Local struggles for housing rights, in the context of climate change, urbanization and environmental degradation
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Securing the right to housing for the 1.8 billion people across the world who live in inadequate housing, homelessness and informal settlements will depend on the world’s success in combatting climate change. In fact, it already does. Climate-fueled disasters were the primary driver of internal displacement during the past decade, affecting the right to housing of millions of people. Those lacking access to resilient or secure housing are the most adversely affected, as they often live in areas that are vulnerable to floods, hurricanes and cyclones, storm surges, mudslides, earthquakes and tsunamis. Data shows that extreme heat and cold is increasingly resulting in death for those living in homelessness – in both the global South and global North. Climate-fueled disasters have driven an average of 20 million people per year from their homes over the last decade.

The climate crisis and housing crisis converge in devastating ways, with studies indicating that 39% of global energy-related emissions are caused by the building and construction sector. If governments are to secure the right to adequate housing for all and upgrade informal settlements by 2030, as per their obligations under international human rights law and their commitments under Sustainable Development Goal 11, Target 11.1, they will need to shift their approach to how housing is constructed, developed, and maintained. This requires a new approach to housing, one that is not rooted in the commodification of housing and moves away from using conventional building materials such as cement, steel and aluminium. The use of existing – often empty – buildings and conversion should be considered always as priority over demolition and new construction.

This new approach must be based in human rights and it must provide coherency in the way governments tackle the two most pressing issues of this generation: housing and climate change. To achieve this, governments must adopt human rights-based strategies for housing and the upgrading of informal settlements.

A human rights approach offers a distinct approach to the development and upgrading of informal settlements. This approach builds upon the inherent capacities of communities, neighbourhoods and residents. It understands that the solutions to housing lies with residents themselves when they are supported and enabled to become full participants in the planning of their housing.

A human rights approach to informal settlements is based in the recognition of residents’ legal right to participate in all stages of the development or upgrading process. The same is applicable for climate mitigation or adaptation policies that should protect rather than harm people living...
in informal settlements or precarious housing conditions. In addition to being a human rights obligation, governments must recognize that the full participation of residents is the most sound and efficient policy approach. Failure to involve residents in planning and implementation means that residents’ understandings of local challenges, and insights into how to address them, will be lost. Moreover, residents’ full participation builds local capacity for governance, promotes resourcefulness and efficiency, encourages adaptation to local conditions and local ownership, and contributes to the achievement of sustainable and long-lasting results.

The following report, “Local struggles for housing rights, in the context of environmental degradation, urbanisation and climate change” highlights the ways that community-led approaches are fundamental to securing the right to housing, while also central to addressing and mitigating climate change. This report will be an important contribution to the international political discussion on housing and climate change. It contributes deeply towards the shift away from housing as a commodity, guided by international building standards driven by corporate interests and profits, towards an understanding that community knowledge and participation will be central to meaningfully addressing both the climate crisis and the housing crisis.

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Local struggles for housing rights, in the context of climate change, urbanization and environmental degradation

By Lucy McKernan and Clara-Luisa Weichelt

Across the world, the right to adequate housing is under pressure from climate change, urbanization and environmental degradation. The urban population is growing, also because more and more people are moving to the cities, including as a consequence of climate-related push factors. Today, more than half of the world’s population lives in cities and 24% of those live in so called “informal settlements”, characterized by insecurity and extremely poor and unhealthy conditions. It is estimated that 1-2 billion more people will be living in informal settlements by 2050.

Informal settlement dwellers and people living in poverty are particularly vulnerable to the increasing impacts of the climate crisis such as natural disasters, increasingly severe storms and sea level rise. 14% of city dwellers are living in low-elevation coastal zones and are therefore particularly at risk from flooding. Often poor communities are forced to settle on precarious land at the coast, on the banks of rivers or hillsides, or land that is subject to flooding. This increases their vulnerability to climate-induced disasters such as mudslides, flooding and extreme storms or slow-onset climate impacts such as sea level rise.

Vulnerability factors for informal settlement residents include: the fragile nature of the physical structures of their homes; the precarious locations in which they are forced to settle; the poor infrastructure and services (e.g.: lack of water and sanitation services); over-crowding; lack of social protection; and their lack of political voice and influence in policy-making. Extreme weather events such as heavy rainfall or heat waves and droughts can have devastating impacts for people lacking robust and safe housing and adequate infrastructure and services, such as access to drinking water or health care.

Further, although they are the most affected, more often than not poor communities and informal settlement dwellers, do not receive any support to protect themselves from climate change impacts, health crises, such as the COVID-19 pandemic, or to address environmental degradation. This neglect is often a consequence of not being recognized as rights-holders by society or the state. For example, often informal settlement residents are not counted in the official census and their settlements are not specified on official maps and land regi-
stries. When homes are destroyed in disasters, those without security of tenure are left homeless and without access to safe land to rebuild their homes and their lives. Further, climate change and disaster risk reduction are increasingly being used as excuses for demolitions and evictions of informal settlements to make way for modernization and development projects, without adequate resettlement programs for displaced persons.

The COVID-19 pandemic has highlighted the importance of adequate housing and related rights such as the rights to water and sanitation and has brutally revealed the inequalities in the realization of these rights. Persons living in poor, cramped housing conditions without access to water and sanitation services and without any economic security or social protection, have suffered more severely under State confinement policies. Forced to work or seek livelihood opportunities and food, they have not been able to stay at home nor practice social distancing or regular hand washing, to protect themselves against infection. Adequate housing with access to water, sanitation and other necessary infrastructure and services, is a crucial element of crisis resilience, both in response to pandemics and to climate-induced disasters. Further, experience shows that well-organized communities are more resilient in these types of crises.

States must urgently put in place measures to ensure that the rights to housing, water, sanitation and social protection are respected, protected and fulfilled, including from the most disadvantaged in society, taking into account the impacts of climate change, urbanization, environmental degradation – and global health. They must start by engaging directly with poor communities to understand their needs and begin working with them to design sustainable solutions. Participation of affected communities is key: the only way for policymakers to understand and address the challenges faced by rights holders is by including them directly. In most cases, communities themselves are best placed to design solutions to the habitat and housing rights challenges they face. In addition, local solutions, such as housing co-operatives, where people themselves take the lead, are more likely to be sustainable in the long-term.

It is equally crucial that States increase their ambition to tackle climate change and environmental degradation in order to prevent future crises and further harm to rights. Therefore, States and donor institutions, including development and climate finance mechanisms, must ensure co-
The report includes case studies from Cameroon, the Philippines, El Salvador, Peru and Nigeria. These case studies detail how persons living in poverty are pushed to the most marginal land in cities, which is the land most vulnerable to climate change-induced floods, storms and landslides. The case studies also show how policy measures and community-led solutions can empower those communities to transform their lives and build their resilience to future crises. The report concludes with recommendations to national governments, local governments and the UN human rights mechanisms.

The publication aims to show how the right to adequate housing and related rights (e.g.: water and sanitation) are threatened by climate change, increasing urbanization and environmental degradation, by highlighting ground-level experiences from Africa, Asia and Latin America. It aims to encourage an integrated approach to policy-making and to present examples of community-led tools and solutions from five countries: Cameroon, El Salvador, Nigeria, Peru and the Philippines. The publication follows a series of events in March 2020 in Geneva, Switzerland, where civil society representatives briefed the UN human rights mechanisms about the housing situation in their country, the implications of climate change, urbanization and environmental degradation, and their respective approaches to dealing with these challenges.

Lucy McKernan is a human rights lawyer and advocate for the human rights of persons living in poverty. She is currently the Geneva Representative for the Global Initiative for Economic, Social and Cultural Rights (GI-ESCR) where she represents the organization before the UN human rights mechanisms.

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CASE 1

El Salvador

By Jacqueline Ivón Martínez and Alma Daysi Rivera, FUNDASAL

Background: Housing Situation

It would be impossible to talk about informal settlements in El Salvador without mentioning the historic debt owed to a number of families that have been displaced more than three times now – either by armed conflict (1970-1992), extreme natural disasters, or social violence. In reality, however, we are talking about poverty, injustice, inequality and vulnerability, all structurally rooted in society, and where there is a direct relationship between the communities’ poor living conditions and their vulnerability to possible extreme natural events. Not everyone is affected equally and people’s abilities to resolve and rebuild are limited.

El Salvador is a country in Central America with a population of 6,642,000. 62% of its inhabitants live in urban and 38% in rural areas. More than half (53%) of the population is under 30 years of age. 35% of households live in multidimensional poverty (approximately 606,000 households). Of these households, 71% suffer from a housing deficit (14% quantitative and 86% qualitative) and 41% live in overcrowded conditions.

For this case study, we will focus on the qualitative housing deficit in informal settlements and how these conditions largely affect families in terms of the consequences of climate change. We will also highlight a number of solutions that have emerged from within the population itself.

Overcrowding is determined as a percentage of households residing in dwellings with three or more persons per exclusive bedroom. Exclusive bedrooms are rooms in the home intended exclusively for sleeping, hence there are dwellings that report not having any exclusive bedrooms at all.

El Salvador, the capital and largest city of El Salvador, 35% of households in the country live in multidimensional poverty.

Rainclouds engulf San Salvador, the capital and largest city of El Salvador, 35% of households in the country live in multidimensional poverty.
Human Settlements and Climate Change

Informal or slum settlements largely comprise dwellings built using poor quality, perishable or recycled materials. This results in increased temperatures inside the houses, which are furthermore unable to withstand heavy rain. A lack of windows and conditions of overcrowding have a negative effect on people’s health. These homes are in no way suitable for the swings in temperature that are increasingly being experienced in our country. In addition, these settlements are mostly located in areas subject to physical hazards such as landslips or flooding - risks that are increasing in both magnitude and scope. A lack of, or inadequate, infrastructure for rainfall and wastewater evacuation, together with little access to clean drinking water, pose a major threat not only to the safety of families but also to their health, particularly in the face of diseases such as COVID-19.

El Salvador’s Water Crisis

Since 2019, El Salvador’s water crisis has deepened in both qualitative and quantitative terms, affecting mainly disadvantaged families. This is a historical problem characterised by the poor quality of tap water intended for consumption. In addition, access to water in rural settlements is contracting due to reduced flows from major sources, poor infrastructure and other areas, such as tourism, being prioritised for this service.

There are inequalities in access to and enjoyment of the right to water. This can be seen in the public officials’ lack of interest in adopting a proposed General Water Law. This has been promoted by civil society and seeks to regularise and prioritise water as a human right. Meanwhile, large housing developments for the wealthy continue to be approved in aquifer recharge zones.2 This is in addition to the rising temperatures and droughts being caused by the climate crisis, which only exacerbate the situation.

Storm Amanda and Cristóbal affects around 30,000 families in 2020

The impacts of climate change are being increasingly felt, for example in the frequency of extreme natural events. Nearly 30,000 Salvadoran families were affected by Storm Amanda and Storm Cristóbal between 31 May and 6 June 2020, in which 30 people died. 9,278 people had to seek refuge in 258 shelters, 392 schools were damaged and thousands of manzanas3 of land planted with subsistence cereal crops for domestic consumption were destroyed. The World Food Programme4 estimates that 350,000 people are now food insecure in the municipalities most affected by these two tropical storms.

The government has invested in protective works to limit the force of the stormwater but has no comprehensive strategy for reducing the impact of climate change on informal settlements. It fails to realise that most of these people are workers whose incomes are insufficient to obtain a loan from traditional banks or from government programmes.

Community-led Solutions: Improvement of Neighbourhoods, Community Organization and Housing Cooperatives

Some of the families have come up with their own solutions, however, and these are demonstrating excellent results. These solutions are economically and environmentally sustainable as well as appropriate to the capacities of the people involved. They have not only transformed these people’s physical but also their social condition since they have become the protagonists of their own transformation. One solution is the improvement of neighbourhoods, in defence of the right to the city. Families are not only improving their living conditions but have also transformed high-risk areas into

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2 Amaya, Carolina (2019) and ARPAS (2020)
3 One manzana = approx. 1.736 acres [Trans. note]
4 Naciones Unidas El Salvador (2020)
spaces for recreation and communal life. Another aspect is the coordination between families and the community organisation, via a National Commission for Informal Settlement Dwellers. They are thus lobbying local government and other public institutions to legalise their communities, for the right to water and for a housing law for disadvantaged sectors.

The Housing Cooperative for Mutual Aid is another solution that has helped families obtain legal security over their homes and access to basic services. These solutions are reducing the social and physical risks, helping to reduce the impacts of climate change, and also strengthening the social fabric. The costs are manageable for these families, who are mostly informal street vendors.

“Cradle of Peace”: Low-Emission and Cooperative Housing Project

One example is the “Cradle of Peace” project. It was built using a low-emission system in line with cultural traditions. Local materials were used, based on an earthquake-resistant system. This form of construction has become possible through the efforts of civil society, which has managed to get the use of local materials (such as earth) included in El Salvador’s official building regulations.5 The project also includes a resilient community centre made from adobe and which includes a rainwater harvesting system. This water is used to maintain a communal organic vegetable garden and an area of pine forest next to a river. Trails and viewpoints have been created to promote ecotourism which could, in future, generate an income for families and improve visitors’ environmental awareness. There are also plans to establish a handicrafts workshop and a place where food can be provided in harmony with the landscape and the traditions of the place. The model being promoted by the residents will help 64 families, and their work and efforts are opening up possibilities in the face of barriers to accessing adequate housing, such as: land speculation, individualism, climate change, lack of access to financing, and the struggle for daily survival. It takes time and effort to get involved in a community project but these families are working to create their own decent and sustainable living environment.

There is a strong link between climate change and housing as it has a direct impact on the land and its natural assets, affecting people’s limited livelihoods and impairing their quality of life. An integrated and coordinated approach is therefore necessary between different actors at the local and regional levels, prioritising the situation of informal settlements and supporting community solutions.

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5 Punto Focal Argentina (NN)
**Cameroon**

*By Jules Dumas Nguebou, ASOAL*

**Background: Housing Situation**

In Cameroon, urban policies have been wholly inadequate in addressing the needs of persons living in poverty, particularly with respect to social housing. In fact, informal settlements make up 90% of the urban area and poverty affects more than 40% of citizens, who work mainly as rural producers. There is a housing deficit in Cameroon of 2,400,000 homes. Evictions continue to be a problem with 15,149 households evicted between 2011 and 2016 and no alternative housing provided. This is a clear violation of Cameroon’s obligations with respect to the right to adequate housing, under the International Covenant on Economic, Social and Cultural Rights. Another great concern is Cameroon’s law that criminalizes non-payment of rent, such that people who find themselves unable to pay their rent, are imprisoned. Public budgets and Local Development Plans do not take account of the right to adequate housing, nor the urgent needs of communities for access to water, energy, education and social protection. The lack of avenues for citizen participation makes it difficult for people to voice their concerns to government.

**Human Settlements and Climate Change**

Climate change, environmental degradation and uncontrolled urbanization significantly increase the vulnerability of Cameroonians living in poverty,
and compromise their right to housing. Due to the lack of alternatives, poor people have been forced to settle on unused land, which is frequently prone to flooding and located on swamps, hill slopes and river banks. Many people are forced to take resources from forests to build shelters. In addition to the devastating practice of the timber industry, uncontrolled construction contributes to the acceleration of deforestation in the region. Climate change is bringing more frequent floods and landslides which destroy vulnerable homes and pollute the water sources of the marginalized population. Poor governance, corruption and mismanagement of climate and urban policies leads to pressure on land resources, evictions, land grabbing and conflicts. The evictions have led to the impoverishment of hundreds of thousands of internally displaced persons, whose livelihood activities have been disrupted.

Community-led Solutions: Low-cost, climate-responsive Housing, Participatory budgeting and Citizen’s Budget

In this context, civil society organizations have lobbied government and advocated for more inclusive, participatory, climate-sensitive policy-making and for the right to housing for all Camerooni-ans. Many successes have been achieved, including in relation to participatory and climate-sensitive social housing policies. For example, a pilot project implemented by ASSOAL shows how to build low-cost and climate-responsive homes using local materials, such as earth. The creation of green spaces through planting trees is part of this cooperative housing project in the capital Yaoundé and other local areas.

Following civil society’s call for governments to establish participatory budgeting for housing and other economic and social rights in more than 150 municipalities, the government introduced it in its new decentralization code in December 2019. Participatory budgeting helps to align national and local resources to local priorities including housing and basic social services for informal settlements. A Citizen’s Budget, was also developed with the assistance of the Local Finance and Local Budget Observatory and the Citizen’s Call Center for ESCR and Local Governance. The Citizen’s Budget is a simplified version of the State’s budget and aims to make the budget more accessible for all citizens.

Civil Society Initiatives for Social Housing and Against Evictions

Civil society initiatives and advocacy for better access to social services such as education, health and potable water, have led to improvements in many communities, for example in Yaoundé and Douala. For instance, civil society submitted 12 citizen proposals for social housing, which were then discussed with the government and included in the new housing policy. Civil society, led by the National Observatory for Economic, Social and Cultural Rights, also drew the attention of international human rights monitoring bodies, to the housing situation in Cameroon and succeeded in eliciting strong recommendations from the Committee on Economic, Social and Cultural Rights to the government to address the dire housing situation.

Finally, ASSOAL and its civil society networks, campaign against land grabbing and evictions and have accompanied several hundred victims...
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who have challenged evictions and land grabbing before the courts. Recently, several communities refused to leave their properties despite the eviction threats and two communities were successful in retaining their land.

In many of these civil society initiatives, housing cooperatives and victims collectives have played an important role as advocates for their communities. They have offered crucial insights into community needs and local solutions.

In response, the government has moved forward on several initiatives: a draft of a new social housing law; a decree on housing cooperatives in Cameroon; a housing policy paper for Cameroon; a decentralization code; and co-ownership and local finance laws. However, some of these legal frameworks still lack the operational procedures necessary for them to be implemented.

Gouache District in the City of Bafoussam: Landslide buries community

The morning of 29 October 2019 was a brutal awakening for the city of Bafoussam because during the night, a landslide in the Gouache district, buried 60 people, 43 of whom died, including women and children. 104 families lost their homes.

In Bafoussam, the housing shortage leads poor people to settle wherever they can find space and often in dangerous sites, such as hillsides, swamps and areas where construction is prohibited. This exposes people to the effects of climate change such as floods and landslides, which are becoming more frequent.

Gouache is located on the side of a hill with a swamp below. On October 28, residents were surprised by the heavy rain, which hit the neighbourhood and caused a landslide that swept away the houses and buried the occupants. The neighbours, firemen and military engineers worked for 3 days to extract the buried people from under the rubble and mud.

Gouache is a disadvantaged area of the city of Bafoussam, where people live on less than 2 dollars a day with no connection to drinking water and no local services (hospitals, schools, etc.). The inhabitants of this district are mostly small traders in the informal sector, farmers and housewives, but also unemployed people living with the help of family or neighbours. After the disaster, the government did not allow those who had lost their homes to rebuild, because it was considered unsafe. Civil society mobilized to denounce the treatment of the residents and to provide temporary housing and other support.

After this disaster, the victims and the inhabitants of the neighbourhood became poorer. Whilst 986 people were affected by the disaster and in need of re-settlement, the authorities have not provided assistance for the families to rebuild. So far, approximately 50 families have been temporarily housed by patrons and some families have received material support (sleeping mats, blankets, soap) and financial support from donors and social organizations.

Cameroon’s housing shortage is partly responsible for this disaster. The government failed the victims of the Gouache disaster, not only by failing to provide suitable emergency housing immediately after the disaster, but also through years of neglect of the needs of poor communities for adequate housing in safe locations. The Gouache disaster demonstrates why it is essential that the government take into account the impacts of climate change and environmental degradation in housing policy-making and work with communities who are at risk from climate impacts.

Jules Dumas NGUEBOU is a human rights defender and associate teacher at the University of Yaoundé. He is the second Chairman of the Executive Board of ASSOAL, a Cameroonian Civil Society Organization established in 1998. ASSOAL engages in participatory democracy, promoting equal access to social housing and advocates for social, economic and cultural rights in Cameroon and Africa.
Background: Housing Situation

Most of the land in the Philippines is privately owned by a few because of our colonial past. Under Spanish rule, most of the lands were claimed by the colonizers. When the Americans successfully invaded in 1899, they instituted a land titling system that only benefited the elites, who were able to acquire the remaining public lands. The remainder of the population became landless tenants or illegal occupiers of land with no security of tenure. This system was maintained even after independence in 1946.

The landowners were able to consolidate their economic and political power. This is why in the Philippines, there are a few who are very rich, while most are very poor. More than 30% of the urban population lives in slums that are very dense, unsanitary, and unsafe. The urban population will nearly double during the next three decades, from 50 million, to 93 million in 2050 which will make it even more difficult for the cities to cope with the challenges that they are already facing. Many poor people are forced to illegally occupy lands and they are tolerated until the land value increases and the landowner evicts them. Landowners pay very little tax on their properties,
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This already terrible housing situation is made much worse by climate change, environmental degradation, urbanization and recently, pandemics.

**Human Settlements, Climate Change and Climate Policies that affect the Poor**

Due to its geographic location, the Philippines ranks among the top three disaster-prone countries in the world. It is experiencing increasingly frequent and severe extreme climatic events such as floods, droughts, fires and storms and slow-onset events such as sea level rise. Urban poor communities, particularly informal settler families, are bearing the brunt of these disasters, since they are forced by their circumstances to live in unsafe houses, in unsafe locations and under unsafe conditions. These communities are at extreme risk due to the impacts of more frequent and severe natural hazards such as typhoons or storm surges. Their homes are washed away in floods and they experience water shortages and fires during the frequent droughts.

Unfortunately, many of the climate adaptation programs adversely affect the poor. For instance, it is necessary to re-habilitate the waterways of Metro Manila so as to protect against flooding, which is worsening as a consequence of climate change. This will require the relocation of 104,219 families who are occupying the riverbanks that are subject to dangerous flooding. To provide for their relocation, the government set aside 50 billion pesos (US$ 1 billion). But despite much effort to convince them to voluntarily relocate, only 29,511 families or 28% agreed due to the poor location of the relocation site. Whilst the project’s policy was that people should be relocated close to the original site, the “in-city relocation” was very expensive even if these properties remain idle. This already terrible housing situation is made much worse by climate change, environmental degradation, urbanization and recently, pandemics.

**Photos: Schwarzbach/MISEREOR**

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and programs in the Philippines depend on the President, this project was suspended by the new President in 2016. A big portion of Metro Manila continues to suffer serious flooding due to heavier and more frequent rainfall and typhoons. At the same time sea level rise is an extraordinary risk for Metro Manila as most of the city lies below sea level.

The Right to Housing in Times of Pandemic

Housing is a basic right, at all times, but especially during the current pandemic. Among the first COVID-19 cases in Cebu City was a person infected in Barrio Luz who was advised to isolate himself by staying at home. Unfortunately, his home was a small 15 square meter house that he shared with 20 others. Despite a very strict lockdown in Barrio Luz that was guarded by soldiers with a tank, the pandemic spread, including to other communities. The stay at home practice requirement during lockdowns is not possible in urban poor communities. As of June 7, 2020, sadly more than 90% of the 2,618 confirmed cases in Cebu City come from urban poor communities.

Solutions: Community Advocacy and Social Housing Programs

Following strong advocacy by urban poor groups many gains have been achieved that protect housing rights. An example is the Urban Development and Housing Act of 1992, that was a citizen’s initiative, primarily of the urban poor and their friends including NGOs as well as academic institutions, the Church and high officials in the government. Although still recognizing the almost absolute rights of landowners, the law acknowledges that informal settlement dwellers have rights and that forcible evictions must follow certain procedures and must be implemented in a just and humane manner. The law also mandates that local and national governments must pay attention to underprivileged and homeless citizens in urban and housing development. Although very often violated, this law has made it more difficult to forcibly demolish the homes of the poor. An interesting provision of this law is the requirement for ‘Balanced Housing’ which requires commercial developers to dedicate a portion of their investments to social housing: 15% for horizontal developments and 5% for vertical developments such as high-rise condominiums.

The Community Mortgage Program (CMP), a social housing program, which replicated the experience of Pagtambayayong in Cebu in 1988, provides long term low interest loans to organized urban poor community associations to buy land, develop the site and build houses. Further, non-governmental organizations are supported to help organize and assist these community associations.

Social Housing Project: Sto. Tomas Group Homeowners Association

In 2018, when the homes of 64 families, who had lived there for the past 26 years, were forcibly demolished by virtue of a court order obtained by the landowner, the families got together to form the Sto. Tomas Group Homeowners Association (STG), an urban poor homeowner’s association. It took the families almost a year to look for land near their previous homes, that was for sale. When the landowner refused the tedious process of CMP and demanded payment in cash, the association went to Pagtambayayong who in turn linked them with Cebu LandMasters, the biggest developer of housing.
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Francisco L. Fernandez: He began his career as a community organizer in 1968. Together with four other community organizers, he founded the Pagtambayayong Foundation in 1982. Pagtambayayong, which in a local Filipino dialect means “carrying a burden together,” organizes and supports the organization of communities for social justice and sustainable development.

Local struggles for housing rights, in the context of climate change, urbanization and environmental degradation

Pagtambayayong together with other civil society groups are promoting the Urban Transformation Movement that advocates fighting the climate emergency while ensuring justice and social development for all. In addition to urban poor communities, the multi-sectoral movement is composed of faith-based groups, students, labor unions, civic groups, the middle and upper classes, academia, business and government. Since cities account for more than 70% of CO₂ emissions, the battle against climate change must address emissions from cities. The UTMovement advocates that the cities of Metro Cebu should comply with the legal requirement to adopt a Sustainable Development Plan via a participatory process which includes representation from civil society in different sectors.

Our goal is that both the government and its citizenry implement a sustainable development plan that addresses the challenges of pandemics and that is inclusive and climate sensitive, making Metro Cebu a model for urban transformation: reduced carbon emissions, inclusive, sustainable and livable urban spaces and infrastructure and adequate housing for all.

Social Housing Project: 64 families now possess a permanent home with all of the basic amenities.

LandMasters agreed to pre-finance the project under the Balanced Housing rules. The community association, with the help of Pagtambayayong, implemented the project. The 64 families now possess a permanent home with all of the basic amenities. Since the project is community driven, the house and lot package per unit is only 290,000 pesos (US$ 5,625), which is barely 50% of the price ceiling allowed for social housing projects.

Local Climate Adaptation and Mitigation

There are also good laws and programs that promote climate change adaptation and mitigation. For instance, Local Government Units must also prepare a Climate Change Adaptation Mitigation Plan and set aside 5% of their budget for this purpose. This plan must be approved by the Local Development Council that is represented by civil society and community organizations.

The problem is that the existing laws and programs are not properly implemented. Therefore, urban poor communities are demanding housing rights and climate justice. For instance, they make Disaster Risk Reduction Plans and they prepare contingency plans for when disasters occur. These communities lobby the relevant government agencies to support their plans, through early warning systems and infrastructure such as retaining walls.

Urban Transformation Movement in Metro Cebu

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Our goal is that both the government and its citizenry implement a sustainable development plan that addresses the challenges of pandemics and that is inclusive and climate sensitive, making Metro Cebu a model for urban transformation: reduced carbon emissions, inclusive, sustainable and livable urban spaces and infrastructure and adequate housing for all.
Human Settlements and Climate Change in Metro Manila

The present urban poor population in Metro Manila is a generation of post-World War II migrants from the countryside, who do not know what life in the countryside is like and who have had to struggle from one eviction to another. The government asserts that Metro Manila's river banks, roads and estuaries are dangerous. Therefore, they say the evictions are being conducted for the safety and welfare of the urban poor and for the greater good of the population. It is true that the swelling of rivers and storm damage are becoming more frequent because of climate change and that the urban poor are particularly affected because they are often forced to establish their homes in precarious locations like riverbanks and low-lying land that is prone to flooding. Where relocation is necessary, the communities have called for an in-city or near-city resettlement. However, distant relocation without the accompanying supporting basic social services is still the government's response and the most convenient way to legitimize the use of land in the city for commercial purposes at the expense of the poor.
Manggahan Floodway in Pasig City: ‘From danger zones you are bringing us to death zones’

In the case of a community along Manggahan Floodway in Pasig City, the great flood that hit Metro Manila in 2009 brought about by Typhoon Ondoy, was given as the reason for the numerous eviction threats from the local and national governments. The members of the Alliance of People’s Organizations Along Manggahan Floodway (APOAMF) resisted. For every eviction threat, APOAMF demanded an in-city relocation site that is safe and has access to basic amenities like jobs, health facilities, educational facilities, water and electricity. The demand for in-city or near-city relocation was reasonable as the distant relocation areas offered by the government are even more dangerous because of the reality of landslides, earthquakes and drought. Even more daunting was the absence of jobs or livelihoods in the distant relocation sites, which made the people say: ‘From danger zones you are bringing us to death zones’.

Community-led Solutions: People’s Plan for a fair Relocation Process

From the constant fight against forced eviction, the “People’s Plan” was conceptualized. The “People’s Plan” is a community alternative to forced eviction presented to the government. Developed through a ‘bottom-up’ participatory consultation process by the people living in informal settlements, the ‘People’s Plan’ documents their recommendations for a fair relocation process.

APOAMF presented a “People’s Plan” to the local and national governments which was both scientifically and technically sound, since it was the joint effort of CO-Multiversity, APOAMF’s NGO partner, community architects, a team composed of a geomorphologist, an engineer, government allies and the APOAMF community. The “People’s Plan” was made to be responsive to the requirements of a climate-resilient, people-friendly and inclusive habitat concept. For climate resilience, for instance, the engineers and representatives from the Bureau of Mines and Geosciences who responded to the people’s request, conducted a soil stability test to ensure buildability. As typhoons and flooding occur often, it is necessary to know the character of the soil to be able to develop appropriate engineering solutions. Further, the architect designed the buildings to respond to the people’s inputs on the required functions of the buildings and the open spaces. For example, the people said: there should be a space for children and youth for play and other physical exercise; that the first floor would be for families with elderly members or persons with disabilities; and that there should be provisions for corridor lights for the safety and security of women and girls.

After negotiation processes with government that resulted in the construction of 15 low-rise buildings that have already accommodated 480 families, with 420 more to occupy their own housing units soon, APOAMF’s community has been designated by the National Housing Authority (NHA) as a pilot area for Estate Management. The prevailing practice of the NHA after the people have moved in to the housing units is to manage the day-to-day operations like sewage and garbage disposal, water and electric service and peace and order in the housing project. In the case of AMPOAMF, however, these day-to-day operations

Steps for a bottom-to-top ‘People’s Plan’

a) Formulation and consensus on a community vision
b) Land research
c) Housing design options
d) Community validation
e) Public presentation
f) Negotiation with the government on the People’s Plan
g) People’s Plan implementation
h) Moving in
i) Estate management
were part of their “People’s Plan”. Taking over these public services for the Housing Project was not voluntarily given to the people by NHA. Eventually, NHA conceded to the people’s demand, after they had struggled and negotiated for it.

Local Government and People’s Alliance: Cooperation during COVID-19 Pandemic

So far, the organization is doing well in the management of its organizational affairs. To cite an example, in the context of the COVID-19 pandemic, APOAMF has transacted with the local government efficiently in terms of government food assistance during the COVID-19 lockdown period. APOAMF representatives provided the local government with the names and profiles of the housing unit occupants. This organized submission of data by the leaders themselves ensured transparency and facilitated the distribution of the food packs (rice, canned goods, groceries) and financial assistance to families during the lockdown period.

The urban gardening project initiated a year ago has now provided the members with vegetables in the lockdown period. While it does not yet provide a significant amount of vegetables to the people, the strategic goal of APOAMF is to produce enough vegetables to the families by utilizing the maximum available space on the ground and vertically on the walls of the buildings for urban gardening.

The organization continuously develops initiatives that are in-line with climate consciousness. Among the organization’s plans is putting up a rainwater catchment to augment water resources in the community. They have built two water catchments already. The project will involve youth and children in order to provide a training opportunity for the next generation and to continuously engage the government and other stakeholders as APOAMF charts its organizational direction to what will be a “new normal” when the COVID-19 pandemic is over.

Luz B. Malibiran: Community Organizer and Executive Director of Community Officers Multiversity (COM) in the Philippines. COM is a training and organizing institution for people’s empowerment. They train community organizers and development practitioners.
Local struggles for housing rights, in the context of climate change, urbanization and environmental degradation

Background: Housing Situation
The housing deficit in Peru affects between 1.6 and 1.8 million families. 36% of these lack sufficient housing (quantitative deficit) and 64% are living in unfit buildings that require improvement to bring them up to standard (qualitative deficit). Lima, the capital of Peru, lies on the Pacific Ring of Fire, a geological formation that causes intense seismic and volcanic activity. 70% of Lima’s urban area has significant vulnerability to disasters.

Human Settlements and Climate Change in Lima
Inhabitants without access to the property market live in slum dwellings in the historic center or in informal settlements around the outskirts of the city, areas which lie in high risk areas due to the weakness and/or morphology of the ground. More than 155,000 people in the metropolitan area of Lima live in areas exposed to flooding.1 Those become more vulnerable to disasters when rainfall is heavier than normal. Their houses are not well built and have no containment infrastructure such as retaining slopes or walls. Urban vulnerability is further exacerbated by the impacts of climate change: increased rainfall; land, mud or stone slides; heat waves; the flooding of rivers, for example.

1 CENEPRED (2019)
people the Rimac River that runs through the historic city centre; and the authorities’ inadequate disaster risk management. The CIDAP team has been working alongside the organised inhabitants of emblematic barrios (neighbourhoods) in Lima’s historic centre and in Lomas de Carabayllo to develop strategies and community actions that will improve their access to the city and to adequate housing as a human right.

Community-led Solutions: Community Alert System for Disaster Prevention

Together, communities are fighting to prevent people from being forced from their homes due to climate change, the COVID-19 pandemic or other disasters. One of the outcomes of the communities’ “Climate without Risk” project has been the installation of a Community Alert System in two of Lima’s neighbourhoods. The system involves community communication as a means of contributing to disaster prevention, mitigation and response in poor urban neighbourhoods. A group of leaders identified as “community watchmen/women” are responsible for managing and mobilising to ensure that the community itself is able to tackle the day-to-day problems affecting it.

These leaders communicate with residents by phone to share information on disaster risk reduction actions, for example: roof and road reinforcements; the community purchase of fire extinguishers; and the insulation of exposed electricity cables to prevent fires. Other examples of information that can be shared, include rain forecasts, as well as photos and videos of housing or neighbourhood emergencies that may be able to help the emergency services (Fire Department, Civil Defence, etc.). Those affected are identified so that humanitarian aid can be channelled to where it is needed, along with other urgent response actions. The Community Alert System, launched in two neighbourhoods of Lima, has found that “connectivity” can play a significant role in mitigating disaster within vulnerable communities.

Public Solutions: Disaster Risk Management Information System

The community watchmen/women also help manage government tools such as the public platform, Disaster Risk Management Information System, SIGRID. A public national app alerts both the general public and the authorities to sectors at risk of disaster. This practice was highly successful, for
example, during the El Niño phenomenon in 2017 when heavy rains caused the Rimac River to burst its banks, affecting the outskirts of the Barrios Altos neighbourhood in the historic centre. The inhabitants shared warning images, thus raising awareness of threats to their neighbourhood in real-time and enabling their mitigation. The residents were also able to get in touch directly with the public agencies and get them to call and visit the neighbourhood to address the impacts of the disaster.

**Participatory Mapping of Informal Settlements**

Another advocacy tool is the Cities for People Observatory on the CIDAP website, which hosts maps of settlements, which are not formally mapped and registered by the government. The maps are developed by the communities themselves in a participatory manner and provide information with which to report inadequate living environments and advocate for risk-free environments and ecosystem conservation. One example is the map outlining the settlements of Lomas de Carabayllo, an area for which there is no complete land registry. Another is the “Public Works Replacing Residential Areas” map of Lima’s historic city centre. The observatory has achieved a response from the authorities. They are now working together with the communities to find joint solutions. This includes, for example, the latest Master Plan for the Historic Centre, approved by the Metropolitan Municipality of Lima with the aim of reducing vulnerability.

**Self-managed Solidarity Fund to Reduce Vulnerability to Climate Change**

The community watchmen/women have also agreed an initiative to create a Community Revolving Loan Fund (CRLF) in each neighbourhood – a self-managed solidarity fund to improve their living environment and quality of life through community works. The fund is made up of local community resources, local and national government contributions, and international cooperation con-

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2 CIDAP Map 1 (2020)
3 CIDAP Map 2 (2020)
tributions and is aimed at encouraging people to save and offering loans and community credit to the neighbourhood’s most vulnerable families. It is especially intended for those who are unable to access the private (banks, finance, etc.) or public (municipal banks, etc.) finance sectors. Communities select and implement the necessary works in their communities based on criteria they have themselves decided upon. The community watchmen/women in each neighbourhood are responsible for managing the CRLF, with technical advice from CIDAP. The works are carried out by means of collective, interest-free loans.

Through the CRLF, important works have been completed in the Quinta el Sol and Quinta Virgin de Lourdes housing associations, helping to reduce vulnerability to climate change phenomena. For example: floors have been improved to avoid rainwater infiltration which has a negative impact on the stability of buildings; dilapidated drainage pipes have been replaced so that they can also collect rainwater and prevent water from seeping into the ground and underground; and the main corridors through the settlements have been improved to ensure proper evacuation of rainwater.

Impact of COVID-19 on Public Policies

The COVID-19 crisis has caused the Peruvian government to reconsider some areas of public policy, including its housing policy. Up until 30 December 2020, for example, mortgages have been made more flexible under the programme TECHO PROPRIO (=OWN HOME), removing the usual requirement of prior savings to be able to access the programme’s loans. We are calling for these policies to be made permanent, along with other subsidies that can ensure the habitat and housing necessary for families to be able to cope with the vulnerabilities resulting from climate change and unhealthy conditions.

Adequate housing and habitat as a universal human right, is essential for every family to be able to live well and be protected from the impacts of climate change and other risks and disasters. Thousands of vulnerable families living in slum settlements and high-risk areas in the poor urban neighbourhoods of Peru must also be able to enjoy this right.
Local struggles for housing rights, in the context of climate change, urbanization and environmental degradation

CASE 6

Waterside settlements in Lagos, the state of Nigeria that is most affected by flooding.

Photo: Rainer Wozny

Nigeria

By Victoria Ibezim-Ohaeri and Aizighode Obinyan, Spaces for Change

Human Settlements and Climate Change

‘Massive floods are coming. Relocate from your homes!’: Nigeria’s Hydrological Services Agency issued this warning recently, advising residents of flood-prone areas to relocate immediately ahead of the massive floods that will sweep through many parts of the country between September and October 2020, with the potential to displace many, and destroy lives and properties. As is the case every year, Lagos tops the list of states that will be badly hit by the floods, with about four local governments—Lagos Mainland, Mushin, Ibeju-Lekki and Ikorodu—and 16 other local councils predominantly housing the city’s informal and rural settlements, identified as “highly probable flood risks in 2020”. With an estimated population of over 23.3 million people and an annual growth rate of 3.2%, preventing and mitigating the impacts of perennial flooding in Lagos state is obviously not an easy task. This is exacerbated by climate change, which is causing an increasing frequency of heavy rainstorms, ocean surges and sea level rise in Lagos. These disasters are particularly destructive for informal settlements, which are most often located in the low-lying, more flood-prone sections of the city and are home to large numbers of the city’s low-income and poor populations. Most of these areas either lack drainage and canals or have had existing ones blocked by heaps of uncleared refuse.

State authorities have often responded to the heavy flooding by ordering the demolition of buildings and structures allegedly built on flood plains and on drainage channels. Informal settlements across the state, are the usual targets of flood-induced demolition policies.

Climate change is also leading to the rapid erosion of the Lagos coastlines. Along Bar Beach in...
Victoria Island, the situation threatened many parts of low-lying island neighbourhoods with the collapse of the Coastal Road, Ahmadu Bello Way in 2005/2006. In response to the threats posed by climate change, Lagos State Government set up the Lagos State Resilience Office in April 2019 and unveiled a Resilience Strategy which outlines the state’s approach to “combat flooding incidents, stop haphazard urban planning, improve emergency response, provide quality healthcare services... and deliver a robust, multimodal and integrated transportation system, without excluding the poor and vulnerable.”1

Isale-Akoka Waterfront Community: Illegal refuse dumping increases risks of flooding

Isale-Akoka community in Bariga Local Council Development Area is one of such settlements ravaged by incessant flooding, a situation compounded by environmental pollution, lack of basic amenities, and eviction threats from state authorities and private parties, who see the waterfronts as prime real estate for new developments. The fishing and low-income waterfront community of approximately 3,000 residents, was built on land reclaimed from the river banks using rubbish and coastal sediments. In the absence of basic amenities, including sanitation and sewage facilities, local residents rely on cart pushers and unlicensed refuse collectors to collect their waste. The cart pushers and unlicensed refuse collectors dispose of the waste indiscriminately on the river banks and drainage channels close to peoples’ homes, obstructing the free flow of water during rainfall and creating public health dangers. Aggravating the situation is the menace of local thugs issuing fake permits to cart pushers to dump refuse on the waterfronts. Despite community pleas for environmental protection, the Lagos State Ministry of Environment has been unable to halt illegal refuse dumping.

Lagos State’s Waterfront Infrastructure Development Law: Demolitions and Forced Evictions

As with most flood-prone communities in Lagos, residents of Isale-Akoka community live in perpetual fear of forced displacement. In August, 2011, state authorities ordered the demolition of scores of houses built on stilts at the waterfront, which were allegedly erected without obtaining operations permits. According to the Lagos State’s Waterfront Infrastructure Development Law 2009 (WID), any structure erected along the waterfronts without obtaining an operations permit may be demolished after service of a 7-day Demolition Notice. Therefore, waterfront communities, most of which are informally organized and occupying the land without operations permits, are considered illegal squatters, with the consequence that the state can legally demolish their homes without the payment of compensation. This means that numerous Lagos waterfront communities like Isale Eko, Tarkwa Bay, Ajegunle, Okun-Ayo, Agbagbo, Ebute-Oko and Ogogoro, live in constant fear of evictions.

Another problem with the WID Law is that it gives the state absolute ownership and control of all the waterfronts in the city. It does not recognize the historical title and customary tenure of the indigenous inhabitants of the waterfronts even though they have lived on the land for decades, long before the law was enacted. The law also prohibits residents from building any new structures. Without operational permits or any title documents to prove the legitimacy of their occupation

1 Lagos State Government (2020)
Local struggles for housing rights, in the context of climate change, urbanization and environmental degradation

of the waterfronts, locals are often unable to claim compensation for forced evictions and the demolition of their properties.

Community Advocacy for Change

SPACES FOR CHANGE | S4C has been working with Communities Alliance Against Displacement (CAD) to push back on the series of attacks on informal communities carried out in the name of flood control and urban renewal, among other official reasons. Under the banner of CAD, a grass-roots movement spearheaded by S4C in 2017, 22 urban slums in Lagos that have either been displaced or targeted with demolitions are joining forces to unleash the power of solidarity and collective action. United by the sheer determination to keep their homes, these communities are working with a common vision to tackle forced displacement by engaging various government departments on critical policy issues and urban challenges confronting their communities. Through reflexive education, community workshops, town hall meetings, focus group discussions, onsite legal clinics, media outreach, formal and semi-formal training sessions, S4C and CAD have expanded the awareness, consciousness and capacity of individuals and local communities to protect themselves from the widespread violation of their rights.

Success: Access to Potable Water

In Isale-Akoka, residents bemoan the lack of basic amenities, particularly potable water. For many years, they have borne the exorbitant cost of purchasing water from informal vendors for their daily needs. In nearby communities, children walk long distances to fetch water. As one resident explained “Children go to school late or go to bed late at night due to the arduous task of fetching water on a daily basis”. Through the CAD, the community called on the government to provide access to affordable potable water services in the waterfront communities.

Following advocacy during the high-level panel, ‘Integrating Community Rights, Priorities, and Expectations into the Lagos Resilience Agenda’, which S4C organized at the Resilient Lagos Week in April 2019, the Lagos State Water Corporation requested the nomination of two informal communities that could be considered for immediate connection to the state’s pipe-borne water network. Two waterfront communities—Ago-Egun and Igbo-Alejo—were selected for the project having satisfied the project’s criteria. Critical talks between the State Water Corporation and the selected communities are underway regarding project design and implementation.

The urban challenges may persist, but the collective resilience of communities is outstanding. The communities have been equipped with the skills and knowledge necessary to embolden them to claim, protect and contend for their own interests. They are continuing to advocate for the state to adopt a human rights approach in its housing and urban planning strategies, with a specific focus on ensuring the access of both urban poor and rural dwelling communities, to water, land and housing.

Victoria Ibezim-Ohaeri is the founder and director of research and policy at Spaces for Change, a non-profit organization based in Nigeria that conducts cutting-edge research and advocacy focusing on strategic sectors such as urban governance, gender inclusion, energy policy and defending the civic space. In her 15 years of legal career and involvement in social and economic rights research and advocacy, she has traversed four continents: Africa, Europe, North America and South America, leading research investigations, documenting and exposing human rights violations, formulating and analyzing social and economic policy at national, regional and international levels.

Aizighode Obinyan organized communities at Spaces for Change to resist forced displacement and tackle the challenge of inadequate housing confronting impoverished slums and informal settlements in Lagos. She also coordinated community organisations, facilitated policy dialogues and multi-stakeholder engagement with a broad spectrum of state and non-state actors as part of the drive towards sustainable cities in Nigeria.
Guarantee secure access to land and the right to housing for all. Implementing the right to adequate housing is a crucial means of protecting people from environmental and climate change impacts and from other crises, such as pandemics. It includes living in security, free from the threat of forced eviction, and having access to essential services, such as water and sanitation.

Make cities and human settlements inclusive, safe, resilient and sustainable as agreed in SDG 11. National and local governments must develop integrated strategies to ensure the achievement of the Sustainable Development Goals agreed in the 2030 Agenda. All measures must be community-centered and based on human rights.

States must increase the ambition of their climate policies to limit global warming to 1.5°C. The climate crisis is one of the biggest threats to human rights. States must put in place ambitious and robust policies to cut carbon emissions to move towards a zero-carbon future in order to prevent the most serious and life-threatening impacts of climate change.

Recognize the role of urban areas and cities in creating a socially just and ecologically sustainable future. Cities are key to improving the living conditions of poor communities and to enabling them to live in a healthy environment. They are also key to achieving the Sustainable Development Goals, as well as in the fight against climate change and compliance with the Paris Agreement.

Develop coherent, specific and integrated strategies to reduce the impacts of the climate crisis on human settlements. Climate change mitigation and adaptation must be part of local development plans. They must be rights-respecting and include processes for the participation of civil society, particularly affected communities. States must ensure coordination and coherence across different sectors and different levels of government.

High-emissions States with a historical responsibility for climate change, donor organizations and the United Nations, must ensure access to (climate) finance for the development and implementation of protection measures against natural disasters and slow-onset climate impacts, such as sea level rise. Priority must be given to the marginalised and most affected populations and to long-term assistance for informal settlement residents who suffer the impacts of natural disasters.

These recommendations are deduced from the case studies presented in this report. They are directed towards State Governments while at the same time aiming at informing UN human rights mechanisms and institutions about necessary conditions that have to be achieved at the national and local levels. We give some selected examples with reference to the respective case studies. Each case study contains many more experiences and tools that cannot all be reflected in this section.
Do not use climate risks as an excuse for evicting people from their homes! Climate action must fully comply with human rights, including the prohibition against forced evictions. Relocation must be the last option. States must support communities to stay where they live whenever possible. If there is no other alternative than resettlement, people must be supported to stay living close to their livelihoods and within their community. (See: People's Plan for a fair Relocation Process, Case: COM, Philippines)

Make public policies more inclusive, participatory and climate-sensitive. The solutions to housing and climate change challenges lie with people themselves. Communities need to be supported and enabled to become full participants in all stages of the development, planning or upgrading of their habitat and housing. Authorities must ensure the inclusion of women in policy-making, including by paying attention to any barriers to women’s participation.

- **E.g.: Shift to a circular economy, enable the sustainable use and re-use of low-carbon intensive and locally available building materials**, such as earth, wood, bamboo or natural stone. For example, by recognizing and learning from local (traditional) knowledge and mandating the use of local materials (such as earth) in the country’s official building regulations. (See: “Cradle of Peace”: Low-Emission and Cooperative Housing Project, Case: FUNDASAL, El Salvador and Cooperative Housing Project in Yaoundé, Case: ASSOAL, Cameroon)

- **E.g.: Participatory and citizens budgeting** can help to align national and local resources to local priorities, including housing and basic social services for informal settlements. Further it can help to avoid corruption and mismanagement in urban and climate policies, that leads to pressure on land resources, evictions, land grabbing and conflicts. (See: Participatory Budgeting/Citizen Budgets, Case: ASSOAL, Cameroon)

Support communities to self-organize to deal with, and propose solutions to, the damaging impacts of climate change, pandemics and other disasters and risks. Experience shows that well-organized communities are more resilient in crises. Further, when communities self-organize, they are better placed to communicate and co-operate with government authorities, by providing coordinated information about peoples’ needs and focal points for authorities to convey important information. (See: Communities Alliance Against Displacement, Case: Spaces for Change, Nigeria)

- **E.g.: Providing public grants and low interest loans** to organized urban poor community associations can enable them to buy land, develop the site and build houses. (See: Community Mortgage Program, Case: Pagtambayayong, Philippines)

- **E.g.: Housing Cooperatives** have helped families to obtain legal security over their homes and access to basic services. These solutions reduce the families’ vulnerability to social and physical risks, help to reduce the impacts of climate change, and also strengthen the social fabric. (See: “Cradle of Peace”, Case: FUNDASAL, El Salvador)

- **E.g.: Self-managed solidarity funds** can encourage people to save and offer loans and community credit to the neighbourhood’s most vulnerable families to improve the living environment and quality of life through community works. (See: Community Revolving Loan Fund, Case: CIDAP, Peru)

- **E.g.: Digital solutions, such as community alert systems, can help** vulnerable communities to reduce the risk of disaster and increase their capabilities to cope in disasters. (See: Community Alert System & Disaster Risk Management Information System, Case: CIDAP, Peru)

Enable monitoring and data collection, both quantitative and qualitative, on the housing situation of all rights holders, including those living in informal settlements or who are homeless. This is a basic condition for addressing the needs of communities. States should also support with communities who are initiating their own monitoring, mapping and data collection projects.

- **E.g.: Participatory mapping** that provides information with which to report on inadequate living conditions and risks for rights holders (See: Cities for People Observatory, Case: CIDAP, Peru).
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