Here is a review of "*Urban growth and spatial segregation increase disaster risk: Lessons learned from the 2023 disaster on the North Coast of São Paulo, Brazil*". The authors have presented some perspectives on how urban growth and inequalities influence disaster risk in terms of exposure and vulnerability. In this case, rain-triggered landslide.

Here are some suggestions:

The authors used a more generalized term, disaster. I suggest that the authors consider being more specific as to which disaster is being studied here. Readers can get easily confused from reading the abstract as to which rainfall-triggered event is being studied for the 2023 event. One disaster that could come to mind would be flooding which is also very common to Sao Paulo, Brazil. Although the 2023 events included both flooding and landslides, the authors only considered landslides in their analysis.

Line 25 - For example, the authors cited "Tellman et al. (2021) demonstrated
that the proportion of the global population occupying areas exposed to large riverine floods has increased by 20% from 2000 to 2015". Literature reviews on floods and landslides could be misleading to readers. I'll suggest the authors consider stating which disaster their work focuses on in the context of disaster risk and the 2023 event.

Line 470 - Could this be a typo? "450%" or 45%?

Question - Has there been a history of landslides in the study location? That could expressly indicate some level of exposure to landslides and could be accounted for in the analysis.

In section 3.3 Understanding the patterns and drivers of urban growth and spatial segregation, you identified the factors driving urban development processes and how they are associated with disaster exposure and vulnerability. By extension, some of these factors also influence landslide occurrence, so maybe relating drivers of urban growth and spatial segregation to landslide factors could provide more context to exposure in the study area.

In the result section, I suggest authors focus on facts from their analysis and less citation of literature. A bulk of geospatial analysis and some statistical analyses have been done and efforts need to be placed on interpreting them for ease of readability.

Generally, the authors have done very fine-scale work on improving our understanding of the risk increased urbanization and inequality pose to exacerbate exposure and vulnerability to disaster.