# **Maat for Peace’ submission on the Right to adequate housing and climate change**

**Introduction**

Shelter is a basic human need. Therefore, people must be protected either through self-efforts or government efforts to provide adequate housing even in difficult environmental or economic conditions.

Climate-fueled disasters have been the main driver of internal displacement over the past decade, forcing an estimated 20 million people annually from their homes. Those who live in homelessness or who lack access to resilient or secure housing are the most affected, as they often live in areas prone to floods, cyclones, storms, mudslides, earthquakes and tsunamis.

Furthermore, countries that take disaster risk management measures often fail to consider their impacts on vulnerable communities and their right to housing.

**First: key effects of climate change in Africa on adequate housing**

1. **Displacement and livelihoods related to climate refugees**

In the first half of 2020, nearly 9.8 million people were displaced by water-related hazards and disasters, mostly in the Horn of Africa. The number of people displaced in the second half of the year by floods and cyclones brought the total number close to the average of the decade, illustrating the speed of displacement.

One trend of disaster-related displacement is its protracted cyclical nature - many people are unable to return home due to the scale of the devastation or the recurring nature of climate-induced shocks, which means they must eventually settle and integrate elsewhere (climate refugees).

As drought-affected communities in the Horn of Africa may lack the resources to engage in long-distance migration, they are more likely to relocate within their own country or to nearby urban areas. Those whose homes have been damaged by climatic disasters and depleted resources may not have the funds to pay for their journey and stay in place so they decide to move shorter distances and stay close to their home, rather than leaving the area entirely (IDPs).[[1]](#footnote-1)

In the case of climate-induced migration, climatic phenomenon force migrants to move to the nearest safe city or town, while at the same time these small cities and towns generally lack the resources to generate funds to assist large flows of migrant populations, and often these cities receiving migrants don’t receive financial or development assistance on a large scale, which illustrates the magnitude of the challenges faced by each of the displaced in urban areas that host them in the face of severe and frequent weather events and disasters resulting from climate change.

The effects of climate change are already visible in many regions of the East and Horn of Africa and are expected to continue. West Africa is one of the most mobile regions in the world, with a history of trade, nomadic herding and migration in order to diversify livelihoods. Rural-to-urban movement has dominated internal migration patterns, but nomadic pastoralism and seasonal migration from the harsh interior to the coast also play an important role in sustaining livelihoods.[[2]](#footnote-2)

In Senegal for example, it is a country of origin, destination and transit and by 2050, West African countries could see as many as 32 million people relocating within their own countries due to climate factors. On the shores of the Senegalese coastal city of St. Louis, climate change is no longer an unlikely threat—it is already a current problem affecting the people who live there, and hundreds have been forced to flee the devastating effects of sea-level rise and erosion, leaving behind their livelihoods, aspirations and opportunities.

Niger will also witness the largest number of internal climate migrants, followed by Nigeria and smaller countries such as Senegal and Benin will see a greater proportion of internal climate migrants in the next few decades.

In Nigeria alone, it is estimated that 9 million citizens could be forced to migrate due to climate change in some of the most vulnerable areas of the country unless the government takes early action. Major cities such as Dakar in Senegal and Lagos in Nigeria are also threatened by rising sea levels, storm surge and desertification.[[3]](#footnote-3)

1. **The impact of the climate crisis on adequate housing is more in urban areas or rural areas?**
2. **The impact on rural areas in Africa**

Of course, rural Africans suffer more than urban dwellers in adapting to the impact of climate change, as migration responses vary according to the local conditions of the affected population. For example, environmental migration has been more pronounced in agriculture-based and middle-income contexts where the population has sufficient resources to migrate, and in this case move to urban cities. On the other hand, in low-income contexts, people are more restricted in their movement and run the risk of being trapped in harsh environmental conditions or moving to the fringes of urban cities, so that they cannot rent or purchase in formal housing areas. However, about 90% of urban expansion in African cities located near high-risk areas. The irony is that these areas are characterized by substandard housing, as a result of which migrants are concentrated in high-density and low-quality living conditions. Migrants and displaced persons often reside in informal or precarious housing located primarily in peripheral areas including along river banks, on hillsides and slopes prone to landslides, near contaminated land and on uncertified ground and in unstable structures prone to earthquakes; along the seafronts in coastal areas increased vulnerability to climate change moreover, homes are often built gradually, using low-quality materials and non-climate-resistant technologies.

Therefore, urban cities remain the primary destination for migrants due to extreme weather events, and the urban population of Africa is expected to triple by 2050, increasing by 800 million.[[4]](#footnote-4)

1. **Impact on urban areas in Africa**

With high population density in urban cities, major cities in sub-Saharan Africa are more likely to suffer from climate change than others, cities such as Kampala (Uganda), Lagos (Nigeria), Luanda (Angola), Addis Ababa (Ethiopia) and Dar es Salaam (Tanzania) will be most affected.

In Ethiopia, Addis Ababa is prone to drought and water shortages, while in Tanzania, Dar Al Salaam is a low-lying coastal city often subject to floods, erosion and storm surge. Small and medium-sized African cities also have limited adaptive capacity to deal with future climate impacts and the current range of extreme weather events on housing.

In West Africa, changes occur mostly in rural areas of Togo, Nigeria, Cameroon, central parts of Gambia, Senegal, Burkina Faso and Chad, while in Mali, changes in climate occur near the capital, Bamako. These areas are expected to change from tropical savanna climates to semi-arid climates. In other regions such as Burkina Faso, dry seasons are expected to be longer, resulting in increased drought and desertification leading to increased rural-urban migration.[[5]](#footnote-5)

Therefore, not only rural areas seem to be most affected by climate change and the weak ability to provide adequate housing, but the coming years will bear the same fate as urban cities.

**Second: Assessing the different ways in which housing contributes to climate change**

The way in which the right to housing is realized also has implications for climate change. It is estimated that the construction sector is responsible for 39% of global energy-related carbon dioxide emissions, most of which are concentrated in middle- and high-income countries, yet low-income countries are not spared through unplanned housing from contributing to climate change.

Nigeria is currently experiencing a growing urban population and a housing deficit, and it is estimated that there is a growing housing deficit of between 17 and 23 million homes despite more cities and housing need to be built which is inevitable, the challenge is that the impact of construction and human activities contribute significantly to climate change. The Nigeria Land, Housing and Urban Development Roadmap identified one of the challenges in housing development as the misuse of the natural environment due to the lack of proper land use planning, resulting in biodiversity loss, deforestation, desertification, soil erosion and pollution of land, air and water.

The demand for energy in the housing sector far exceeds the supply from the national grid. As a result, Nigerians have resorted to generating power mainly through the use of fossil-fuel-burned generators.[[6]](#footnote-6)

**Third: Why do we need to start financing resilient housing in Africa?**

Among 15 countries identified as most vulnerable to disasters, 13 are in Africa. Floods affect more people across the continent than any other type of disaster, and combined floods and droughts account for 80% of the deaths and 70% of economic losses associated with disasters in sub-Saharan Africa.

In parts of the continent, the risks of landslides and cyclones are also high with long recovery timelines. Mozambique is still rebuilding after Cyclone Idai in 2019, which killed more than 830 people, damaged more than 100,000 homes and caused damage estimated at $1 billion.

Temporary shelter, home repair, reconstruction, and the replacement of household goods account for an average of 50% of total post-disaster recovery costs globally over the past 30 years. Floods or cyclones that harm communities also affect the construction supply chain, such as the ability to purchase materials and labor needed to repair damaged homes. Likewise, earthquakes can destroy homes and communities in a matter of seconds.[[7]](#footnote-7)

Disasters also pose the greatest risk to families living in precarious housing, including those in informal settlements – an estimated 55% of the population in sub-Saharan Africa live in them and these communities are often located in locations that are more subjected to natural hazards in flood areas, on steep slopes, or in other vulnerable areas - facing the complex challenges of insecure tenure and limited access to safe water and sanitation infrastructure in most African countries, only the richest 5-10% of the population can afford the cheapest house in the formal housing market, and most homes are self-built over time.

In Cameroon, for example, 93% of homes are built through owner-led construction without government oversight, while in Senegal's capital, Dakar, the figure is 80%.

So how do we reach the majority of households in the informal market with flexible solutions? Despite the size of the financial sector and its impact on the housing market, the financial sector has been largely overlooked as a partner in promoting flexible housing. With the right financing, we can approach flexibility through two angles: new construction and retrofitting of existing homes.

In this context, think first of how investors and mortgage providers can help ensure that new homes under construction will be able to withstand a variety of risks from wind to water, particularly with the increasing impact of climate change.[[8]](#footnote-8)

There is still much work to be done to ensure that new construction meets sufficient standards to withstand potential disasters. Most countries across Africa do not have specific building codes and adequate quality controls in place, resulting in new building collapses during heavy rains. In addition to helping to save lives, promoting improved construction practices will benefit investors by strengthening their portfolios and reducing risk to their assets.

The potential for improving flexibility in construction time is enormous, given the high rate of urbanization in many countries across Africa and 75% of the global housing stock that will exist in 2050 has yet to be built.

Also, we must continue to invest in existing housing, building maintenance and retrofits are often prohibitively expensive for families most at risk during disasters, so investing in resilience must be accessible and very affordable. Fortunately, new technologies and construction methods show a lot of potential to reduce costs.

But these families also need appropriate financing solutions, and microfinance institutions have a critical role to play in this, particularly across Africa, because financial institutions still often lack the capacity to provide housing solutions due to many factors, including insufficient access to long-term liquidity, technical expertise, and market data.[[9]](#footnote-9)

**Conclusion**

As the world moves toward a catastrophic rise in global temperatures of between 2-3 degrees Celsius this century, severe disasters and rising sea levels could make some areas and small islands completely uninhabitable, prompting African countries that are most affected by climate change especially on the residential sector, which lacks the necessary infrastructure in order to become more resilient in proportion to the environmental disasters that occur on the continent. Maat, therefore, makes these recommendations:

**First**: Urging African countries with a high density of climate refugees that do not provide them with adequate housing after fleeing a climatic disaster in their countries in the Horn of Africa, as well as urging the countries of this region, through the Special Rapporteur on Adequate Housing, to take urgent measures to build safe shelter with appropriate humanitarian services.

**Second**: establishing advisory bodies that stem from the work of the Special Rapporteur on adequate housing that contribute to the urban planning of African cities in order to avoid affecting biodiversity and the misuse of the environment in housing plans.

**Third**: Focusing on the impact of climate change on housing as one of the sustainable development factors in the recommendations presented to countries.

**Fourth**: The work of an international supervisory body, in cooperation with international and regional bodies in Africa concerned with the right to adequate housing, to supervise the extent to which adequate housing is provided in post-environmental disasters.

1. Building climate change resilience in African cities: Why the UN’s New Urban Agenda is needed now, new African magazine, <https://bit.ly/3mZNh19> [↑](#footnote-ref-1)
2. Climate and Migration in East and the Horn of Africa: Spatial Analysis of Migrants, relief web, <https://bit.ly/39zSMR6> [↑](#footnote-ref-2)
3. Temporary migration and climate variation in eastern Africa, science direct, <https://bit.ly/3oUzEC2> [↑](#footnote-ref-3)
4. The impacts of climate change on displaced populations: A call for action, science direct, <https://bit.ly/3OuSXMx> [↑](#footnote-ref-4)
5. How climate change will affect Africa's urban areas, knight frank, <https://bit.ly/3OdfrC4> [↑](#footnote-ref-5)
6. Climate change and the housing sector, guardian, <https://bit.ly/3OsNwxtv> [↑](#footnote-ref-6)
7. Climate Change and Resilient Housing: Lessons for Mozambique, housing finance Africa, <https://bit.ly/3zIREW6> [↑](#footnote-ref-7)
8. Climate Change 2022: Impacts, Adaptation and Vulnerability, <https://bit.ly/3bcUubu> [↑](#footnote-ref-8)
9. Why we need to start financing resilient housing in Africa, housing finance Africa, <https://bit.ly/3OpumIP> [↑](#footnote-ref-9)