

Investing in Housing Capacity:

Urban Policy for Reducing Inequity and Improving Disaster Resilience



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GLOBAL PROGRAM
RESILIENT HOUSING

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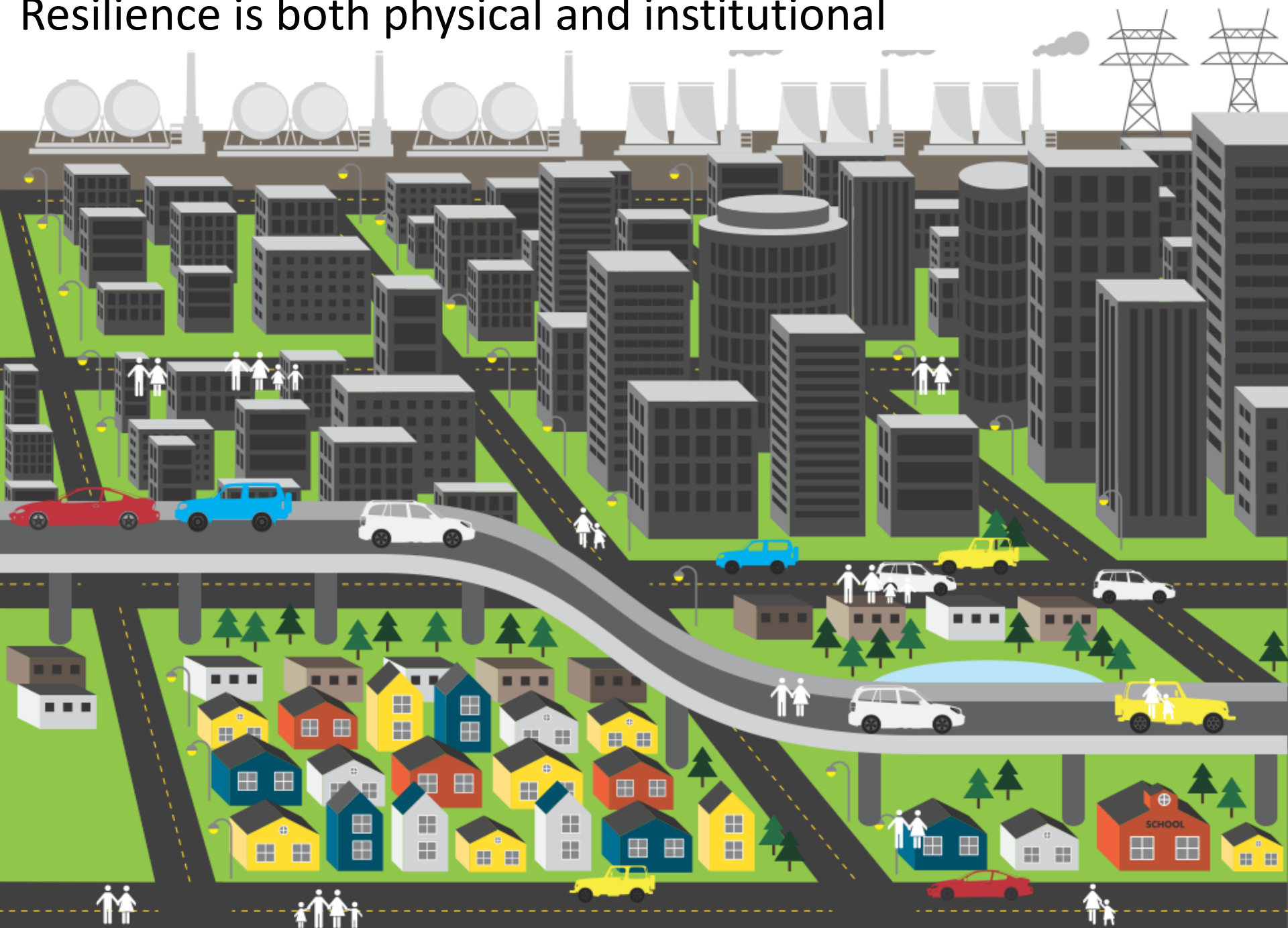
A Realistic Resilience Framework

Key Elements Include Two Components

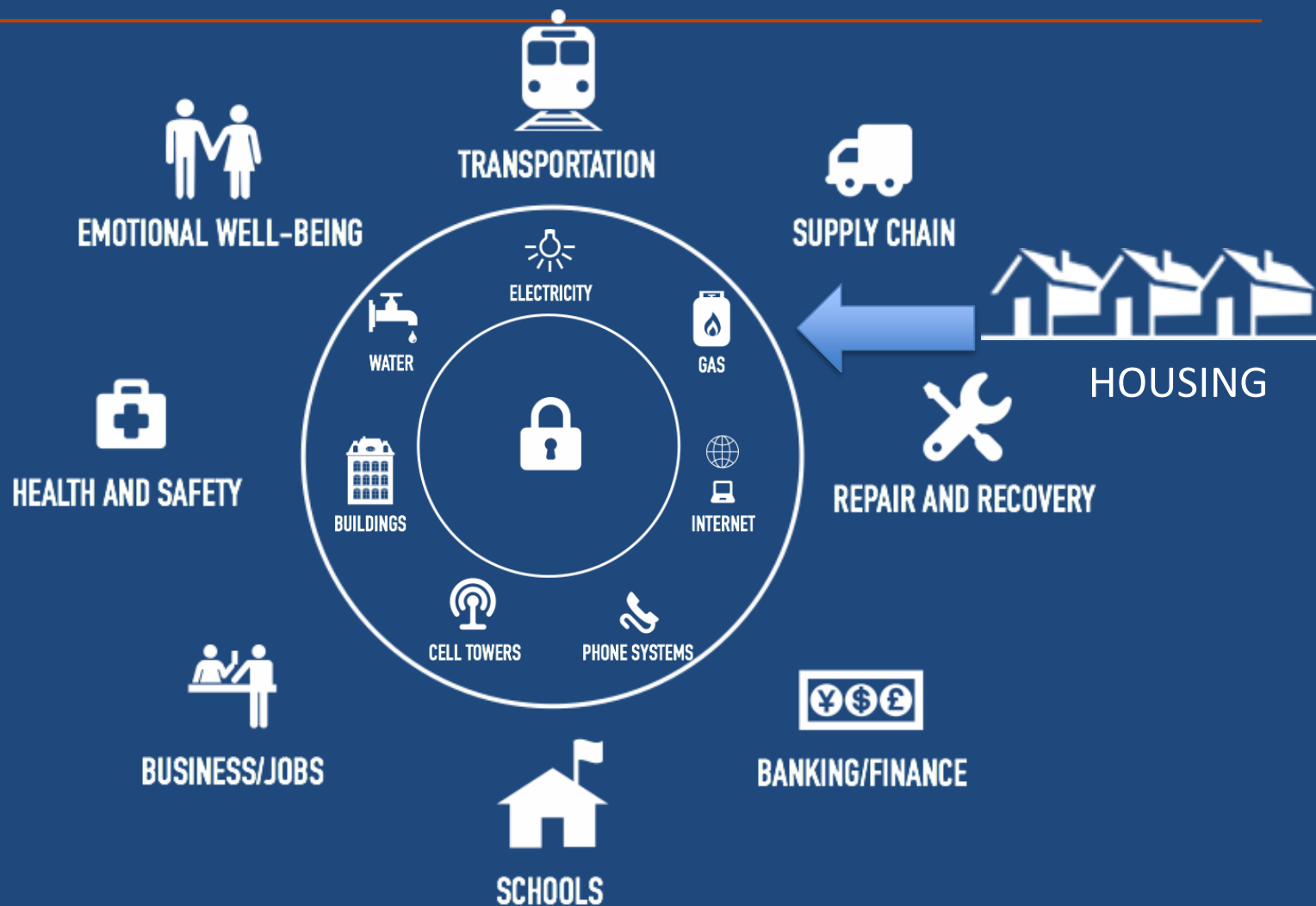
SAFE & FUNCTIONAL PHYSICAL ENVIRONMENTS

- Infrastructure Systems
- Buildings Designed for Repair-ability
- Land Use Planning with Detailed Hazard and Geotechnical Data
- POLICY AND IMPLEMENTATION
- Communities that function well day-to-day and continue to function after disasters

Resilience is both physical and institutional



Critical Infrastructure and Systems



Increase Housing Capacity

What is it? The ability of governments to develop a range of competencies and instruments, including policies and programs, for supporting the delivery of housing solutions to those in need.

- Identification of housing conditions and needs
- Finance options for homeownership for low- and middle-income households
- Programs for specific needs and vulnerable populations
 - subsidies for rental, social or public housing
 - support for families to upgrade existing dwellings
- Improvement of the public sector capacity to finance, build, and manage a variety of housing types, regulate land-use, planning, building construction, conduct training and resolve land tenure issues

Increase Housing Equity

Serving the Needs of All Households

- To expand capacity requires programs that go beyond private home ownership for middle and upper classes
- Governments programs should support what the market does not: affordable, accessible housing for marginalized populations, those often most vulnerable to disasters
 - These include people who are poor, landless, elderly, seasonal migrants, women-headed households, etc.

Lessons From Disaster Recovery

- Toll from housing loss falls disproportionately on the poor
- Many Obstacles to Recovery
 - Never enough capacity, funding, time
 - Housing seen as private property
- Increased frequency of disasters, Climate change, COVID pandemic, and Global Poverty are erasing development gains

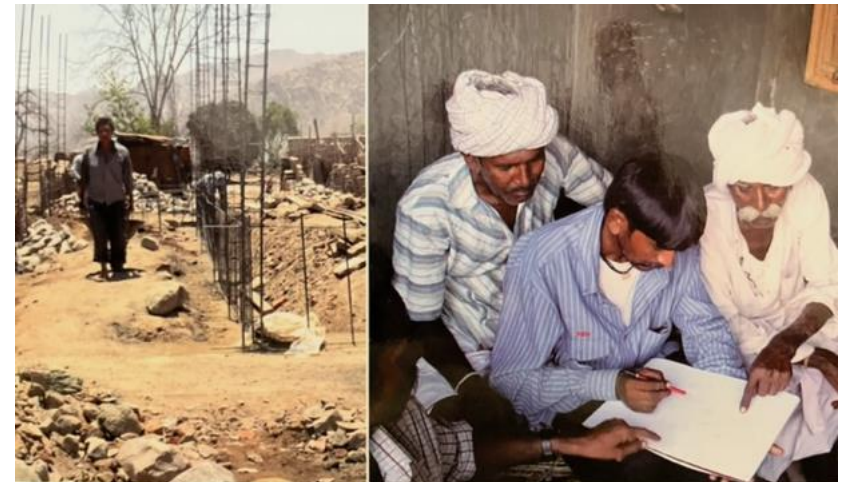


PISCO, PERU. Xavier Conesa for World Bank

Recovery Lesson 1: People First

India and Sri Lanka, 2001 & 2004

- Major Change: Matching Aid to Needs and Capacity:
- Housing recovery funded through state by WB and ADB for owner-driven programs
- Gujarat earthquake, 2001:
82% by owners
- Sri Lanka earthquake and tsunami, 2004:
73% by owners
- 20-30% (~ 300,000 homes) had limited options for recovery



Recovery Lesson 2: Whole Community

Bande Aceh, Indonesia 2004



- Community-based, people-centered model for rebuilding
- Effective coordination for multi-donor funds
- Standards set and enforced with technical assistance
- Prequalifying small contractors
- Resolution of land-titles
- Compensation for renters
- Intensive information management

Recovery Lesson 3: Central Plan/Implement

Local

Maule, Chile, 2010

\$30B. Losses 20% of GDP

Govt. Rebuilt in 4 years:

- Health Care, Schools, Roads, all Infrastructure
- 220,000 Housing Units Repaired & Rebuild (60%)



Single Family Homes: Site Built and Pre-fab options



Historic Homes & Towns

Social Housing: Repaired and Upgraded

Planning for Future Events



Dichato Tsunami Protection

- One of 27 Strategic and Sustainable Reconstruction Plans for Coastal Towns
- 110 Additional small-town plans
- Economic Development con't. after rebuild

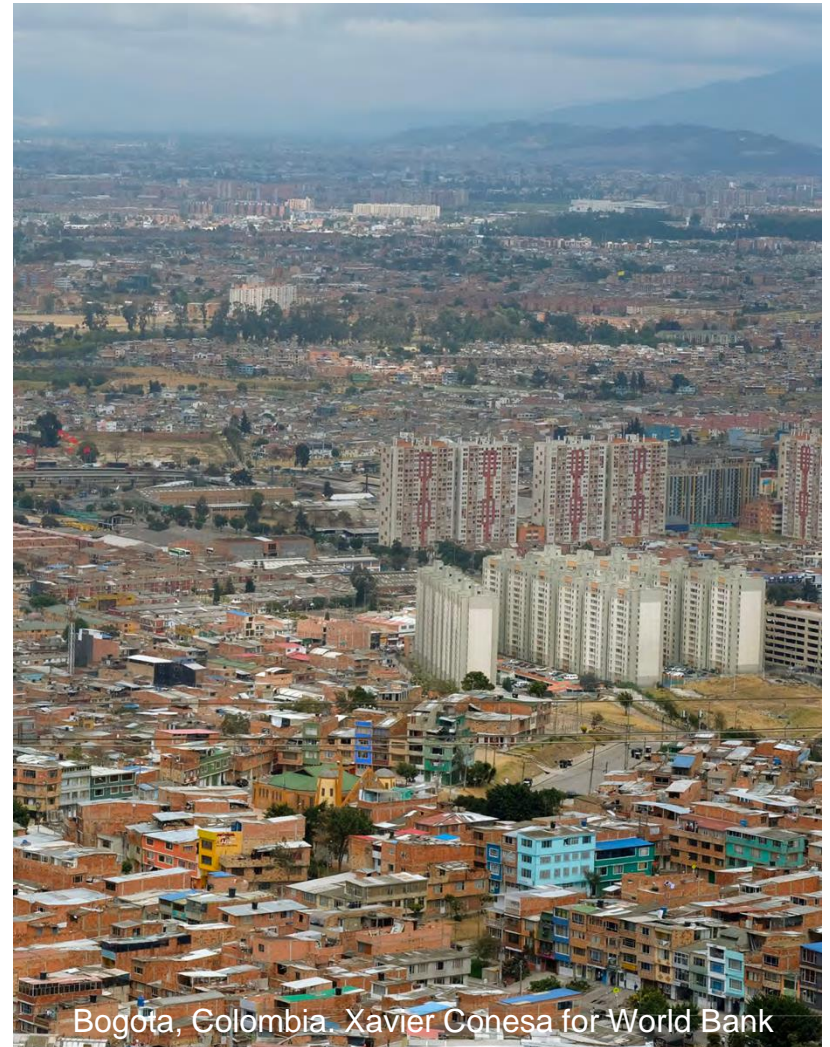
Lessons Learned

Overarching attributes of successful housing recovery:

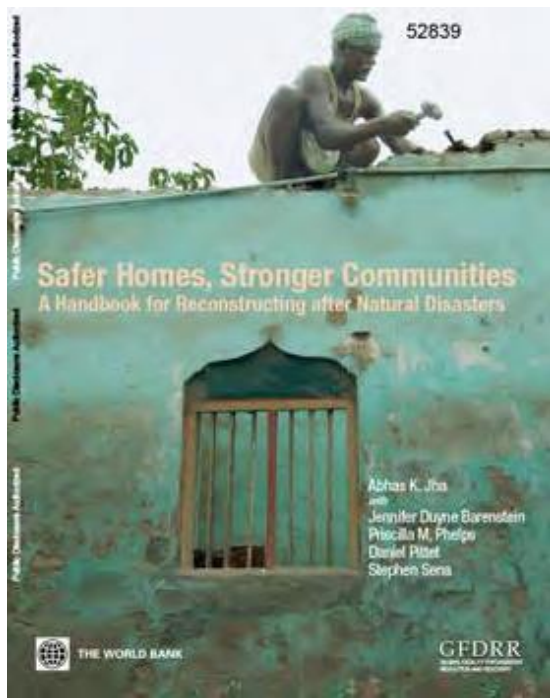
- Existing Capacity in staff and programs
- Community focus
- Special provisions for vulnerable groups.

Housing preparedness must take its place on the shortlist of central governments' resilience priorities.

*Increased **Housing Capacity** is central to disaster preparedness.*

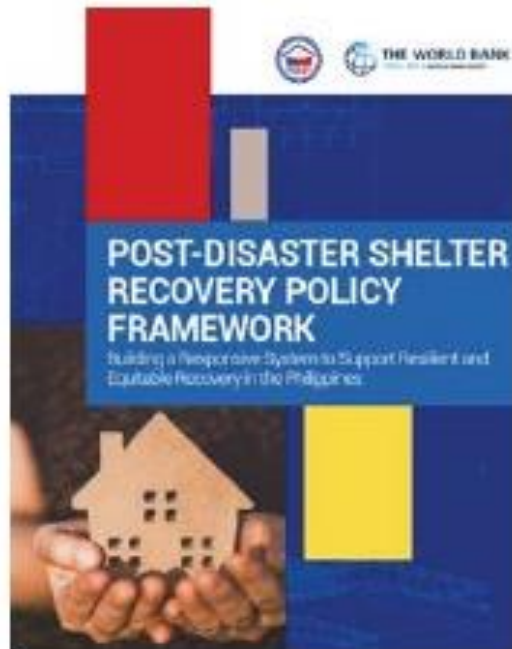
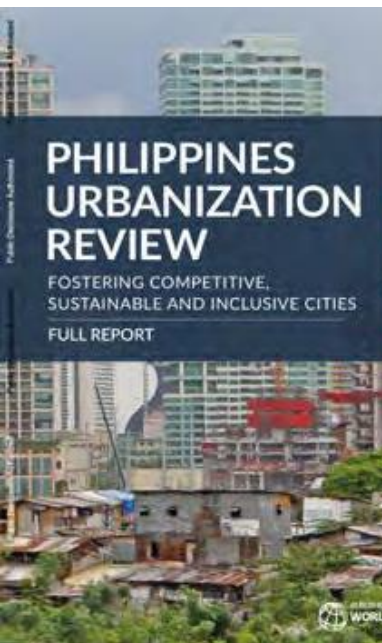


Bogotá, Colombia. Xavier Conesa for World Bank



The Road To Resilience

- Treat housing as social infrastructure
- Governments need the capacity to create, finance, and deliver a variety of safe, affordable housing types, suitable for a wide range of households in urban and rural communities
- Addressing chronic housing problems helps to prevent them becoming acute in a disaster



Conclusion: Build Better Before

All the lessons of disaster recovery seem to support the concept of investing in housing capacity before disaster strikes.

METHOD 2: When vertical profiles are not available, the guide



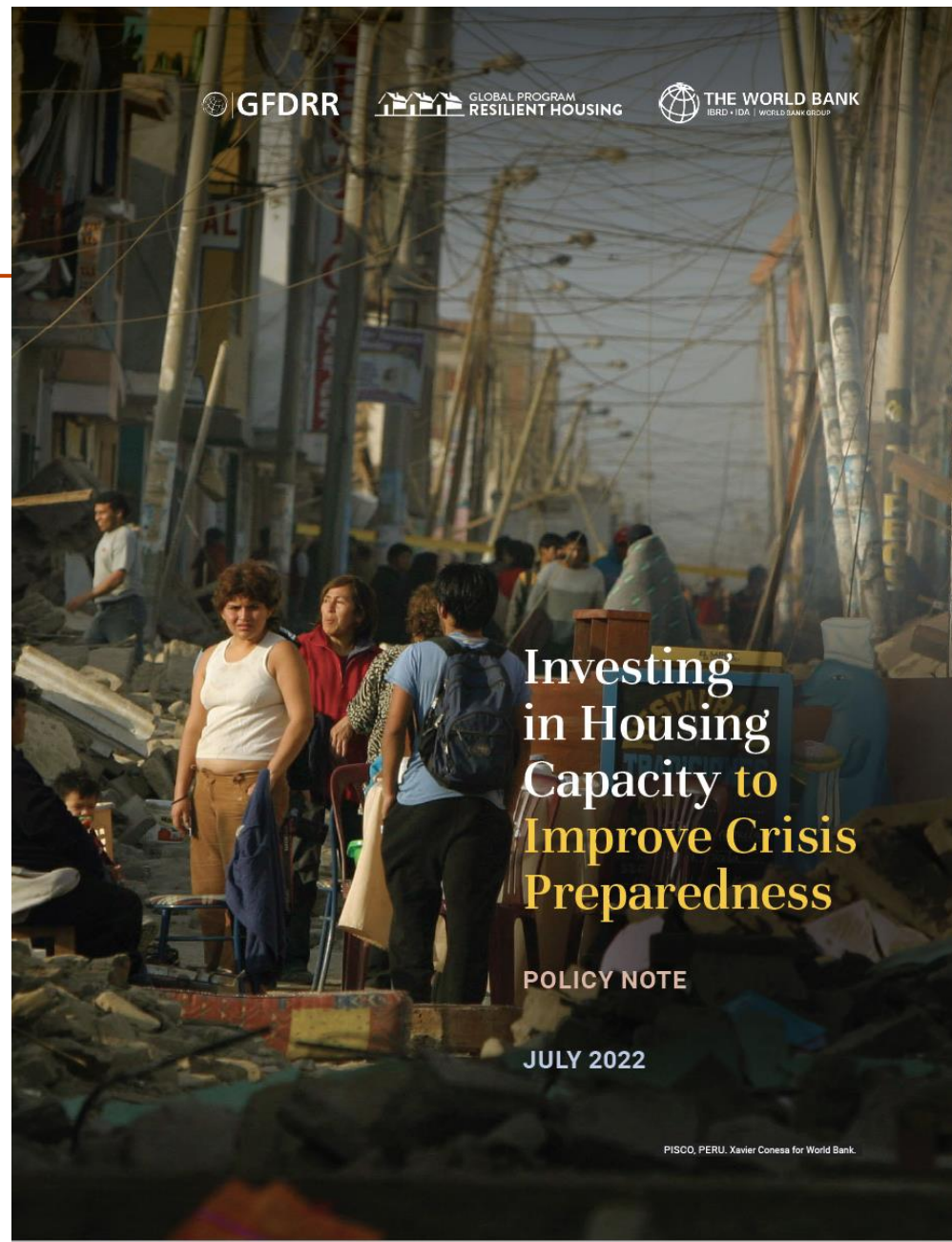
Forthcoming Report

The World Bank GFDRR Global Program For Resilient Housing

Will be Available on their website

Fits with the GRID* Approach and
4 Pillars of the
Agenda to Navigate Multiple Crises

1. Addressing Food Insecurity
2. Protecting People and Jobs
3. Strengthening Resilience
4. Strengthening Policies and Institutions



GRID: Green, Resilient Inclusive Development