# Report of the UN Special Rapporteur on the right to adequate housing to the $52^{nd}$ session of the Human Rights Council

## The right to adequate housing and climate change Questionnaire

Name of submitting, organization: Habitat for Humanity Bangladesh

### Impact of climate change on the right to adequate housing

In real life

1. <u>In your country</u>, what have been the **main effects of the climate crisis**, on the enjoyment of the right to adequate housing? Please specify whether there have been any **climate-induced impacts on the security of tenure**, availability, affordability, accessibility, habitability, location and cultural adequacy of housing, including climate crisis related displacement.<sup>1</sup>

Bangladesh is recognized worldwide as one of the most vulnerable countries to the impacts of global warming and climate change. According to the Global Climate Risk Index, Bangladesh ranked 7<sup>th</sup> most vulnerable country to climate change<sup>1</sup>. This is due to its unique geographic location, dominance of floodplains, low elevation from the sea, high population density, poor infrastructure, high levels of poverty, and overwhelming dependence on nature, its resources, and services.

The main adverse effects of climate crisis in the country are floods, cyclones, change of rainfall pattern, drought and heat waves with the threat of sea level rise. The population are struggling with different disaster events in different regions-in the northern area people are facing drought and shifting rainy seasons, while in the southern and central areas people are dealing with challenges such as cyclones, riverbank erosion and floods<sup>2</sup>. These climate crises are causing damages of poor housing infrastructures, increasing homelessness, and pushing migration to urban areas.

Currently, more than 90 million (56%) population live in "high climate exposure areas, with 53 million subject to "very high" exposure who severely lack resilient, affordable and accessible housing infrastructures<sup>3</sup>.

The threat is not an abstract one. The data shows that from 2000 to 2019, Bangladesh suffered economic losses worth \$3.72 billion and witnessed 185 extreme weather events due to climate change<sup>4</sup>. Housing infrastructure damages and associated homelessness and migration are among the top climate-induced impacts. Due to the internal displacement and migration, vulnerable population sheltered in informal settlements with no security of tenure. They lack access to adequate affordable housing. Government housing support are not adequate.

https://germanwatch.org/sites/default/files/Global%20Climate%20Risk%20Index%202021 1.pdf

<sup>&</sup>lt;sup>1</sup> GLOBAL CLIMATE RISK INDEX 2021.

<sup>&</sup>lt;sup>2</sup> UNDERSTANDING LIVELIHOOD RESILIENCE IN BANGLADESH The multifaceted influences of environmental shocks and climate change impacts on people's lives. **United Nations University (UNU)-**EHS, <a href="http://sro.sussex.ac.uk/id/eprint/82815/">http://sro.sussex.ac.uk/id/eprint/82815/</a>

<sup>&</sup>lt;sup>3</sup> HOW THE CLIMATE CRISIS IS IMPACTING BANGLADESH, December 9, 2021, The Climate Reality Project, https://www.climaterealityproject.org/blog/how-climate-crisis-impacting-bangladesh

<sup>&</sup>lt;sup>4</sup> https://www.climaterealityproject.org/blog/how-climate-crisis-impacting-bangladesh

Every year about 26,000 square kilometers (around 18%) of the country is flooded, destroying more than seven million homes. The cyclone Bulbul alone hit 14 districts in south-western region in 2019 that damaged 154,291 houses. On the other hand, in 2020, the devastating flood *in the northern*, north-eastern and South-Eastern regions inundated 30 districts, damaged more than 1 million houses along with 1.1 million people were displaced, and almost 100,000 were evacuated to some 1,500 shelters. Almost 1 million tube-wells and more than 100,000 latrines were damaged,

# 2. Are there differences how the climate crisis affects the right to adequate housing in urban and rural areas? If yes, is there an interrelationship between the two?

In rural area, most of the houses (80%) are sub-standard and vulnerable to climate change and natural disasters. Poor housing infrastructures are damaged by recurrent storms, river erosion and floods, people have to repair after every disaster event. Majority of the household in the rural have their own land but cannot build resilient houses due to extreme poverty and low income. Their shelter-related suffering sustains and continuously deteriorate resulting in homelessness and force to migrate to urban areas.

Due to climate change and its adverse effects, a higher rate of urbanization is happening in Bangladesh, with 700,000 migrations from rural to urban each year and majority of them are living on rented houses particularly in slums. Currently, urban population is 63.27 million<sup>5</sup>, increased from 8.2 % in 1972 to 38.9 % in 2021 growing at an annual rate of 3.25% <sup>6</sup>.

In urban, approximately 77 percent dwellings are not permanent, and not resilient to climate change and disasters,41.77% houses are kutcha (made of very poor materials), as of the "Household Income and Expenditure Survey, 2016". Mostly, the migrated poor people live on rent in these houses, This led to overcrowding, lower quality of housing units and the proliferation of slums and squatter with unplanned housing.

# 3. Are there groups distinctly affected in the enjoyment of their right to adequate housing as a result of the climate crisis? Please describe in what way.

The population in informal settlements in urban areas are lacking enjoyment of their rights to adequate housing as a result climate crisis. At present, there are 13,935 slums in the country, and in Dhaka city alone there are 5000 slums those have been built in unplanned way with no proper basic services like housing and WASH.

Around 64.87% of people in informal settlements in urban areas live in rented house in both public and private owned lands. More than 50% families living in public lands who do not have any form of land rights including no long-term residence permission, rather slums are considered as illegal, with the constant threat of eviction. Sometimes, massive fire occurs but no rehabilitation are provided.

# 4. How is the right to adequate housing ensured for persons that have been internally or internationally displaced by the climate crisis? How and under what conditions is their right to voluntarily return ensured?

• Government of Bangladesh has "Ashrayan" project under which around 1 million housing supports are being provided to the most vulnerable people including persons that lost their housing, but this is

<sup>&</sup>lt;sup>5</sup> World Bank: <u>https://data.worldbank.org/indicator/SP.URB.GROW?locations=BD</u>

 $<sup>^6</sup>$  Knoema:  $\frac{https://knoema.com/atlas/Bangladesh/Urban-population#:\sim:text=Urban%20population%20of%20Bangladesh%20increased,average%20annual%20rate%20of%203.25%25$ 

- inadequate to the actual needs. So, right to access to adequate housing are not ensured for those vulnerable people.
- Habitat for Humanity Bangladesh and Some other like-minded NGOs are providing climate resilient housing supports, but this is very limited due to adequate fund crisis.
- NGOs are doing advocacy about their right to housing and voluntarily return as well as raising awareness to the affected people

# 5. When housing has been damaged or lost due to climate-induced events, what has been the related impact on the lives, health and livelihoods of the affected populations?

Millions of Bangladeshis are having to uproot their lives and migrate because of overflowing rivers. By one estimate, up to 50% of those now living in Bangladesh's urban slums because they were forced to flee their rural homes as a result of riverbank flooding. Similarly, a study completed in 2012 of 1,500 Bangladeshi families migrating to cities, mainly Dhaka, showed that almost of all of them cited the changing environment as the biggest reason for their decision.<sup>7</sup>

The rural population live on agriculture and associated livelihood, those are severely affected by climate change and natural disasters, forcing them to migrate to urban in search of sustainable livelihood.

Overwhelmingly, when these migrants move into big cities, they don't find refuge from rural climate challenges, but rather, more and at times worse problems, they're forced to settle into densely populated urban slums with rudimentary housing conditions, poor sanitation, and limited economic opportunities, mostly are rented houses with no long-term tenure. Sometimes, when any NGOs rebuild/renoovate houses, there are threat of housing rent increase that make them leave those houses.

# 6. How have people been able to access redress and compensation for damages to or loss of their housing as a result of the climate crisis and extreme weather events? What are the main obstacles to accessing timely redress and compensation, and what could be effective solutions?

The most vulnerable people whose houses have been damaged by recurrent natural disasters, have been unable to rebuild resilient houses, rather efforts were to repair and continue living in those sub-standard houses. Many of them were forced to migrate to city areas as a result of continuous effects on housing and livelihoods. There are no proper solutions by themselves.

Habitat for Humanity Bangladesh have been partnering with the most vulnerable and disadvantaged families and providing affordable housing support, more than 12,000 houses supported by 2021. Similarly very few NGOs are providing housing support, but the numbers are not significant comparing to huge need.

Extreme poverty, low income and the impacts of climate changes on livelihoods are the primary obstacles for timely solve the climate adaptive and resilient housing problems by themselves. Besides, though Bangladesh government is committed to ensure basic services like housing for all, but housing support programs are not adequate. Access to housing finance is not friendly for these vulnerable low income populations, even they where housing loans are possible, they lack capacity to repay loans. NGOs are not coming forward with enhanced housing programs. Additionally, long term land tenure in the informal settlements is another big challenge for affordable housing improvements.

<sup>&</sup>lt;sup>7</sup> https://www.climaterealityproject.org/blog/how-climate-crisis-impacting-bangladesh#:~:text=Millions%20of%20Bangladeshis%20are%20having.a%20result%20of%20riverbank%20flooding.

There are not strong policy advocacies to push government take enhanced housing program as well as provide long-tenure so that like minded NGOs come forward to provide housing support. Government could also relocate those slum population when slums are considered as illegal, and provide adequate low cost housing support.

Their were not adequate research to identify housing policy gap and policy advocacy plans by the private and NGOs, as well as less coordination among housing actors.

7. Please indicate any key rulings of national courts and tribunals protecting tenants and home owners from the impact of the climate crisis or on their right to adequate housing or related to climate induced displacement? Please also describe their outcome and impact?

Housing is a constitutional right of every Bangladeshi citizen. This is a fundamental obligation of the state, as enshrined in Article 15 of the Constitution. Also the National Housing Policies of 1993, 2008 and 2017 have pledged housing or accommodation of minimum quality for all citizens.

The High Court Division of the Supreme Court of Bangladesh respects that the Constitution directs the State to realize the fundamental rights of its people to life, show respect for human dignity, give equal legal protection and take appropriate steps for ensuring the basic necessities of life including housing. This duty is stricter in favor of the vulnerable and marginalized people.

The supreme court is aware and concern to protect tenant on the right to adequate housing. On August 20, 1999, over 5,000 slum dwellers mobilized from various informal settlements in Dhaka and gathered in the Supreme Court premises to protest the "wholesale eviction" that was underway that year. The government had launched the *Ghore Fera* (Return To Home) programme, a scheme to support reverse migration to villages. With *Ghore Fera* (Return To Home) underway, the government decided to clear the slums altogether. Dwellers rallied and raised slogans against evictions and demanded resettlement with dignity. At least 1,500 dwellers camped in the Supreme Court premises for the next six days. In the Supreme Court, the judges were deciding on what has come to be known as a landmark case on Bangladesh's informal settlements, Under pressure, the judges halted the eviction and recognised the slum dwellers' right to protection from evictions without resettlement.

In measures

8. Please explain how energy efficiency, green urban planning, climate mitigation and adaptation policies and programmes take into account the right to adequate housing. What measures have been taken to ensure that they do not have any (unintended) discriminatory impact on particular population groups?

Government of Bangladesh adopted its 8<sup>th</sup> Five year plan (July 2020 – June 2025<sup>8</sup>. The section 9 (Housing and community Amenities) of the plan ensure the right to adequate housing without any discrimination, it has the alignment of with the Sustainable Development Goal-11 calls for Making cities and human settlements inclusive, safe, resilient and sustainable which set the target for contributing to achieving this

<sup>&</sup>lt;sup>8</sup> 8<sup>th</sup> Five Year Plan, Bangladesh Planning Commission, Government of Bangladesh, <a href="http://plancomm.gov.bd/sites/default/files/files/plancomm.portal.gov.bd/files/68e32f08">http://plancomm.gov.bd/sites/default/files/files/plancomm.portal.gov.bd/files/68e32f08</a> 13b8 4192 ab9b abd5a0a6 2a33/2021-02-03-17-04-ec95e78e452a813808a483b3b22e14a1.pdf

goal that "By 2030, ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums."

This plan has the following urban land housing development strategies to benefit the vulnerable and marginalized groups:

### **Urban land development and management:**

- Policy instruments such as land pooling and land readjustment will be used in innovative publicprivate-community partnerships to manage and coordinate urban expansion. Existing laws regulating transaction, development and access to land will be reviewed and modified to support innovative land development and management practices that facilitate land pooling, land readjustment, guided land development, development of the informal sector and poor's access to land.
- Following the National Housing Policy (NHP)-2016 urban land bank will be established in coordination with land ministry to materialize housing development process with unutilized abundant government land (Khas Land).
- Developing land information system to support planning and decision-making by local authorities, private sector investments and infrastructure development decisions by the government.
- Using appropriate planning tools (structure/strategic planning, urban/detailed area planning, action planning) for promoting land use patterns in the desired direction.
   Applying participatory approaches to land development to promote efficient and sustainable land development through techniques such as Land Pooling / Readjustment and Guided Land Development

### **Housing Development:**

- Undertaking programs for physical improvement of the slum/informal settlements that will greatly facilitate the integration of the settlements with the wider urban area and also improve quality of life of their residents.
- Exploring the possibility of providing collective tenure security for communities so as to eliminate the need for individual titling and ameliorating land speculation and price increases. Group tenure arrangements, whereby block is registered under a lease agreement to the group or a local authority will also be explored.
- Providing Basic Infrastructure and Services.
- To Ensure equitable distribution of resource, special quota will be kept for poor and challenged people in allocation process of publicly developed plots. Land development activities commenced by community organization and non-profit organizations will be given special support (NHP-2016)
- Development of rental housing, which caters for the needs of the majority of the low-income households. This renting ranges from getting and / or sharing a room in a slum area to being provided affordable cluster housing by private developers
- For addressing backlog in housing supply PPP can be used. Government can release government owned land for PPP for lower and lower middle-income people. As emphasized by the National Housing Policy low income people will be subsidized in land allocation process through the profit gained from selling of land at proper price to high income

- people for housing, industrial/commercial and other similar non-residential uses. Similar system will be adopted for flat distribution.
- Enforcement of real estate development and residential land development laws to accommodate low income population.
- Creating Efficient Housing Market through continuous assessment of housing demand and supply as well as collection, analysis and dissemination of information about housing markets on a regular basis.
- Improving the Mechanism for Financing Housing by stimulating the efficiency and the dynamism of the mortgage market by ensuring a level playing field, carrying out reforms in land administration and regulatory environment, and restructuring BHBFC
- Supporting Development of Appropriate Building Materials and Technologies.
- Extending housing Loans through Financial Institutions to vulnerable and disadvantaged groups, low-income people and people living in poverty. The range of financial institutions will be broadened particularly to cater for the provision of small loans.
   Consider construction of social housing projects with particular emphasis on developing model and design of projects in view of the fact that large apartment buildings in social housing projects may be turned into poverty ghettos.

# 9. Please explain how natural disaster preparedness, response and recovery/reconstruction strategies and plans ensure non-discrimination?

The 8<sup>th</sup> Five year plan adopted the following strategies that will ensure non-discriminatory impacts:

- Establishment of a comprehensive information system that identifies and assesses the risks involved in disaster-prone areas and integrate it into urban planning and design.
- Preparing community-based disaster preparedness and response plans putting emphasis on early warning system that reaches everyone, measures to protect houses, identification of safe evacuation sites and provisions to help those less able to move quickly.
- Integrate city CC-DRR policies and plans in national preparedness and response system. Strengthen partnerships with relevant organizations for technical assistance, researches and techno-environment projects.
  - This plan also includes community participatory approach to ensure rights of the marginalized groups:
- Enhance disaster preparedness and response capabilities through the contributions of the volunteers, local community groups and non-governmental organizations.
- Facilitate the operation of the disaster preparedness and response mechanisms in a much more coordinated but flexible manner through partnership arrangements with the private sector and in close coordination with all community groups
- Develop Municipal-Community Partnership (MCP) to improve, basic utilities, social services and neighborhood environment

# 10. What are the main barriers to addressing and mitigating the adverse impacts of climate change on the realization of the right to adequate housing?

- Lack of information to develop appropriate housing design based on the varied climate change and disaster patterns in different geographical areas in Bangladesh
- Extreme poverty of the marginalized group who are living in low quality houses (rented or build occupied lands), that is refraining from constructing a safe and disaster resilient houses

- High price of climate friendly housing materials and unavailability
- Unavailability of low-cost and adaptive technologies
- Inadequate plans and programs of the government to provide resilient houses particularly for the people who live in "high climate exposure areas to "very high" exposure areas.
- Lack of programs for physical improvement of the slum/informal settlements
- Less awareness about using green technology to make houses more environment friendly.

### Impact of housing on climate change

# 11. How does the housing sector in rural and urban areas contribute to climate change? It may be helpful to think in terms of:

- energy consumption for heating, cooling, cooking, lighting of housing;
- urban sprawl and related climate impacts (soil sealing, commuter traffic etc.);
- increase of average per capita living space;
- water use:
- emission of pollutants:
- climate impact of construction and used construction materials;
- deforestation, desertification and loss of biodiversity caused by housing development projects.

Please provide as well any statistical information on the climate impact of the housing sector compared to other sectors in your country.

#### Rural:

- Excessive use of trees as housing materials
- Smoke from fire used for cooking
- Non-sanitary toilet, mis-management of faecal sludge polluting the environment
- Lack of solid waste management system
- inadequate & inappropriate drainages system

#### Urban:

- Unplanned housing in informal settlements with no proper waste management system and drainage that are increasing waterlogging, polluting environment
- Huge migrated population in informal settlements, expansion of urban areas causing are reducing green and wetland in Bangladesh. Government is also have resettlement plan that is causing deforestation For example, the government is establishing a settlement for several thousand people in the Gazipur district area, some 30 km (19 miles) from the capital, Dhaka, for which the Capital Development Authority has acquired 650 hectares (1,600 acres) of forest and agricultural land since 1995.
- Brick-field are using earth/mud to meet the increasing demand, that is causing for emitting smoke, polluting air, e.g. Some 530 sites are producing more than 2 billion bricks annually in northern Dhaka- are so-called fixed-chimney kilns, which use inefficient technology with little to no pollution controls<sup>10</sup>.
- Depletion of underground water level due to deep tube well installation
- Poor waste management system and inappropriate & inadequate drainage

https://pulitzercenter.org/stories/bangladeshs-air-pollution-problem-grows-brick-brick

<sup>&</sup>lt;sup>9</sup> https://news.trust.org/item/20130926092146-2wj1i

# 12. What measures are being implemented in rural and urban areas to reduce and eliminate the adverse impacts of the housing sector on the climate? How successful have been these programmes?

- Construction of climate resilient houses in both rural and urban considering the historical flood level and storm surges
- Using of green technology (solar, smoke free stove for cooking) with grey technology to build environment friendly houses
- Improved and better window and ventilation for increasing air and light in the house to reduce heat and increase comfort particularly for urban housing in informal settlements
- Improve drainage and waste management system and awareness raising among the people to reduce water logging problems and lessen environment pollution
- Sanitary toilets with better safety tanks for faecal sludge management and safe environment
- Encouraging alternative brick technology
- More disaster preparedness programs to protect houses and prevent homelessness and migration to urban

These measures have positive impacts by increasing housing resilience and environment friendly houses in both rural and urban areas. As a result, the housing damage rate has reduced and the death cases are also being reduced. Green and innovative technologies are helping to lessen the environment pollution.

## 13. What are the main barriers to reducing and eliminating the adverse impacts of the housing sector on the climate?

- Lack of data and guidelines on climate change and its adverse effects
- Lack of research to innovate affordable and environment friendly technologies based on different climate change and disaster patterns in different geographical locations
- Less private sectors engagement in terms of adopting new technologies for producing environment friendly and affordable housing materials as well as support to private sectors through training and financing
- Less support to communities for disaster preparedness
- Lack of financial support to low-income groups to use appropriate technology

### Towards a just transition to a rights-compliant, climate-resilient and carbon-neutral housing

14. What specific legislation, policies, or programmes have been adopted to put in place and finance a just transition to a rights-compliant, climate-resilient and carbon-neutral housing for all, without discrimination?

The following legislation, policies and programs have been adopted to the rights-compliant, climate resilient and carbon-neutral non-discriminatory housing for all.

- National Housing Authority Act 2000
- National Housing Authority in July 2001
- National Housing Policy 1997, and after several amendment, approved National Housing Policy in 2016
- Bangladesh Climate Change Strategy and Action Plan 2008<sup>11</sup>

<sup>&</sup>lt;sup>11</sup> Bangladesh Climate Change Strategy and Action Plan | Climate & Clean Air Coalition (ccacoalition.org)

- Disaster Management Act 2012
- Disaster Management Policy 2015
- 8<sup>th</sup> Five Year Plan (July 2020-June 2025)
- Cyclone shelter and flood shelter programs
- Ashrayan (Shelter) Project construct houses for the around 1 million poor people

### 15. What measures have been taken to ensure that the costs of green transition in the housing sector are fairly shared between public authorities, taxpayers, homeowners, and tenants/renters or other affected interest groups, and to ensure the continued affordability of housing?

- with a view to futuristic climate resilience and bridging the energy gap, government of Bangladesh has been promoting green buildings targetting reduction of overall energy consumption in buildings. Green buildings have proven to yield energy savings of 40 to 50% and water savings of 20 to 30% when contrasted against conventional buildings (World green Building Council). Green buildings is expected to act as an effective tool towards sustainable energy and support the global climate goal of limiting global temperature rises to 2°C (above pre-industrial levels) positively<sup>12</sup>.
- Government is encouraging to use solar power for home. Small-scale solar home systems now provide electricity to more than 4 million households and about 20 million people in rural areas<sup>13</sup>
- The housing programs are showing interest for using home solar power for green energy and reduce the cost burden of the low-income groups, that needs to strengthened to reach more poor people

### 16. What adaptation strategies are needed to ensure the continued habitability of housing in the face of the climate crisis? (protection from e.g. heat, flooding, extreme weather, etc.)

Housing should adopt nature-based solution. To ensure the continued habitability of housing in the face of the climate crisis the following adaptation strategies are required:

- The housing design should consider construction materials that are resilient to natural disasters
- To increase adoption of more green technologies with grey-technology
- To ensure better insolation system in window and ventilations to reduce heat by increasing air and natural lights in the houses
- Support to private sector through training and financial support to producing more environment friendly building materials
- Awareness raising to the community people about the benefit and importance of environment friendly materials and technologies
- Policy advocacy for adopting more environment friendly law/policy and country wide programs
- Increase green areas for reducing the threat of soil erosion to protect habitability, contribute to manage global warming and green-healthy environment
- The Bangladesh government has taken a number of significant steps during the last decades to build up institutional arrangements from national to the union levels for effective and systematic disaster management. Now adequate budget is required forr enhancing habitability of housing in the face of the climate crisis

2019/assets/newsevents/knowledgepapers/Acceleratin%20Green%20Buildings%20Transition%20in%20Bangladesh

<sup>12</sup> IDCOL, https://idcol.org/bces-

<sup>.&</sup>lt;u>pdf</u>

13 World Economic Forum, <a href="https://www.weforum.org/agenda/2020/01/bangladesh-solar-power-energy-grid-rural-">https://www.weforum.org/agenda/2020/01/bangladesh-solar-power-energy-grid-rural-</a> life/

# 17. How are different interest groups, including marginalized communities, homeowners and tenants, being consulted, and able to participate in the design, implementation, monitoring and evaluation of:

- legislation, policies, or programmes been adopted that provide for specific measures to ensure the realization of the right to adequate housing in the face of the climate crisis;
- natural disaster preparedness, response and reconstruction, as well as in mitigation and adaptation efforts;
- measures to reduce and eliminate the adverse impacts of the housing sector on climate.

There are programs in Bangladesh that engage community participation housing through participatory housing design, community participation in construction and monitoring. E.g BRAC's housing project under Rebuilding Communities, provided community led housing support where community people participated in housing design, implementation and monitoring<sup>14</sup>.

Community people are also consulted particularly through Focus Group Discussion to adopt community level experience and recommendations to make the houses resilient to local climate change and natural disaster context, and selection of materials those are culturally acceptable.

The participation of different interest group particularly marginalized, tenants and home owners are very limited in the design, implementation, monitoring and evaluation of legislation, policies, or government programme.

# 18. What is the role of international cooperation, technology transfer and development assistance of States and multilateral agencies to ensure a just transition?

Hereunder some highlights of role of international cooperation, technology transfer and development assistance of States and multilateral agencies to ensure a just tran

- Bilateral development donors support the government on disaster management in different ways, through strategic alignment, technical assistance or direct funding.
- AFD is providing a 50 million euro credit line to the Bangladesh Infrastructure Finance Fund to finance investments in energy efficiency, renewable energy generation and women entrepreneurship including a target to reduce cost and increase green energy consumption in building<sup>15</sup>.
- World Bank supports Bangladesh for Climate Smart Growth, in 2016 provided \$2 Billion, benefit included electricity in homes and shops through solar systems as part of the country's greengrowth agenda<sup>16</sup>.

### 19. What are the main barriers to achieving such a just transition?

• Though green housings can help save utility bills, as such homes come with solar panels that use sunlight to power the houses, and the materials used in these buildings are primarily eco-friendly, which promote a healthier indoor and outdoor

 $<sup>{}^{14}\,\</sup>underline{https://center4affordablehousing.org/wp-content/uploads/2019/07/BRAC-Affordable-Housing\_UNHabitat-ACP-}\\ \underline{Conference.pdf}$ 

<sup>&</sup>lt;sup>15</sup>The Agence Française de Développement (AFD), <a href="https://www.afd.fr/en/carte-des-projets/supporting-bangladesh-transition-greener-economy">https://www.afd.fr/en/carte-des-projets/supporting-bangladesh-transition-greener-economy</a>

<sup>&</sup>lt;sup>16</sup> The World Bank, <a href="https://www.worldbank.org/en/news/press-release/2016/10/18/world-bank-pledges-2-billion-to-bangladesh-for-climate-smart-growth">https://www.worldbank.org/en/news/press-release/2016/10/18/world-bank-pledges-2-billion-to-bangladesh-for-climate-smart-growth</a>

environment, but their construction cost is slightly higher (ranging from 1.0 per cent to 4.0 per cent) than those of traditional buildings <sup>17</sup>. So in terms of affordability, it becomes a challenge for the low-income population

- Deficit of affordable technology and skill shortage<sup>18</sup>
- Inadequate housing finance and less interest of financial institutions
- Lack of long-term tenure that refrain low and middle income groups to utilize costly technology
- Lack of public awareness about green technology
- Inadequate policies and laws to pull the producers, financer and home owners to adopt the green house approach

#### Other issues

### 20. Please use this space to indicate any issue that should be considered for this report.

Habitat for Humanity International<sup>19</sup> (HFHI) is a global, non-profit, non-governmental organization dedicated to ending substandard housing and homelessness worldwide founded in 1976 by late Millard Fuller. Its operational headquarter is located in Americus, Georgia, USA.

Habitat for Humanity Bangladesh (HFHB)<sup>20</sup> is a branch of HFHI that started operations in the country in 1999. To date, HFHB constructed and renovated over 18,000 houses for low-income Bangladeshi focusing on climate adaptive and disaster resilient housing solution for the marginalized population in Bangladesh.

<sup>&</sup>lt;sup>17</sup> https://thefinancialexpress.com.bd/trade/pri-ifc-seminar-focuses-on-affordable-green-housing-in-bangladesh-1638501216

<sup>&</sup>lt;sup>18</sup> BARRIERS CONSTRAINING THE LOW AND MIDDLE INCOME HOUSING FINANCE MARKET IN BANGLADESH, World Bank and IFC, <a href="https://www.ifc.org/wps/wcm/connect/39e3618d-ab9f-41b4-a6c1-13fb5f868ba4/Barriers-Constraining-the-Low-and-Middle-Income-Housing-Finance-Market-in-Bangladesh.pdf?MOD=AJPERES&CVID=IKgRp6f</a>

<sup>&</sup>lt;sup>19</sup> https://www.habitat.org/ap/about

<sup>&</sup>lt;sup>20</sup> http://habitatbangladesh.org/

## **Submission instructions**

Please include references to reports, academic articles, policy documents, text of legislation and, judgements, statistical information with hyperlinks to their full text or source or attach them to your submission (please respect total file size limit of 20 MB to ensure that it can be received)

**Potential confidentiality:** Please indicate on top of this questionnaire and in your e-mail if you want to have this submission or any particular attachment not to be published on the website of the Special Rapporteur and treated as confidential.

**Expected presentation** of the report of the Special Rapporteur: February/March 2023