation improvements in heat and flood-prone areas in Ambojwadi. This translated into tangible changes across different *pattas* in Ambojwadi, sewage no longer enters homes in Sant Nirankari Bhavan area, drainage conditions have improved in Bismillah Chawl area, and in Panchsheel Buddha Vihar, a chronically heat and flood prone open space was reclaimed through urban greening and storm water drainage infrastructure.

Unequal burden of climate action

Contrary to local realities, much of the conversation at COP30 in Belém and beyond emphasises ambitious targets or future climate projections that are often abstracted from the material conditions of cities in developing countries. **Climate action cannot be separated from questions of development, historical responsibility, and the unequal use of the global carbon budget.** Developed countries, with a small share of the world's population, are responsible for a disproportionately large share of cumulative emissions, while countries like India continue to grapple with basic developmental deficits in housing and infrastructure that impact the poorest of the population the most.

In this context, the pressure on developing countries to accelerate mitigation without addressing these inequalities effectively shifts the burden onto those who have contributed least to the problem. **What often gets erased in this framing is that for large sections of the urban poor, the climate crisis is not about future targets, it is about present-day exposure to flooding, heat, and infrastructural neglect.** Development itself becomes the first line of defence against climate impacts. Interventions such as adequate housing and basic service provision, in effect, represent a claim to a fair share of development in a carbon-constrained future.

Housing justice to overcome environmental racism: Lessons from Brazilian peripheries

By Cássia Caneco and Rodrigo Faria G. Iacovini
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This statement reflects presentations delivered by the authors at three events at COP30: "Belém High-Level Roundtable: Mutirão for Housing and Transformation of Informal Settlements for a Just Urban Transition", "Corpos-Territórios Falam de Resistência: O que as Periferias Urbanas Têm a Dizer Sobre Justiça Climática", and "No Climate Justice without Housing Justice: Transformative Urban Development Through Local Housing Actions", in November 2025, Belém, Brazil.

At COP30 in Belém, a group of civil society organisations, among them Instituto Pólis, brought a message grounded in decades of work alongside urban communities: **there can be no climate justice without housing justice and the right to the city.** The climate crisis is not an abstract future threat — it is a daily reality for millions of low-income and Black families in Brazilian cities who have no adequate housing. And it is not a coincidence that those who have contributed least to the climate crisis suffer its most severe consequences.

The climate crisis is, at its core, a housing crisis

Our 2023 public opinion survey, conducted with 2,000 respondents across 123 Brazilian municipalities, found that seven in ten Brazilians have already experienced at least one extreme weather event –equivalent to more than 118 million people over the age of 16.[16] Another research on environmental racism deepens this picture[17], revealing that Black people and low-income families are disproportionately concentrated in the areas most exposed to climate risks – floods, landslides, and waterborne diseases. In Belém, Black residents face up to 30 times greater risk of hospitalisation from waterborne disease. **Environmental racism is not a metaphor – it is a measurable, spatial, systemic injustice reproduced by urban planning itself.**

What makes these findings particularly urgent is that solutions already exist; they just need to be directed where they are most needed and led by those most affected. The UrbVerde platform[18] data confirm what peripheral communities have long known: informal settlements like Paraisópolis reach temperatures up to 9°C higher than wealthy districts during heat waves. Tree canopy density in many peripheral districts falls far below the minimum 30% threshold recommended for thermal comfort. **Nature-Based Solutions (NbS) must be deployed as a matter of environmental justice – prioritised precisely in the territories where structural neglect has been greatest.**

This is why it is important to see territories from a political and educational perspective, as a **Território-Escola**[19] that implements community-led NbS – green infrastructure, permeable surfaces, urban gardens – to improve housing conditions. **This is what community-led adaptation looks like in practice**: not technical interventions parachuted into peripheries, but governance processes that centre local knowledge, leadership, and self-determination.

16 | Instituto Pólis (2023) Crise climática. Available at: https://polis.org.br/estudos/crise-climatica-pesquisa-de-opiniao-publica/

17 | Instituto Pólis (2025) Environmental racism and climate injustice. Available at: https://polis.org.br/wp-content/uploads/2025/11/polis_institute_environmental_racism_climate_injustice_nov_04_EN_web.pdf

18 | Instituto Pólis (2025) UrbVerde. Available at: https://polis.org.br/projeto/urbverde-politicas-publicas/

19 | Instituto Pólis (2026) Território-Escola. Available at: https://polis.org.br/projeto/territorio-escola-diadema/

20 | Caiçara communities' ancestry traces back to a diverse mix of indigenous tribes, European settlers, and African slaves who settled along Brazil's coastal regions. Their lifestyles tend to revolve around fishing, cultivation of small gardens, hunting, plant extraction and craftsmanship.

21 | Instituto Pólis (2024) Morar no centro como estratégia de mitigação climática. Available at: https://polis.org.br/estudos/dossie-moradias-no-centro/

22 | Instituto Pólis (2024) Justiça Energética. Available at: https://polis.org.br/estudos/justica-energetica-pesquisa-de-opiniao-publica/

23 | Instituto Pólis (2026). Juntos democratizando o acesso à energia solar. Available at: https://polis.org.br/projeto/democratizando-o-acesso-a-energia/

Communities must also be equipped to manage risk on their own terms

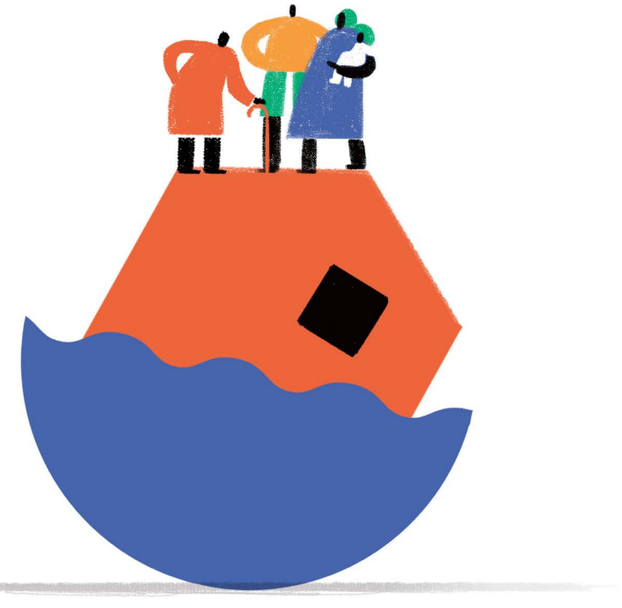
Adaptation must also build enduring local capacity to anticipate, prepare for, and respond to climate hazards. In Brazil, a traditional caiçara[20] community and an indigenous village in Paraty, Rio de Janeiro, are producing their own community-led plans for risk management. Through a five-stage co-production methodology – mapping the territory, understanding the risks, and building locally owned prevention measures and early warning systems – the project places communities at the centre of their own climate resilience. Genuine climate adaptation means communities not only surviving extreme events, but building the collective knowledge and governance structures to face them on their own terms.

Beyond adaptation, we presented evidence that just housing policy is also a powerful tool for climate mitigation. Our Morar no Centro study reveals that São Paulo's city centre currently holds 87,000 vacant housing units and 2.51 million m² of empty lots – enough to house over 202,000 low-income families.[21] Had these properties been allocated to social housing, the city would have avoided an estimated 4.4 million tonnes of CO_2 equivalent in emissions, driven by the displacement of peripheral commuters making long daily journeys dependent on fossil fuels. And they would also save valuable time that could be used to enjoy time with their families, study, or even rest.

There is also an often-overlooked link between housing and energy poverty. Our research shows that 36% of Brazilian families spend half or more of their monthly income on energy, and that the burden falls hardest on Black families, beneficiaries of social assistance aid, and those in precarious housing.[22] To address this, we must support the creation of Solar Energy Collectives,[23] enabling peripheral communities to collectively self-manage solar photovoltaic systems – combining community capacity-building, energy cost reduction, and a grassroots vision of a just energy transition. Energy affordability is a dimension of housing affordability.

The message Instituto Pólis brought to COP30

Climate action that ignores housing reproduces the same exclusionary urban model that made communities vulnerable in the first place. Indicators for the Global Goal on Adaptation should measure the improvement of housing conditions, adopting the right to adequate housing as a pillar. And climate finance must reach community-led adaptation initiatives in informal settlements – not as charity, but as a matter of justice.



Resilient housing as a catalyst for climate justice

By Ariana Karamallis
Global Advocacy and Development Manager, Build Change

A version of this statement was delivered at the Belém High-Level Roundtable "Mutirão for Housing and Transformation of Informal Settlements for a Just Urban Transition", as part of the Ministerial Meeting on Urbanization and Climate Change, on 11th November 2025, Belém, Brazil.

Centring the right to adequate housing can transform disaster risk reduction, reduce inequality, and enable climate adaptation at scale.

For billions of people, climate vulnerability begins at home. When homes are unsafe, poorly constructed, or located in risk-prone areas, climate hazards such as storms, floods, earthquakes, landslides, and heat waves quickly become disasters.

In the face of climate change and the global housing crisis, resilient housing is a systemic solution for reducing inequality and strengthening resilience.

Today, 2.8 billion people worldwide live in inadequate housing, including roughly 1 billion people in slums and informal settlements. These conditions disproportionately affect low-income households who, despite contributing the least to climate change, face the greatest exposure to its impacts.

At the same time, climate-related disasters are increasing in frequency, severity, and cost. United Nations modelling suggests that sudden-onset disasters could leave around 14 million people homeless each year, while preliminary data shows that more than 200 climate-related disasters occurred globally in 2025 alone.

Housing: Where climate and inequality intersect

Yet hazards themselves do not produce disasters. **Disasters occur when hazards intersect with vulnerability and exposure. In other words, it is the failure of human systems that turns a hazard into a catastrophe.**

Globally, inadequate housing is overwhelmingly inhabited by the poor. Limited access to technical and financial resources reduces housing safety and makes repair or reconstruction harder when disaster strikes. This is not accidental. It is the result of exclusionary housing systems that have historically marginalised large segments of society, leaving billions with little agency over where or how they live.

Centring housing justice within climate and disaster resilience strategies offers a pathway to address this structural inequality. **When housing programs prioritise safe, adequate, and well-located homes for all, resilience becomes not only possible but scalable.**

24 || In 2023, the Build Change study "Saving Embodied Carbon through Strengthening Existing Housing" found that 18 metric tons of embodied carbon emissions per house when retrofitted vs. building new. In 2025, IIED used Build Change methodology to estimate the embodied carbon emissions of forced evictions, finding that it would take a forest the size of Paris 11 years to absorb the embodied carbon emissions from evictions between 2020-2025 in Nigeria alone.

25 | More information on BCtap at: https://bctap.buildchange.org/

Putting people at the centre of resilience

Achieving this requires moving beyond top-down, project-based housing delivery models toward community-driven, systemic approaches. Those historically excluded from formal housing systems must be supported to co-produce resilient housing solutions. With the right policies, financing tools, and technical assistance, resilient housing can be made accessible to all.

Upgrading and retrofitting existing housing capitalises on an opportunity often overlooked by housing policy: across much of the global South, self-construction is the dominant form of housing production, often outside of formal systems. Rather than attempting to replace it, governments and development partners can offer support – ensuring that incremental building processes are safer, more resilient, and more sustainable.

The benefits of retrofitting existing housing for climate and disaster resilience extend far beyond structural safety. **Retrofitting can secure the right to adequate housing while also avoiding vast amounts of embodied carbon emissions generated by demolishing and building new units.**[24]

Additionally, when communities drive housing improvement processes, they access agency, dignity, and choice over their futures. Local jobs are created, livelihoods are strengthened, and education outcomes improve. Safety and opportunities for women and children increase, contributing to better gender equality outcomes. Health and well-being also improve as homes become safer and more stable environments.

Equally important, communities retain their cultural identity and social networks – assets that are often lost when relocation or large-scale new construction is prioritised as a housing and risk reduction strategy.

Mainstreaming resilient housing: A systems change approach

City-wide resilience cannot exist alongside widespread housing insecurity. **A city cannot claim to be resilient if most of its residents live in conditions that threaten their health, assets, and safety.** This is the current reality in most cities of the global South. When a city's poorest residents live with dignity, security, and agency, the entire urban system becomes more resilient.

Realising this vision requires a systems change approach that centres residents in housing and climate policy. Housing policies, financing mechanisms, and construction technologies must integrate principles of housing justice and disaster resilience from the outset to produce the needed change.

This means working across multiple parts of the housing system simultaneously. Governments need support to develop housing policies and building guidelines that enable the incremental upgrading of informal housing for seismic and climate resilience. Subsidy programs must be adjusted to include structural safety as an explicit priority. Financial institutions need support to develop loan products that allow low-income homeowners to borrow incrementally for resilient housing improvements.

Technical expertise – often a key barrier to safe self-construction – must also be made more accessible. For example, user-friendly digital tools such as BCtap,[25] Build Change's technical assistance platform, can enable loan officers and housing practitioners to connect homeowners with expert guidance, ensuring that upgrades remain affordable while meeting safety standards.

Resilient housing from the ground up: An example from Urabá, Colombia

A recent Build Change initiative in Urabá, Colombia demonstrates how these principles translate into practice. To address gaps in Colombia's housing policy, Build Change partnered with Colombia's Ministry of Housing to provide technical assistance to community-based organisations (CBOs) in Urabá, a region marked by deep social and racial inequalities. **Strengthening CBOs' technical capacity has empowered communities to implement the national housing program locally, integrating climate resilience needs into housing design and construction practices.**

This model shows the power of combining national policy frameworks with local leadership. Rather than imposing solutions from the top down, communities become drivers of resilient housing implementation.

The next step is to scale this approach nationwide, equipping CBOs across Colombia with the technical expertise needed to upgrade existing housing safely and sustainably. Moving from successful pilots to integrated national policy offers a critical opportunity to embed resilient housing and climate justice principles directly into government programs.
As climate risks continue to intensify, resilient housing must move from the margins of climate and development policy to its centre. When resilient housing is treated as a foundation for climate action, it can become a powerful catalyst for safer homes, more equitable cities, and stronger communities worldwide.

Slum upgrading is climate action

By Joe Muturi
President, Slum Dwellers International (SDI), Kenya

A version of this statement was delivered at the Belém High-Level Roundtable "Mutirão for Housing and Transformation of Informal Settlements for a Just Urban Transition", as part of the Ministerial Meeting on Urbanization and Climate Change, on 11th November 2025, Belém, Brazil.

Over 1 billion people live in informal settlements today, and while they did not cause the climate crisis, they are the ones paying the highest price for it. Every day, our settlements are subjected to floods, heatwaves, landslides, and rising sea levels. We live on the most exposed land, in the most precarious housing, with the least protection.

The floods that swept across Kenya between March and May 2024 offer a stark reminder of how climate impacts are felt most severely in informal settlements. Across Nairobi County, rivers burst their banks, leading to multiple deaths and the displacement of thousands of residents.[26]

In settlements along the Nairobi, Mathare, and Ngong Rivers, homes, schools, water points, and sanitation facilities were destroyed. In Mathare Valley alone, community-led data collected by SDI Kenya and the Muungano wa Wanavijiji Federation documented the destruction of homes due to flooding,followed by forced evictions and the demolition of over 5,000 structures, affecting more than 6,400 households across multiple villages. The assessment also recorded the loss of 33 water points, 58 sanitation facilities, 8 schools, 8 community social halls, 10 religious facilities, 6 informal market spaces, 2 health facilities, and 17 public spaces that had served as vital community infrastructure.[27]

As communities struggled to recover from the floods, government directives to evacuate residents from riparian zones led to further displacement. In response to the floods and subsequent evictions in Nairobi's informal settlements, organised communities mobilised to document the damage, support affected families, and coordinate relief efforts, demonstrating both the vulnerability of informal settlements to climate shocks and the critical role of community-led action in responding to them.

And yet, when climate finance is allocated, when national adaptation plans are written, when world leaders gather, informal settlement upgrading rarely makes it onto the agenda, and rarely into the budgets.

At COP30, we stated simply: **slum upgrading is climate action.** It always has been.

In-situ upgrading is not only about improving houses

In-situ upgrading prevents urban sprawl. It keeps communities close to their livelihoods, reducing the distances people travel and the fuel they burn. It supports compact, efficient cities. It is low-carbon development by design.

Upgrading improves water and sanitation systems. It reduces the pollution of rivers and coastlines that comes when communities have no choice but to use them as dumping grounds. It reduces the pressure on forests and wetlands because when people have access to proper materials and secure land, they do not need to encroach on ecosystems to survive. Secure land tenure changes everything. When people know they will not be evicted, they invest in their homes. They build stronger walls. They raise floors above flood levels. They plant trees. Tenure is not just a legal status; it is the foundation of climate adaptation.

And when disaster does strike, it is the social fabric of a community that determines how quickly people recover. Community-led upgrading builds that fabric. It strengthens the networks of trust, mutual support, and local knowledge that no government programme can replicate.

The cost of inaction

Post-disaster recovery is far more expensive than prevention. We have seen this repeatedly. A flood wipes out what took a family twenty years to build. A landslide destroys a whole neighbourhood. The cost in lives, livelihoods, and public money far exceeds what it would have taken to upgrade that settlement beforehand.

Slum upgrading delivers on climate goals and poverty reduction at the same time. It is not a choice between the two. It is one investment that achieves both.

The barriers are not technical

Our SDI Federations know how to upgrade settlements. We have been doing it for three decades, in hundreds of cities, across the global South. The barriers are political and financial. Climate finance rarely reaches informal settlements directly. Housing, climate, and urban development are governed in separate silos, with separate ministries and separate budgets that don't speak to one another. Additionally, there is still too little data on the risks that informal settlement residents face, which means they remain invisible to decision-makers.

Our recommendations

- Integrate slum upgrading into national adaptation plans and climate policy frameworks.
- Mobilise climate finance for informal settlement upgrading. Blend adaptation funds with public investment. Develop community-based financing strategies that put resources directly in the hands of residents and their federations.
- Prioritise in-situ upgrading. Avoid relocation. Relocation breaks communities. It severs livelihoods, social networks, and the local knowledge that makes adaptation possible.
- Strengthen secure land tenure as a matter of climate policy.
- Partner with grassroots federations. We are not beneficiaries waiting for solutions. We are the solution. Our communities hold detailed knowledge of local risks, of what works, and of what lasts. That knowledge must be incorporated into climate planning at every level.

A final word

The people living in informal settlements cannot wait for the next COP, the next working group, the next policy brief, or the next panel discussion.

They need secure land now. They need upgraded housing now. They need to be recognised as the climate actors they already are.

That is what Slum Dwellers International will keep fighting for.[28]

26 | SDI Kenya (2024). The Stark Contrast in Nairobi's Urban Development: A Tale of Inequality. Available at: https://www.sdikenya.org/blog-posts/the-stark-contrast-in-nairobis-urban-development-a-tale-of-inequality-c8874

27 | SDI Kenya's statement on "Impacts of Ongoing Demolitions in Mathare Valley Informal Settlements". Available at: https://cdn.prod.website-files.com/674476c05e9da6cc309c201b/69fadeeeba92fe890333118c_Evictions%20Report%20%20(1).pdf

28 | Other relevant resources to review: Muungano Statement on Evictions, available at: https://www.muungano.net/browseblogs/solidarity-statement; videos from forced eviction, available at: https://youtu.be/LW44ZhGhc2s; https://youtu.be/FiZSxKhYHTU

Housing financialisation as a human rights and climate justice issue

By Irene Escorihuela Blasco
Director, Observatori DESCA, Member of Habitat International Coalition

A version of this statement was delivered at the session "Housing Justice and Climate Change: Lessons towards the global goal on adaptation" at the Cities & Regions Hub, on 19th November, Belém, Brazil.

Across the world, finance has an undeniable influence on everyday life. Over recent decades, the financial sector – largely driven by the buying and selling of assets rather than by productive, and even less reproductive, economic activity – has expanded into areas essential for guaranteeing human rights. By increasing their control over key goods, services, and infrastructures, financial actors have become deeply embedded in sectors that shape basic living conditions. This trend has significant implications for the realisation of economic and social rights, particularly the right to adequate housing. As a result, **many communities experience growing inequalities, reduced access to housing and land, rising costs of essential goods and services, and increasingly precarious living conditions.**

In this context, the rising cost of housing generates exclusion for low-income households. To access a fundamental right, they are forced to compete – through credit, home purchases, or rental markets – with investment funds, corporations, and individuals who possess far greater financial resources.

The link between financialisation and climate justice

Addressing housing financialisation is not only a matter of housing policy, but also of human rights and climate justice. While climate change is widely recognised as a social justice issue, housing debates often treat climate vulnerability and housing challenges separately. From a human rights perspective, however, these issues are deeply interconnected. The right to adequate housing includes affordability, security of tenure, habitability, and protection from environmental risks. **Reducing the disproportionate climate vulnerabilities faced by marginalised communities should therefore be a housing policy priority, for which financialisation represents a critical barrier.**

Today, market dynamics shape who has access to safe housing and who is exposed to risks such as flooding or extreme heat. These patterns often reflect and reinforce inequalities based on income, race, migration status, or other grounds of discrimination. Marginalised communities are more likely to live in high-risk areas and have fewer resources to adapt to shocks. At the same time, **simply "building more" housing is not a solution.** New developments often exclude low-income communities, and construction is highly polluting, contributing to greenhouse gas emissions and environmental degradation. **Tackling housing financialisation should therefore be understood as a key component of rights-based, anti-discriminatory housing policy in a changing climate.**

29 | Observatori DESCA (n/d). El capital no discrimina: Estrategias y propuestas. Available at: https://observatoridesca.org/es/el-capital-no-discrimina/estrategies-i-propostes

30 | Utset, G.D and Castells, A.R. (2025) Sensellarisme i canvi climàtic a Barcelona. Observatori DESCA. Available at: https://observatoridesca.org/en/estudis-i-informes/sensellarisme-i-canvi-climatic-a-barcelona

31 | Sostre Cívic (2025) El primer estudi d'impacte de l'habitatge cooperatiu confirma que millora la qualitat de vida i redueix l'estrès residencial. Available at: https://sostrecivic.coop/el-primer-estudi-dimpacte-de-lhabitatge-cooperatiu-confirma-que-millora-la-qualitat-de-vida-i-redueix-lestres-residencial/

Three key rights-based policies

First, **stronger regulation of financial actors in housing markets is essential to protect human rights.** Institutional landlords and large investment funds often prioritise short-term returns.[29] Profit-driven practices can in turn undermine tenants' rights, weaken security of tenure, and discourage investment in climate adaptation or energy retrofits, particularly in lower-income rental housing. States therefore have a duty to regulate private actors to prevent abuses and ensure compatibility with the right to adequate housing.

Rent regulation can help stabilise housing conditions and prevent displacement from neighbourhoods undergoing climate adaptation investments. Without such protections, projects such as flood prevention or green infrastructure may increase property values and attract speculative investment, leading to displacement through processes often described as "green gentrification". **By maintaining affordability and tenure security, rent regulation helps ensure that existing residents benefit from climate resilience measures.**

Second, **the expansion of social and public housing is a key instrument for fulfilling the right to housing.** Unlike investor-driven housing, public systems can prioritise long-term resilience and equitable access to climate-safe housing. Given that they are not accountable to short-term profit expectations, public housing authorities can invest in measures such as energy-efficient design, flood and heat resilience, durable infrastructure, and location planning that reduce climate risk. Vulnerable communities should not bear disproportionate environmental risks, including homelessness.[30] Ensuring non-discriminatory access to public housing is therefore essential.

Third, **alternative ownership models can also address both financialisation and climate vulnerability.** Community-based approaches, such as cooperatives and community land trusts, aim to remove land from speculative markets and place it under collective stewardship. These models prioritise long-term affordability and social use over profit. By stabilising land ownership and limiting speculative pressures, **they enable long-term planning for climate adaptation while protecting residents from displacement**.[31]

The right to housing in a changing climate

Taken together, these three policy instruments show that **addressing housing financialisation is central to building more climate-resilient and equitable cities.** If housing continues to be governed primarily as a financial asset, climate adaptation efforts risk reinforcing inequalities and undermining human rights protections. By contrast, policies that stabilise housing markets, regulate speculative investment, and expand non-market housing can help ensure that climate resilience does not become another driver of displacement.

Reframing housing financialisation as a human rights and climate justice issue opens new possibilities for policy intervention. **In a changing climate, the right to housing should be understood as the right to safe, secure, affordable, and climate-resilient housing.** Addressing financialisation is therefore not only a matter of affordability; it is a legal obligation for states committed to reducing inequality and protecting marginalised communities.

Transforming housing systems: Four areas of action for climate justice

By Alexandre Apsan Frediani
Principal Researcher, International Institute for Environment and Development (IIED)

A version of this statement was delivered at the Belém High-Level Roundtable "Mutirão for Housing and Transformation of Informal Settlements for a Just Urban Transition", as part of the Ministerial Meeting on Urbanization and Climate Change, on 11th November 2025, Belém, Brazil.

If we want cities to be more sustainable and equal, to be able to care for people and the environment, we must prioritise the transformation of the housing systems. This message aligns closely with the agendas that IIED has been building with the partners and allies of the Hub for Housing Justice. Drawing on a framework developed collaboratively with these partners, we propose four key areas of action to guide housing system transformation in ways that meet the deepening challenges of the climate crisis. The actions discussed below need to be understood together, not as a separate list of discrete practices, but as part of a coordinated and strategic set of initiatives; **only through an integrated approach can they bring about systemic change.**

We need anti-discriminatory housing policy and practice

Discriminatory housing systems that systematically exclude groups from the opportunities to fulfil their right to adequate housing deepen social injustices while also hindering our capacity to mitigate and adapt to climate change. A good place to start is by stopping evictions. A recent study by IIED shows that **forced evictions not only violate several human rights, but also are drivers of emissions, destroying the adaptation capacity of local communities and locking cities into carbon-intensive development pathways.**[32] IIED's research estimated the emissions generated by 25 years of evictions in Nigeria, showing that it would take a forest the size of Paris 11 years to capture the CO2 generated by those incidents. Anti-discriminatory housing policy and practice also means creating housing policy and programmes that target systemically marginalised groups who have been discriminated against by housing systems: residents of informal settlements and building occupations; the youth and the elderly; those discriminated against on the basis of sexual orientation, gender, ethnic group, or citizenship status. By doing so, housing policy and practice can strengthen the resilience of those impacted most severely by climate change.

32 | Cociña, C, Barcena, A, Sevilla-Núñez, P, Frediani AA and Roche, JM (2025) Forced evictions and climate change. The damaging impact on risks and emissions. London: IIED. Available at: https://www.iied.org/22672iied

We need radically democratic forms of housing production

Promoting housing systems that respond to climate challenges requires enabling more democratic forms of **housing production that prioritise the needs of people and the planet over profit and economic gains.** Speculative and market-driven approaches to housing prioritise materials and location that are more carbon-intensive, putting profit over the concerns of justice and sustainability. Meanwhile, non-speculative and collective forms of housing can build communities' resilience, strengthening the collective capacities needed to adapt and mitigate climate change. **Only by promoting and scaling community-led housing, cooperatives, community land trusts, and other non-market alternatives can we build a housing system capable of fostering the deep solidarity that the scale of the climate crisis demands.**

33 | Frediani, AA, Cociña, C, and Roche, JM (2023) Improving Housing in Informal Settlements: Assessing the Impacts in Human Development. Washington, DC: Habitat for Humanity International.

34 | See: https://world-habitat.org/awards/

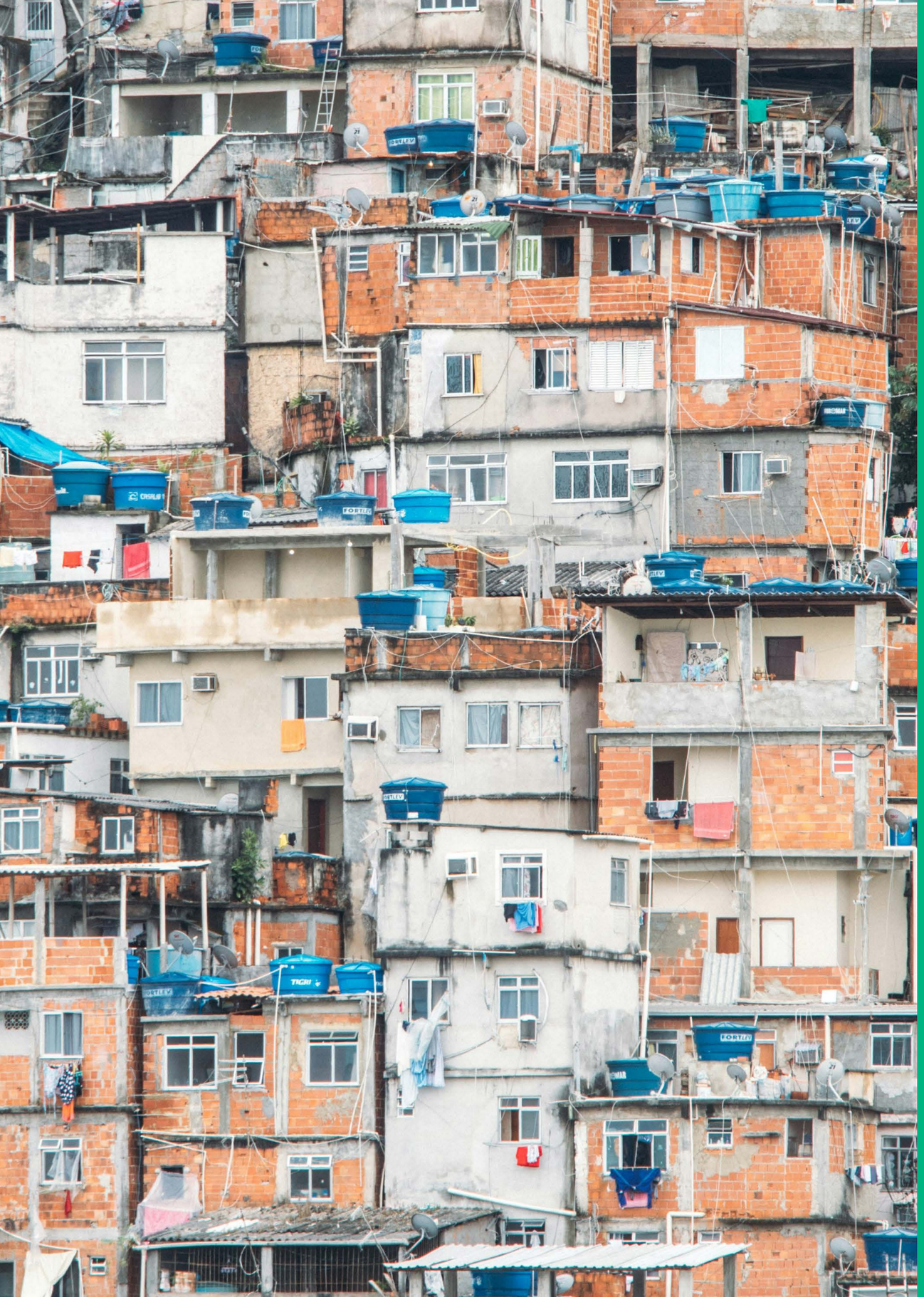
We need housing to be approached as an infrastructure for a more caring, equitable and sustainable city

For housing systems to promote climate justice, the production of homes must recognise their role as infrastructure for more caring, equitable, and sustainable cities. A recent IIED study produced for Habitat for Humanity has shown that if we improve housing, cities and countries can improve life expectancy, we can get children back at school, and we can boost households' disposable income.[33] **That means housing needs to be approached not only as a sector, but as a place of departure to trigger a just transition.** Housing action is not only about building homes, but also about structuring urban policy and planning so that housing actively drives equality and sustainability across our cities. For example, **a key step is putting in place spatial and planning policies that protect the social and ecological function of land and property;** or retrofitting and reusing vacant buildings and spaces in inner city areas for social housing, helping to keep marginalised groups close to infrastructure and livelihoods opportunities, while helping to reduce emissions of cities.

We need housing policy and practice to broaden the imaginations of housing futures

Responding to climate challenges requires housing systems that broaden our imaginations about housing futures in ways that respond to current and future needs. **We cannot continue to replicate one-fit all approaches to housing, through mass production of often inadequate housing on the outskirts of cities.** We need new imaginations for housing options and solutions, typologies and ways of building that work for this and future generations. These solutions are already there; **we have an incredible database of World Habitat Awards** [34] that, for years, have demonstrated innovative, sustainable and inclusive housing practices. Often, decision-makers treat them as beautiful and exceptional stories, while at the same time they replicate housing programmes that totally contradict the lessons learned from these experiences. **Let's take these innovations seriously; let's make them part of the norm, rather than the exception.**

We need urgency and ambition to change housing systems, through care and a commitment towards justice. We know many of the answers, so housing can make our cities more equal, resilient, and sustainable. There are already programmes and processes that make a difference. **What we need is the political will and bravery of those in power to take a leap of faith, trust more radically collaborative solutions,** work with those at the forefront of this housing crisis, meaningfully involving civil society, and centring the right to adequate housing in the efforts to make this planet a better place for all of us.



Part 3

Ways forward

Connecting the dots: Housing and climate justice in support of urban transformation processes

By Jacqueline Wingens, Almuth Schauber, Eva Dick, Franziska Wissel and Clara-Luisa Weichelt
Misereor

Building on the reflections and insights shared throughout this publication, a clear and consistent conclusion emerges: **climate justice cannot be addressed in isolation from questions of housing, social justice and human rights.** The discussions at COP30 in Belém have reaffirmed that cities are not only sites where these interlinked crises materialise most visibly – but also where the political need to address them becomes most evident. At the same time, cities are not only arenas of crises, but critical leverage points for systemic change.[35]

Urban contexts, such as Belém itself, the host of COP30 in the Brazilian Amazon Region, exemplify how deficient urban planning exacerbates climate impacts, such as extreme heat and heavy rainfall that leads to flooding. Socio-economic inequality and enduring colonial legacies lead to an increased vulnerability of marginalised urban communities as underlying structural factors. These dynamics create a vicious cycle in which climate vulnerabilities and risks, as well as spatial and social exclusion, have the potential to reinforce each other. Particularly affected are those who do not have access to a decent place to live that is essential to be protected from climate extremes, be it rain, wind, snow, heat or cold. The climate crisis is thus not only an ecological challenge, but fundamentally a question of justice – and of political priorities.

Civil society perspectives throughout this volume have consistently pointed to structural injustices, including environmental racism,[36] meaning that racialised and marginalised urban populations are disproportionately exposed to and suffering from climate risks. While in international climate conferences the role of cities in achieving the effective implementation of climate mitigation and adaptation measures is increasingly recognised – for example, through their inclusion in Nationally Determined Contributions – as of now, this recognition remains largely rhetorical. The transformative potential of cities continues to be sidelined in formal negotiation processes, and with it the urgent need to address urban inequalities at scale.[37]

As the authors of this issue further underline: **Those most affected by inadequate housing are also those most exposed to climate impacts. Yet policy responses too often do not prioritise policies that favour low-income (and thus the most vulnerable) urban population and/or continue to treat housing and climate solutions as entirely separate issues**. Bridging this divide requires more than technical adjustments: it demands a political shift towards integrating climate justice into housing policies as well as urban and land-use planning, and vice versa. This includes, for example, aligning long-term climate targets with the lived realities of people living in informal settlements, ensuring that mitigation and adaptation efforts are explicitly designed to reduce social inequalities and prioritising in-situ upgrading and resettlement before relocation to distant areas, based on climate projections and people's needs. In any case, affected communities must have the possibility to be actively involved in any decision-making process that affects their life directly. A precondition for this is the availability of reliable data and information on marginalised urban settlements as well as available funding and decision-making supported by climate projections – especially in the global South.

35 | Dick, E., Klause, S., Schauber, A. and Weichelt, C.L. (2024) Cities as levers for socio-ecological transformation. Misereor Position Paper. Available at: position-paper-cities-as-levers-for-socio-ecological-transformation.pdf

36 | For example: Instituto Pólis (2025): 'Environmental Racism and Climate Injustice. The Role of Cities in Tackling Climate Change and in Fighting Socioterritorial Inequalities.' polis_institute_environmental_racism_climate_injustice_nov_04_EN_web.pdf

37 | Weichelt, C.L. (2026) Towards climate justice for informal settlements? – Insights from COP30 in Brazil. In: TRIALOG: 'Towards Tackling Loss and Damage: Urban Vulnerabilities and the Climate Crisis' (2026) – forthcoming.

38 | Mirwald, M., van Schie, D., Sandholz, S., Bananayo, B., Turmena, L., Abbas, S.M.J., Perennia, N., Kibii, C., Ramos, A., Kreft, S., and van der Geest, K. (2024) Loss and Damage in Informal Urban Settlements. Study Report. United Nations University – Institute for Environment and Human Security (UNU-EHS), Munich Climate Insurance Initiative (MCII). Commissioned by: Misereor. Available at: https://www.misereor.de/fileadmin/user_upload/Infothek/losss_and_damage_in_informal_urban_settlement.pdf

39 | Dick, E., Klause, S., Schauber, A. and Weichelt, C.L. (2024) Cities as levers for socio-ecological transformation. Misereor Position Paper. Available at: position-paper-cities-as-levers-for-socio-ecological-transformation.pdf

40 | Foro Ciudades para la Vida, Instituto Internacional de Medioambiente y Desarrollo – IIED América Latina, Habitat International Coalition – HIC, Global Platform for the Right to the City, Misereor (2025) Climate justice and the right to the city in Latin America: communities at the forefront of transformation. Policy Brief. Available at: https://www.misereor.org/fileadmin/user_upload_misereororg/publication/en/climatechange_energy/policy-brief-climate-justice-right-to-the-city.pdf.

A recurring theme for civil society has been the stark disconnect between global policy processes and realities on the ground. **Closing this gap is not simply a question of better coordination: it requires a redistribution of power**. At all governance levels, strengthening participatory, community-led approaches and recognising diverse forms of knowledge must move from tokenistic inclusion to meaningful decision-making authority. In this context, **community-led housing processes and policies that prioritise the poorest 40 per cent of the population are essential, particularly in the face of rapid urbanisation**, which compounds existing housing backlogs, increasing financialisation of housing markets and widespread land tenure insecurity.

The accelerating climate crisis continues to deepen existing vulnerabilities, and current responses continue to be insufficient. Irreversible loss and damage due to the impacts of the climate crisis – both economic and non-economic – disproportionately affect informal settlements and people living in social housing, worsen existing poverty patterns and further constrain already limited adaptive capacities. Beyond severe material losses – such as the loss of housing or irreversible infrastructure damages – the erosion of social cohesion, cultural heritage and community identity (non-economic loss and damage) remains largely invisible in policy frameworks. **Addressing these realities requires flexible, adequately resourced (inter-)national programmes that respect the human rights of the urban population, including those living in informal settlements, and focus on expanding social protection systems**. Access to financial instruments (such as the Loss and Damage Fund) depends on facilitating equitable access to and knowledge about these mechanisms. With that in mind, multi-level governance, including community-based approaches and their upscaling to other governance levels, is key to address local losses and damages.[38]

Civil society actors play a pivotal role in pushing these issues onto the political agenda, linking local realities with global negotiations and holding institutions accountable. The insights presented in this publication underscore that upcoming political processes – such as the World Urban Forum and future COPs – should be used more strategically to advance an integrated housing and climate justice agenda. The launch of the IPCC Special Report on Cities and Climate Change will hopefully help sensitise to the urgent need for action in cities worldwide. Without this shift, the current trajectory risks reproducing existing inequalities under a "green" label. Returning to the starting point of this publication – and to the realities observed in the city of Belém – **it becomes clear that the intersections of climate, housing, urban development and social justice are not peripheral, but central to any credible response to the climate and inequality crises**. Addressing climate change without tackling structural inequalities and housing injustices will remain not only insufficient, but fundamentally unjust.

Several core messages stand out:

- **Housing justice is climate justice:** the human right to adequate housing must be recognised as a non-negotiable foundation of climate policies and climate action.
- **Cities are key leverage points for transformation:** moving beyond rhetorical recognition, cities and diverse urban population groups should be an integral part in decisions-making and inform policies that deal with scale and scope of rapid urbanisation as well as climate policies.[39]
- **Community-led approaches are indispensable:** communities are already implementing solutions to mitigation, adaptation and social justice; affected populations must not only be consulted but be agents of their own change.[40]
- **Structural inequalities must be addressed systemically:** including land tenure insecurity and the financialisation of housing, which continue to undermine climate resilience.
- **Civil society is essential to accountability and change:** bridging scales between local realities and political decisions, challenging dominant paradigms and promoting rights-based alternatives.

Conclusion: Towards housing justice and climate action

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42 | More information at: https://unfccc.int/topics/adaptation-and-resilience/workstreams/gga

In a context of growing uncertainty around global governance mechanisms and effectiveness, housing movements reaffirm through this publication the need to continue building international solidarity and action. This also means advocating for a more democratic and just multilateral system. **The structures and processes created through UNFCCC are part of an architecture of global governance with the ambition to respond to the climate emergency affecting life-sustaining systems on the planet. However, this space, like many others, is a place of dispute, of multiple agendas and divergent interests.** We share the conviction that climate action will only be effective and transformative if it protects human rights and addresses inequalities and social injustices. If movements organised around the struggles for human rights, social justice and peace do not meaningfully participate in global climate governance, decisions and outcomes risk deepening current injustices.

We do not call for housing justice to be more important than other agendas – the right to water, decent work, health, or education. We hope instead to encourage the engagement of housing movements in UNFCCC processes with the objective of contributing to a broader convergence that brings justice to the core of climate action.

Building on the contributions to this publication, **we identify three critical entry points for continuing housing movements' engagement with UNFCCC processes: the negotiations of global frameworks, the Action Agenda, and accountability mechanisms through NDCs and NAPs.** Importantly, the engagement with these processes also implies remaining alert to the challenges and risks they pose for more justice-oriented outcomes.

Negotiations: Highlighting the risk of maladaptation

In the negotiation processes, **consensus-building might entail trade-offs and prioritisation that can translate into concrete risks of maladaptation, exacerbating inequalities.** An example of this is the outcome of governments' negotiations at COP30 around a series of indicators for the Global Goal on Adaptation (GGA),[41] as set up in the COP29 roadmap. Among these, one indicator includes a purely quantitative measure of "relocating" settlements and infrastructure to assess efforts to decrease risk to climate-related hazards. **This is a deeply problematic emphasis: it could incentivise and justify the forced eviction of informal settlements in the name of climate risk reduction – a form of maladaptation that would deepen rather than address housing injustice.** From COP30 to COP32, there will be pilot exercises to implement these indicators, with negotiators assessing their effectiveness. It is critical that housing movements engage in these processes and call for the review or deprioritisation of indicators that risk compounding housing injustices.

42 | NAPs are voluntary plans that provide a domestic framework for implementing, monitoring, and enhancing NDC commitments.

The Action Agenda: Guarding against greenwashing

COP30 inaugurated the Action Agenda as a pillar of the climate convention to mobilise voluntary commitments from diverse actors, including local and national governments, financing institutions, civil society, and the private sector. An example is the efforts of the Intergovernmental Council for Building and Climate (ICBC), which launched at COP30 the Belém Call for Action for Sustainable and Affordable Housing, with ministerial support from Brazil, Kenya, France, and Turkey, among others. As this initiative gains strength and visibility, it has real potential to mobilise national and global climate funds towards housing investment. However, **housing movements must ensure this potential is not squandered through the greenwashing of so-called affordable housing schemes.** Rather than focusing purely on housing supply – which is often inaccessible to those most in need – such efforts must address the transformation of housing systems as a whole, including improvements to existing housing and settlements, in line with the recommendations presented throughout this publication. Housing movements have a critical role to play in shaping the guidelines and implementation of Action Agendas, ensuring they advance rather than hinder housing justice.

Accountability: Ensuring housing justice matters

The UNFCCC process also offers civil society the opportunity to hold governments to account for their climate commitments. One key mechanism has been the assessment of National Determined Contributions (NDCs) and National Adaptation Plans (NAPs).[42] While there have been efforts by UN-Habitat and civil society organisations to map the extent to which housing issues are mentioned in these documents, what matters as much as whether it appears is how it appears – what policies and practices are recommended, and whether they align with a housing justice agenda. For housing justice to be advanced within climate space, **the critical accountability question must be not only whether housing is mentioned in NDCs and NAPs, but whether the commitments and plans they contain reflect the transformative agenda articulated throughout this publication.**

We hope this document supports housing civil society organisations to deepen their engagement with UNFCCC processes. By bringing these statements together and mapping the spaces and mechanisms for collective action, we hope to clarify both the opportunities and the risks that UNFCCC processes present for advancing housing justice. **In this endeavour, the Hub for Housing Justice will continue to support this community of practice in navigating these processes and coordinating engagement.** Ultimately, this publication contributes to a wider struggle grounded in a simple but urgent conviction: without a justice agenda, there is no transformative climate action.

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