

LOSS AND DAMAGE

How Can We Care for Our Communities So We Don't Lose What We Love Most?

Stories from Jardim Pantanal (São Paulo, Brazil), Kibera (Nairobi, Kenya), and Kalibaru (Jakarta, Indonesia)

This book covers sensitive topics. Adult guidance is recommended.

Adapted from the "Loss and Damage in Informal Urban Settlements" Report (UNU-EHS, MCI, and Misereor)







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READING GUIDE

This booklet grew out of research carried out in three countries.

We wanted to understand how climate change is affecting people's lives – especially those who live in neighborhoods built by the communities themselves.

Our goal is to show that communities in what is known as the Global South are among those hardest hit by climate change.





In Brazil, it also drew on the support of people living in **Jardim Pantanal**, as well as researchers working in the area, who shared their stories and experiences.

The research was carried out by the **United Nations University**, together with international organizations such as the **Munich Climate Insurance Initiative (MCII)** and the German non-profit **Misereor**.



When disaster strikes, these communities suffer significant losses.

People may lose:

- * their homes
- * personal documents
- * photographs – and the memories they hold
- * personal belongings
- * money

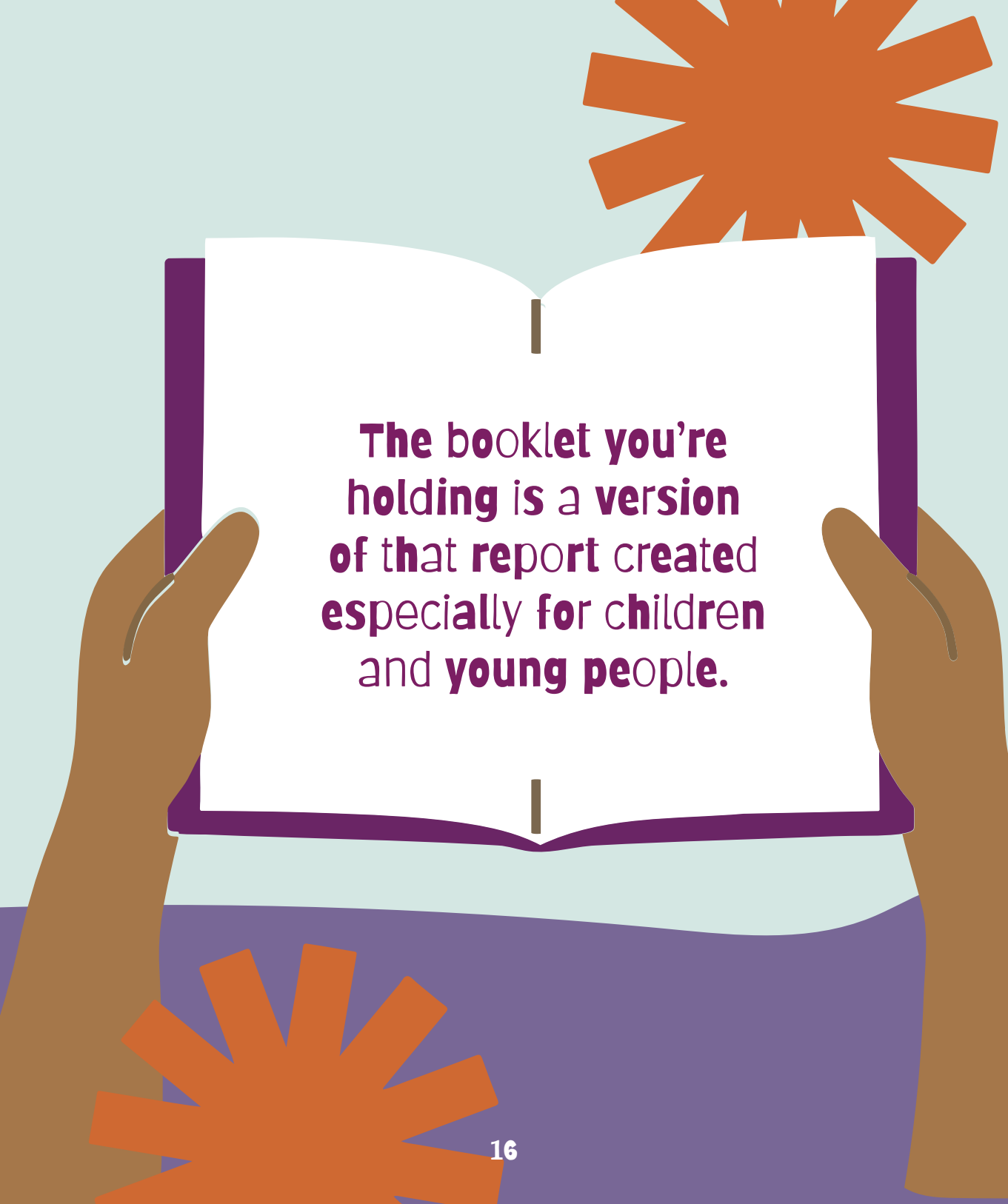
And even their health can be affected.




But these same moments also reveal the **strength and solidarity** that keep people moving forward together.

By listening to these communities, researchers put together the report **“Loss and Damage in Informal Urban Settlements.”**





The booklet you're holding is a version of that report created especially for children and young people.



Here, the research findings are turned into a conversation to help you make sense of what is happening – and to remind you that **we all share responsibility for caring for these places.**

1



INTRODUCTION

Have **you** noticed
how the weather
has been
different lately?



Not long ago, when it rained, it
took a while for the streets to flood.
Now, even a short, heavy rain can
leave everything underwater.



On other days, the heat gets so
intense that studying, playing,
or even sleeping becomes a
struggle.

Many families find their daily lives disrupted by these changes.

When it rains a lot, we begin to worry about our homes – the water can rise and cause real damage.

It can also be hard to get to school or work, because on the way we may run into different kinds of flooding – like water building up in the streets or rivers overflowing.



An illustration showing a wide, muddy brown river that has overflowed its banks and is completely covering a road. The road is lined with lush green trees and vegetation. The water is turbulent and carries a lot of sediment.

High river levels

When the river rises a lot because of the rain

An illustration of a street completely flooded with muddy brown water. Several cars are stuck in the water, and a person on a motorcycle is riding through the flood. The street is lined with buildings that have their ground floors submerged.

Flooding

When rainwater doesn't drain away

An illustration of a residential neighborhood where the ground is completely submerged in muddy brown water. Houses of various colors (brown, grey, blue) are partially underwater, with only their roofs and upper floors visible. The water is calm but deep.

River flooding

When a river rises and overflows into streets and homes

When rain turns into flooding

It shouldn't be normal for our homes to flood like this.

This doesn't happen only here. In many neighborhoods around the world — especially in countries in what is known as the Global South — people face these same challenges.

The Global South is a way of referring to countries that usually have fewer resources to deal with difficult problems. This is rooted in long-standing injustices, including a history of exploitation that also happened in Brazil.

And when the water gets inside your home, the impact goes far beyond a wet floor.

Now, let's take a closer look at three neighborhoods in different parts of the world where these and other challenges are part of everyday life for many people.

- Jardim Pantanal in São Paulo, Brazil
- Kibera in Nairobi, Kenya
- Kalibaru in Jakarta, Indonesia





JARDIM PANTANAL

São Paulo, Brasil

Jardim Pantanal is a neighborhood in the city of São Paulo, nestled close to the Tietê River, where many families have built their homes over the years.

The streets are lively: children playing, people coming and going from work, open-air markets, and small local shops. It's a place full of stories.

But being close to the river and on low-lying land, heavy rains and rising river waters can **quickly flood** the neighborhood.

On top of the flooding, **very intense heat** also makes daily life harder for the whole community.

And yet, **Jardim Pantanal** is also a **place of resistance** – where neighbors help one another, families support each other, and the community keeps finding new ways to face these challenges.





Sometimes, flooding happens even when it isn't raining there, because rainwater flows in from other neighborhoods.

In **Jardim Pantanal**, flooding can start within minutes – but it can take days for the water to go down and for the streets to dry out.

Something similar happens in Kibera...



Many families there live together in small, fragile homes built from wood, mud, and metal sheets. Clean water, electricity, and proper sewage are not always available, making it hard to stay protected from the rain or the scorching sun.

When it gets very hot, metal-roofed homes heat up quickly, the air becomes stifling, and it may be hard to rest, study, or even sleep.

KIBERA

Nairobi, Kenya

Kibera is a large, vibrant neighborhood in **Kenya**, a country in **Africa**.

Children play in the streets, families look out for one another, and people work hard to take care of each other and their community. It is a place full of life – but one that also faces many serious challenges.





In **Kibera**, communities have to deal with **flooded**, muddy streets every time it rains.

Another place that goes through this is Kalibaru...



In Kalibaru, many people fish, farm shellfish, and work in local trade. The streets are narrow and busy, with markets, small shops, and children playing between the houses.


But the greatest challenge comes from the sea itself. The tides are rising more and more, and at times the water pushes into the community, flooding the streets and creeping into people's homes. Little by little, the water moves farther in, taking over parts of the neighborhood.

KALIBARU

Jakarta, Indonesia

Kalibaru is a neighborhood in **Jakarta**, the capital of **Indonesia** — a country made up of thousands of islands. It lies close to the sea, where fishing boats are a familiar sight.



An illustration of a street in Kalibaru at night. The scene is lit by a large yellow moon in the dark blue sky. The street is paved with grey stones. On the left, a man in a purple shirt carries a brick, while another man in an orange shirt hammers a nail. A pile of brown earth sits on the ground. In the center, a man in a green shirt stands near stacks of blue bricks. On the right, a man in a blue shirt hammers a nail while a woman in a purple top and green headscarf carries a brick. Two children, one in a purple shirt and one in a green shirt, stand nearby. In the background, other people are visible, and buildings are under construction. The overall atmosphere is one of active rebuilding.

In **Kalibaru**, families have to pull together to protect their homes and rebuild what has been damaged.

And to find ways to keep living there – close to the very sea that brings both challenges and, for many of these families, their livelihood.

Every place has its own reality, but they all share struggles that affect people's homes, health, and even their ability to make ends meet.

These stories show that **Jardim Pantanal, Kibera, and Kalibaru** face the same problems – and share other things in common too, like homes built in high-risk areas and a lack of basic sanitation.

Shared challenges

Many homes, often built by the families themselves, sit on low-lying land or near rivers. These are known as high-risk areas because they are prone to flash floods and to rivers overflowing.

In some places, essential services are missing – like **basic sanitation***, the kind of infrastructure that helps everyone in the neighborhood live better.

Without proper basic sanitation – like sewage systems, rainwater drainage, and waste collection – dirty water can flow back into people's homes. When it rains heavily, streets fill up faster and flooding can get much worse.

For these neighborhoods, basic sanitation is essential – It helps reduce these impacts and improves the quality of life for everyone who lives there.



Basic sanitation

It is a set of essential services that make a city a healthy place to live. These include:

Clean water for drinking, cooking, and bathing.

Collection and treatment of sewage, so dirty water doesn't flow back into homes or end up in rivers.

Collection and proper disposal of food waste and construction debris.

Managing rainwater drainage, so it doesn't cause flooding.

When basic sanitation is missing or doesn't work properly, the risks of flooding, illnesses, and unpleasant smells increase.

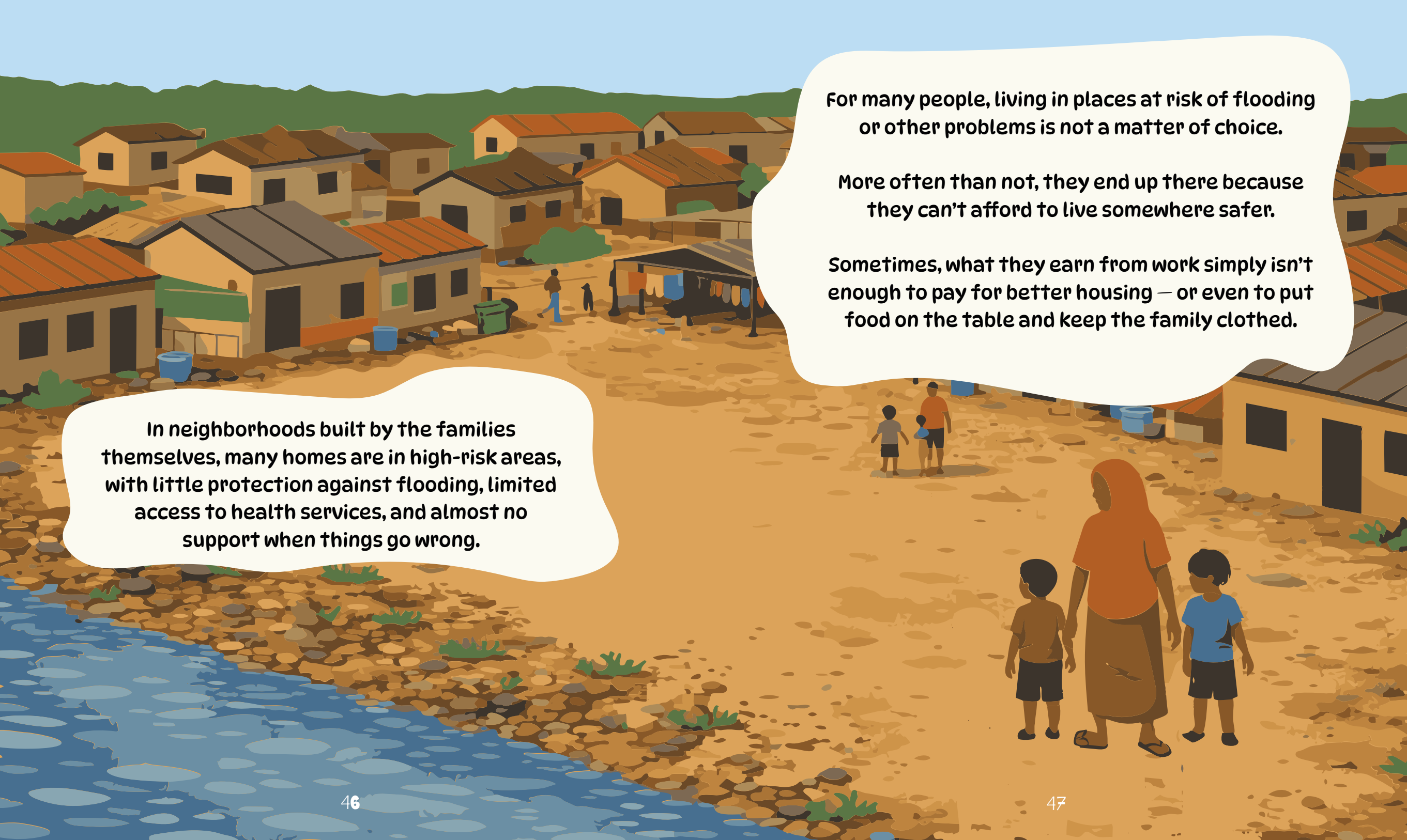
That's why everyone has the right to it – just like the right to a safe and adequate home.





In homes without proper sanitation and in risk-prone areas, when the water goes down, what's left behind is stained walls, a musty smell, and illnesses brought by the dirt and the creatures the water carried in.

This is a side of flooding that is rarely talked about: the problem continues even after the water is gone – it just changes shape.



For many people, living in places at risk of flooding or other problems is not a matter of choice.

More often than not, they end up there because they can't afford to live somewhere safer.

Sometimes, what they earn from work simply isn't enough to pay for better housing – or even to put food on the table and keep the family clothed.

In neighborhoods built by the families themselves, many homes are in high-risk areas, with little protection against flooding, limited access to health services, and almost no support when things go wrong.

**This doesn't happen by chance:
it is the result of social inequality.**



These neighborhoods have long received less attention and fewer opportunities from the government, leaving them to face many **vulnerabilities*.**



Meanwhile, less **vulnerabilized* neighborhoods have access to basic sanitation, schools, and other services that should be guaranteed for everyone.**

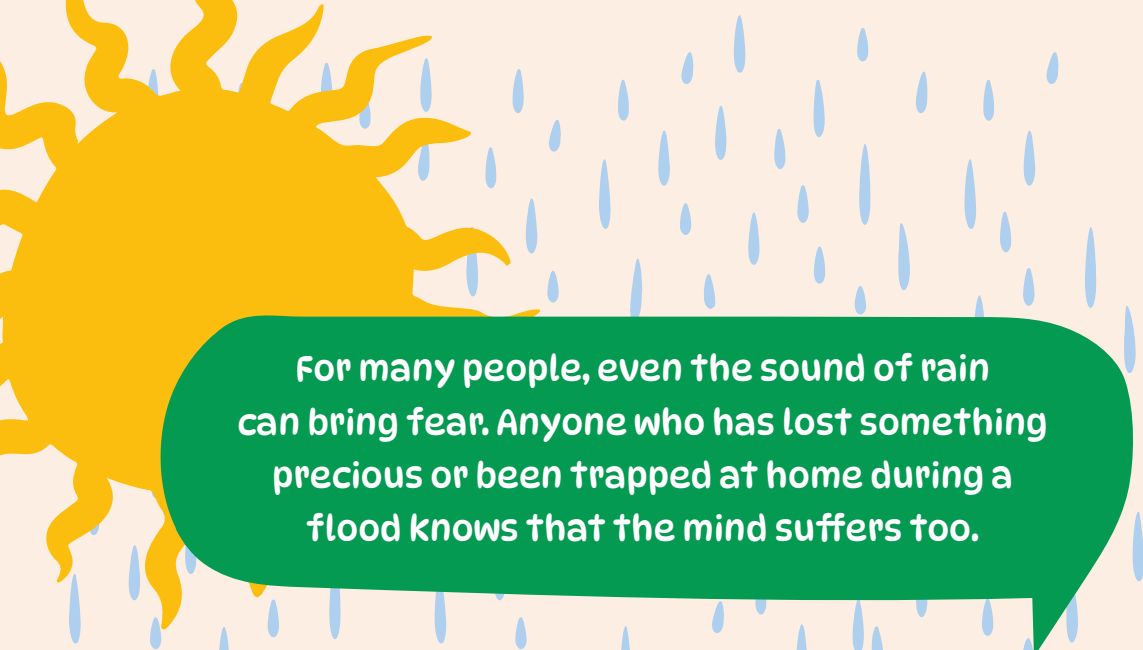
*** Vulnerabilities**

The conditions that make a person or a neighborhood more fragile – like homes that can collapse in strong wind or rain, people having no say in what happens in their own neighborhood, or not having the means to improve the homes they live in.

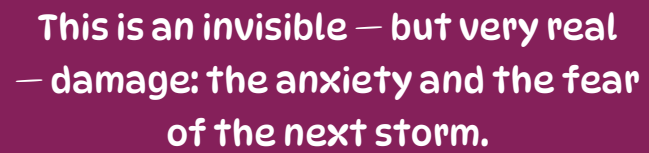
*** Vulnerabilized**

A place becomes “vulnerabilized” when it is left behind by the government. Essential things like clean water, schools, and healthcare are missing because not all neighborhoods have been supported equally. These places were not always like this – they became vulnerable due to a lack of care.





For many people, even the sound of rain can bring fear. Anyone who has lost something precious or been trapped at home during a flood knows that the mind suffers too.



This is an invisible – but very real – damage: the anxiety and the fear of the next storm.



Everything we've talked about so far is very serious. We are facing a **climate emergency**.

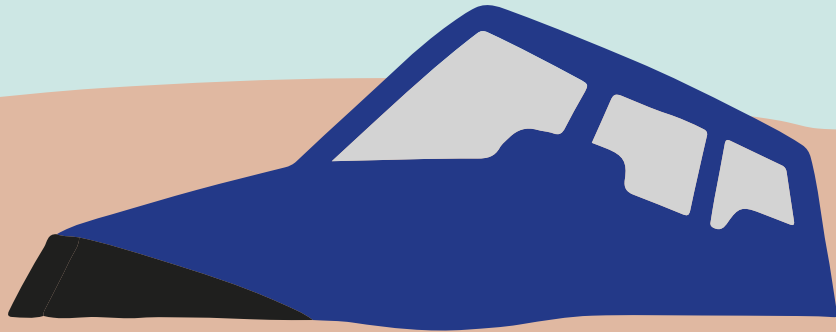
A climate emergency is when changes in the climate are happening quickly and causing serious harm to people and to nature.



In the next chapter, you'll understand what's happening to our planet!

2

WHY IS THE CLIMATE CHANGING?



The climate has changed a lot!
Too much water (flooding) or too little (drought),
very hot weather, illnesses, losses and damages.

The climate is no longer what it used to be.

In cities around the world, scientists
are observing that temperatures are
rising and nights are getting warmer.

At times, the heat becomes extreme –
and lasts for several days in a row.

The rain has changed, too: it now falls
harder and faster, sometimes all at
once. And then, for long stretches, it
doesn't come at all.



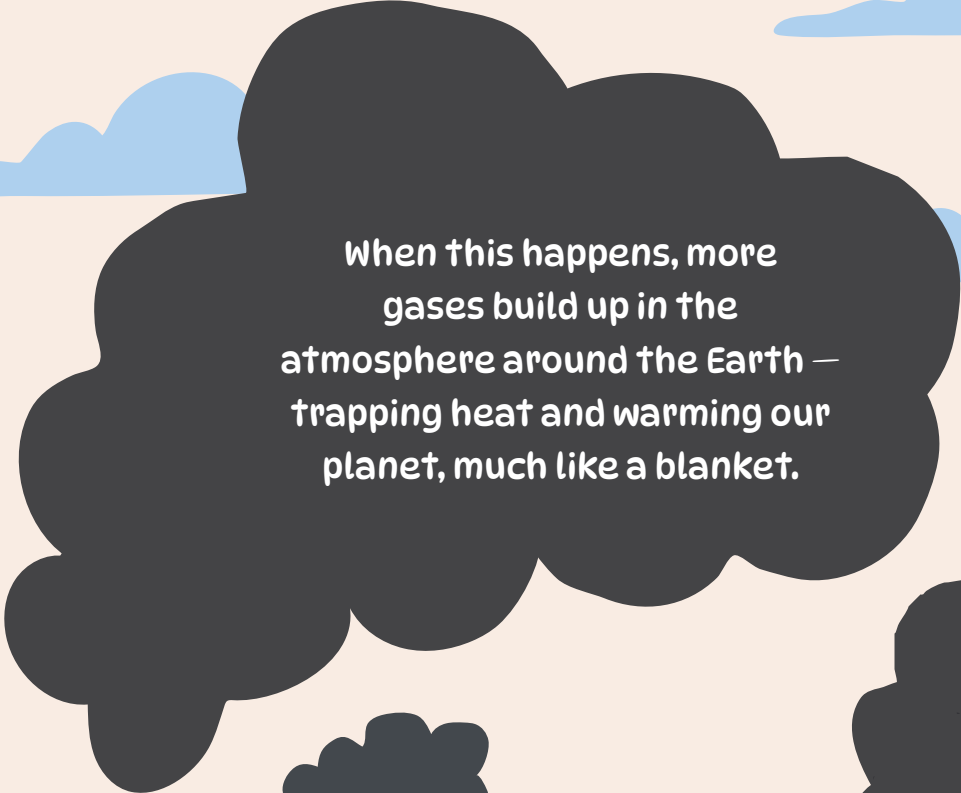
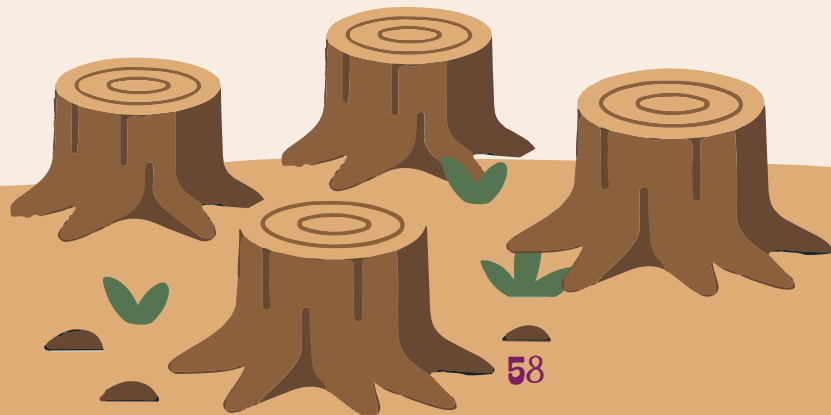


What is happening
is **NOT** natural.

The changes that drive the climate emergency are mainly caused by human activities.

The main causes are:

- Burning fossil fuels like coal, oil, and gas to power cars, planes, and factories.
- Deforestation – that is, cutting down large numbers of trees.
- Wildfires that release enormous amounts of smoke and gases into the air.



When this happens, more gases build up in the atmosphere around the Earth – trapping heat and warming our planet, much like a blanket.

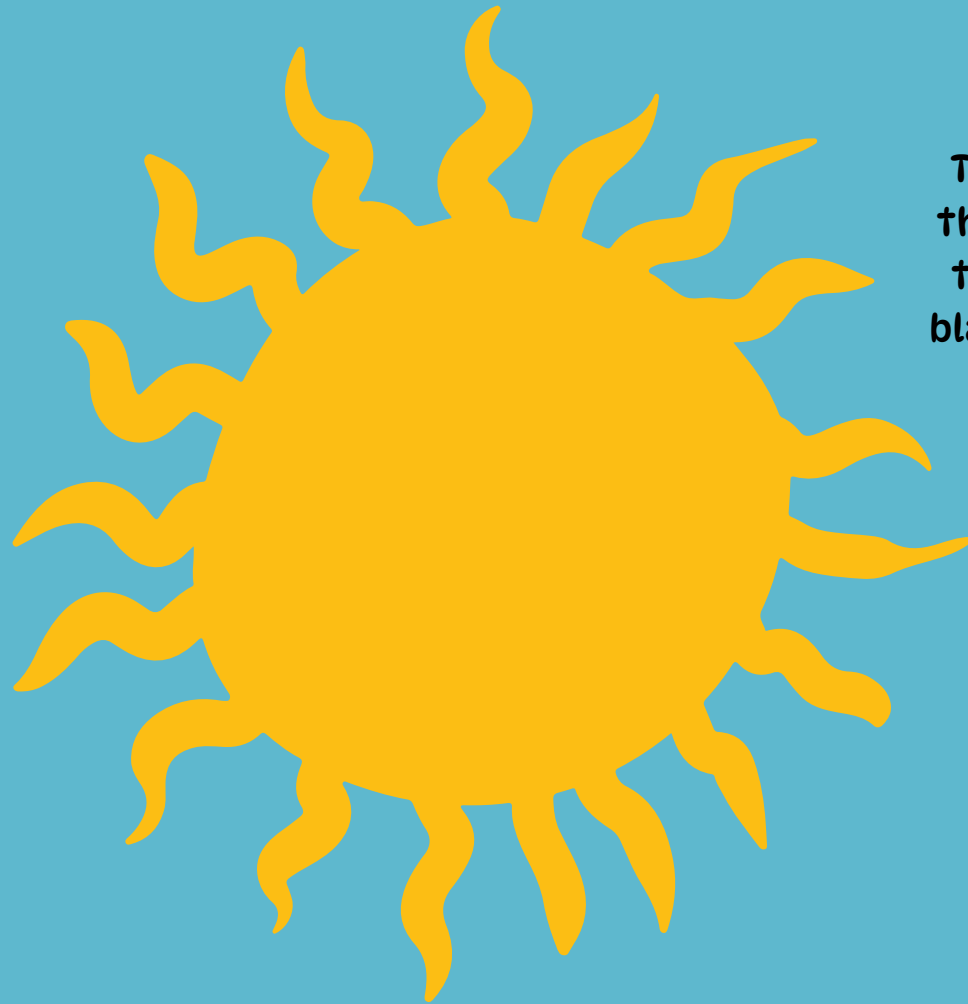




The Earth's blanket

Our planet is wrapped in the atmosphere, a layer of air made up of gases.

This layer acts like a natural blanket around the Earth.



But when we release too many gases into the atmosphere, it's as if the blanket was getting thicker.

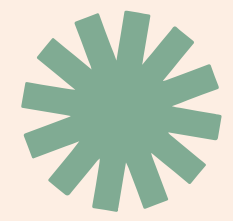
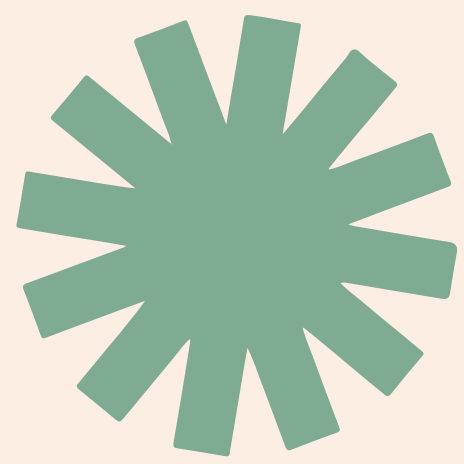
THE RESULT?

The Earth heats up way more than it should – it's like trying to sleep under a thick, heavy blanket on a hot summer night.





This extra heat throws the climate off balance, changing the way it rains, bringing droughts, and making storms more dangerous.



Everything starts to feel different from what we were used to, and that affects the lives of millions of people.



When it is too hot for too long

And when it's not the rain causing trouble, it's the heat — very hot weather, also known as **extreme heat*** or **heat waves***.

In recent years, temperatures have risen so much that simply walking outside or staying indoors can feel like a challenge.

Homes with no ventilation can turn into real “ovens”.

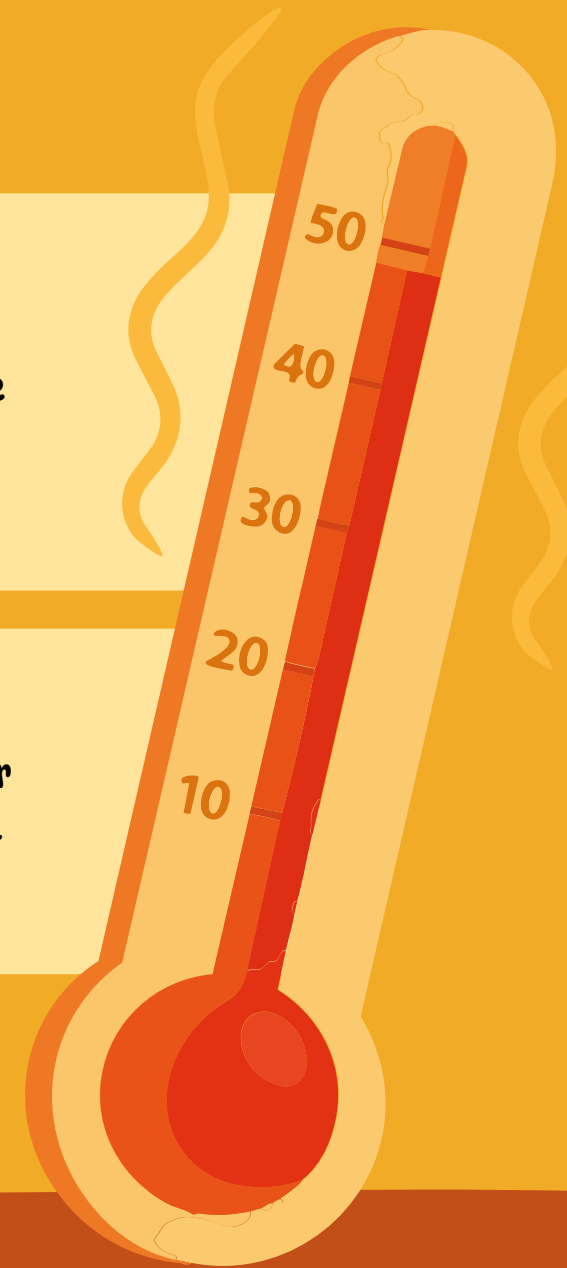


***EXTREME HEAT**

When temperatures rise much higher than usual for that place.

***HEAT WAVE**

When it stays way hotter than normal for several days in a row.



What happens to your body when it is too hot?

How your body feels



Headache



Nausea



Weakness



Feeling burning hot

Behavior and emotions



Irritability



Impatience



Confusion

Signs of dehydration



Dry mouth



Chapped lips

Not everyone is affected by the heat in the same way.

**Older people, those with health problems,
and children are at greater risk.**

**Children are especially vulnerable to the impacts
of the climate emergency – because their bodies
are still growing and developing.**



**This excessive heat can cause
problems like fainting, dehydration,
heatstroke, and skin irritation.**

**It can also make existing conditions
worse – like asthma, bronchitis,
and other respiratory illnesses.**


**And it may also worsen conditions like
high blood pressure and heart disease.**

**Have you noticed that, so far, everything
we've talked about is connected to loss
and damage? In the next chapter, we'll take
a closer look at what that really means.**

3

WHAT IS LOSS AND DAMAGE?





Loss and damage is when something important is lost or ruined – and can't always be fixed or brought back.

What's the difference between loss and damage?

LOSS:

These are the things that are gone forever, like keepsakes, photos, personal documents.

DAMAGE:

These are the lasting marks left behind: stained walls, broken furniture, illnesses, and more.

As we've seen, the climate emergency is not limited to one place. It affects communities all around the world – places full of life and stories, causing loss and damage in many different ways.



Rain and heat cost money too



When it rains heavily, many people can't get to work. Street vendors, for example, may lose a whole day of sales.

And those who depend on public transportation may not even be able to leave home to work.

That means less money coming in, making it harder to pay bills and cover basic needs.

**EMERGENCY
ALERT**

CLOSED



Invisible damage

It's not just people's homes or furniture that are lost in a flood. Very often, what disappears along with them are the memories that are part of our lives.

Like when a family loses the home they lived in for many years – a home full of stories and memories.

Along with it, photo albums, family portraits, and small objects that held pieces of their story can be lost too.

Or when a beloved tree in the neighborhood comes down in a storm.

It could be the open spaces where we used to play, now underwater. Or a friend who has to move away because the flood took their home.



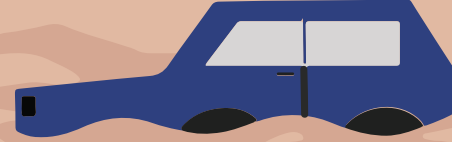
Even the neighborhood celebrations and gatherings can get cancelled because of the rain. This is loss and damage too. You can't put a price on it – but it weighs heavily on the community's heart.

Home is more than just a roof

It's important to understand that a home is more than a roof over your head. It's where we feel we belong, spend time with neighbors, keep our daily routine of going to school, and have a place nearby where we can play.




It's being able to stay connected to the people around us – relatives, classmates, and friends in the neighborhood – and to places like our school, the local squares, and parks.



Territorial identity

To make things even harder, these communities are often not seen or heard: nobody acknowledges what they are going through or how badly they are being affected.

These places, where so many children live and grow up, don't always show up on maps or in government studies. And when they are not seen, their problems aren't either, which means help is often delayed or doesn't arrive at all.

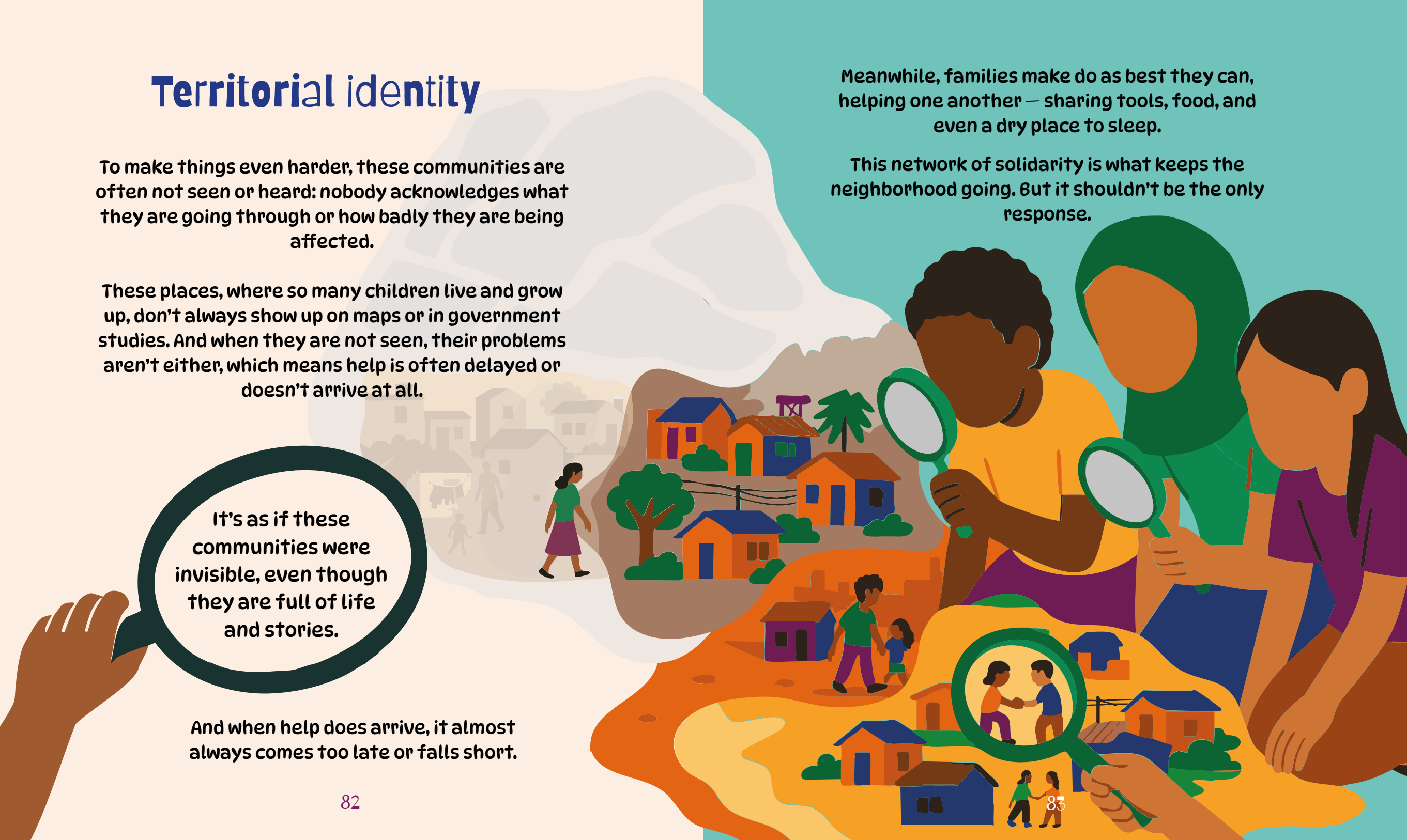


It's as if these communities were invisible, even though they are full of life and stories.

And when help does arrive, it almost always comes too late or falls short.

Meanwhile, families make do as best they can, helping one another – sharing tools, food, and even a dry place to sleep.

This network of solidarity is what keeps the neighborhood going. But it shouldn't be the only response.

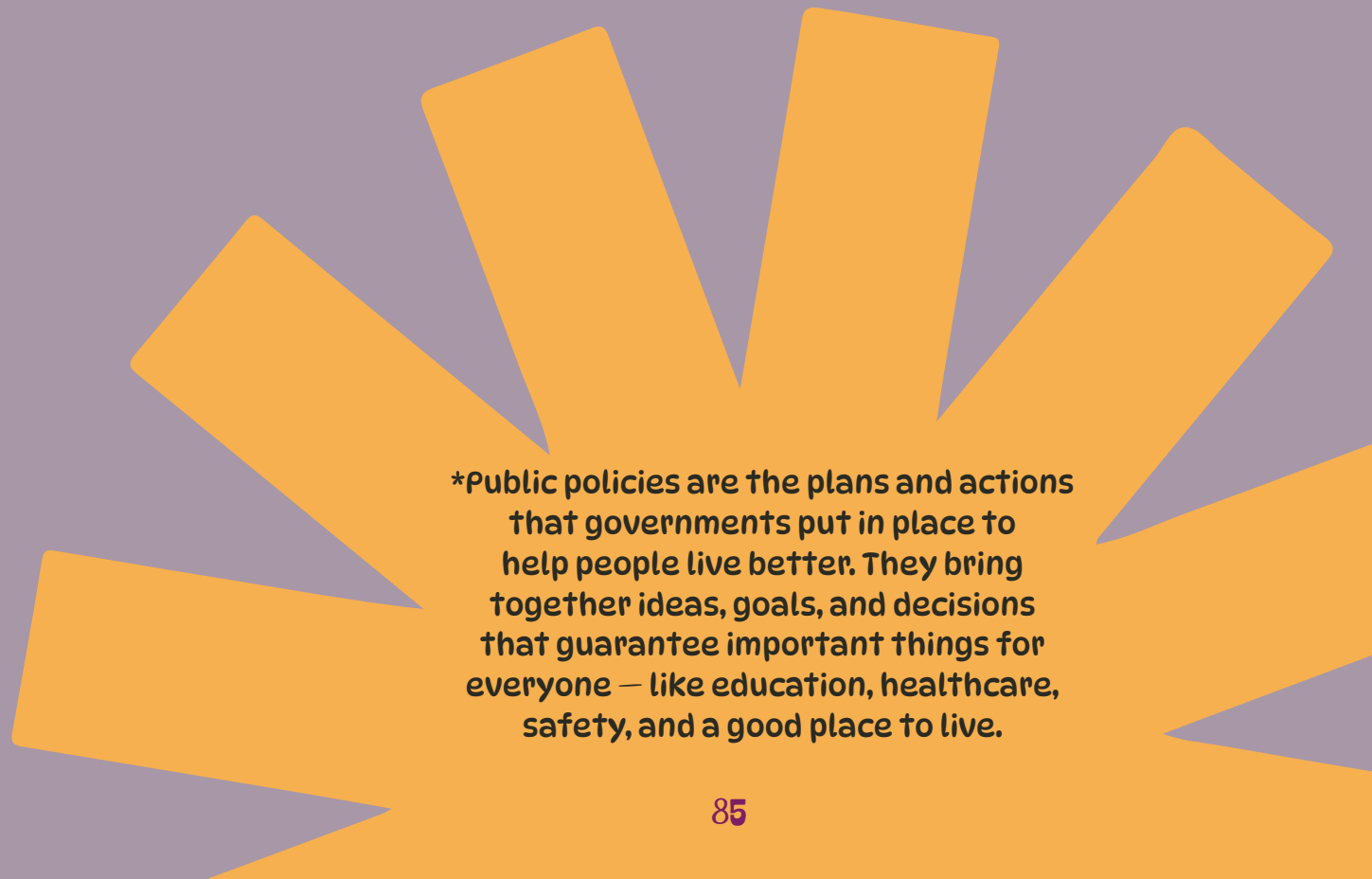


But most importantly, there are ways to care for our communities — through **climate justice**.




Climate justice means understanding that some people and places suffer more from the effects of climate change and should therefore be prioritized.

It also means recognizing the historical vulnerabilities that have long affected Black, Indigenous, and other groups who have often been left out of laws and **public policies*** — and helping to build a more balanced environment and a fairer world for everyone.



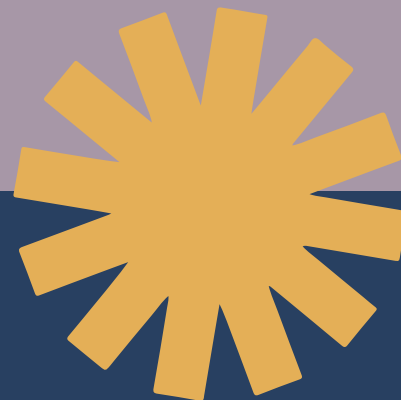
*Public policies are the plans and actions that governments put in place to help people live better. They bring together ideas, goals, and decisions that guarantee important things for everyone — like education, healthcare, safety, and a good place to live.



Understanding what's happening is the first step toward imagining a better future.



In the next chapter, we'll find out what people in these communities are doing to transform their neighborhoods.



4

STORIES FROM OUR COMMUNITIES

Jardim Pantanal
São Paulo, Brazil

Kibera
Nairobi, Kenya

Kalibaru
Jakarta, Indonesia





Jardim Pantanal, Kibera, and Kalibaru

These three neighborhoods are in different parts of the world, but they have a lot in common: they are places full of culture, with ways of living and working that are constantly reinvented. At the same time, they are among the places most affected by the climate crisis.

What keeps these places going is not just the houses and local shops – it's the networks of support that hold people together.

Families share what they have, neighbors lend a helping hand, children grow up playing and learning side by side.

That's the strength of people coming together – even with all the challenges.

These are communities of hardworking families who face many challenges and get little or no support from the government – and yet find ways to live with dignity.

These are places where solidarity is part of everyday life and where communities always find a way to keep going.



Voices from Jardim Pantanal

São Paulo, Brazil

In **Jardim Pantanal**, floods come fast and often.

The kids know it well – sometimes school closes, playing outside is not possible, and everything ends up soaked.

“

It used to rain a lot, all month long, and the community would flood.

Now it's different. Sometimes, the rain falls for 20 minutes, so hard that it scares us, haunts us, and ends up causing a lot of disruption.

”

Jardim Pantanal resident





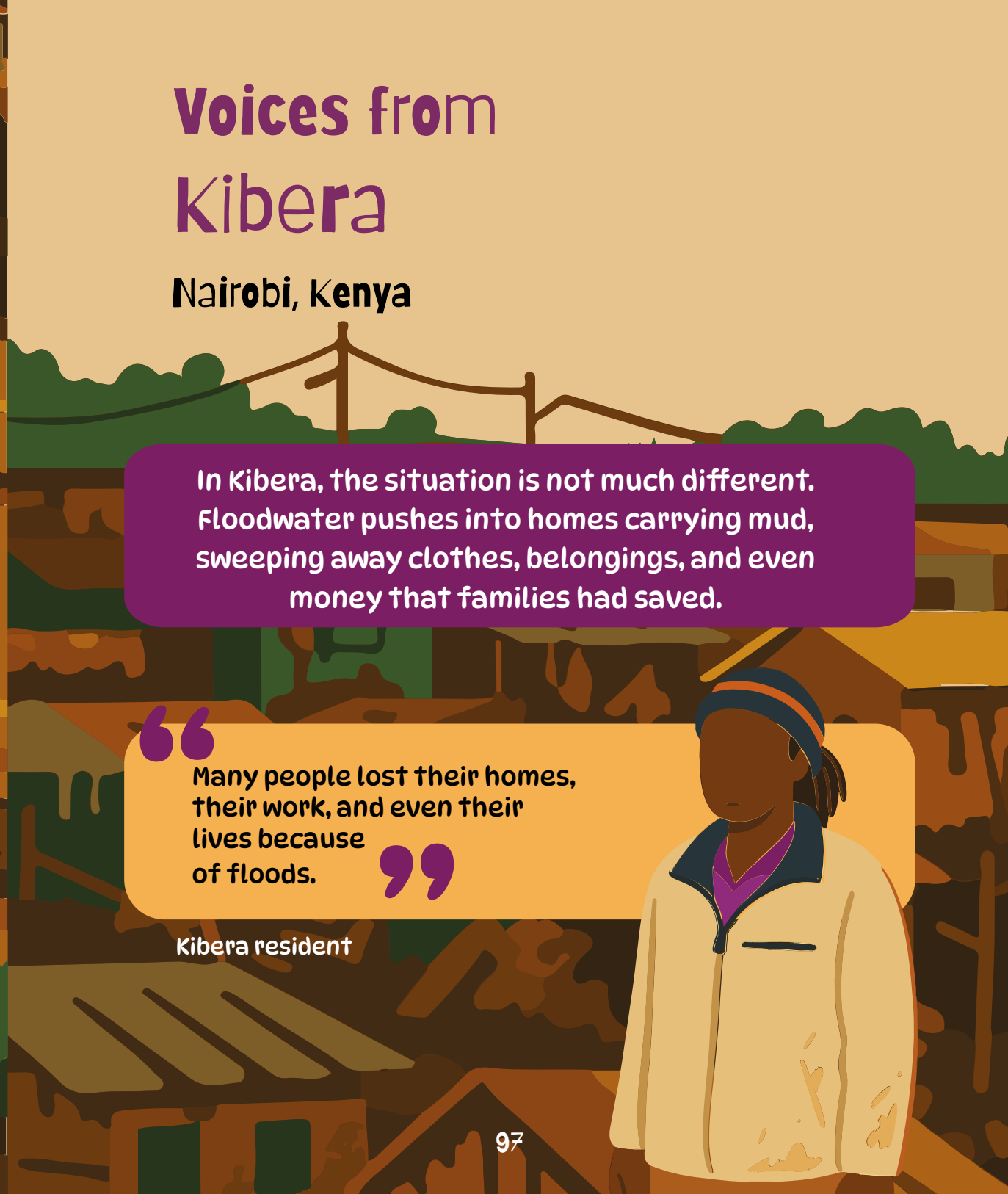
Voices from Kibera

Nairobi, Kenya

In Kibera, the situation is not much different. Floodwater pushes into homes carrying mud, sweeping away clothes, belongings, and even money that families had saved.

“Many people lost their homes, their work, and even their lives because of floods.”

Kibera resident



Voices from Kalibaru

Jakarta, Indonesia

Sea level rise is when the ocean slowly rises and begins to reach places it didn't before. As the planet gets warmer, ice from mountains and the great frozen regions of the Earth begins to melt. This water flows into the sea – and on top of that, the ocean water expands as it warms. As a result, the sea level slowly rises, and beaches, villages, and even cities near the coast can face more and more flooding.

In Kalibaru, the biggest challenge isn't just the rain – but the sea as well. When the tide rises, water pushes into homes and destroys everything in its path. Many families have had to rebuild their homes more than once.

“

During tidal events, the houses were gone. Because houses got destroyed, the government started the damming program. [...] Alhamdulillah, it helped, it helped the people here. Basically, once a year there is always an abrasion event. And after that, people rebuild.

”

Pump house worker
in Kalibaru

99

Different places, same struggles

These are communities built by the people themselves, often missing from official maps and overlooked by the government.

And yet, they are places full of life, creativity, and solidarity. With every flood or heat wave, new ways of looking out for each other emerge. This shows that, despite their losses, these communities do not give up.

Jardim Pantanal, Kibera, and Kalibaru are on different continents, but they share many of the same challenges.

An illustration of a child with dark skin and curly hair, wearing a black shirt, holding a large globe of the Earth. The globe is light blue with darker blue continents. In the background, there are stylized houses and a fence. In the foreground, two other children are visible: a girl on the left with dark hair in a ponytail, wearing an orange shirt, and a boy on the right with dark hair, wearing a purple shirt. They are both looking towards the globe.

These stories teach us
that no one is alone.

When a child from **Jardim
Pantanal** reads about another
child in **Kibera** or **Kalibaru**, they
realize these problems
are not just their own.

The solutions that grow within communities
are very important. But bigger changes are also
needed – changes that must be made by those
with the power to decide, like governments and
institutions. Only then can every neighborhood
have the same rights.

Learning about each other's stories inspires us,
brings us together, and gives us the strength to
raise our voices to work toward a fairer world.

5

COMMUNITIES AS PART OF THE SOLUTION



Even with so many challenges, communities keep going.

When disaster strikes, the response often begins before any government help arrives. The community organizes and supports itself — sharing what it has, collecting donations, distributing supplies, offering shelter, and looking after children and the elderly.

“When the rain flooded my home, my neighbor took my things into her house. We looked out for each other — no one was left alone.”

Jardim Pantanal teenager

But it's not fair that neighbors should have to face loss and damage on their own. Solidarity is essential in emergencies — but it cannot replace strong, consistent public policies that prevent risks, reduce vulnerabilities, and ensure that everyone's rights and safety are protected.

Solutions already in place

Alongside neighbors helping one another, many communities are already coming up with their own solutions:



Community clean-ups



Green areas and community gardens that help absorb rainwater and cool down the neighborhood



Local groups working to improve streets, make homes safer, and support people's health



Community-made maps showing risk areas and places where people can find support

Awareness campaigns on recycling, climate change, the environment, and what to do when a flood hits



Partnerships with NGOs and universities to design safer homes and stand up for people's rights



Sewage, waste, and drainage

Waste needs to be handled properly.

Composting can turn food scraps into fertilizer for plants.

Recyclables – like bottles, cans, and glass – should be sorted and separated.

Construction debris and other leftover materials also need proper disposal so they don't pollute the neighborhood.

When waste is not sorted and handled correctly, it can cause even more harm to people in the community.



Sewage needs to be treated so it doesn't flow back into homes when it rains.

Water management needs to be planned for each neighborhood, taking into account the way families have built their homes.

Taking care of these things isn't just the government's job – the community plays a part too.

Rights that must be respected

That is why governments carry a great responsibility: they must protect vulnerable neighborhoods and provide support for both disaster prevention and response.

Every child has the right to live in safety, with health, education, and time to play.

They must also be treated as a top priority – in protection, in care, and in the decisions that shape life in society.

When the impacts of the climate emergency damage homes, bring illness, or force schools to close, these rights are being violated.



This is not something each neighborhood can solve on its own – it's a shared responsibility. Governments, organizations, and social movements must act together to address loss and damage.

Climate justice is a right for all.

That means no one can be left behind. Governments must listen to communities, support those most affected, and ensure that children and young people have a dignified future.



Building a better future

When communities get involved and organize themselves, they can gain more support and open up new possibilities:

Holding governments accountable for strong public policies;



Organizing local groups and collectives that strengthen the community's voice;

Sharing experiences with other communities around the world, showing that challenges and solutions are both local and global;



Dreaming and acting together: planning neighborhoods with safe streets, green public spaces, schools, and safer homes;



Getting involved in school councils and student groups – discussing community problems, proposing solutions, and calling on public authorities to act;

Gathering information about where they live to help governments create public policies that improve life in the community.



Climate change brings loss and damage, but it also shows how strong communities are. The future is not set in stone: it can be transformed when neighbors, governments, and people around the world come together.

The problem is global – and the power to change things grows when communities unite!



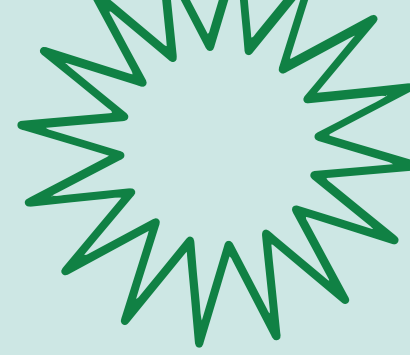
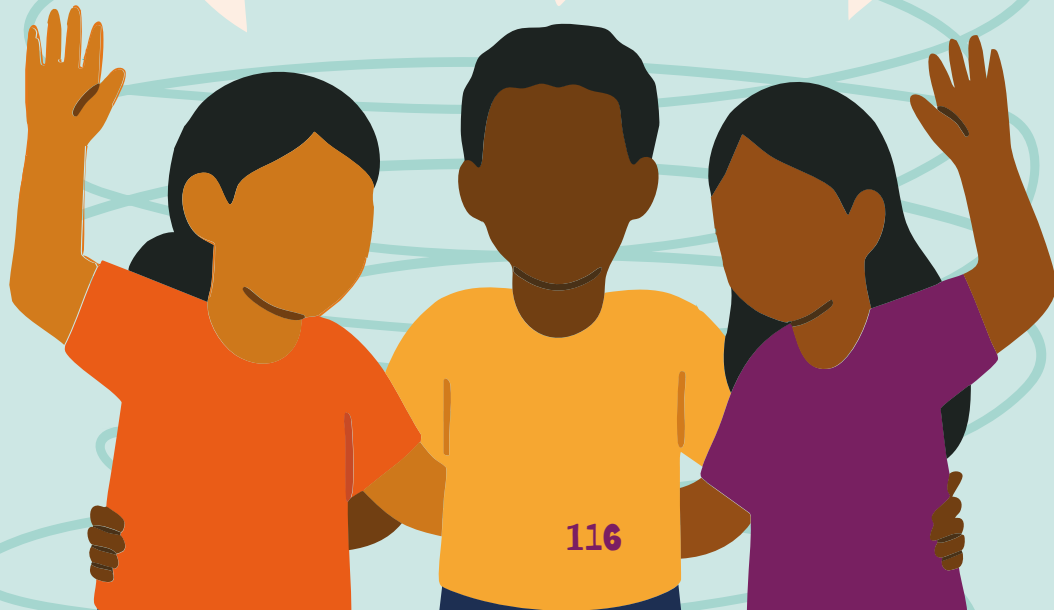
You are part of this too!

Caring for your neighborhood, taking part in solutions, standing up for your rights, and believing in a better future – these are all ways to help change the world.

What brings all these communities together is people's ability to resist, to support one another, and to call for bigger changes.

It's also the belief **that every child, no matter where they are, is an absolute priority – and has the right to live in a safe place, with health, hope, and dignity.**

And when we walk together, we can turn care into strength and hope into a future.



Want to learn more?

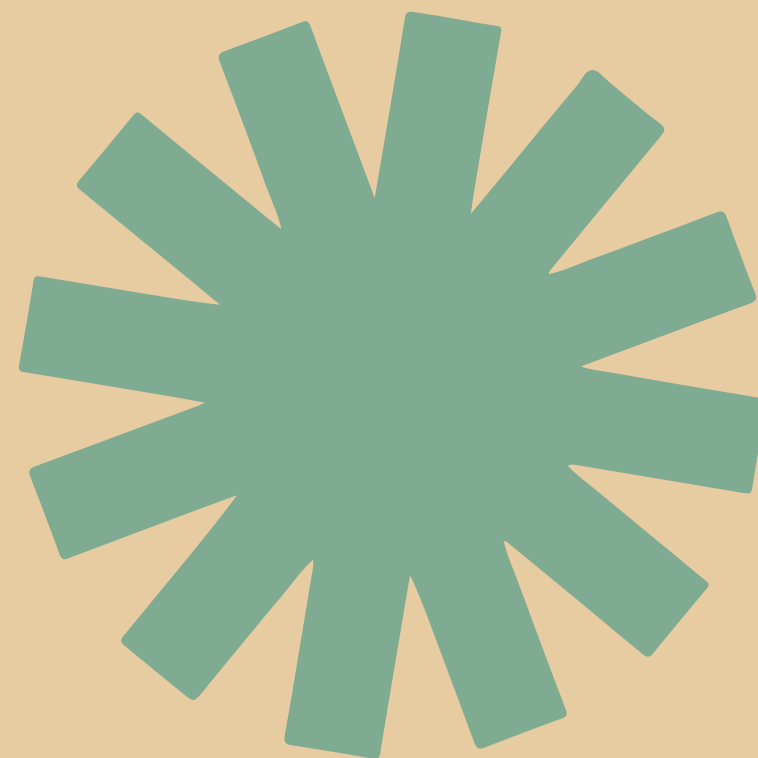
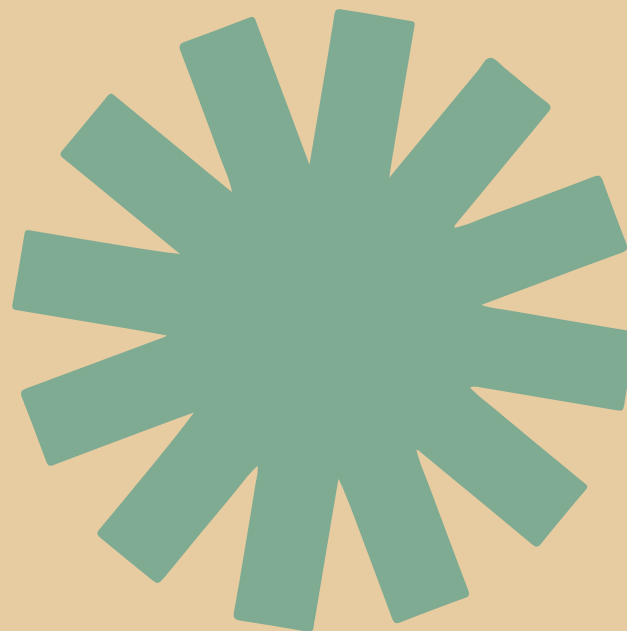


Scan the QR code to read the full original report and take a deeper look at climate-related loss and damage in the communities featured in this book.



“Caring for our territory means recognizing the lives that persist within it, the stories and knowledge that reside there – affirming that no world is built by leaving anyone behind. Most importantly, it is a commitment to the common good, to dignity, and to justice. Because, as Paulo Freire reminds us, ‘Nobody educates anybody else, nobody educates themselves, people educate each other through the mediation of the world.’”

(Marcia Covelo Harmbach)



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