



REAL CLIMATE RESILIENCE & MITIGATION





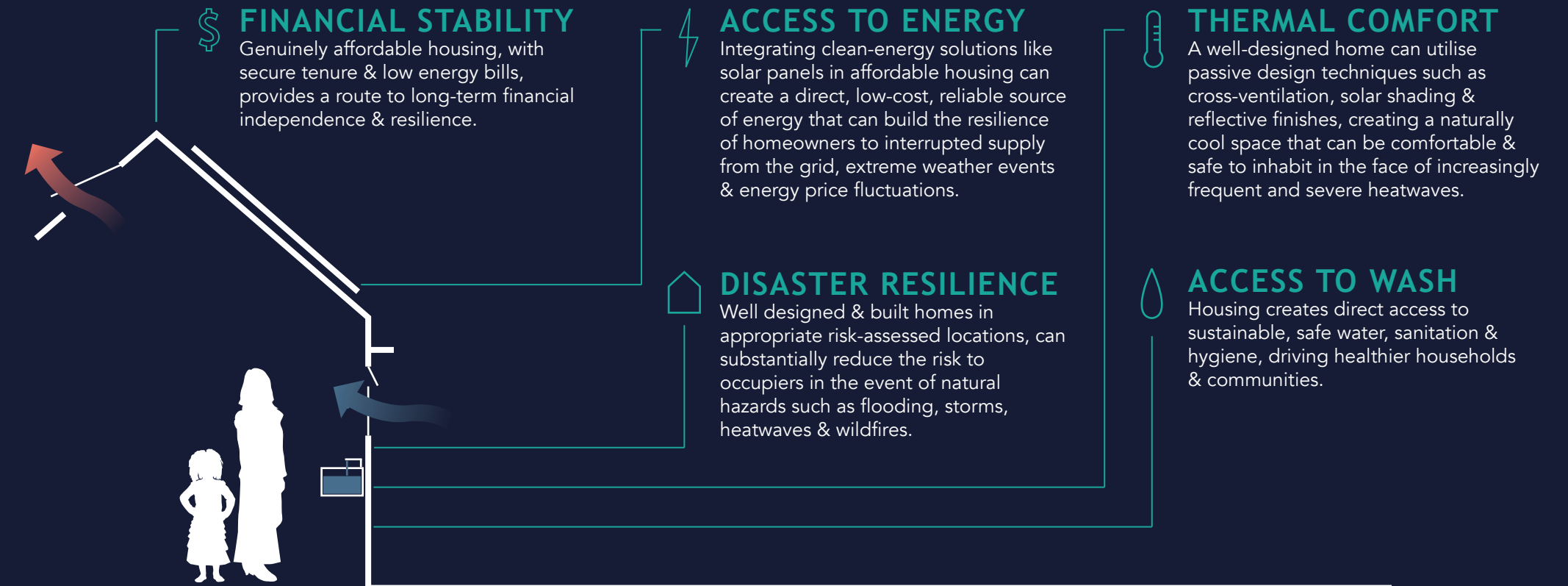
A HOME FOR HUMAN POTENTIAL

HOW DOES CLIMATE-SMART AFFORDABLE HOUSING STRENGTHEN RESILIENCE AT HOUSEHOLD LEVEL?

A climate-smart, affordable house is one of the most fundamental investment solutions available to build the resilience of low-income households that are vulnerable to the effects of climate change. The number of people living in informal settlements is expected to grow from

1.2 billion people today to 3 billion people in 2050. This rise will be focused in Sub-Saharan Africa & South Asia, where 77% of population growth is anticipated to occur. A well-built green home can strengthen financial independence, ensure access to clean energy

and WASH, & provide safety from heatwaves, floods & other natural hazards. Reall's proof-of-concept investments demonstrate that green housing is a scalable resilience opportunity that can be both commercially viable and affordable.



GREEN HOUSING IS A SCALABLE RESILIENCE OPPORTUNITY THAT CAN BE BOTH COMMERCIALY VIABLE AND AFFORDABLE



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HOW DOES CLIMATE-SMART AFFORDABLE HOUSING STRENGTHEN RESILIENCE AT CITY LEVEL?

When delivered well, climate-smart affordable housing can substantially strengthen the wider resilience of a city & its inhabitants. Sustainable housing developments can increase urban connectivity, consolidating communities & increasing access to city

services whilst simultaneously reducing pressure on transport infrastructure & associated air pollution. This can be complemented with enhanced biodiversity & green spaces within & around developments, & by reducing the impact on ecosystems surrounding

cities as a result of urban sprawl. Reall's investments are demonstrating the commercial viability of green affordable housing developments that contribute to wider city resilience.



FINANCIAL PATHWAYS

Affordable housing provides cities with a tangible & investible adaptation & resilience solution that can crowd in climate finance & achieve scale.



AVOIDED POLLUTION

With integrated sustainable waste management & clean energy generation, affordable housing developments can contribute to the wider health of the city, reducing polluted air, land & watercourses.



BIODIVERSITY

Affordable housing of appropriate density & in central areas can reduce biodiversity loss from urban sprawl. It can also contribute to the provision of local green spaces, supporting wildlife populations, reducing urban heat island effects & countering flooding risks.



DISASTER RESILIENCE

Quality housing mitigates city exposure to natural hazards, reducing property loss & displaced people, & supporting independent communities that can cope in times of public service disruption.



URBAN CONNECTIVITY

Well-developed, mixed-use urban centres that include affordable housing reduce reliance on vehicles, promoting equal opportunities for access to services & reducing the health & infrastructure burdens faced by cities as a result of congested roads.



COMMERCIAL VIABILITY OF GREEN AFFORDABLE HOUSING DEVELOPMENTS THAT CONTRIBUTE TO WIDER CITY RESILIENCE



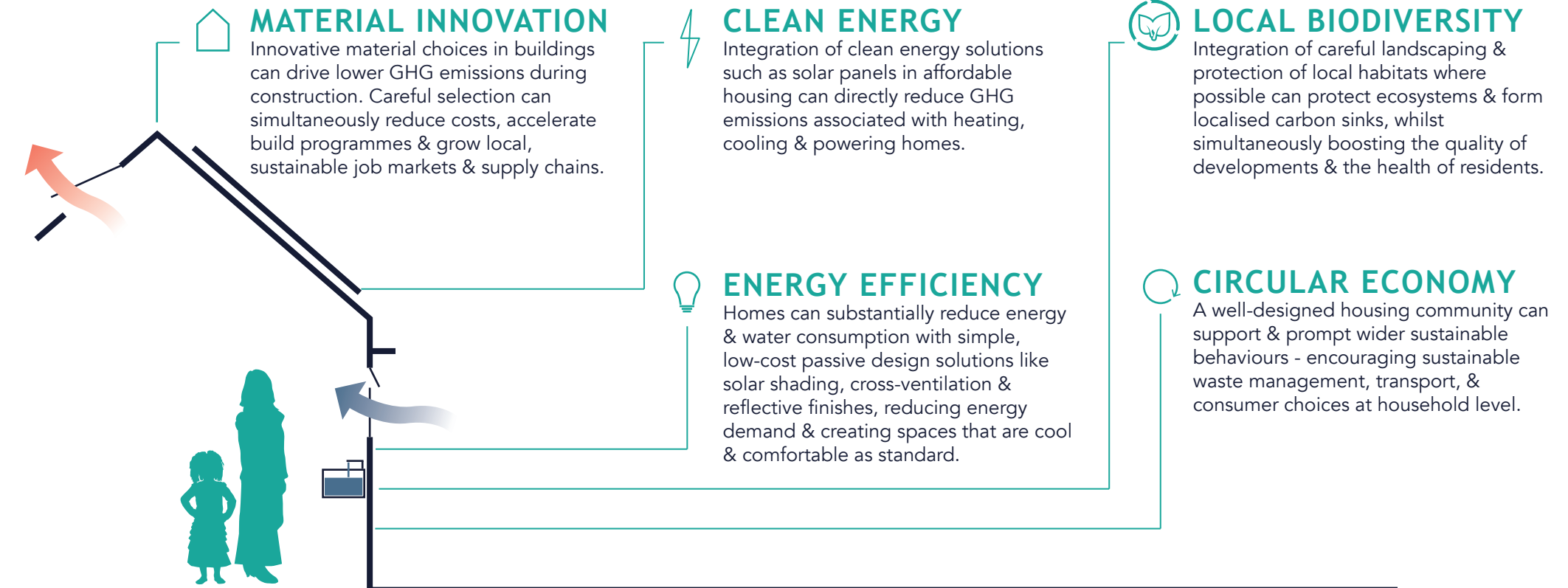
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HOW DOES CLIMATE-SMART AFFORDABLE HOUSING DRIVE EMISSIONS MITIGATION AT HOUSEHOLD LEVEL?

The built environment is one of the most significant and challenging sectors to align with net zero, contributing 39% of global emissions. With 70% of the buildings that will exist in Africa & Asia by 2050 yet to be built and a housing deficit of 300 million units,

climate-smart affordable housing units represent a significant opportunity for climate mitigation. This can be achieved with design & material innovation: reducing embodied energy during construction, & improving energy & water efficiency whilst the building is in use.

Housing is also a nexus for addressing wider climate opportunities like increasing access to clean energy & promoting biodiversity. Reall's EDGE-certified investments are proving that housing can be both green & affordable.



REALL'S EDGE-CERTIFIED INVESTMENTS ARE PROVING THAT HOUSING CAN BE BOTH GREEN & AFFORDABLE.



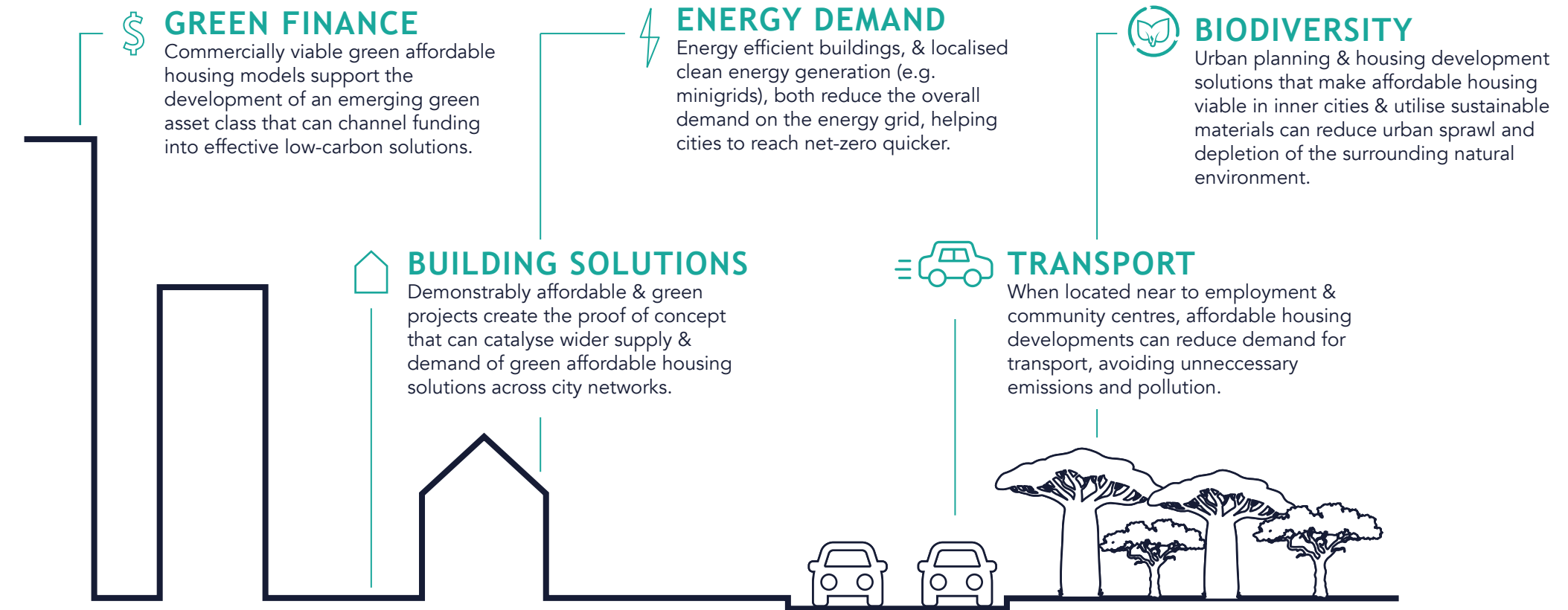
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HOW DOES CLIMATE-SMART AFFORDABLE HOUSING DRIVE EMISSIONS MITIGATION AT CITY LEVEL?

Climate-smart affordable housing offers a pathway for cities to address the twin challenges of addressing housing deficits & working towards net-zero emissions. Green buildings simultaneously avoid embodied emissions during the construction stage & reduce

demand on a city's energy resources. Clean energy integrated within housing can further support a city's transition to renewable energy, whilst circular economy principles can reduce the pressure on other city services & local ecosystems. Strong urban planning can further

reduce the emissions & pollution impacts of city transport with connected, walkable neighbourhoods. Reall is demonstrating that affordable housing is a viable green asset class that can direct green finance flows to city-scale mitigation projects.



REALL IS DEMONSTRATING THAT AFFORDABLE HOUSING IS A VIABLE GREEN ASSET CLASS

REALL HAS BEEN BUILDING RELATIONSHIPS WITH KEY EMERGING MARKETS FOR OVER 30 YEARS

Reall has been building relationships with key emerging markets for over **30 years** and delivered life-changing opportunities for over 3 million people, created **200,000 jobs** and provided **465,000 people** with access to clean water and over **1 million people** with access to sanitation services.

Reall's work is driven through two delivery areas: '**Build**' – direct investments demonstrating the commercial viability of delivering to the bottom 40% income segment, and '**Broker**' – driving market transformation and addressing systemic barriers to housing sector growth. Coventry-based Reall has a history of delivering value for money with UK and Swedish taxpayer funds.

Reall's cornerstone investors have been the Swedish International Development Cooperation Agency (Sida) and the UK Government's Foreign, Commonwealth and Development Office (FCDO) who have supported **Reall** since 2004 and 2002 respectively.



Reall is a signatory to the UNFCCC's Race to Zero, pledging to become a net zero organisation. Addressing the climate crisis is at the heart of Reall's mission, and its commitment goes above and beyond the minimum pledge, **targeting net zero by 2030**.



Reall is a signatory to the UN Global Compact and has committed to implement universal sustainability principles on human rights, labour, environment and anti-corruption and take actions that advance societal goals.

WE SUPPORT



Change to "Reall is certifying its affordable housing through EDGE ("Excellence in Design for Greater Efficiencies") supporting the collective ambition to mainstream green buildings and help fight climate change.



For more information please contact
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