**GoodLiving.Eco Foundation’s (India) - Input for 2022 UNGA77**

Our website: [www.GoodLiving.Eco](http://www.GoodLiving.Eco)

1. What experiences and examples are you aware of that are being faced by particularly individuals and communities in vulnerable situations (as identified above) that have suffered loss and damage due to the adverse impacts of climate change?

Our work in climate housing is a grassroots and community driven one. Our current focus has been in the coastal districts of Pondicherry and Villupuram which are highly climate disaster prone regions affected annually by cyclones, droughts, floods, extreme rain events (monsoon) or extreme heat (summer months). In the course of our interventions in local communities, in our needs assessments we find various households within the larger village living in vulnerable and dilapidated housing conditions. Their roofs are made of organic thatches, or temporary cement sheets, or tin sheets. Their walls made of thatch, mudwalls or uncooked bricks. Such households typically earn less than 10,000 rupees ($125) a month working odd informal jobs as daily wage laborers or women for as domestic help. They are pushed deeper into marginalization as such households have higher chance of having members who are widowed, have higher numbers of girl children, elderly, single and deserted women, physically disabled, mentally ill. Further they may belong to lower caste (Dalit) or ex-untouchable communities or Tribal communities where the overall housing and related conditions in the villages of such communities are starkly worse off right from, higher proportion of dilapidated houses, higher incidences of open defecation, unelectrified households, poor access to timely, clean and adequate water.

These already vulnerable housing conditions are seriously compounded by climate-related disasters keeping them in a vicious cycle of poverty. Local voices and knowledge that we gather indicate that the rate of such disasters are becoming more frequent over the past decade. Extreme rains are becoming more frequent and increasing in intensity. Due to these, the roofs of such households leak water, the floor seeps in water into the house from below, water rushes into their houses flooding the insides, the walls of their houses collapses onto them, nearby trees during cyclones fall onto the house collapsing it completely.

Climate change has a direct impact as it causes various losses and damages to their standard of living. Some lose their lives. Some are permanently disabled. One of our local resource person reported such as case who has spent more than Rs. 13 lakhs ($16,611) on hospital charges to fix his locomotor disability caused by climate disaster. Some are permanently displaced and have to rent a house elsewhere to the tune of between Rs.2000-5000 ($25-63) per month which can be considered as permanent damages. Some members of the house such as children and elderly are temporarily displaced and sent to their relative’s or neighbour’s houses to sleep and eat for the duration of the climate disaster. Women and girl children who already engage in open defecation have to walk larger distances earlier in the morning to find safer spaces to defecate during the monsoon periods as the usual spaces would be stagnated with water.

Already limited spaces of storing utensils, foodstuffs, clothing, electronic equipment, important documents (ID proofs, land ownership documents) are impacted and destroyed. Such impact of such losses are immeasurable as they are important in obtaining various government entitlements such as ration food, electricity connection, loans for building new houses, and so on. Children’s education and quality of studies are halted. Household members going for work suffer daily loss of pay to the tune of between 200-800 rupees ($2.5-10) per day as they either are unable to reach their workspace or are requested not to come to work due to the floods. Such households also have to pay more than Rs. 30000 to replace thatched roofs ($380) once in 2-3 years depending on the extent of their house damage, which is a lot of money for households living in poverty.

We see all the above mentioned vulnerabilities and impacts of climate change as an express denial from the enjoyment of basic human rights such as right to

* Adequate housing
* Life
* Water and sanitation
* Energy
* Health
* Healthy environment (Build environment particularly).

1. Provide examples of ways in which organisations have provided redress

We would like to give the answer to from the perspective of right to information and social protection. The disaster management wings under the revenue departments provide different kinds of monetary relief compensation for victims. Dead victims get upto Rs. 4 lakh ($5000). Those whose houses have completely collapsed receive upto Rs. 10000 ($127, for those in temporary kutcha houses). For those whose houses have only been partially damaged, such as walls collapsing, roof leakages and other damages, the compensation is only Rs. 2000-3000 ($25-40). The compensations however do not reach those who rightfully need it. Priority is given to those households who have helped the current elected local body representatives in political campaigning and strategy. There is also a large gap between the event of the disaster and the reception of the relief money, with frequent visits to govt offices and depts, loss of pay for these days of visiting, and so on.

There are other central and state housing schemes. One such important one is the Prime Minister’s Awas Yojana (housing scheme) which majorly provides subsidy money in instalments to those who living in dilapidated houses and want to build a resilient permanent house for themselves. Depending on the state, the subsidy varies but is usually around Rs. 2,70,000 ($3450) at the most. In paper, the scheme has rigorous processes. However, these processes are subverted, and riled with corruption and political rivalry. Marginalized households have to pay bribes of Rs 3000-5000 ($40-65) upfront for their applications to get submitted and pay another round of bribes to block officials of around Rs. 10000-20000 ($120-250) for approvals. Lack of awareness amongst the beneficiaries of this schemes handover the subsidy money to officials who promise to build the house for them using the money who are duped and whose money is siphoned.

One of the best ways in which civil society acts as a driver to ensure prompt help and action in housing is by way of local financing to construct more resilient houses during climate disasters. There exists various exchange relationships between different members or relatives in a village or group of village where cash or kind or jewellery is given to one who hosts functions or ceremonies such as death, birth, anniversaries, puberty, marriage, and other functions. This is with the expectation that the favor is returned to them when they host similar ceremonies. Similarly, local women’s self-help groups, chit fund systems and NGOs such as our’s (refer attachments) aid as drivers as well.

1. Please provide examples of policies and to provide redress for individual and communities in vulnerable situations undergone climate L&D

Some of the ways in which immediate change can be brought in how the state can redress L&D is by paying special attention to disaster risk reduction. Instead of post mortem analysis, the state and state think tanks and disaster management authorities must conduct regular needs assessment of the areas under their jurisdiction with the objective of estimating the potential of L&D in the event of a climate disaster such as cyclones, extreme rains, or heat waves and floods especially from the perspective of the basic human rights of adequate housing, water and sanitation, access to energy, life, health and healthy environment (with a particular focus on built environment). The list of communities or individual households in different villages can be given as priority recommendations to the local village assemblies and to the district level officials for prioritization of beneficiaries who will receive approvals for the housing, toilet or energy. The state must proactively look forward and invite CSOs who can help as in different forms of collaboration such as experts, or implementing agencies for some schemes in particular areas.

1. What legislation, policies and practices do you think are necessary to provide redress?

The above mentioned vulnerabilities, climate impacts, and state examples are strong reasons for taking a human rights perspective. Why? It will shift the focus of the state, business entreprises and civil society organizations (CSOs) from looking at adequate housing, water and sanitation, and energy access as luxurious add-ons for the people, to looking at them as a basic human right. When it is considered a dutiful obligation of these institutions, then we will see schemes, policies and legislation making interventions towards these rights in mission mode, by increasing finance, clearer action plan for ambitious targets, removal of barriers such as corruption and bribery in the course of access to these rights, entitlement literacy of the people on their rights, ensuring access to the schemes for all (as a basic human right), and so on. Just like how MNREGA act, 2009 brought right to work, similarly, we need separate legislations that explicitly operationalize the right of adequate housing (climate resilient housing), water and sanitation and health.

These forms of articulation, over and above the recommendation given earlier, must cover community based drivers that enable household to bounce back from L&D. How? Local women’s SHGs, local youth groups, chit fund institutions, and other forms of financial exchange relationships, must be sensitized and create awareness to help members who are more vulnerable to L&D to impending climate disasters. Or new such institutions can be formed with members solely facing such vulnerability so that they can prioritize their housing aspirations from today.

1. What international, regional and national policies and legal approaches are necessary to achieve intergenerational justice?

Intergenerational justice is a very complex phenomenon as a concept in itself. Emerging voices from our field led us to understand that even housing schemes implemented 20-30 years ago in the form of ‘govt quarters’ or housing societies neither have been able to permanently withstand the test of time, nor were the members of the houses able to build a better resilient house for themselves over time, especially communities hailing from Dalit and tribal ones. Further compounding this is the fact that once elderly members of a household become of non-productive age, either one of 2 things happen. One, their children move out and build resilient houses for themselves leaving their parents in the same dilapidated housing. Two, if they had been living in a resilient house, they are pushed out of the house.

Another crucial factor that prevent intergenerational justice is land tenure and ownership. Most live on informal customary tenure or encroachment lands. This prevents them from obtaining home loans, or other financial instruments to fulfil their basic human rights. One of the most crucial factors preventing people from living in climate resilient houses is the cost of construction. The cost of steel, cement and stone aggregate and fired bricks are increasing exponentially especially since the past 6 months. All these factors prevent people from long term climate resilience from L&D, in other words, intergenerational justice.

How do we find solutions?

* National Legislation on elderly maintenance must be amended and implemented in the context of L&D. Such as Maintenance and Welfare of Parents and Senior Citizens Act, 2007
* Regional Policies – Such as SAARC can spearhead Housing Microfinance (HMF) that has reached some proficiency in Latin and South America, and bring the expertise to South Asia. HMF has the potential to work around the informal customary tenure of particular vulnerable groups, as well as incorporate housing in an incremental approach with social business cases. These can be used to propel energy, rain water harvesting and sanitation as well. This approach recognizes the agency of such groups in L&D interventions.
* International policy – Only at international level consensus can the prices of steel and cement be made more affordable for low income groups by bringing in cost efficient production processes and logistics.

1. A. Ideas and concepts on how a new facility would operate

As per the Global Multidimensional poverty report (2021), more than 1 billion people living in substandard housing conditions that make them vulnerable to climate L&D. L&D will have to be broken down into the various indicators and operationalized into interventions that are aligned with the national and sub national goals of all governments with particular focus on disaster risk reduction and built environment. Why? This is because built environment and housing is one aspect of life into which a large chunk of a household’s savings go to, especially those in climate disaster prone regions. Business Entreprises established in the relevant fields of steel, cement, and energy must pool in a part of their profit as corporate social responsibility earmarked for L&D prevention in housing around the globe.

B. Ideas and concepts on how a new financial facility provide redress.

Most governments in the world struggle to feasibly achieve their housing for all targets due to lack of funds. For example, the governments in India have set a target of 2,89,887 house for the year 2022-23. However, the budget allocation do not corroborate its financial feasibility. Under this new L&D financial facility, there needs to be a mechanism of periodical briefs sent by all govts regarding their housing targets which is tabled in the UNGA for funds dispersion deliberations.

1. What actions are necessary to increase efforts to reduce emissions?

In the context of L&D and risk reduction in housing, we must focus on ‘Build back better (BBB)’ to reduce emissions as well as integrate the rights of adequate housing with, water and sanitation, energy for all, and healthy environment. Why? Almost 40% of all GHG emissions comes from construction. But how BBB? Alongwith the construction of a house, one must be sensitized to incorporate toilets, rain water harvesting, renewable energy and green materials of construction, to the extend wherever possible. In our field context in Tamilnadu, there are special project created between different departments to create manufacturing plants owned and led by SHG to manufacture green construction materials such as fly ash bricks, Compressed Stabilized earth blocks (CSEB) and so on.

1. What actions are necessary to enhance actions to reducing, and not exacerbating, the e?

Carrying forward from the previous question, various subnational governments already have to various degrees legislations and policies required. For examples, Tamilnadu government has a Solar net metering policy, 2012 which is still in effect, that provides subsidy for homeowners to buy panels. However, this policy is defacto not in effect. Tamilnadu government also has mandatory rain water harvesting law for all new buildings. Informed implementation and accessibility to the vulnerable groups with high L&D risks need to be considered in the policy framing. Reinvigorated implantation of existing is a first step. Scaling such law throughout the country is another.