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Acknowledgments

This regional report is one of the outputs of the regional technical assistance project of the Asian Development Bank (ADB) for Advancing Inclusive and Resilient Urban Development Targeted at the Urban Poor. The project is financed by the Urban Climate Change Resilience Trust Fund (UCCRTF), administered by ADB and with financial support from The Rockefeller Foundation and the governments of Switzerland and the United Kingdom.

The regional report distills the findings and recommendations of the Resilience for the Urban Poor Forum 2021 (RUP2021), the country diagnostic studies on building climate and disaster resilience of the urban poor in Indonesia and the Philippines, and the background studies undertaken for the upcoming Coastal Towns Climate Resilience Sector Project in Bangladesh, which were undertaken by technical assistance in close consultation with governments and relevant stakeholders. It discusses the importance of new approaches to building resilience of the urban poor, as well as the recommendations for systemic change by identifying opportunities and entry points.

Kirsten McDonald, associate principal of Arup prepared the report under the overall guidance and supervision of technical assistance co-team leaders Arghya Sinha Roy, principal climate change specialist (climate change adaptation), Sustainable Development and Climate Change Department (SDCC), and Yukiko Ito, principal social development specialist, SDCC. The report gained additional inputs from discussions during the RUP2021 event held 16-18 November 2021, which tackled the findings and recommendations of the country diagnostic studies and identified opportunities for scaling up pro-poor policies and investments at different scales to strengthen resilience of the urban poor.

The report benefited from the technical inputs, comments, and feedback provided by David Dodman, director, International Institute for Environment and Development, alongside members of the UCCRTF team. These included Virinder Sharma, principal urban development specialist, SDCC, and Joy Amor Bailey, consultant. Technical assistance personnel and consultants Cristina Gregorio, Anna Marie Karaos, Rowena Mantaring, and Fatima Angela Marifosque also contributed to the report.

This report was edited by Layla Tanjutco-Amar, proofread by Levi Rodolfo Lusterio, and page proof checked by Marjorie Celis. Graphics and layout were done by Lowil Espada in collaboration with Melanie Sison, knowledge management and communications consultant.
## Definition of Key Terms and Concepts

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<tr>
<td><strong>Adaptive social protection</strong></td>
<td>Social protection that delivers on resilience outcomes—reduced risk, strengthened capacity to adapt, and enhanced residual risk management strategies to help recover from the adverse impacts of climate change and disaster-related shocks and stresses (ADB 2018).</td>
</tr>
<tr>
<td><strong>Anticipatory adaptation</strong></td>
<td>Adaptation that takes place before impacts of climate change are observed; also referred to as proactive adaptation (McCarthy et al. 2001, p. 982).</td>
</tr>
<tr>
<td><strong>Autonomous adaptation</strong></td>
<td>Adaptation that does not constitute a conscious response to climatic stimuli but is triggered by ecological changes in natural systems and by market or welfare changes in human systems; also referred to as spontaneous adaptation (McCarthy et al. 2001, p. 982).</td>
</tr>
<tr>
<td><strong>Business-as-usual</strong></td>
<td>Business-as-usual in the context of this document refers to actions to strengthen the resilience of urban poor and near poor which do not address the underlying drivers of vulnerability to climate change and disaster risk.</td>
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<tr>
<td><strong>Cascading risk</strong></td>
<td>Cascading risk is typically understood “as a chain of causality that emerges when hazards, risk and accumulated vulnerabilities connect across multiple scales to produce a disaster” (Zaidi 2018, p. 307).</td>
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<tr>
<td><strong>Climate change</strong></td>
<td>A change in the state of the climate that can be identified by changes in the mean and/or the variability of its properties, and that persists for an extended period, typically decades or longer (IPCC 2018, p. 544).</td>
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<tr>
<td><strong>Climate departure</strong></td>
<td>The point at which the average temperature of the coolest year from then on is projected to be warmer than the average temperature of its hottest year between 1960 and 2005 (Fujii 2016).</td>
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<tr>
<td><strong>Climate risk</strong></td>
<td>The risks to natural and human systems induced by climate change; onset can be both slow (such as droughts and increases in temperature) or rapid (such as storms and flash floods).</td>
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<tr>
<td><strong>Compounding risk</strong></td>
<td>Interaction of multiple hazards that have an impact that is extreme and greater than the sum of the parts. (Zaidi 2018).</td>
</tr>
<tr>
<td><strong>Coping strategies</strong></td>
<td>Coping strategies (or mechanisms) are a way of responding to an experienced impact that enable short-term survival. Coping does not address underlying drivers of vulnerability but brings about short-term change that enables a system to survive experienced shocks and stresses.</td>
</tr>
<tr>
<td><strong>Covariate events</strong></td>
<td>Shocks and stresses can be referred to as covariate or idiosyncratic. Covariate events are widespread, infrequent events that directly affect large numbers of people in a given geographic area.</td>
</tr>
<tr>
<td><strong>Entry point</strong></td>
<td>In the context of this report, entry points are the openings or opportunities for national governments or cities and urban municipalities to strategically invest in actions that contribute to building resilience of urban poor and near poor to climate change and disaster risk.</td>
</tr>
<tr>
<td>Term</td>
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<td>High-regret approach</td>
<td>High-regret approaches are high-risk investments that yield benefits or positive returns in the long-term under specific future climate scenarios. High-regret approaches respond to future climate variability and contribute to building the capacity to adapt to future uncertainty. High-regret approaches require planning and consideration of uncertainty. Investment in relocating critical infrastructure or the construction of protective infrastructure are examples of a high-regret approach.</td>
</tr>
<tr>
<td>Idiosyncratic events</td>
<td>Shocks and stresses can be referred to as covariate or idiosyncratic. Idiosyncratic events are significant events that affect specific individuals or households within a community.</td>
</tr>
<tr>
<td>Incremental adaptation</td>
<td>Incremental adaptation includes interventions that address the proximate causes of vulnerability rather than the underlying drivers of vulnerability. Incremental adaptation can be considered business-as-usual (ADB 2020) as it does not significantly change existing drivers of vulnerability. Incremental adaptation brings about small-scale change that enables a system to respond to immediate and anticipated shocks and stresses.</td>
</tr>
<tr>
<td>Low-regret approach</td>
<td>Low-regret approaches are low-risk investments in adaptation that yield benefits or positive returns in the short-, medium-, and long-term under many future climate scenarios. Low-regret approaches respond to both current and future climate variability and contribute to building the capacity to adapt to future uncertainty.</td>
</tr>
<tr>
<td>No-regret approach</td>
<td>No-regret approaches are very low-risk investments in adaptation that yield benefits or positive returns in the short-term without consideration of the risks associated with future climate scenarios. No-regret approaches respond to current climate variability and contribute to building the capacity to adapt to future uncertainty. No-regret approaches can be implemented immediately.</td>
</tr>
<tr>
<td>Planned adaptation</td>
<td>Adaptation that is the result of a deliberate policy decision, based on an awareness that conditions have changed or are about to change and that action is required to return to, maintain, or achieve a desired state (McCarthy et al. 2001, p. 982).</td>
</tr>
<tr>
<td>Resilience</td>
<td>“(T)he ability of countries, communities, businesses, and individual households to resist, absorb, recover from, and reorganize in response to natural hazard events, without jeopardizing their sustained socioeconomic advancement and development” (ADB 2013, p. 5).</td>
</tr>
<tr>
<td>Transformational adaptation</td>
<td>Transformational adaptation involves interventions that address the underlying drivers of vulnerability. Transformational adaptation “challenges and significantly changes fundamental attributes of existing social structures and power relations” (ADB 2020, p. 3). Transformational adaptation brings about change that enables a system to learn from and transform in response to future and uncertain shocks and stresses.</td>
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<tr>
<td>Urban poverty</td>
<td>Income-based urban poverty, which uses either the international or national poverty line as a benchmark or the multidimensional poverty index, the latter recognizing that poverty goes beyond income to include access to basic services, education, and social protection as well as rights.</td>
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## Abbreviations

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<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
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<tr>
<td>MFI</td>
<td>microfinance institution</td>
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<tr>
<td>MSME</td>
<td>micro, small, and medium-sized enterprise</td>
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<tr>
<td>NGO</td>
<td>nongovernment organization</td>
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<td>RUP2021</td>
<td>Resilience for the Urban Poor Forum 2021</td>
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<td>SDCC</td>
<td>Sustainable Development and Climate Change Department</td>
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<td>UCCRTF</td>
<td>Urban Climate Change Resilience Trust Fund</td>
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Executive Summary

Climate change and disaster risk are increasing and while the impacts are already being felt globally, people living below or just above the poverty line in urban areas are highly vulnerable and at risk. Without action to address the structural inequalities that are the underlying drivers of vulnerability and build resilience to climate change and disasters, there is a risk that the number of poor and near-poor households in urban areas in Asia will rise over time, increasing the vulnerability of entire urban and country systems.

The action needed requires a change from the business-as-usual approaches to addressing risk, to new approaches that have an explicit focus on the urban poor and near poor, and that put the urban poor and near poor at the center of decision-making. Crucial to these new approaches is an explicit focus on the drivers of vulnerability of the urban poor and near poor to climate change and disaster risk. The key to change is integrated action across specific policy areas that bridges households, neighborhoods, and cities, as well as sectors, and jurisdictional boundaries and that is complementary over time.

National governments in partnership with other stakeholders have a critical role in supporting urban areas leading the change to new approaches that have an explicit focus on the drivers of vulnerability and bring about systemic change. By changing their approach to six policy areas—urban planning and development, social protection, housing, livelihoods, health, and integrated infrastructure—from fragmented and siloed to integrated and coordinated through risk-informed and inclusive governance, and by making available finance at the household, neighborhood, and city levels, national governments can create an enabling environment for securing and sustaining resilience in individual urban areas, and for facilitating the innovation and partnerships necessary to scale up nationally.

Several key openings or opportunities exist in each country and in each city to bring about systemic change. Households, neighborhoods, and cities are key openings or opportunities—entry points—for national governments and urban local governments to begin investing in new approaches in ways that are integrated, complementary, and ultimately, transformational. Each of these three entry points is an opportunity to strategically invest in creating or strengthening vertical linkages, by bridging household, neighborhood, and city levels, and horizontal linkages, by integrating policy areas.

Associated with each entry point are several strategic interventions, each with an explicit focus on addressing the underlying drivers of vulnerability of urban poor and near-poor populations to climate change and disaster risk. While the entry points are common for all cities and countries, the opportunities for strategic intervention in each country will depend on the specific policy context and enabling environment; the level of climate and disaster risk; and existing
interventions in reducing risk and building the resilience of urban poor and near-poor populations, including the existing coping and adaptation strategies of the urban poor and near poor themselves.

This document sets out opportunities starting at the level of the household to strengthen adaptive social protection policies and programs in combination with livelihood programs using a whole-of-government approach. This is designed to help households manage residual risk when a shock occurs and strengthen financing for housing that is acceptable, aspirational, and affordable. This should be combined with robust planning, design, and maintenance to contribute to reducing exposure and vulnerability. This can improve access to essential services via integrated infrastructure designed to reduce risk and, during times of shock, function at a level acceptable to the community plus contribute to improving the health of urban poor and near-poor households.

This document sets out opportunities starting at the level of the neighborhood to strengthen the planning, design, delivery, operations, and maintenance of community-led infrastructure—including nature-based solutions. These opportunities aim to improve the health, productivity, and social inclusion of the urban poor and near poor, addressing underlying drivers of vulnerability and improving the capacity to adapt to changing shocks and stresses. They are also designed to strengthen livelihood-related interventions at the neighborhood level to increase resilience and at the same time address drivers of vulnerability.

This document also sets out opportunities starting at the level of the city to strengthen urban planning so that it is risk-informed thereby reducing exposure and vulnerability; strengthen citywide early warning systems, providing early warning and improving recovery; network citywide infrastructure to enhance resilience to ensure continuous access to services during and after an event; and improve financial preparedness to ensure continuous access to funds during and after an event.

Finally, this document sets out opportunities for intervention to strengthen the enabling environment so that governance is capable, accountable, and responsive; urban and climate data are accurate and accessible; and urban and climate financing is directed to households, neighborhoods, cities, and urban municipalities to meet their different requirements and bridge between levels, and there is the capacity to manage and monitor the use of these finances.

In summary, this document makes the case for systemic change, and provides a framework for and pathway to change for pro-poor resilient urban development.
The Case for a Change in Approach to Building the Resilience of the Urban Poor
1.1 The Need for Change

Urban populations in Asia and the Pacific are increasing—from 375 million in 1970 to 1.84 billion in 2017. This has resulted in an increase in urbanization—from around 20% to 46% (AfDB et al. 2019). Urban areas, specifically cities in most countries in Asia, contribute more than 80% of gross domestic product (ADB n.d.). These urban areas are complex systems. Climate and disaster risk is increasing. The impact of climate change and disasters on one part of the urban system can have a cascading and compounding impact on another. Urban populations living below or just above the poverty line in urban and rural areas are highly vulnerable and at risk. Within urban environments, the urban poor and near poor are usually the most vulnerable to increasing risk due to higher exposure to hazards and a range of structural inequalities, not least income poverty and informality. Without action to address these structural inequalities along with reducing exposure and building climate resilience, the Asia and Pacific region is likely to see an increase in its urban poor population, increasing the vulnerability of entire urban and country systems.

Systemic change is needed to address the structural inequalities that are the drivers of vulnerability of urban poor and near-poor households to climate change and disaster risk and build resilience. Structural inequalities such as income poverty; gender norms; age; disability; health status; insecurity of land tenure; and informality of settlements, housing, and livelihoods reduce the ability of urban poor and near-poor households to resist, absorb, recover from, and reorganize in response to climate change and disaster events without threatening their socioeconomic advancement and development (ADB 2013). Existing strategies to cope with and adapt to climate change and reduce disaster risk ensure short-term survival and address the immediate causes of vulnerability, but do not typically enable transformation by targeting the structural inequalities that are the underlying drivers of vulnerability. Strategies that target structural inequalities are needed to complement existing coping and adaptive measures if national and urban local governments are to reduce the vulnerability of urban poor and near-poor households and enable their advancement and development (Figure 1).

To bring about systemic change and transform the lives of the urban poor and near poor so they are more resilient, new approaches are needed to bridge existing policy silos and overcome policy fragmentation. These new approaches include improving governance and removing institutional impediments to taking an integrated and coordinated approach to urban planning and development.

Resilience is defined as “the ability of countries, communities, businesses, and individual households to resist, absorb, recover from, and reorganize in response to natural hazard events, without jeopardizing their sustained socioeconomic advancement and development.”

New approaches that improve the delivery of social protection, support of livelihoods, and delivery of health services, as well as address the exposure and vulnerability of informal settlements and housing and integrate community-led infrastructure into city-level systems are needed. Gaps need to be filled in data on hazards, and their likely impacts, as well as data on the underlying drivers of vulnerability to climate change and disaster risk. Gaps also need to be filled in the availability and allocation of funding and all levels of governments need to be strengthened so they are capable, accountable, and responsive.
To achieve systemic change, national governments need to strengthen the way they currently enable action in urban areas to build resilience by engaging with urban poor communities, undertaking risk-informed urban planning, and delivering adaptive social protection. They should support resilient livelihoods, deliver health services, address the exposure and vulnerability of housing and shelter, plus ensure the integration of community-led infrastructure in city-level systems.

Systemic change requires focusing on six policy areas that deliver benefits at three different levels—household, neighborhood, and city—with complementary actions that address the root causes of socioeconomic and ecological vulnerability to climate and disaster risk. Systemic change is underpinned by a supportive environment featuring a capable, accountable, and responsive government; accurate and accessible urban and climate data; and urban and climate finance directed to households, neighborhoods, cities and urban municipalities.

### 1.2.1 Six Policy Areas for Change

The framework for change identifies six policy areas for integration at the household, neighborhood, and city levels over time if impact is to be maximized and sustained (Figure 2).

Adaptive social protection is needed to transform the social and economic drivers that keep urban poor and near-poor households poor and vulnerable to climate change and disaster risk. Social protection designed with adaptive features is needed to enable urban poor and near-poor households to prepare for and withstand covariate shocks by protecting household consumption, promoting the building of human, physical, and financial assets, and preventing the use of negative coping strategies.

Livelihoods that are stable, sustainable, and informed by climate and disaster risk considerations enhance the economic base on which urban poor and near-poor households rely and provide the opportunity for advancement, for individuals and households to move beyond poverty, as well as the opportunity to improve the environment, through green jobs. In times of crisis, income from livelihoods provides a safety net and protects against the erosion of assets and capabilities needed to cope or adapt, and under normal conditions allows access to housing, education, health, and basic services that contribute to the household’s resilience.

Public health measures informed by changing climate patterns, such as the provision of clean water and sanitation through resilient infrastructure, secure essential health care including vaccination and child health services, improved health surveillance systems, and health emergency preparedness are critical. These enable the urban poor and near-poor, particularly outdoor workers, children, older people, and persons with disabilities and existing health conditions, cope with short-term shocks. These also help them adapt to longer-term stresses associated with climate change and disasters.

Housing built through participatory processes, away from hazard-prone areas and following hazard-resilient design considerations, is crucial for reducing the exposure of the urban poor and near poor as it can help limit the impact of extreme heat, reduce the direct impact of flooding, and protect people...
from cyclones. Housing with security of tenure and with access to basic services can help reduce vulnerability and can provide a basis for home-based resilient livelihoods.

Urban planning and development can play a critical role in limiting the exposure of people and assets to hazards and promoting green and blue development. Urban land use plans inform the growth and development of cities based on projected demographic and development trends and an understanding of current and future climate and disaster risk, and so are critical for steering cities in a resilient direction. Urban planning also guides the targeting of socioeconomic programs and projects designed to address the underlying drivers of vulnerability of the urban poor and near poor to climate change and disaster risk.

Integrated infrastructure that is designed, constructed, and managed to resist the impacts of natural hazards without remarkable damage or loss of function; that features spare capacity and diversity to accommodate disruption; and is integrated into citywide infrastructure networks is critical to reducing the exposure of urban poor and near-poor households to hazards (including vector-borne diseases). Infrastructure that delivers essential services (such as water and sanitation, power, and connectivity) to an agreed level during and

![Figure 2: A Framework for Systemic Change](image-url)
after an emergency is critical for good health and is key to reducing vulnerability. Protective infrastructure, including the ones that adopt nature-based solutions, such as mangrove plantations, is critical to limit exposure to climate and disaster risk.

1.2.2 A Supportive Enabling Environment for Change

Capable, accountable, and responsive governance is a key enabler of strengthened resilience of urban poor to climate change and disaster risk. It maximizes civic engagement and participation, including of poor women; recognizes and supports the civic capital of the urban poor and near poor; is based on the principles of subsidiarity, equity of access, efficiency of service delivery, transparency and accountability of decision-makers, security of individuals, and sustainability of all urban development. Such types of governance are needed to undertake multiple interventions in an integrated manner across policy areas and scale while ensuring that national and local responses are nuanced and synchronized and responsibility for outcomes shared. The ability for institutions to integrate and coordinate across policy areas and scales is enhanced when the urban poor and near poor participate in decision-making processes; when poverty, urbanization, climate change resilience, and disaster risk reduction are embedded in an institution’s mandate; and when mechanisms exist for the alignment and harmonization of programming and the collection, coordination, sharing, and use of data to inform investment decision-making (Smoke and Winters 2011).

Accurate, accessible, and geospatial data on multidimensional poverty and the full range of current and future climate-induced hazards, including their likely direct and indirect impact on people and the built environment over time, are needed when planning, designing, and implementing resilience initiatives. Data on hazards, exposure, and vulnerability over time and at different scales need to be brought together from a range of sources—including leveraging the knowledge of the urban poor and near poor themselves using participatory and reflective processes—and transformed into information able to be used by households, neighborhoods, and cities to enable timely responses to immediate disasters and the capacity to adapt to future uncertainty. There is a need to build capacity of all stakeholders to use new information to inform decision-making, taking into consideration the inherent uncertainty associated with climate change projections and impacts on cities, neighborhoods and households.

Urban and climate finance needs to be directed to households, neighborhoods, and cities and urban municipalities to meet their different requirements. Finance directed to households living below or just above the poverty line needs to be at an appropriate level and delivered in a timely fashion. Finance directed to neighborhoods via organized community groups, women’s networks, or the local government needs to be in a form able to be used to fund projects in different sectors that produce multiple benefits. Finance directed to cities and urban municipalities needs to supplement funds generated or raised locally. Finance needs to be available to bridge between scales and be from domestic sources as well as international. Capacity is needed at every level to manage and monitor the use of these finances.

National governments can help cities and urban municipalities raise finance for investing in municipal service delivery, including infrastructure, by facilitating local revenue generation. They can help generate financing for more sustainable urban infrastructure by creating enabling conditions via tax and
other pricing mechanisms, regulations, and standards. They can blend finance by using “public finances, first loss capital, guarantees, and other instruments to attract private capital into revenue-generating infrastructure assets or debt financing” (Floater 2017).

1.3 The Benefits of Change

The benefits of change will be far-reaching for all people, whether they are living below or near the poverty line, or whether they are vulnerable to climate change and disaster risk. All cities and urban municipalities, all neighborhoods, and poor and near-poor households will benefit, either directly or indirectly, from strategic interventions targeted at reducing vulnerability to climate change and disaster risk.

Urban poor and near-poor households will benefit directly from strategic and integrated interventions in adaptive social protection, safe housing, resilient livelihoods, and health, that target structural inequalities and strengthen their ability to resist, absorb, recover from, and reorganize in response to climate change and disaster events without threatening their socioeconomic advancement and development. Specific benefits will vary but may include immediate access to cash following a disaster, thereby reinforcing the ability of households to cope. They could also include providing new skills needed for informal outdoor women workers to engage in resilient livelihoods, and annual housing repair costs of poor households reduced after the cyclone season. They could help micro, small, and medium-sized enterprises (MSMEs) continue to deliver the goods and services after floods on which urban poor and near-poor households depend.

Neighborhoods will benefit from the strategic intervention in community infrastructure that is community-led, resilient, nature-based, and generates livelihoods for community members, improved health surveillance system for vector-borne diseases, and disaster preparedness activities based on an understanding of climate risk and its impacts. Such change will also deliver social, economic, and environmental benefits through the active engagement of the urban poor and near poor in decision-making about the policies, programs, and projects that impact them. It could strengthen social cohesion and collective action, which are important for resilience-building at the neighborhood level.

Cities and urban municipalities will benefit from an improved understanding of changing risks and a reduced burden of expenses related to disaster response and recovery. Specific benefits will vary but may range from more effective targeting of urban service delivery to lower costs associated with the operation and maintenance of urban infrastructure. They could include reduced post-disaster expenditure and the unlocking and/or maximizing of the potential of interventions in programs and projects at the city, neighborhood, or household level.

National governments will benefit from the alignment of their key urban policy areas with climate priorities and taking an integrated and coordinated approach to targeting at the levels of city, neighborhood, and household, as well as through improvements in urban and climate data, governance, and the availability of climate and urban finance. Specific benefits will vary but are expected to include a reduction in...
losses associated with climate change and disasters, and minimization of disruption to the contribution of urban areas to a country’s economic growth.

The potential to realize these benefits will vary depending on the approach taken to respond to the specific policy context and enabling environment of each city and country, the level of climate and disaster risk, and existing interventions in reducing risk and building the resilience of urban poor and near-poor households, including the existing coping and adaptation strategies of the urban poor and near poor themselves.
The Pathway to a Change in Approach to Building the Resilience of the Urban Poor
2.1 A Pathway to Change

2.1.1 New Approaches Are Needed

A change is needed in the way in which local governments engage with communities, undertake urban planning, and target and deliver interventions in the urban environment, in people, jobs, buildings, infrastructure, and basic services to contribute meaningfully and measurably to reducing the vulnerability of urban poor and near poor to climate change and disaster risk. The pathway to change requires governments to shift from business-as-usual approaches to new approaches—or solutions—that have an explicit focus on the urban poor and near poor, and on delivering benefits by putting the urban poor and near poor at the center of decision-making. These new solutions need to respond to multiple shocks and stresses; be multidimensional, targeting multiple policy areas at multiple levels over time; leverage existing community-led action, mobilize the private sector; and make available funds that deliver benefits to the poorest.

2.1.2 Integrated Solutions That Are Complementary across Scales, Sectors, and Policy Areas Are Needed

Solutions that are complementary at the household, neighborhood, and city levels, aligned with the priorities, policies, and programs of cities and urban municipalities, and subnational and national governments are needed. Similarly, solutions are necessary to strengthen linkages between government and the nongovernment and private sectors on joint initiatives at every level that contribute to the resilience of the urban poor.

These solutions need to be integrated across policy areas and designed to be complementary over time if their impact is to be maximized at the household, neighborhood, and city levels. Social protection systems need to be designed to complement livelihoods programs providing households with access to temporary social assistance when the incomes of individuals are impacted by sudden onset shocks. Housing programs need to be designed to complement health programs through the provision of basic sanitation. Housing and health programs need to be designed to complement neighborhood infrastructure programs so that households have access to essential services delivered to a level sufficient for good health and the livelihood opportunities associated with construction, operations, and maintenance.

Risk assessments need to be integrated at a city and neighborhood level to understand the interdependencies between the systems, sectors, and services on which the urban poor depend, and their exposure and vulnerability to climate change and disaster risk over time. Understanding the interdependencies between critical systems, sectors, and services—such as food supply and social protection systems—and the potential impacts of climate change and disasters over time enables investment decisions to be targeted to ensure that the entire urban system delivers an agreed level of service to all residents over time notwithstanding changing shocks and stresses.

Investments in no-regret and low-regret strategies that strengthen coping and adaptive capacity in the immediate and short-term need to be complemented by long-term transformational investments in solutions, such as the integration of city-scale green infrastructure with community-led infrastructure, which address future climate uncertainty, but which may take longer time to generate benefits.
Interventions at the city and neighborhood level need to complement investments at the national level and vice versa and be sequenced to enhance actions undertaken by communities themselves. Community-led or bottom-up action needs to complement national government programs and accord with government regulations and standards, and government programs need to complement actions undertaken by the urban poor and near poor themselves.

Interventions should consider the change in climate and disaster risk, as well as their contribution to the resilience of urban poor and near-poor households over time. The timing of action needs to consider the currency of data and data collection cycles, decision-making, and political cycles, as well as the time needed to realize benefits. Interventions also need to consider the sequencing of solutions over time to maximize impact.

Key to decision-making across scales, sectors, and policy areas over time is the inclusion of all voices—not least the voices of urban poor women who are active agents of change—and the valuing of all experiences by using participatory processes to build coalitions that leverage individual know-how to better design interventions so that they contribute to resilience.

### 2.2 Entry Points to Change

There are three key openings or opportunities—entry points—for national governments and urban local governments to invest in new approaches in ways that are integrated, complementary and ultimately, transformational. These entry points are:

#### 2.2.1 Households

At the household level, adaptive social protection policies and programs in combination with livelihoods programs designed using a whole-of-government approach can help households manage residual risk when a shock occurs. Family development sessions at the neighborhood level help urban poor prepare for disasters, complementing action at the household level. Pre-agreed sources of funds for social protection at the city level further strengthen the resilience of households. In addition, financing for housing that is acceptable, aspirational, resilient, and affordable combined with robust planning, design, and maintenance can contribute to reducing exposure and vulnerability at the household level.
2.2.2 Neighborhoods

At the neighborhood level, community-led infrastructure—including green and blue solutions—can improve the health, productivity, and social inclusion of the urban poor and near poor, addressing underlying drivers of vulnerability and improving the capacity to adapt to changing shocks and stresses. Livelihood-related interventions aligned with the integration of community-led infrastructure with citywide systems are needed and can work at the neighborhood level to increase income and at the same time address drivers of vulnerability. Access to essential services such as water and sanitation, via integrated infrastructure designed to reduce risk and function at a level acceptable to the community during times of shock, can contribute to improving the health of urban poor and near-poor households.

2.2.3 Cities

At the city level, risk-informed and inclusive urban planning, citywide early warning systems, networked and resilient infrastructure, and financial preparedness contribute to strengthening the resilience of households and neighborhoods. They can reduce vulnerability, provide early warning, and improve recovery by ensuring continuous access to services and funds during and after an event. At the neighborhood level, the engagement of urban poor and near-poor households in the planning of early warning systems and emergency evacuation plans raises awareness and strengthens preparedness at the household level.

2.2.4 Entry Points as Opportunities

Each of these three entry points is an opportunity for national governments, specifically ministries or agencies with responsibilities for one or more of the six policy areas, to strategically invest in actions that are aligned and complementary at the household, neighborhood, and city levels. While the entry points are common for all cities and countries, the opportunities for action in each country will vary depending on the specific policy context and enabling environment of each, as well as the level of climate and disaster risk. They will also hinge upon existing interventions designed to reduce risk and build the resilience of urban poor and near-poor households, and include their own existing coping and adaptation strategies.

For example, a national government ministry with responsibility for social protection may identify an opportunity to complement preparedness actions taken by cities and urban municipalities subject to increasing flood risk to adjust social protection transfer values so that they reflect the local cost of basic services, housing, food, health services, and education and strengthen the capacity of urban poor households to prepare for and withstand future flooding. The same national government ministry may also identify an opportunity to collaborate with ministries responsible for livelihoods and health, recognizing that there are benefits to be realized by improving the alignment of social protection and livelihood and health policies and programs to reduce the disruption caused by flooding.
Alternately, a city, urban municipality, or utility responsible for stormwater drainage infrastructure may identify an opportunity to strengthen interventions at the neighborhood level by involving urban poor and near-poor households in determining the location of new nature-based drainage solutions, building shared knowledge of future climate change and disaster risk, and strengthening adaptive capacity. The same organizations may also identify opportunities to strengthen linkages with community-based organizations delivering livelihood programs to identify local employment for young people associated with the maintenance of the new nature-based solutions, securing livelihoods, and ensuring performance during future events.
Strategic Interventions on the Pathway to Building the Resilience of the Urban Poor
For strategic interventions to contribute to the resilience of the urban poor, they need to be designed to have an explicit focus on the underlying drivers of vulnerability of urban poor and near-poor households to climate change and disaster risk. The urban poor and near poor must be at the center of decision-making about policies, programs, and projects. The strategic interventions should also build on existing coping strategies to strengthen the capacity of households to adapt to immediate and anticipated shocks and stresses. Over time, they should align with, and complement, interventions being undertaken at the household, neighborhood, and city levels.

3.1 Strategic Interventions Starting at the Household

Opportunities exist for strategic interventions starting at the household to integrate policies and programs on social protection, livelihood, health, and housing as well as align with complementary interventions at the neighborhood and city levels (Figure 3).

3.1.1 Strategic Interventions in the Enabling Environment

Integrated action starting at the household level requires national government interventions that target the underlying causes of vulnerability to climate change and disasters. The ability of national governments to coordinate and integrate across policy areas is enhanced when poverty reduction, urban development, disaster risk reduction, and climate change adaptation are embedded in the mandates of ministries, departments, and agencies. Efficient and effective coordination mechanisms are also needed for the alignment and harmonization of policies and programs, and the collection, sharing, and use of data to inform decision-making.

Such integrated action may first require national governments to update the mandates of their various ministries, departments, and agencies to include responsibility for addressing the drivers of vulnerability of the urban poor and near poor to climate change and disaster risk. Integrated action may also require the creation of coordination mechanisms, including with city governments and urban municipalities, to enable the various ministries, departments, and agencies to align and harmonize policies and programming at all levels over time.

With mandates and coordination mechanisms in place, national governments can update policies on social protection, livelihoods, health, and housing to explicitly consider during program design the climate and disaster risks of the urban poor and near poor. Likewise, policies and plans on disaster risk reduction and climate change adaptation need to deliberately account for individuals and households that could be forced into poverty because of climate change. These individuals or households include those that are informally employed, engaged in casual or contract employment in the formal sector, live on vulnerable incomes or do not already benefit from social protection. They may be people living in households headed by women, or persons with disabilities or poor health. Those living in informal, poor quality, or unsafe housing may also be affected. Strengthened coordination mechanisms, particularly between agencies responsible for social protection, disaster risk management, and climate change adaptation, improve the provision of emergency assistance and social assistance to urban poor and near-poor households during and following a disaster.
3.1.2 Strategic Interventions to Strengthen Coping and Adaptive Capacity

Expanding social protection coverage beyond income and improving mobility strengthens the coping and adaptive capacity of the urban poor and near poor by ensuring access to funds, quickly and when needed, at the time of a disaster. Expanding social protection coverage beyond income requires national governments to include factors such as gender; age; disability; health status; insecurity of land tenure; and informality of settlements, housing, and livelihoods for eligibility. Improving mobility requires the strengthening of social protection policies that allow the portability of social assistance when beneficiaries migrate or relocate from one part of the country to another, especially when migration is triggered by climate change or disasters.
Adjusting social protection transfer levels, so they are geographically calibrated to incorporate the actual cost of living based on location and are sufficient to make a meaningful difference in enabling urban poor households to prepare for and withstand covariate shocks over time, contributes to incremental adaptation. In addition, strengthening social protection policies by establishing pre-agreed financial sources and aligning disaster risk financing modalities with anticipatory action improves the timeliness of delivery and availability of funds when needed.

Designing livelihood programs based on an understanding of the direct and indirect impacts of climate change on the livelihoods and health of the urban poor and near poor, contributes to incremental adaptation. Programs need to include initiatives such as awareness-raising and reskilling to enable the urban poor and near poor to engage in greener and more resilient livelihoods. Such programs also need to consider livelihoods that may become redundant in the future.

3.1.3 Strategic Interventions to Bring About Transformational Change

Integrated action starting at the household level requires alignment of social protection, livelihoods, health, and housing policies and programs targeting individuals and households with complementary action at the neighborhood and city levels. Systemic change comes when, for example, social protection policy and programs aimed at helping the urban poor adapt to climate change are linked to policies and programs that enable sustainable and healthy livelihoods. These policies and programs enable access to employment associated with neighborhood-level protective infrastructure projects and skills development in occupational health and safety with a specific focus on heat stress.

Linking social protection beneficiaries with livelihood programs or interventions for skills development, financial inclusion, or social empowerment, helps the poor to accumulate assets and improve their capacity to adapt to climate-related shocks and stresses. Strategic interventions, such as labor-intensive public works programs that generate employment for social protection beneficiaries, can lead to transformational change by providing alternatives to the insecure casual or contractual employment in the formal sector or the informal livelihoods most likely to be affected by future climate shocks and stresses.

Additional benefits can be realized through public works programs that involve the construction and maintenance of infrastructure designed to reduce exposure and sensitivity to climate-induced hazards. The construction and maintenance of protective infrastructure such as drainage and flood protection, as well as green and community infrastructure including outdoor shelters and public water fountains, can generate jobs and provide sustainable livelihoods while contributing to reducing risk. Labor-intensive projects including river clean-ups and riverbank rehabilitation, urban farming, forestry, reforestation of watersheds, solid waste segregation, recycling, and development of water resources, also help.

Establishing and supporting links among recipients of social protection, participants of livelihoods programs, and health services providers directly target several drivers of vulnerability to climate change and disaster risk. Aligning public works programs with targeted health initiatives focused on reducing the risks associated with outdoor work, such as heat stress, and with health programs that raise awareness of households of the health effects of climate change, contribute to systemic change through an explicit focus on preventing an increase in the adverse impacts of climate
change on health and well-being of the urban poor and near poor. Additional benefits can be realized by public works programs that engage street vendors and outdoor workers in processes to identify needed improvements on community or public infrastructure such as drinking water fountains, toilets, handwashing facilities, and shelter structures.

Integrating data on current and emerging health risks with climate projections to generate likely future trends in combination with integrated disease surveillance and response can form the basis for identifying priority interventions that will reduce future health risks with a focus on vulnerable groups and informal sector workers. Climate-proofing health centers, hospitals, and medical facilities will also ensure the continuity of health service provision to the urban poor and near poor during and immediately after disasters or climate-related shocks.

Opportunities also exist to integrate programs providing support to the micro and small enterprise sector, such as microfinance, with programs focused on strengthening urban food systems, such as urban agriculture, and addressing service drivers of vulnerability of the urban poor and near poor to climate change and disaster risk. Urban agriculture and farming programs can reduce the impacts of climate change on food production and quality, providing the urban poor and near poor with employment while also enabling access to fresh food and nutrition, thus contributing to food security and the health of households during and after a disaster.

Aligning social protection with programs to strengthen the capacity of MSMEs to prepare for and recover from climate-related shocks and disasters can contribute to strengthening the resilience of the urban poor and near poor by ensuring access to funds (social protection) if needed. Interventions that contribute to building the capacity of MSMEs to undertake disaster preparedness planning; assessing supply chains and identifying strategies to reduce risk; and putting price stabilization policies in place can also help ensure the resilience of the sector and the livelihoods it supports.

Ensuring access to safe, adequate, and affordable housing enhances the benefits of strategic interventions in social protection, livelihoods, and health by reducing the exposure and sensitivity of urban poor and near-poor households to climate-induced hazards. A first step in understanding the number of households living in housing that increases their risk is consolidating data on housing conditions, people’s access to services, and the individuals and households that could be forced into poverty due to disasters and making this data available to government and nongovernment housing providers. Supporting community organizations, households, and homeowners to work with local governments on housing maintenance and upgrading programs is an economic and effective way to improve climate resilience and maintain low housing risk levels. Targeted interventions to improve access of homes to essential services—such as water supply, sanitation, drainage, roads, and solid waste management—undertaken in combination with climate-proofing, contribute to improving health while strengthening the capacity to adapt to shocks and stresses.

Additional benefits can be realized through the implementation of strategic interventions that incentivize the development of housing microfinance products, such as credit for disaster-resilient housing or financial support to households for the reconstruction of houses damaged after a disaster. Access to low-cost finance to improve housing contributes to reducing the risks associated with unsafe and inadequate housing. Housing microfinance, in combination with skills development in
housing maintenance, enables the urban poor and near poor to improve the safety of their housing while reducing the financial burden on the governments associated with the provision of assistance for repairs or reconstruction following a disaster.

### 3.2 Strategic Interventions Starting at the Neighborhood

Opportunities exist for strategic interventions starting at the neighborhood level to integrate policies and programs on infrastructure and livelihoods as well as align with complementary interventions at the city and household levels (Figure 4).

#### 3.2.1 Strategic Interventions in the Enabling Environment

Integrated action starting at the neighborhood level requires national government interventions that strengthen the enabling environment by targeting the underlying drivers of vulnerability of individuals and households to climate change and disaster risk. Strategic intervention is needed to raise community awareness of climate change impacts on the wider infrastructure network. Raising such awareness requires a focus on critical infrastructure interdependencies and the cascading and compounding impacts of climate change and disasters on continuity of service provision to the urban poor and near poor at the neighborhood level. Integrated action at the neighborhood level is needed by cities and urban municipalities working collaboratively with community-based organizations and NGOs to expand the understanding of the critical interdependencies of essential infrastructure, including community-led infrastructure, and the impact of climate change and disasters on operations under different future scenarios.

#### 3.2.2. Strategic Interventions to Bring About Transformational Change

Understanding the critical interdependencies of essential infrastructure forms the basis for the identification and design of strategic interventions to fill the infrastructure deficits that contribute to climate change-related risk in low-income urban neighborhoods. Cities and urban municipalities can collaborate with community-based organizations and NGOs to identify the need for and coverage of risk-reducing infrastructure, such as reliable water supplies, weather-proof roads, drainage infrastructure, and coastal protection. They can identify opportunities for integrating community-led infrastructure (e.g., drainage) with citywide infrastructure, and address barriers to such integration such as tenure insecurity.

At the neighborhood level, aligning infrastructure with livelihood programs to ensure that infrastructure is maintained, and that it delivers the required level of service during and after an event, enables urban local governments working with community-based organizations and NGOs to target the underlying drivers of vulnerability while reducing risk. Interventions by urban local governments in nature-based solutions contribute to the resilience of the urban poor and near poor. Nature-based solutions increase the absorption of groundwater, slow runoff,
and reduce the risk of flooding. They provide protection from storm surges and coastal flooding and act as a moderating influence on high temperatures. They also improve health and provide opportunities for employment associated with ongoing maintenance.

Addressing the scarcity of affordable land for social housing in low-risk locations by releasing land for subsidized housing close to the sources of livelihoods of the urban poor and near poor and the services they need reduces exposure without disrupting household incomes. Where in-city land is not available, cities and urban municipalities can invest in aligning resettlement programs with livelihood and social initiatives that create employment and skills development opportunities. By engaging urban poor neighborhoods in participatory processes to

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Figure 4: Integrated and Complementary Action with the Neighborhood as an Entry Point

design and implement resettlement projects, their livelihoods, and access to basic services can be assured.

Additional benefits can be realized by addressing insecure tenure and encouraging low-income households to invest in improving the resilience of their homes. In some countries, tenure insecurity is a disincentive to investment in making housing safer and the biggest source of vulnerability for urban poor and near-poor households. Strategic intervention is needed to address tenure insecurity and the lack of land titles as well as other constraints to access to housing finance such as the informal nature of household income.

3.3 Strategic Interventions Starting at the City

Opportunities exist for strategic interventions starting at the city level to integrate policies on urban planning and development with policies and programs on infrastructure and livelihoods and align to complementary interventions at the household and neighborhood levels (Figure 5).

3.3.1 Strategic Interventions in the Enabling Environment

Integrated action starting at the city level requires national government intervention to strengthen the enabling environment. National governments have to prioritize the need to systematically consider climate change and disaster risks in urban planning. Urban development plans also need to explicitly reflect the needs of poor and near-poor households. Reflecting the positive contributions of the urban poor and near poor to the urban economy—both the formal and informal economy—and their needs in spatial plans contributes to economic gains being more equitably distributed and cities being more inclusive, as well as contributes to the prioritization of pro-poor interventions.

3.3.2 Strategic Interventions to Bring About Transformational Change

Strengthening urban planning and development controls to reduce exposure and vulnerability to climate change and disaster risk contributes to improving the resilience of the urban poor and near poor. National governments can work with cities and urban municipalities to strengthen urban planning policy and development controls to reduce exposure. They can also provide cities and urban municipalities with guidelines, training in the use of hazard information, and incentives.

Additional benefits can be realized by strengthening the building regulatory environment so that it is “pro-poor” and balances safety and performance with affordability. National governments can invest in strengthening building codes to encourage homeowners and occupants to address climate change impacts (such as high temperatures), as well as natural hazards (such as strong winds, flooding, and earthquakes) and improve the safety of housing through incremental repairs and refurbishment, balancing compliance
with cost and affordability. Through training, national governments can support cities and urban municipalities in strengthening their capacity and capability in the enforcement of planning and building controls and regulations. National and city governments can also invest in raising awareness and capacity of the local construction sector on hazard-resilient construction recognizing that urban poor households typically engage local construction workers for housing repairs and refurbishments.

Action to capture data on the neighborhood MSMEs and microfinance institutions (MFIs) on which the urban poor depend for employment, finance, goods, and services, could be exposed and/or vulnerable to the impacts of climate change and disasters. Such action can complement strengthened urban planning policy and development controls. Identifying such MSMEs and MFIs in each neighborhood enables them to be targeted for financial support and improve

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**Figure 5: Integrated and Complementary Action with the City as an Entry Point**

access to credit and disaster insurance, and/or anticipatory funding at the time of a disaster, thus minimizing any interruption to operations and the cascading impacts on households. Strategic intervention is also needed by national governments to take advantage of opportunities to link anticipatory financing mechanisms to existing livelihood programs to trigger the release of funding to urban poor and near-poor households.

### 3.4 Strategic Interventions to Strengthen the Enabling Environment

#### 3.4.1 Strategic Interventions to Strengthen the Capability, Accountability, and Responsiveness of Government

National governments play a key role in ensuring that the institutional and legal frameworks have explicit mandates for building the resilience of the urban poor, allocate resources for resilience-building, and set out the responsibilities of cities and urban municipalities for service delivery to the urban poor and near poor. Strategic intervention is needed to expand the mandates of cities and municipalities to include integrated approaches to reducing urban poverty, disaster risk reduction and management, and climate change adaptation. In addition, institutional and legal frameworks need to incorporate mechanisms that enable the active involvement of civil society organizations and the private sector in local decision-making and program implementation.

There are opportunities for national governments to foster interventions in resilience measures based on the principle of subsidiarity using participatory processes, and maximize impact. Expansion of existing community-driven development programs that give community groups control over planning decisions and resources to include intervention in risk-reducing infrastructure and other community-identified projects puts the urban poor and near poor at the center of decision-making about matters that impact them.

National governments have a key role to play in strengthening the capacity of cities and urban municipalities to lead city-level planning activities that include representatives of vulnerable populations, as well as other city stakeholders. In parallel, cities and urban municipalities can create representative mechanisms for citizen participation in decision-making. There are opportunities for these urban local governments to include representatives of urban poor communities and NGOs in established governance structures to provide advice on interventions in reducing urban poverty and vulnerability (including improving health, housing, and gender equality).

#### 3.4.2 Strategic Interventions to Strengthen Urban and Climate Data

A comprehensive understanding of the plausible impacts of climate change over time on the urban poor and near poor is needed to inform the improvement and refocusing of current plans and program initiatives. Expanded hazard datasets that include data
on all shocks and stresses, both rapid and slow onset as well as climate trends and future projections, are also needed.

Opportunities exist to expand existing socioeconomic datasets to include data on the urban poor as well as the near poor who could be forced into poverty because of disasters and climate change. There are opportunities to include information on the rate of in-migration and dependence on the informal economy, as well as the outcomes of research into the drivers of poor health, the associated vulnerabilities, and future impacts of climate change on health.

To ensure that local decision-making addresses the underlying drivers of vulnerability, there are opportunities for cities and urban municipalities to capture local data using participatory and community-based data collection and mapping processes. Local data captured using participatory processes—the location of livelihoods, the contribution of the formal and informal sectors, impacts of heat on health and outdoor and informal work, impacts of climate change on sectors such as transportation and supply chains, and impacts on MSMEs and MFIs—can be integrated with climate and disaster risk and poverty datasets. Participatory data collection and mapping processes could be documented for replication and scaling up. There are opportunities to develop a single, accessible, integrated, georeferenced socioeconomic and hazard dataset for use by national and provincial governments, municipal and town authorities, and NGOs to identify vulnerable urban poor and near-poor households, and their specific vulnerabilities, and locations.

There are opportunities to leverage expanded social and hazard datasets to raise awareness of all city stakeholders of the city-specific impacts of climate change and disaster risk on the health and livelihoods of urban poor and near poor and on the social and economic life of the city, to incentivize collaborative action to reduce risk. There are also opportunities for cities to invest in making available to the private sector as well as civil society organizations data on city-level exposure and vulnerability as the basis for incentivizing collaborative action and private sector intervention.

3.4.3 Strategic Interventions to Strengthen Urban and Climate Finance

National targets for climate change adaptation and climate change expenditure tagging can increase the likelihood that funding for resilience is mainstreamed into budgets at the national level and expenditure tracked. Having created national targets for climate change adaptation, national governments can incentivize cities and urban municipalities to set their targets for climate change expenditure in local development planning and budgeting processes, enabling the allocation of climate finance to poverty reduction programs and to “de-risking” other forms of financing for resilience.

Anticipatory financing mechanisms, such as forecast-based financing, trigger the release of local, national, and international humanitarian funding based on robust climate forecasts and risk analysis. There are opportunities for national governments to develop and link mechanisms such as forecast-based financing to existing social assistance and livelihood programs. Strategic interventions are also needed to build the ex ante resilience of MSMEs and MFIs to secure the livelihoods of the urban poor and near poor by making funds available based on predetermined risk levels.

Strategic interventions are needed to provide MSMEs in priority sectors with financial support to improve access to credit and disaster insurance and implement measures to reduce risk on employees, infrastructure, stock, and supply chains.
Opportunities exist to provide direct funding to community organizations to finance community planning for resilience-building that is contingent on their leveraging of existing community mobilization mechanisms (such as community savings groups). There are also opportunities for strategic interventions to build the capacity of cities and urban municipalities to make finance available to community-led organizations with existing structures and systems in place to enhance the resilience of the urban poor.

**Municipal bonds, land value capture mechanisms, and private sector interventions can make a substantial difference to the quantity of climate finance available at the city level and give cities the agency to determine interventions. There are opportunities to use land-based fiscal tools, such as land value capture, or green bond schemes to mobilize private sector finance for interventions in reducing the vulnerability of the urban poor and near poor. Initiatives can include the provision of quality and affordable in-city housing or the integration of community-led infrastructure with citywide infrastructure networks. There are also opportunities to consider mechanisms such as payment for ecosystem services; reinvestment of dedicated green taxes, fees, and charges; and use of climate finance to finance green infrastructure.**
Conclusion
Strategic interventions are needed to bring about systemic change. For strategic interventions to contribute to the resilience of the urban poor and near-poor households, they need to be designed to have an explicit focus on the underlying drivers of vulnerability to climate change and disaster risk; put the urban poor and near poor at the center of decision-making; build on existing coping strategies to strengthen adaptive capacity; and be aligned to and complement other interventions at the household, neighborhood, and city levels over time.

Opportunities exist in all countries for strategic intervention to bring about systemic change. These opportunities start at the household level with an understanding of the existing coping and adaptive capacity of urban poor and near-poor households and are enabled through action based on the principle of subsidiarity, and by an alignment of policies, programs, and interventions at the household level with those at the neighborhood and city levels, over time. By aligning policies, programs, and interventions to be complementary and integrated, opportunities exist to bring about transformational change.

This document, by providing a framework for and pathway to change, aims to enable all national governments, cities, and urban municipalities to realize the opportunities that exist in their countries for pro-poor resilient urban development.
APPENDIX 1

Background to the Synthesis Report

A.1.1 Objective

This report is the synthesis of country and background studies prepared by ADB as part of a regional technical assistance funded by UCCRTF for advancing inclusive and resilient urban development targeted at the urban poor. These studies and dialogue during the RUP2021 event identified opportunities for multisectoral and multiscalar interventions to strengthen the resilience of urban poor communities aligned with country priorities.

The purpose of this report is to synthesize the key findings of the studies and produce a single document for use by national governments to support the prioritization of actions to strengthen the resilience of urban poor communities to climate change and disaster risk.

A.1.2 Approach

The approach to the studies was founded on an understanding of the nexus between climate change and disaster risk in cities and urban municipalities and urban poverty. Understanding the nexus between risk and urban poverty formed the basis for identifying multisectoral and multiscalar opportunities for strategic intervention by each government to strengthen the resilience of urban poor communities.

A.1.3 Method

The method for the studies involved a literature review and consultation with stakeholders ranging from national government agencies, city governments, city development authorities, development partners, nongovernment organizations, and community-based organizations. The consultation aimed to understand the current situation in each country in relation to investments in strengthening the resilience of the urban poor and identify the challenges associated with existing policies, programs, and availability of finance. The consultation also identified good practices and programs, including community-led initiatives.

This report is the outcome of a desk-based review of the studies and select associated reports, as well as interviews with key members of the technical assistance team.
APPENDIX 2
The Need for Change Associated with Key Policy Areas

The analyses undertaken by the technical assistance suggest that there is a need for change associated with six key policy areas if governments are to build the resilience of urban poor and near-poor households to climate change and disaster risk.

A.2.1 Urban Planning and Development

The change needed. There is a need for national governments, cities, and urban municipalities to change the way in which they prioritize and implement urban planning to consider climate change impacts and disaster risk and strengthen planning regulations and development controls to steer development away from hazard-prone areas.

Urban planning is not always identified as a priority by national and municipal governments nor do urban plans systematically consider climate change or disaster risk. Where policies and mechanisms exist for mainstreaming climate change and disaster risk reduction in spatial planning processes and plans, these risks are not being fully realized due to low prioritization. Some countries lack planning legislation and regulations. While proxies may exist, these can be outdated and require reframing if they are to adequately consider climate change and disaster risk.

Urban planning and development controls and the building regulatory environment need to be strengthened to reduce the exposure and vulnerability to climate change and disaster risk. In addition to urban planning and development controls, there is a need for responsive building codes that are “pro-poor,” addressing the impacts of climate change such as higher temperatures and heat stress, strong winds, flooding, and earthquakes, while balancing requirements with cost and affordability. There is also a need to address the challenges associated with enforcing controls and regulations (such as no-build zones, site suitability criteria, and environmental compliance), as well as weak regulatory and monitoring capacity.

Urban development plans do not always reflect the needs and priorities of all urban poor and near-poor households. The needs of urban poor and near poor are not often reflected in spatial plans and accordingly, pro-poor interventions are often not prioritized. Consideration of the needs of the urban poor often focuses on specific sectoral issues and not on the larger urban system in which they live and on which they depend for economic and social opportunities. Planning decision-making is not always inclusive, and participatory mechanisms are not universally used in consultation and decision-making. Planning decisions are not always made based on current and comprehensive data as the collection and management systems are not in place. An urban poor focus can also be missing from decision-making relating to planned city extensions.
Urban planning does not reflect the positive contributions of the urban poor and near poor to the urban economy. There is a need to consider the positive contributions of the urban poor and near poor engaged in both the formal and informal economies if cities are to be inclusive and economic gains equitably distributed.

A.2.2 Social Protection

The change needed. There is a need for change in the coverage, adequacy, and preparedness of social protection programs and delivery systems for sudden onset shocks, as well as in the governance of social protection programs and institution coordination at every level.

The mobility of social protection coverage and the extent of coverage of urban poor and near-poor households can be limited, and may reduce the contribution of such programs to resilience. In instances where eligibility is based primarily on income, and not multidimensional poverty or vulnerability to climate change and disaster risk, otherwise eligible households may be considered ineligible. In other instances, vulnerable urban households and informal workers may be missing out simply due to gaps in government datasets, or because social protection coverage does not migrate when households move within urban areas, or between rural and urban areas.

Social protection levels can be inadequate for the needs of urban poor and near-poor households, weakening their capacity to prepare for and withstand covariate shocks. Transfer values are often not adjusted to reflect the cost of living in urban areas, which is usually higher, nor are they indexed on inflation. The level of social assistance needs to change in some countries to reflect the higher cost of basic services, housing, and food as well as the cost of health services and education.

There is a need to have pre-agreed financial sources for social protection and to align the financing of social protection programs with disaster risk financing and modalities such as forecast-based financing to improve the availability of funds when needed, at the time of an event. In parallel, there is a need to improve social protection delivery systems to cope with high levels of mobility so that available funds reach urban poor and near-poor households when needed, without delay. Overcoming constraints that limit the frequency of updating, validating, and verifying data is needed to improve delivery systems to enable a quick response.

Social protection program governance and accountability need to be strengthened and coordination improved particularly at the local level associated with planning, implementation, monitoring, and evaluation. In some countries, social protection programs operate in silos, and in others, the sector is characterized by fragmentation and inefficiency, including duplication and exclusion of beneficiaries. In some countries, accountability mechanisms, such as grievance redress mechanisms, are not tailored to the needs of urban residents.

A.2.3 Livelihoods

The change needed. There is a need for national governments, cities, and urban municipalities to recognize the impact of climate change and disasters on the livelihoods of the urban poor and near poor and develop programs and policies to improve workplace health and safety, to provide employment opportunities that enhance the sustainability of livelihoods and provide opportunities for advancement and moving beyond poverty.
There is insufficient recognition of the impact of climate change and disasters on the livelihoods of the urban poor and near poor. Climate change and disasters erode the natural capital on which many urban and peri-urban livelihoods are based, negatively impact the physical capital—the infrastructure and built environment—and erode the financial capital on which households depend to cope or adapt. Shocks and stresses induced by a changing climate can destroy public transport infrastructure, factories, workshops, stalls, and shops impacting jobs as well as disrupting the supply of goods and services by MSMEs on whom the urban poor and near poor depend.

Urban poor and near-poor households typically engage in casual or contract employment in the formal sector or insecure and low-paid activities in the informal sector. Many of the urban poor rely on daily unskilled work for their livelihoods. Casual or contract work—as public utility vehicle drivers, manual construction workers, and retail traders—as well as low-paid activities in the informal sector are vulnerable to the impacts of climate change and disaster risk.

Urban poor and near-poor households rely on MSMEs and MFIs, which are extremely vulnerable to the impacts of disasters and climate change. Some households have multiple loans with multiple MFIs at the same time and are vulnerable if climate shocks and stresses disrupt any one of these organizations. MSMEs are vulnerable to hazards that can cause their operations to cease either through damage to facilities or disruption of supply chains or transportation systems on which employees rely. There is a need to reduce the vulnerability of MSMEs, not only for those who work in or depend on MSMEs for goods and services but also because of the potential for this sector to generate jobs and alleviate poverty in the future.

Inadequate opportunities for employment and decent work, domestic labor and care constraints, and social norms limit women’s participation in the labor force and increase their vulnerability to climate change impacts. Women are expected to do the bulk of unpaid domestic work, including household chores and child-rearing, which keep them from participating in the labor force. The lack of childcare facilities in the workplace also hinders women from pursuing higher-paying jobs. When women are able to work, it is often informal, precarious, and underpaid.

Extreme weather disrupts income-earning in outdoor occupations. Frequent storms and flooding disrupt transportation systems and damage water supply, wastewater systems, and business structures, while extreme heat (intensified by the urban heat island effect) makes manual work insufferable. Productivity in sectors requiring heavy labor (construction and some industries) is projected to decline significantly with higher temperatures, severely impacting the livelihoods—and resilience—of the urban poor, many of whom work in these sectors.

Existing programs to strengthen the livelihoods of the urban poor and near poor have significant limitations. The urban poor and near poor do not enjoy the benefits of programs that are available to rural populations because of a lack of recognition of their needs. The microfinance industry is heavily engaged in informal and nonagricultural activities in rural areas and, while sometimes engaged in peri-urban settings and secondary cities, adequate attention is not given to improving operations in urban areas.

Urban poor and near poor living in small cities and towns lack access to market-appropriate training and skills development including financial literacy and basic business management skills. A lack of skills means that the opportunities for the urban poor to develop alternative sources of income are severely limited, which increases their vulnerability to climate change and disaster risk.
Policies that seek to protect the urban poor from disaster risks, such as off-city or distant resettlement, jeopardize the livelihoods of the urban poor. Housing policies can be livelihood-blind and do not consider the significant costs of disrupting livelihoods.

A.2.4 Public Health

The change needed. There is a need for national and city/municipal governments to improve their understanding of the specific links between health and climate change with the urban poor and near poor through the adoption of an integrative and multidisciplinary research agenda on climate change and health. There is a need to align health policy with infrastructure and housing.

Many urban poor and near-poor households struggle with communicable and non-communicable diseases that are likely to worsen due to climate change. Inadequate water and sanitation and infectious diseases associated with poor-quality living conditions can result in conditions such as diarrhea, which are sensitive to temperature variation and can aggravate or cause malnutrition. Increased temperatures and extreme heat events also accelerate the development of harmful air pollutants that can impact the cardiovascular and respiratory systems of exposed household members.

Increased temperatures and extreme heat due to climate change, in combination with poor-quality housing, lack of ventilation, and existing cardiovascular or respiratory conditions, can increase morbidity and mortality. The urban poor have less access to health services, which leaves their physical and mental health vulnerabilities undiagnosed and untreated. Shocks and stresses such as the COVID-19 pandemic can negatively impact mental health and, due to poor access to health services, can trigger negative coping mechanisms. Poor mental health can reduce economic and social participation and weaken household resilience.

The levels of public expenditure on health are lower than recommended, public health-care services for the urban poor are inadequate, and private health care requires out-of-pocket expenditures that may be beyond the means of the urban poor. The division of responsibilities for primary health-care delivery in urban and rural areas in some countries has led to the fractured governance of public health and improved coordination is needed at every level to improve the delivery of health-care services in urban areas. Urban poor in casual or contract employment in the formal sector or insecure and low-paid activities in the informal sector are often unable to access private health insurance.

Urban food security, which is critical for good nutrition and health, is particularly vulnerable to climate change. However, food security programs often have a rural bias. Food security for the urban poor is an outcome of food production, storage, distribution, and consumption which are impacted by climate change, especially the increasingly more frequent and severe extreme weather events. The urban poor (particularly those living in informal settlements) are more likely to fall below the food poverty line than rural households as they have less access to safety nets.

Insufficient attention is given to the occupational safety and health needs of the urban poor. Many of the urban poor and near poor work in conditions where they are exposed to higher temperatures and more extreme weather conditions linked with climate change and without the benefit of legislated protective measures that are enforced. Without the benefits enjoyed by formal workers such as social security and health insurance, many of the work-related illnesses and injuries suffered by casual or contract workers are not reported and therefore do not receive proper medical attention and compensation.
### A.2.5 Housing and Shelter

**The change needed.** There is a need for housing that reduces the exposure of urban poor and near-poor households to climate change and disaster risk. There is also a need to address the insecurity of land tenure that prevents urban poor and near-poor households from investing in improving the resilience of their homes to reduce the number of households living without reliable and affordable access to essential services. It is necessary to acknowledge the importance of housing in supporting livelihoods, including those who work from home.

The number of households living in housing that increases their exposure and vulnerability to climate change and disaster risk needs to be reduced. Increasing urbanization and migration to cities is leading to the expansion of low-income housing into areas that are more exposed to climate change and disaster risks, such as flooding. In addition, many urban poor and near-poor households live in temporary structures that are vulnerable to climate change and disaster risk.

Consolidated information on housing conditions and access to services is not available in every country to the level of detail required, making it impossible to determine the number of households living in vulnerable housing and make informed decisions. There is an absence of granular, comprehensive data on housing needs for many urban centers. Information that is available may not necessarily be accessible to the key shelter agencies. The information may also be insufficient for national governments, cities, and urban municipalities to inform decision-making at different scales and design, track, and monitor targeted housing programs.

Insecurity of tenure means that low-income households are unwilling to invest even limited amounts of money in improving the resilience of their homes. In some countries, tenure insecurity is the biggest source of vulnerability for urban poor and near-poor households. There is a need to address the challenges associated with access to housing finance. The informal nature of household income and lack of secure tenure and land titles make it difficult to borrow funds to reduce the vulnerability of housing.

National and municipal governments need to address the scarcity of affordable land for social and affordable housing so that the urban poor and near poor can afford resilient housing in low-risk locations. Where possible, cities and urban municipalities need to release land for subsidized affordable housing close to the sources of livelihoods and needed services. Where in-city land is not available, resettlement programs need to be aligned with livelihood and social initiatives that create employment and skills development opportunities. Modalities for the provision of secure tenure other than homeownership also need to be available.

There is a need to strengthen the building regulatory environment so that it is ‘pro-poor’ and balances safety and performance with affordability. Building codes need to be strengthened to encourage homeowners and occupants to improve the safety of housing through incremental repairs and refurbishment, balancing compliance with cost and affordability. There is also a need to address the challenges associated with enforcing controls and regulations (such as no-build zones, site suitability criteria, and environmental compliance), as well as weak regulatory and monitoring capacity.
Ongoing maintenance of housing and repair following disasters are needed to maintain low risk levels. Incentives, such as low-cost housing finance or skills development in housing maintenance, need to be available to incentivize incremental improvements that increase resilience to climate change and disasters prior to an event. Finance also needs to be available for repairs following a disaster.

A.2.6 Integrated Infrastructure

The change needed. There is a need to improve the availability, coverage, and quality of risk-reducing infrastructure, including the urban poor’s access to and funding of such infrastructure.

There is limited awareness and understanding of how climate change affects the wider infrastructure system. Interventions in infrastructure are often not planned holistically and do not take into consideration critical interdependencies and the cascading and compounding impacts of climate change and disasters on the continuity of service provision to the urban poor communities, inadvertently increasing vulnerability. Interventions to address flooding, such as the raising of roads, may worsen flooding in surrounding areas. There is insufficient understanding of the critical interdependencies of essential infrastructure, including community-led infrastructure, and the impact of climate change and disasters on operations under different future scenarios.

A substantial infrastructure deficit exists in low-income urban neighborhoods, which contributes to both current and future climate change-related risk. There is inadequate coverage of many forms of risk-reducing infrastructure, such as reliable water supplies and weather-proof roads, in urban poor communities. Flooding, including coastal flooding, and waterlogging, are among the most frequent and significant climate-related issues that face the urban poor, but community-led drainage infrastructure is often not integrated with citywide drainage infrastructure and so does not function adequately. Tenure insecurity can also hinder the development and integration of community-led infrastructure with citywide infrastructure.

In some countries, a lack of government capacity to implement community infrastructure in response to climate change impacts is a problem. The failure to consider climate change and disaster risks in urban planning and development limits the ability of cities and urban municipalities to design infrastructure that contributes to reducing risk. Funding for infrastructure projects also remains a huge constraint.

Planning processes that lack meaningful participation from urban poor and vulnerable groups constrain the identification of local resilience-building needs and priorities. These overlook to a large extent the development of community infrastructure that benefits them. There is also limited involvement of urban poor communities in determining the required level of service provided by the infrastructure during and after an event.

In cases where infrastructure exists, it is often fragile or poorly maintained, and at risk of being damaged or destroyed by present climate variability or future climate change. Neighborhoods and local governments have limited capacity in operating and maintaining infrastructure. There is a frequent shortfall in funding for maintenance and repairs as low-income urban residents are often unable to afford to purchase the services provided by community infrastructure due to low incomes.
Nature-based solutions are a critical element of community infrastructure that builds resilience. While nature-based solutions can increase the absorption of groundwater, slow down runoff, and reduce the risk of flooding; provide protection from storm surges and coastal flooding; act as a moderating influence on high temperatures; improve health; and support the livelihoods of low-income groups, they are often not prioritized as part of urban infrastructure interventions. The opportunities for the creation of employment associated with ongoing maintenance are also not leveraged.
APPENDIX 3
The Need for Change Associated with the Enabling Environment

There is a need for change associated with the enabling environment if governments wish to build the resilience of urban poor and near-poor households to climate change and disaster risk.

A.3.1 Capable, Accountable, and Responsive Governance

The change needed. There is a need for national governments to bridge silos, overcome fragmentation, and strengthen the capacity of elected officials and bureaucrats to conceptualize, finance, manage, and monitor projects and initiatives that contribute to the resilience of the urban poor and near poor. There is also a need to recognize and support the civic capital of the urban poor and near poor, in particular women who are among the most vulnerable in decision-making, and maximize civic engagement and participation based on the principle of subsidiarity.

Most national government departments and agencies do not have an explicit mandate to target the urban poor and where mandates exist, they can be fragmented. Without national political commitment and explicit mandates at the national level, building the resilience of the urban poor is not prioritized consistently and systematically. Without commitment and explicit mandates, there will be overlapping and uncoordinated activities, duplication, and high transaction costs in the local development of urban areas and provision of services.

Devolution without the proper transfer of power and responsibility impedes city or urban municipality-led decision-making, local spending, taxation, and borrowing. A lack of proper transfers of power and responsibility impedes resilience. In some countries, acts of parliament that give cities and urban municipalities responsibility concerning planning, development, health and sanitation, water supply and sewage disposal, and maintenance of public infrastructure and amenities are not always matched with budgets.

Some cities and urban municipalities have deficits in capacity and finance that impede their ability to improve the resilience of the urban poor. Local government officials lack awareness of climate change impacts at the city level and the capacity to develop pathways for building the resilience of households. Those working in cities and urban municipalities do not always have sufficient numbers of staff with the necessary skills for conceptualizing, financing, managing, and monitoring projects and initiatives. Cities and urban municipalities also suffer from severe deficits in finance, as well as access to climate finance and blended finance, and are heavily dependent on their central government to finance the institutions and processes required for effective urban planning and development.

The legal basis for cooperation on inter-jurisdictional initiatives to address the vulnerability of the urban poor to climate change and disaster risk sometimes does not exist and, where it does, is not adequately resourced nor is collaboration incentivized by national governments. Many of the factors shaping climate change and disaster risk for the urban poor and near poor are transboundary. Cooperation on
inter-jurisdictional initiatives to address common problems is often challenging and policy reform and incentives—such as the provision of technical assistance to overcome differences in capacity—are needed to encourage cities and urban municipalities to collaborate. Where “interlocal” groupings exist to enable transboundary decision-making, there is often insufficient budget and a lack of clarity of the grouping’s place in the political hierarchy.

A.3.2 Urban and Climate Data

The change needed. There is a need to fill data gaps on hazards, compounding and cascading risk and their likely impacts, and the underlying drivers of vulnerability to climate change and disaster risk, at the household, neighborhood, and city levels. Data on vulnerability need to be disaggregated into urban and rural, processed, and made accessible to all relevant decision-makers so it can be used to inform urban planning and development and decision-making on programs and projects in social protection, livelihoods, health, housing, and integrated infrastructure. Community-generated data on local hazards and drivers of vulnerability are needed to supplement national datasets and fill any data gaps.

Gaps in data on hazards, including climate change, and their likely impacts on the exposure and vulnerability of urban poor and near-poor households need to be filled. Most data on climate change exists at the national, regional, or provincial level, rather than at the level of the city or neighborhood. Timescales of data do not always match as needed for the planning of adaptation activities. There are gaps in the availability of climate change projections and scenarios, specifically downscaled projections for different time frames and emission scenarios. There are also gaps in the availability of impact models, specifically the impacts of climate change, on key urban services and sectors. Gaps in the availability of hazard maps and data at different scales need to be filled.

Data that have a bearing on vulnerability need to be disaggregated for urban and rural areas and are needed at the household, neighborhood, and city levels. Data on demographics and health, household community support and social capital, and financial services often related to different timescales are typically held in different datasets by different government departments or agencies and that agreements for access were often not in place. Data are needed on income and non-income poverty, household income and expenditure, poverty incidence as well as on factors such as age, gender, households headed by women, and disability.

Some data gaps need to be filled on the impact of climate change and other hazards over time to match the level of granularity of data on demographics and health, households and financial services, and inclusion. In some countries, different surveys are taken over different periods—annually or once every 3 years—and collect different data. This results in gaps between datasets. Where data are collected, these need to be made available and accessible to all relevant stakeholders, including households, community organizations, and all relevant government institutions.

There is a need to expand data sources and data collection methods to recognize data collected by communities themselves to fill gaps in existing datasets on housing and site conditions, density, landownership, quality of housing, and experiences of natural hazards that may not otherwise be available. It is necessary to leverage existing knowledge of community assets, multidimensional poverty, settlement history, community infrastructure and services, geographic information on settlement boundaries, facilities, and household features.
There is a need to collect data on hazards from communities using participatory methods to supplement data collected using scientific methods. There can be an overreliance on technology and technical and scientific approaches for the collection and validation of data on climate change and disaster risk. The knowledge of communities of historical hazards and vulnerabilities is often overlooked both during the collection as well as validation of data.

**A.3.3 Climate and Urban Finance**

**The change needed.** There is a need to fill gaps in the availability of funding for enhancing resilience using climate finance and innovative financing mechanisms, such as land value capture, and urban poor funds administered by poor groups themselves or all in combination. There is a need for fiscal decentralization for building community resilience to climate change and disaster risk. Finances are needed from a range of sources, delivered by national governments and municipal and town authorities, community-based organizations or organized community groups, and the private sector. Financing must follow the principle of subsidiarity, at an appropriate volume and scale, and use a range of instruments and approaches that are complementary, evidence-based, and monitored for impact.

Additional financing is needed to address the underlying drivers of vulnerability that contribute to climate change and disaster risk. While financing increasingly exists domestically for climate change and disaster risk, the allocation of funds is not always based on an understanding of current and future climate change, vulnerability, and the pathways for contributing to the resilience of urban poor and near-poor households. Additional finance needs to be directed to households, neighborhoods, cities, and urban municipalities in a way that responds to their different vulnerabilities.

While national governments invest in disaster risk reduction and climate change adaptation, international sources of climate finance are typically invested in climate change mitigation. Of the funds going to adaptation, the focus has largely been on rural adaptation, with the overlap between adaptation and development creating confusion. While some national governments have secured climate finance from international sources and made available funds from domestic sources for use by city governments to address climate change, these funds have been used for activities that do not directly target the vulnerability of the urban poor.

City and urban municipalities typically access and manage a small fraction of the climate finance in any country, yet climate change and disasters disproportionately impact urban areas. National governments are commonly the largest contributor of climate finance through the state budget and, while the local requirement for climate funding is increasing, cities and urban municipalities access and manage a portion of the climate funds. Many cities and urban municipalities need technical support to mainstream resilience-building into local development planning and budgeting processes.

Sources of domestic finance are not always harmonized, which leads to inefficiencies in allocations. The bulk of funds allocated to disaster risk reduction is often spent on responding to disasters rather than preparing for disasters and contributing to resilience.

Finance is not always available for bridging investments that target the different scales and national governments do not use all available conduits for channeling finance to organizations with the ability to use this finance to benefit the urban poor, such as organized community groups with collective financial management structures in place. There is an institutional gap between national agencies and city and
urban municipalities that inhibits the flow of climate finance across scales and, while it is crucial for climate finance to deliver impact at the local level, only a fraction of climate finance is explicitly designed to benefit at the local level. This fractured institutional environment, combined with a low capacity to formulate proposals and access finance, leads to the lack of finance for reducing climate risk at the level where it is needed most.

Innovative approaches for financing resilience for the urban poor and near poor have not been sufficiently explored and developed. In some countries, there is a paucity of innovative approaches such as municipal bonds, land value capture, and private sector investments that can make a substantial difference to the quantity of climate finance available, and almost all finance for adaptation takes the form of loans, grants, or internal allocations from domestic budgets.

Climate finance readiness varies with some national governments having well-established domestic climate finance mechanisms in place and others still needing to enhance multi-level planning, programming, and coordination to improve resource flows to the local level. Any existing capacity to manage climate finance, both nationally and in cities and urban municipalities, is not typically being harnessed to strengthen the resilience of urban poor and near-poor households, nor support other recipient governments with lower capacity.
REFERENCES


Building Resilience of the Urban Poor
Recommendations for Systemic Change

This report explains how rising climate and disaster risk is set to increase the vulnerability of the Asia and Pacific region’s urban poor and identifies how to engender systemic change to strengthen their resilience. It stresses the need for targeted actions to tackle the underlying drivers of vulnerability and to make the urban poor central to decision-making. It shows why households, neighborhoods, and cities are key entry points for the investment and intervention needed to help cut risk and improve adaptation. Urging stronger community-level infrastructure, social protection, and urban planning, it underscores how governments can create enabling environments that help build a more resilient future for the region’s urban poor.

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