

# HOUSING JUSTICE AND DISASTER RESILIENCE:

Addressing the Disproportionate Impact  
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## Addressing the Disproportionate Impact of Disasters on the World's Poor

**Already,** [2.8 billion people are living in inadequate housing worldwide](#). Of these, at least 1 billion people live in slums and informal settlements in unsafe, over-crowded housing without access to adequate basic services, and 90 percent of these informal settlements are located in Africa and Asia.

Globally, inadequate housing is disproportionately inhabited by the poor. It is built informally, often by the residents themselves, on whatever land is available using whatever materials and methods are most affordable. In most cases, this means that the most unsafe homes are located in the most precarious locations, inhabited by the most vulnerable people.

The impacts of climate change are becoming more severe every day, with disasters leaving [14 million people homeless every year](#), and [240 climate-related disasters reported in 2023 alone](#). Resilient housing is the best defense against loss of lives and livelihoods resulting from disasters and climate-induced events. Unfortunately, those most in need of resilient housing (and most impacted by the effects of climate change) are the same people least able to access or afford it.

They have, incidentally, also contributed the least to climate change to date.

The systematic marginalization of the poor is the outcome of global structures that require a systems change approach — with justice at the center — to effect meaningful change. Commodification of land and housing and global legal frameworks which disempower poor communities have left the most vulnerable communities least able to access the resources they need. Given this, effective approaches to meaningfully advancing resilient housing to the most vulnerable must be positioned first and foremost around the redistribution of power and resources and, therefore, require approaches rooted in principles of housing justice.

Build Change brings a unique perspective and niche expertise to the housing justice conversation. We are uniquely positioned to address the intersection of affordable housing and disaster resilience, ensuring that the qualitative housing deficit is addressed in providing adequate housing and bringing unique experience to the table around the strengthening of existing housing to meet these needs.

## Understanding resilient housing

The global housing crisis presents an urgent opportunity to invest in better, safer, and more equitable housing before the next earthquake, storm, or pandemic. As urbanization continues to increase exponentially in the coming decades, governments must continue to meet housing demand, and the formal housing market will remain inaccessible or unsuitable for billions of people urgently in need of a safe place to live. This will mean a continued proliferation of informally constructed homes that are overcrowded, structurally deficient, and lacking basic habitability requirements such as access to water, sanitation, and electricity. These homes are particularly vulnerable to extreme weather events, earthquakes, and other shocks, and are disproportionately inhabited by the poor.






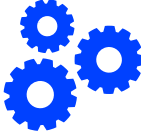

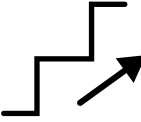
The need is not just for housing, but for resilient housing. Resilient housing can be defined as housing that provides a safe, locally appropriate, healthy, and secure space to households. Moreover, it is affordable and a secure financial investment for its occupants. Resilient housing initiatives are sustainable, adaptable, and scalable. Build Change proposes investments that improve the quality of existing housing beyond making it safer. We recognize that a home is the ultimate protection for families and we promote resilient housing as a means to minimize risks from future events of any kind — physical, natural, health, social and financial.



SOURCE: BUILD CHANGE

Given the increasingly unpredictable and severe nature of climate-change impacts, housing that is resilient to disasters and climate-related impacts is crucial for protecting lives and livelihoods. It not only enhances individual safety and well-being but also contributes to broader community and environmental resilience.

## RESILIENT HOUSING IS

<b>DISASTER RESISTANT</b> Able to protect people and assets in the face of multiple hazards 	<b>HEALTHY AND SECURE</b> With adequate water, sanitation, ventilation, light, access, space, and security 
<b>AFFORDABLE</b> Financially accessible for low-to middle-income households 	<b>A FINANCIAL ASSET</b> And/or a place of business that stimulates economic opportunity by being adaptable to multiple uses, and protecting a family's property investment 
<b>SUSTAINABLE</b> Built and/or strengthened through processes that can be scaled and replicated, with minimal environmental footprint 	<b>ADAPTABLE</b> Can be expanded and adapted to growing populations, shifting demographics, and emerging technology 
<b>LOCALLY APPROPRIATE</b> Built using materials, skills, and tools that are appropriate for the culture and the climate 	<b>SCALABLE</b> Able to meet the needs of millions of families through a combination of policy change, and access to finance and technology 

### Why housing justice?

While climate change has exacerbated the vulnerability of poor households, the global housing crisis is decades old. The rising numbers of people living in inadequate housing (despite an increase in innovative, scalable solutions) is the result not only of insufficient resources or policy frameworks but of housing and justice systems that exclude poor and marginalized populations, requiring interventions that are intentionally inclusive of the majority of the world's population.

Existing housing systems do not meet the needs of the majority and exclude those who need adequate housing the most. Additionally, despite the fact that housing

has been identified as one of the areas where access to justice is most commonly needed, access to justice for the right to housing is largely ignored at all levels, including in the Sustainable Development Goals, where targets and indicators for access to justice under Goal 16 do not connect access to justice and the right to housing.

Worldwide, governments support policies that deregulate land and housing markets, creating housing markets that are defined not by the needs and desires of residents, but rather by financial performance. This process pushes the poor out of the housing



market, as housing and land become increasingly commodified as assets rather than spaces of stability and care. People are forced off land and out of homes that have been with them for generations — a practice that has been taking place for centuries.

To adequately address this systemic exclusion, stakeholders must adopt an even more purposefully inclusive approach, rooted in principles of housing justice. This requires a vision rooted in systemic change and redistribution of power that supports all people to live in housing conditions that are safe and resilient to climate impacts and disaster and supports homeowners to grow and protect wealth.

### Housing justice and disaster resilience

Justice and equity are at the core of what Build Change is about: shifting power to the people and communities who are most vulnerable to and most impacted by disasters. We work with low-income communities — particularly women heads of households — whose access to resources is impacted by historically racist, classist, and gender-biased systems, preventing them from accessing the support needed to reduce risks posed by complex chronic and acute disasters. It is critical that we highlight this fundamental objective in efforts to advance adequate housing.

Disaster resilience is often left out of conversations about housing justice. This is despite the increasingly severe impact that extreme weather and disasters are having on low-income communities worldwide

and the very real fact that these communities are disproportionately affected by these disasters because of the historical legacies of injustice and oppression related to nationality, ethnicity, race, class, gender and more. It is critical that we bridge this gap, ensuring that resilience to extreme weather and disasters is central to the housing justice agenda. Our experience and approach demonstrate that it is possible to provide disaster resilient housing at scale to some of the most vulnerable, low-income communities across the Global South — and that this does not rely solely on the construction of new housing.

Our systems change approach — addressing barriers related to policy, money and finance — and our wealth of experience retrofitting existing housing means that we can address the systemic failures that perpetuate housing injustice, shifting power to communities while ensuring that resilient housing contributes to a more sustainable future. Already, there are various aspects of Build Change's work that support a justice-centred agenda. A number of these are listed below.

**BCtap:** Making resilient housing more accessible (and affordable) through technical assistance platform: easy-to-use technology that can be adapted to local contexts, bundled with finance, and put in the hands of anyone from loan officers to community-based housing professionals. BCtap offers huge potential to streamline and scale the provision of pro-poor resilient housing at scale. This technology debunks the myth that governments, civil society, and other housing stakeholders

have to compromise on resilience because of cost if they want to reach scale.

**Key publications:** [The Build Change Guide to Resilient Housing](#), [Saving Embodied Carbon through Strengthening Existing Housing](#) and [The Cost of Improving Vulnerable Housing](#) all demonstrate through evidence-based research that retrofitting existing housing is both more affordable and better for the environment. This approach can be adopted successfully in the most disaster-prone countries, improving the lives and homes of some of the most vulnerable communities. These publications are critical to the body of knowledge around improving existing informal housing, as there is so little research and data on this important issue.

**Incremental housing finance in the Philippines:** In the [Philippines](#), Build Change co-developed innovative loan products with microfinance partners that enable low-income homeowners — the majority of whom are women — to access affordable, incremental financing to strengthen their homes to better withstand extreme weather and earthquakes. By developing and providing affordable financing through innovative methods that prioritize serving these populations, we are making safe, resilient housing accessible to populations that have been historically marginalized and are amongst the most vulnerable: low income, women-headed households.

**Racial justice work in Colombia:** In [Colombia](#), Build Change has partnered with both city and national governments to update building guidelines for

retrofitting existing housing, to increase and bundle housing subsidies, to streamline the permitting process, and to support the first regulation of upgrading informal housing. Our [more recent work with Afro-Colombian populations](#), bringing a racial justice element into the partnership with Colombia's Ministry of Housing, is ensuring that government housing programs acknowledge the history of racial injustice and are structured in a way that works towards rectifying these injustices. This work is influencing social housing policies and programs to build transformative partnerships with local community organizations to address their housing needs — not just as implementers of policy but creators of it.

**Capacity building and skills training that promote resilient housing:** By building the capacity of local communities with resilient construction and building material skills, we are creating livelihood opportunities for people along the housing value chain. At the same time, while we're helping ensure that vulnerable communities have long-term access to resilient housing by creating a sustainable supply of the skills and materials required.

**Homeowner-driven improvement:** The most successful and sustainable housing programs are driven by homeowners themselves. By channeling resources towards activities that raise homeowner awareness around housing resilience, build capacity, and provide training in various skills — ranging from resilient construction methods to evaluating the quality of work to

production of building materials — we enable homeowners to invest “decision equity” in the building of their homes. This shifts power into homeowners’ hands — largely women — headed households. A homeowner—driven approach that provides conditional cash plus technical assistance results in meaningful inclusion of historically excluded poor communities, so that they gain a safe, resilient home as well as the skills and capacities to maintain their homes and participate in the housing value chain and local economy in new, more sustainable ways. This in turn generates wealth for themselves, their families, and their communities overall.

Meaningfully addressing the global housing crisis requires a systems change approach that wears a ‘housing justice’ lens. This ensures that solutions are transformative in their ability to shift power to the communities most impacted by the existing exclusionary systems.

*Successful strategies to increase access to resilient housing must center shifting power into the hands of those who need it most and are most vulnerable in order to address centuries of injustice and exclusion based on race, class, gender ethnicity and more.*

Without this, adequate increases in resource allocation, significant policy advances, and meaningful changes in practice at scale will remain the exception despite the existence of solutions that have all the right ingredients to effect the necessary changes at scale.

## The housing crisis in Africa and the opportunity for housing justice

Africa is the most rapidly urbanizing region in the world. At present 200 million Africans live in urban slums and informal settlements, and in coming decades Africa’s urban population is projected to just about double, with an influx of roughly 600 million people into African cities in the next 25 years. It is estimated that 80 percent of the buildings that will exist in African cities in 2050 are yet to be built, with the majority of these being residential. Most of these will be self-built, informal housing that lacks secure tenure or access to basic services.

Securing the right to adequate housing in Africa is fundamental to advance resilient and just urban transitions on the African continent. With more than half of the 40 countries most vulnerable to the climate crisis and 23 of the world’s 28 poorest countries located in Africa, the continent’s poor majority face extreme vulnerability to the impacts of climate change. This complex set of challenges presents an urgent need for pro-poor, resilient housing solutions that are both sustainable and scalable, and a huge opportunity for Africa to take the lead in a justice-centred approach to housing provision.

With a fastly growing urban population, an increased focus on housing, and an appetite for innovation, Africa has huge potential to be a leader in housing justice if stakeholders pay attention and act now. But major improvements must be made in Africa’s housing value chain to ensure that

this housing is delivered in a way that actually meets the needs of Africa's poor majority while also taking into account the critical need to build sustainably to reduce and mitigate impacts of climate change.

*In situ* incremental upgrading is the most affordable and effective way to provide adequate housing to the urban poor. It reaches communities at scale while respecting their right to stay and their role and capacity in shaping effective housing solutions. Where possible, the urban poor are upgrading their homes themselves using the materials, resources, and capacities available to them. Despite over a decade of research that demonstrates this, *in situ* incremental upgrading is still not the go-to solution for African governments or investors. Instead, governments and the private sector rely on greenfield housing development and forced evictions, despite existing home financing products being completely unaffordable to the majority of Africa's population.

Among other strategies, African stakeholders must recognize the many benefits of and adopt strategies to roll out incremental upgrading of informal housing at scale — as well as other innovative housing solutions that grant informal, urban poor communities agency over their lives, their location in the city, and their right to stay. Until this happens, prejudices against the poor will continue to stand in the way of actualizing effective solutions to African cities' most challenging issues. Not only do we need to shift power to the most vulnerable, we need to shift attitudes and mindsets if Africa is to take the lead in meaningfully

addressing the housing crisis facing the continent. This means a radical commitment to embrace a new paradigm: new models and frameworks that center the shifting of power to the majority and that regard the unique elements of African urbanism as assets to build upon and improve rather than liabilities to be erased and replaced.

Participatory, incremental upgrading presents an opportunity to do just this. The collective energy of Africa's homeowners and slum dweller movements holds huge potential to be leveraged to create new regenerative, justice-centred housing systems and markets that can transform Africa's built environment sector.

### What next? Scaling impact & driving transformation

So, as we make our way steadily towards 2030, we must not only examine the stark reality of just how far we are [lagging behind in addressing the global housing crisis](#), but we must ask ourselves what it will take to achieve the kind of transformation needed to meet the housing needs of the global majority.

Governments and other housing stakeholders, ranging from civil society organizations to housing finance institutions and affordable housing developers, must adopt anti-discriminatory practices that embrace the disproportionate impact of inadequate housing on particular social groups as well as the exclusionary systems that have shaped policy and practice to date. Only



housing systems that promote anti-discriminatory affirmative actions towards marginalized and historically excluded groups in policy, practice and financing will address the housing crisis at its core and lay necessary groundwork for large-scale change.

The creation and convening of UN Habitat's newly established [Open-ended Intergovernmental Expert Working Group on Adequate Housing For All](#) signals a renewed commitment to the global housing crisis by member states and key stakeholders. This is a heartening step in the right direction, as are some of the [outcomes](#) of the Working Group's first convening in November 2024. These include acknowledgement of the critical and unique development, climate, and financing needs of slum and informal settlement residents, demonstrating a clear understanding that success in addressing the housing crisis lies in our ability to meet the needs of the global majority. As the Working Group moves ahead, we urge member states to place principles of housing justice at the core of its housing and development agenda and push for the establishment of global, regional and national policies, practices and funding mechanisms that are committed to a redistributive global agenda.

These practices must be complemented by a diverse and comprehensive set of actions, ranging from investments earmarked for low-income housing to financial vehicles that make housing more affordable and accessible to low-income communities to policy change that

reduces discrimination, and investment and philanthropy that places historically excluded communities in the driver's seat.

At all levels, there is a need for a radical paradigm shift: one that, at its core, embraces the need and willingness to shift power away from those who are so accustomed to having it, and into the hands of those who have been marginalized, dehumanized, criminalized and excluded for centuries. This means a willingness to embrace a new status quo.

Climate change, conflict, and COVID-19 already forced the global community to come to terms with the need for a new normal. This is part of that same awakening — the awakening that will be required to advance policy frameworks, development funding, investments, and technology that actually ensure a more equitable and just distribution of resources.



**Build Change and partners are working to  
center housing justice in urban, disaster, and  
climate resilience policies and programs.**

**Reach out to learn more and to join us in this  
important work.**

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