



Climate Action Through Housing and Informal Settlements

Analysis of NDCs and Development
Finance Flows

This report was possible thanks to the support of many contributions:

Habitat for Humanity International authors

- Rebecca Ochong, Director Government of Relations and International Advocacy
- Molly Berg, Manager, Resilience in Built Environment, U.S. Housing Solutions team
- Dr. Maria Carrizosa, Associate Director, Director of Global Housing Policy

Habitat for Humanity International reviewers

- Amanda EntriKin, Senior Director, Government Relations and International Policy
- Angeli Alba, International Communications Manager
- Carly Kraybill, Associate Director, International Advocacy
- Chidimma Adinna, Harvard Mindich Summer Fellow
- Erinn Heffes, Senior Specialist, International Advocacy
- Grace Ananda, Africa, Policy and Advocacy Manager
- Jacob Simwero, Construction Practices, Terwilliger Center for Innovation in Shelter Manager
- Jennifer Oomen, Senior Director, Technical Excellence, Terwilliger Center for Innovation in Shelter
- Juliane Ding, Outcome Measurement Analyst, Housing and Community Strategy Research and Measurement
- Marcela Bustamante, Director, Government Relations and Public Policy, Latin America and the Caribbean
- Dr. Raquel Bernardino, Manager of Policy Advocacy, Habitat for Humanity Brazil
- Sabareesh Suresh, Senior Specialist, Terwilliger Center for Innovation in Shelter
- Sydney Morton, Director, Program Communications
- Sarah Caldwell, Outcome Measurement Analyst, Housing and Community Strategy Research and Measurement

External reviewers

- Duncan Knox, Expert in development finance analytics and climate finance
- Julie Greenwalt, Senior Climate Advisor, Cities Alliance
- Lova Jansson, Cities and Climate Change Expert, UN-HABITAT
- Robin King, Director of Knowledge Capture and Collaboration, Ross Center for Sustainable Cities, World Resources Institute

©2025 Habitat for Humanity International. This work is licensed under a [CC BY 4.0 license](#). Material in this report may be shared and adapted, but you must provide appropriate credit, along with a link to the license and an indication of any changes made.

Executive summary

This report explores the extent to which housing, particularly in informal settlements, is incorporated into Nationally Determined Contributions, or NDCs (the country pledges for climate change actions), and supported by climate-related development finance. The report finds that despite housing's central role in shaping both vulnerability and resilience, it remains underrepresented in NDCs and in climate-related development finance.¹

Habitat for Humanity examined the housing commitments of 188 countries by analyzing all NDCs submitted up to 2023, along with 20 updated NDCs submitted between 2024 and mid-2025, in addition to climate-related development finance to housing activities between 2014 and 2023. The purpose of this twofold analysis was not to establish a direct correlation between commitments and available finance, but to highlight trends, identify misalignments, and inform policy action on how climate strategies and funding can better support adequate, affordable and resilient housing.

Findings reveal that most countries' NDCs include minimal reference to housing, which fundamentally reduces funding opportunities to address the global housing crisis. Of the 188 NDCs analyzed, only four (2%) rank as "leader" and 11 (6%) as "high" in housing-related commitments, while 96 (51%) rank "low" and 16 (9%) show no commitment at all. Informal settlements, despite being home to more than 1.1 billion people globally, are only explicitly mentioned in 11 NDCs, all from low- and middle-income countries. Regionally, Africa and Latin America and the Caribbean show stronger representation of housing in NDCs, while Europe and North America lag behind. Encouragingly, of the 20 countries that submitted updated NDCs by mid-2025, 16 increased housing-related references, with some adding new commitments on informal settlements and social housing.

On the finance side, climate-related development finance directed to housing activities totaled USD 6.2 billion between 2014 and 2023. Asia received the largest share, followed by Africa and Latin America and the Caribbean. The United Kingdom, Germany and France were the top bilateral donors, each distributing over USD 1 billion in climate-related development finance for housing. However, most countries fell into "low" or "moderate" recipient categories, and Oceania, despite its extreme climate risks, received very little foreign aid support.

Misalignment between commitments and financing is evident: Countries with strong NDC commitments to housing, such as the Bahamas and Benin, received negligible support through climate-related development finance, while some major recipients of climate finance show weak housing commitments. Costa Rica is a notable exception, aligning both high commitments and high levels of climate-related development finance. Across all regions, financing for informal settlements and slum upgrading remains extremely limited, with only 7% of climate-related development finance directed toward incremental forms of housing.

The findings underscore a major gap: Communities most at risk to the threats of climate change, particularly those in informal settlements, remain underprioritized in both climate policy commitments and development finance. Without systematically integrating adequate and affordable housing into climate strategies, global climate action will remain incomplete and inequitable.

Closing this gap requires coordinated action from national and local governments, donors, multilateral institutions, and civil society.

- Governments must integrate housing and informal settlement transformation into NDCs, adaptation plans and disaster risk reduction frameworks, establishing measurable targets and prioritizing locally led interventions.
- Donors and multilaterals should treat housing as a strategic, high-impact investment to achieve climate resilience, scaling proven approaches, improving visibility of development finance toward housing, and aligning support with national climate ambitions.

¹ In this document, we define development finance as the foreign aid flows that donor countries give to support the wealth and welfare of low- and middle-income countries. Development finance includes official development assistance, or ODA; other official flows, or OOF; and philanthropic contributions. ODA and OOF have the same purpose but differ in that ODA only includes donations that are either free or considered nonconcessional. Development finance flows are tracked in the Creditor Reporting System, or CRS, an open database managed by the Organisation for Economic Co-operation and Development.

- Civil society organizations need to play a critical role in monitoring commitments, advocating for inclusive and resilient solutions through housing, and amplifying community-led initiatives that strengthen housing, livelihoods and climate resilience.

Collectively, these actions can ensure that housing is recognized not just as infrastructure, but also as a foundational element of equitable and effective climate action.

Table of contents

- 1. Introduction: Why housing matters in climate action.....6**
 - 1.1. Housing and climate action: An overlooked nexus6
 - 1.2. Why informal settlements matter for climate action7
 - 1.3. The urgency of integrating housing into climate strategies and finance7
 - 1.4. Objectives of this research8
- 2. Research approach8**
- 3. Housing in Nationally Determined Contributions: Key findings and trends9**
 - 3.1 Global overview of 188 NDCs.....9
 - 3.2. Regional patterns.....11
 - 3.3. Recent NDC updates (2024–25)12
- 4. Housing in climate-related development finance: Key findings and trends.....13**
 - 4.1. Understanding climate finance for housing.....13
 - 4.2 Global overview of climate finance to housing.....13
 - 4.3. Regional and thematic breakdowns.....15
 - 4.4. Climate finance to housing activities by donor.....17
- 5. Bridging the gap between climate ambition and financial support17**
 - 5.1. Identification of alignment and gaps by region and country.....17
 - 5.2. Notable examples of the gaps between ambition of support19
- 6. Conclusion22**
- 7. Policy and advocacy recommendations22**
 - 7.1. Recommendations for national and local governments22
 - 7.2. Recommendations for donor countries and multilateral institutions23
 - 7.3. Recommendations for civil society organizations23
- 8. References24**
- 9. Annexes.....26**
 - Annex A: Methodological notes and limitations for the NDC analysis26
 - Annex B: Methodological notes and limitations for the development finance analysis.....30
 - Annex C: Country-level data sets and classification32

1. Introduction: Why housing matters in climate action

1.1. Housing and climate action: An overlooked nexus

Climate shocks, such as rising sea levels, flooding, heatwaves, and stronger and more frequent storms, disproportionately affect people in low- and middle-income countries, where higher shares of inadequate and informal housing heighten their vulnerability to climate risks (IPCC, 2023, UN-HABITAT, 2024). Weak building structures and poorly located homes in informal settlements amplify the exposure to climate hazards, while limited access to basic services and insecure tenure further constrain households' ability to adapt (Hussainzad and Gou, 2024; Satterthwaite et al., 2022). At the same time, the shortage of affordable, adequate housing forces millions to settle in hazard-prone areas such as floodplains and unstable slopes, deepening vulnerability and perpetuating poverty cycles (World Bank, 2025; UN-HABITAT, 2023). As a result, the intersection of housing inadequacy and climate change has become a key driver of urban inequality, with low-income households bearing the greatest losses from disasters and facing the slowest recovery despite contributing the least to climate change (IPCC, 2022; Satterthwaite et al., 2022).

Strengthening housing resilience and expanding safe, affordable options are therefore essential for effective climate adaptation and inclusive development (UN-HABITAT, 2023; World Bank, 2025).

Globally, more than 3 billion people live in conditions of housing inadequacy, including an estimated 1.12 billion who reside in informal settlements, where exposure to climate risks is highest (UNDESA, 2025). Today's shortfall of at least 268 million housing units globally is projected to worsen in the coming years. UN-HABITAT warns that the number of people living in slums and informal settlements could rise to 2 billion by 2030, representing nearly 40% of the global population (UN-HABITAT, 2023). This growth will be concentrated in low- and middle-income countries, where rapid urbanization, limited formal housing markets and narrow fiscal capacity converge.

There is a growing recognition of the housing–climate nexus in global narratives and discourse. For example, the Intergovernmental Panel on Climate Change, or IPCC, increased its focus on housing and informal settlements in its *6th Assessment Report (Working Groups II and III)*, an emphasis that is expected to deepen in the forthcoming *Special Report on Climate Change and Cities* (2027). Also, the latest *World Cities Report* proposed useful principles to embed climate action in contexts of urban informality and introduced the notion of “transformative infrastructure” that distinguishes between housing that is climate-resistant and -resilient and truly transformative housing infrastructure (UN-HABITAT, 2024). Green taxonomies promoted by the International Finance Corporation, or IFC, and the European Union are steadily accelerating green housing mortgages and other financial instruments. Civil society organizations, especially networks of organized slum dwellers such as Slum/Shack Dwellers International, or SDI, and their partners, have increased their data collection, grounded research and global advocacy, strengthening this nexus.

Despite all these efforts and despite the alarming figures, the nexus of housing and climate action remains largely overlooked in global policy frameworks, climate finance mechanisms and development finance. Habitat for Humanity has uncovered through its research that Nationally Determined Contributions, or NDCs — the primary instruments for implementing the Paris Agreement — rarely integrate housing in a substantive way. Furthermore, although tracking how much development finance supports climate action is relatively straightforward thanks to the existence of climate markers for this data, tracking adequate housing actions — especially those in informal settlements — is extremely difficult. Housing is not a sector within development finance, but a highly cross-sectoral issue, leaving funding fragmented across related areas such as water, energy, health and disaster risk reduction, among others.

The implications of this omission are profound. Residential buildings account for roughly 15% of global greenhouse gas emissions and contribute significantly to urban energy demand (IEA, 2023). Additionally, the residential segment of the global building sector is responsible for nearly 42% of annual building-related greenhouse gas emissions — about 5.5 GtCO₂² per year — and has seen a 30% increase since 1990. Most of the projected growth in energy demand will come from new residential construction in warm-climate regions in Asia, Africa and parts of Latin

² GtCO₂ stands for gigatonnes of carbon dioxide, with 1 gigatonne equaling 1 billion metric tons.

America (IPCC, 2023). At the same time, inadequate and poorly located housing is a key driver of climate vulnerability, trapping millions in cycles of poverty, displacement and risk. Without greater recognition of inadequate housing as a frontline of climate vulnerability and adequate housing as a lever for resilience-building, climate action will remain incomplete.

1.2. Why informal settlements matter for climate action

Nowhere is the housing-climate nexus more visible than in informal settlements and slums. These neighborhoods, which are home to more than 1 billion people, are usually built on the urban periphery, riverbanks, floodplains, steep hillsides or other marginal lands most exposed to natural hazards. Residents often lack basic infrastructure such as drainage and have limited access to clean water, waste collection or reliable energy. They may also experience higher rates of overcrowding, which heightens risks during extreme weather events such as heat waves.

Unregulated building practices and reliance on nondurable materials increase household vulnerability. Although informal housing construction practices can sometimes include climate-conscious technologies, such as reusing timber to promote circularity or constructing mud walls that provide natural thermal comfort, many homes constructed with corrugated iron sheets, untreated timber or poorly maintained earthen walls lack the durability needed to withstand storms and floods or may prove insufficient during heat waves. Consequently, studies show, low-income households without durable housing are among the first to lose shelter during disasters and are the least equipped to recover afterward (IDB, 2022).

The climate risks facing informal and low-income communities are only set to intensify. By 2100, between 50% and 75% of the world's population could be exposed to lethal levels of heat and humidity (IPCC, 2022; Kjellstrom et al., 2022). Women living in informal settlements are especially at risk because they spend more of their time inside inadequate housing, and they frequently have higher body temperatures than men (HFHI, 2025). As extreme weather events, sea level rise and prolonged droughts displace millions, many of those affected migrate toward cities in search of safety and opportunity. Yet urban areas — particularly in low- and middle-income countries — are already struggling to meet the demand for affordable, adequate housing. With limited options, displaced households often settle in informal areas on marginal or hazard-prone land, where insecure tenure, inadequate infrastructure and poor-quality construction heighten exposure to future climate shocks. This creates a reinforcing cycle: Climate impacts drive displacement, displacement accelerates the expansion of informal settlements, and the resulting concentration of vulnerability amplifies both climate and housing crises (HFHI, 2024).

Addressing housing in informal settlements is therefore not merely about providing shelter; it is about enabling adaptation. Resilient housing can prevent climate-induced displacement, reduce health risks and secure livelihoods. Furthermore, upgrading informal settlements strengthens social cohesion and equips communities with the infrastructure and services needed to withstand shocks. Informal settlement transformation is climate action.

1.3. The urgency of integrating housing into climate strategies and finance

A resilient home is more than four walls and a roof; it is the foundation for health, safety and long-term adaptation. Resilient housing is intentionally designed and located to minimize exposure to environmental hazards, withstand climate stresses, and provide stability that allows families to invest in improvements over time. These features help ensure vulnerable populations are not trapped in cycles of rebuilding or forced to live in unsafe, unhealthy conditions — such as recurring flooding that can take weeks to recede — after every extreme weather event.

Integrating housing into climate strategies demands a fundamental shift in perspective, from an exclusive focus on macro-level interventions to one that also considers the myriad micro-level interventions — such as those at the household level — that also need to be considered at scale. Traditionally, climate finance has prioritized large-scale infrastructure, energy transitions and nature-based solutions, often overlooking the everyday realities of where people live. Without channeling adaptation resources into the housing sector — especially in informal settlements — climate interventions risk bypassing the very populations most vulnerable to extreme weather and environmental shocks. Adequately funding resilient housing requires scaling up investments in several areas:

- Upgrading existing housing stock through retrofits, reinforcement and the provision of basic services.
- Ensuring new housing construction is climate-resilient, using affordable, low-carbon materials and designs.
- Integrating settlement planning with climate adaptation and mitigation, including safe land allocation, flood management and energy-efficient infrastructure.
- Enhanced tenure security measures to counter forced evictions and displacement in the context of climate impacts and climate action. Enhanced land tenure has proved to incentivize further individual climate adaptation efforts.

Redirecting finance to these areas would not only reduce vulnerability but also generate multiple co-benefits. Adequate housing contributes to better health outcomes, improved education attainment and increased economic productivity. For example, research shows that upgrading slums and ensuring adequate housing can yield a 10.5% increase in GDP, a 28% rise in years of schooling and a 4% improvement in life expectancy for individuals (Frediani et al, 2023). Additionally, flood incidence can fall by 30% to 60% after upgrading drainage and housing foundations in vulnerable settlements (Urban Institute, 2024). These findings underscore that investment in climate-resilient housing is not a standalone agenda, but a catalyst for achieving broader human development outcomes.

1.4. Objectives of this research

This research seeks to elevate housing as a central pillar of climate action by addressing the knowledge and policy gaps that currently marginalize it. For communities living in informal settlements, climate resilience is inseparable from access to secure, adequate housing. Yet housing is rarely integrated into climate strategies or climate-related development finance frameworks, leaving it chronically underfunded and underprioritized. By examining climate-related development finance to support housing activities, this study seeks to generate evidence that can inform policymakers, donors and practitioners. This research highlights that investments in decent housing are among the most effective ways to build resilience in climate-vulnerable communities and encourages the integration of housing into NDCs, adaptation plans and climate finance priorities.

Ultimately, the findings aim to contribute to reframing housing as a climate priority. Recognizing housing as central to climate action offers an opportunity to address both climate and inequality together, ensuring that the most vulnerable are not left behind in the global response to the climate crisis.

2. Research approach

As summarized in Figure 1, this study brings together two parallel analyses — a review of NDCs and an assessment of climate-related development assistance flows to support housing activities — to explore how salient housing is in both climate commitments and finance using the latest data available.

Figure 1: Methodological approach for this report



To assess the level of national commitment to housing within their climate agendas, we reviewed each country's most recent NDC submission from the United Nations Framework Convention on Climate Change, or UNFCCC, registry. We compiled 161 NDCs (covering 188 parties) in PDF format, focusing on submissions from 2014 to 2023 to align with the development finance data period analyzed. All files were processed using a Python library that scanned (or scraped) each document for over 40 housing-related keywords in multiple languages. The output was a consolidated tally of keyword frequencies. Based on the median incidence of these terms, countries were grouped into five commitment tiers: "leader," "high," "moderate," "low" and "none." For details on the methodology, see [Annex A](#). Additionally, NDCs submitted after 2023 but before July 16, 2025, were reviewed to identify changes in housing commitments over time.

To assess the level of climate-related development finance support to countries, we first filtered a new HFHI-commissioned dataset of housing-specific activities from the OECD Creditor Reporting System, or CRS, (publication forthcoming) using existing climate markers: "environment," "climate adaptation," "climate mitigation," "biodiversity" and "desertification." This dataset represents the first comprehensive analysis of development finance for housing activities, which are harder to track in the CRS than climate activities. The process included creating a "virtual marker," an algorithm that scanned the CRS for housing-related aid using 293 key terms (see [Annex B](#) for details). After consolidating this housing-specific climate finance dataset, we aggregated total disbursements by country and grouped them into five tiers — "leader," "high," "moderate," "low" and "none" — based on median funding levels, using the same ranking system as the NDC analysis.

The two ranking sets were compared to identify regional and country-level patterns and to explore alignment — or gaps — between climate-related housing commitments and development finance. Although this parallel analysis can highlight key trends, it does not establish direct correlations because of several limitations:

- NDCs reflect intent rather than immediate action.
- Translation and keyword searches may miss nuance.
- Inconsistent use of climate markers by donors.

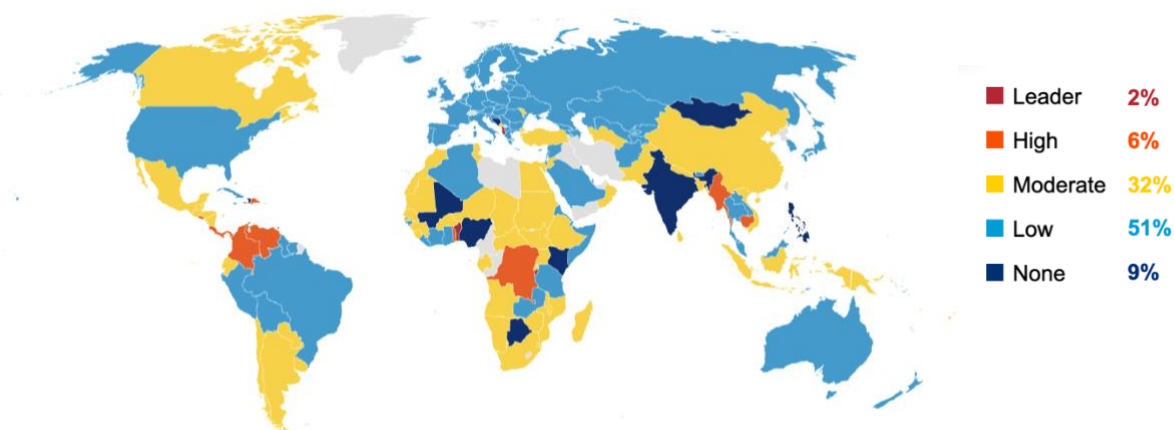
Linking commitments to disbursements at the project level would require deeper analysis beyond this report's scope.

3. Housing in Nationally Determined Contributions: Key findings and trends

3.1 Global overview of 188 NDCs

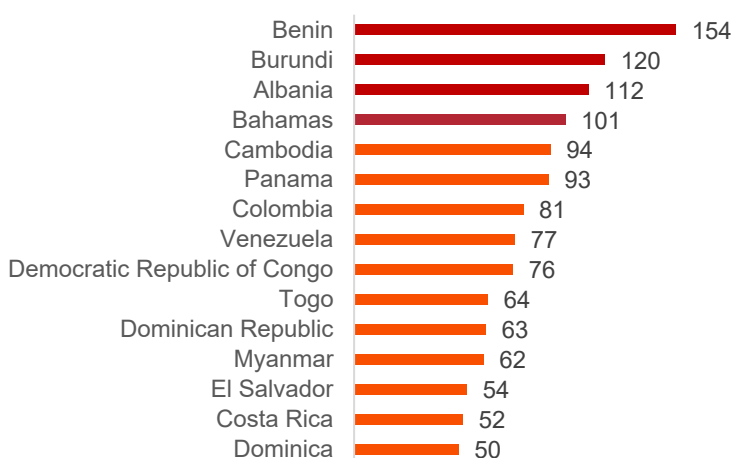
Overall, our analysis of housing- and informal-settlement-focused climate commitments of 161 NDC reports representing 188 parties shows that over half of countries demonstrate low or no commitment. Only four countries (2%) rank as "leader." Eleven rank (6%) as "high," 61 (32%) as "moderate," 96 (51%) as "low," and 16 (9%) as "none." As seen in Figure 2, this offers a sobering view: Globally, housing remains only a moderate ambition for accelerating climate action.

Figure 2: Map of NDC housing commitment rank and percentage of countries in each rank



Source: HFHI analysis of UNFCC NDC Repository (2025)

Figure 3: Most committed countries to climate action through housing, according to NDC commitment ranks*



*Showing only “leader” and “high” countries with total number of keyword returns.

Source: HFHI analysis of UNFCC NDC Repository (2025)

Examining the most committed countries to housing as a climate strategy is particularly revealing. Figure 3 shows the 15 countries ranked as “leader” or “high” based on NDC keyword frequency. According to World Bank classifications, all these countries are low- or middle-income, except the Bahamas, which is upper-middle income. Still, there is no high-income country that shows a high level of commitment to improving housing as climate strategy. Notably, all countries on this list except Albania are located in tropical climates.

Of 44 housing-related keywords that were tracked in our analysis, 19 never appeared. The top five — “household,” “housing,” “settlements,” “residential” and “shelter” — each exceeded 100 mentions. The term “building code” ranked sixth, with 96 mentions, underscoring the prominence of regulatory measures in climate action but raising questions about their applicability in informal areas.

Finally, of all 161 NDCs analyzed, less than 6% — just 11 — mention informal settlements or slums directly (see Table 1), underscoring a critical gap in linking housing, climate action and vulnerable communities.

Table 1: Specific mentions to informal settlements in the most recent NDC from 188 countries

Country	Count of mentions to informal settlements or slums	NDC commitment rank
Bahamas	1	Leader
Myanmar	1	High
Panama	1	High
Argentina	2	Moderate
Rwanda	2	Moderate
Vanuatu	2	Moderate
Fiji	1	Moderate
Jordan	1	Moderate
Sierra Leone	1	Moderate
Uganda	1	Moderate
Morocco	1	Moderate

Source: HFHI analysis of UNFCC NDC Repository (2025)

3.2. Regional patterns

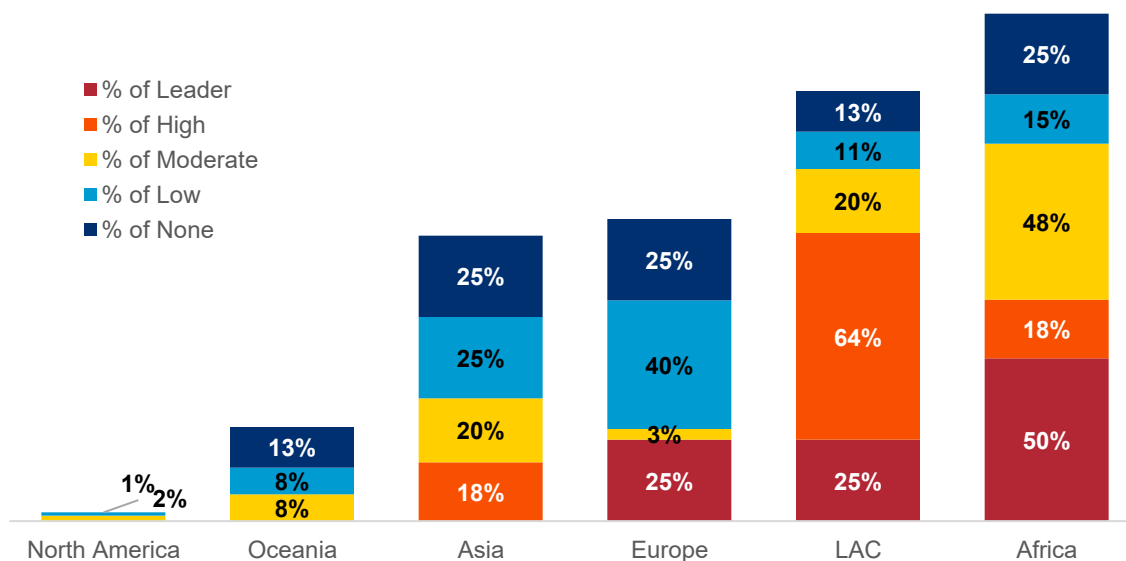
Analyzing commitment by regions offers interesting insights. For example, when considering all “leader” and “high” countries, Latin America and the Caribbean, or LAC, has over half of them, 53%. Following is Africa, with 27%, with sub-Saharan Africa, or SSA, notably overrepresented. Asia has 13% of the highest-ranking countries, and Europe only 7%. As shown in Table 2, LAC and Africa lead in average housing keyword mentions, each above 20 per NDC. Asia and Oceania average 10–15; while North America and Europe fall below 10.

Table 2: Regions ranking highest in the NDC commitment according to the most recent NDC report

Region	Average mentions to housing per country in most recent NDC	Number of countries by NDC commitment	
		“Leader”	“High”
Latin America and Caribbean	27	1	7
Africa	22	2	2
Asia	15	0	2
Europe	8	1	0
Oceania	12	0	0
North America	6	0	0

Source: HFHI analysis of UNFCC NDC Repository (2025)

Figure 4: Share of NDC commitment ranks by region



Source: HFHI analysis of UNFCC NDC Repository (2025)

In terms of the specific focus on informal settlements or slums, our analysis finds that, perhaps unsurprisingly, all countries ranking “leader” and “high” that reference informal settlements are in low- and middle-income countries (see Table 3). While there are more key word mentions in Africa, the quality of the commitment from countries is largest in LAC. This confirms that climate-housing linkages are gaining traction, especially in low- and middle-income countries.

Table 3: Informal settlement keyword returns by country

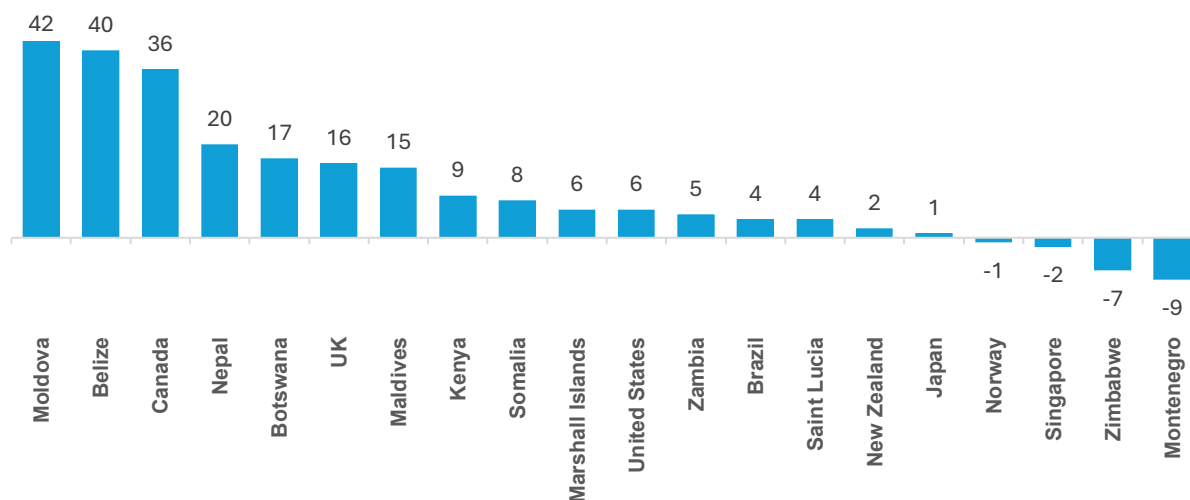
Region	Country	Mentions to informal settlements	NDC commitment rank
Africa	Rwanda	2	Moderate
	Sierra Leone	1	Moderate
	Uganda	1	Moderate
	Morocco	1	Moderate
LAC	Argentina	2	Moderate
	Panama*	1	High
	Bahamas	1	Leader
Oceania	Vanuatu*	2	Moderate
	Fiji	1	Moderate
Asia	Jordan	1	Moderate
	Myanmar	1	High

Two of the four High-ranking countries, Panama and Vanuatu, include informal settlements in NDC commitments.

Source: HFHI analysis of UNFCC NDC Repository (2025)

3.3. Recent NDC updates (2024–25)

Our primary analysis focused on NDC submissions as of 2023, which revealed that housing was largely sidelined as a climate strategy — over half of NDCs ranked “low” or “none” in housing commitment. In contrast, recent updates in the 2025 submission period (20) show a more promising outlook, with growing recognition of housing as a key component of climate action. Most updates increase housing mentions, and nine countries moved into higher commitment tiers.

Figure 5: Increase in keyword returns between original NDC submission and most recent (2025 updated) NDC submission

Source: HFHI analysis of UNFCC NDC Repository (2025)

As shown in Figure 5, 20 countries submitted updated NDCs. Of these, 16 increased housing keyword frequency, with Moldova and Belize showing the largest gains. Nine countries — Belize, Botswana, Kenya, Maldives, Marshall Islands, Moldova, Somalia, United Kingdom and the United States — improved enough to climb in rank. Top keywords remain “household,” “settlements,” “residential,” “housing” and “building code.” New mentions include “informal settlements” in Somalia and Kenya (see Table 3) and “social housing” in updates from Canada and the consolidated report from Europe.

4. Housing in climate-related development finance: Key findings and trends

4.1. Understanding climate finance for housing

Throughout this document, “development finance” refers to foreign aid flows reported by donor countries in the Creditor Reporting System, or CRS, an open database managed by the OECD’s Development Assistance Committee, or DAC, since the 1970s. Development finance includes official development assistance, or ODA; other official flows, or OOFs; and philanthropic contributions. ODA and OOFs share the same purpose but differ in that ODA covers grants or concessional loans, while OOFs include nonconcessional flows.

The CRS allows donors and multilateral institutions to report development finance in a standardized format. It also allows them to mark their donations with “climate markers,” which were implemented to help track how development finance supports the climate objectives of the Paris Agreement. Using these markers, climate-specific development finance can be analyzed within the CRS. In this report, “climate finance” refers to development finance tagged with any CRS climate marker: environment, mitigation, adaptation, biodiversity or desertification.

This section draws on a parallel research effort by Habitat for Humanity International (publication forthcoming), which developed a “virtual marker” using a large language model algorithm to identify housing-specific activities in the OECD’s CRS. This innovative approach enabled the first comprehensive analysis of development finance for housing, covering 10 years of data (2014–23). The resulting dataset underpins the climate finance analysis presented in this report.

It is important to note that the time frame of the development finance analysis may appear misleading. The data runs through 2023, the latest year available in CRS (as of October 2025). The year 2023 marked a record high for ODA, but starting in 2024, foreign aid has seen major declines. Major donors, including the United States, United Kingdom and Germany, have begun to reduce their contributions. Globally, ODA fell by 9% in 2024 and is projected to drop by up to 17% in 2025 (OECD, 2025). As the development ecosystem seeks more efficient investments, alternative funding streams and greater localization, strategic investments such as housing — which advance multiple Sustainable Development Goals — may become increasingly critical.

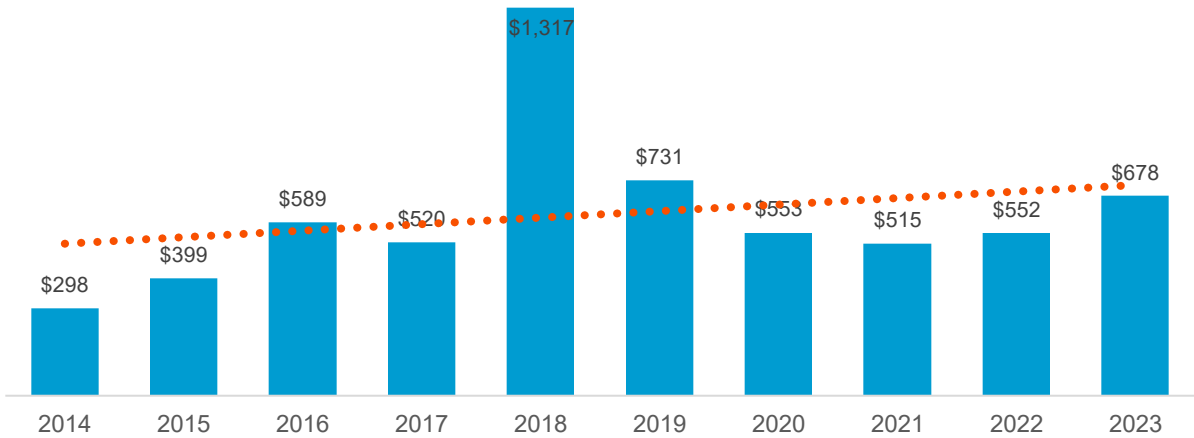
Throughout this document, we use “climate-related development finance for housing” and “climate finance to housing” interchangeably. In all cases, the source is HFHI’s housing virtual marker research (publication forthcoming), which also tracked CRS climate markers. For methodological details, see [Annex B](#).

4.2 Global overview of climate finance to housing

Between 2014 and 2023, over USD 6.2 billion in climate finance was allocated to housing-related activities. As shown in Figure 6, annual disbursements averaged around USD 500 million, with a slight upward trend over the period. The notable spike in 2018 reflects large allocations for “shelter” recovery efforts, though these were not classified as disaster relief. As explained in [Annex B](#), disaster relief disbursements were intentionally excluded from this analysis.

Climate-specific funding represents 6.9% of total development finance for housing. This means that while climate finance for housing has grown modestly over the past decade, its share remains relatively small within the broader housing finance landscape. The 2018 spike appears to be an anomaly tied to recovery efforts rather than a sustained increase, suggesting that climate considerations in housing finance are still emerging rather than fully mainstreamed.

Figure 6: Annual climate finance to housing activity, in millions of U.S. dollars (2014–23)

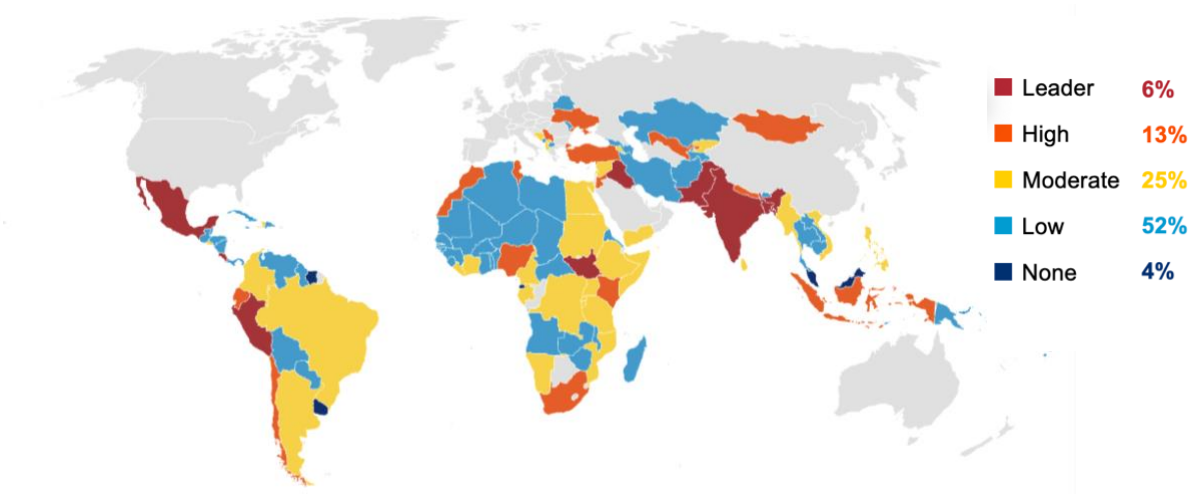


Source: HFHI’s virtual marker based on OECD-DAC CRS (publication forthcoming)

Our analysis of total disbursements by country grouped recipients into five tiers — “leader,” “high,” “moderate,” “low” and “none” — based on median funding levels, using the same ranking system as the NDC analysis. The results of this ranking show that most countries (67) fall into the “low” category for climate finance directed to housing activities. They are followed by 33 countries in the “moderate” tier, 17 countries in the “high” tier, and eight countries classified as “leader.”

As illustrated in Figure 7, the countries receiving the largest share of climate finance for housing include India, Pakistan, Bangladesh, South Sudan, Mexico and Peru.

Figure 7: World map of recipients of climate finance to housing, rank and percent of countries in each rank (2014–23)



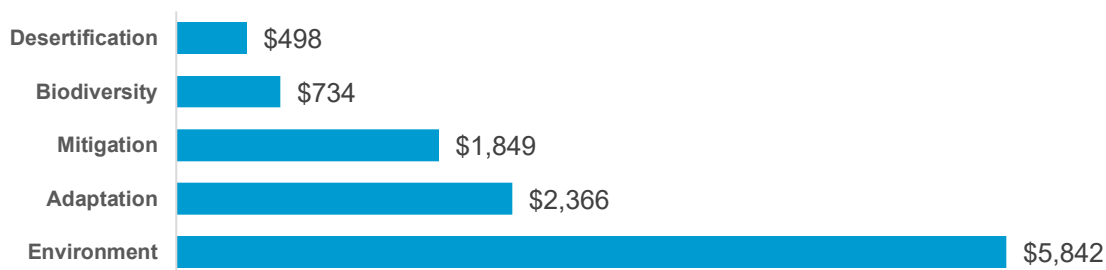
Source: HFHI’s virtual marker based on OECD-DAC CRS (publication forthcoming)

A closer look at the types of climate action prioritized by development finance reveals important insights. As explained earlier, when donors log their contributions in the Creditor Reporting System, they can assign markers to indicate support for specific agendas. The so-called Rio markers — “adaptation,” “mitigation,” “biodiversity” and “desertification” — have become a valuable tool for climate change advocates since their introduction in the 1990s.

Figure 8 illustrates how climate finance directed toward housing is distributed by type of climate action. Notably, in the housing sector, more development finance is allocated to adaptation than to mitigation projects. This stands in contrast to broader climate finance trends, where adaptation projects are more numerous but typically receive less funding overall (UNEP, 2024). Interestingly, the largest share of housing-related activities is marked simply as

“environment.”³ This may be due to the general practice of multilateral donors — particularly the International Development Association — using broad environmental labels without specifying further, potentially obscuring funding that could fall under one or more of the Rio markers.

Figure 8: Development finance to housing activities by climate marker, in millions of U.S. dollars (2014–23)



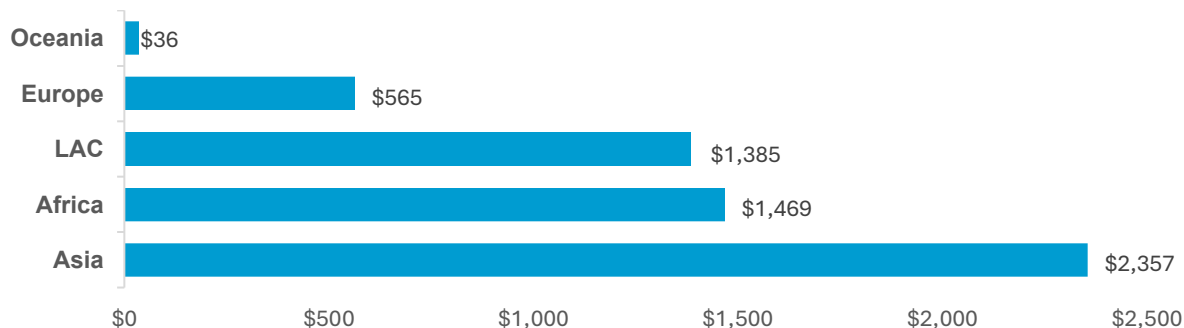
Source: HFHI's virtual marker based on OECD-DAC CRS (publication forthcoming)

The analysis also sheds light on the spike in funding observed in 2018 (as shown in Figure 6), which is largely attributed to significant disbursements to Central Asian countries (India, Nepal, Pakistan) for energy generation and post-earthquake shelter recovery. However, these disbursements were not marked as disaster relief.⁴ These two findings highlight inconsistencies in how shelter-related spending is recorded, which may unintentionally obscure the true intent behind the funding.

4.3. Regional and thematic breakdowns

A regional analysis of climate finance reveals notable disparities. Over the 10-year period, Asia consistently emerged as the leading recipient of climate-related development finance for housing, receiving a total of USD 2.4 billion, which accounts for 38% of all funding distributed. In stark contrast, Oceania, which is home to some of the world's most climate-vulnerable island nations, received less than 1% of total funding, amounting to just USD 36 million. However, this disparity appears less pronounced when viewed on a per capita basis. In Asia, the average annual per capita investment was 20 cents, compared with 13 cents in Oceania.

Figure 9: Total climate finance to housing activities by region, in USD million (2014–23)



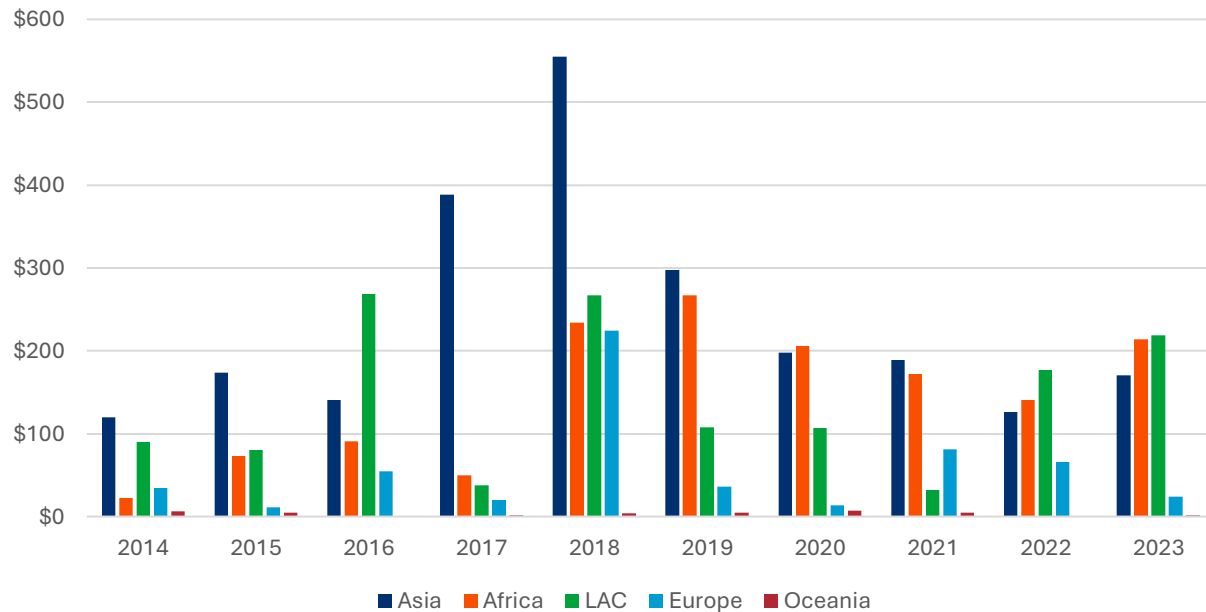
Source: HFHI's virtual marker based on OECD-DAC CRS (publication forthcoming)

³ Climate markers are assigned by donors when they enter data in the CRS. The system allows one activity to be assigned multiple markers. Dollars are represented in each marker column total of the chart. Because of this, the total across all markers depicted in the chart is greater than the actual grand total.

⁴ The climate marker for disaster relief was intentionally omitted. This marker often indicated activities not primarily related to climate but rather to conflict.

Most regions exhibit an overall increase in climate-related development finance for housing over the 10-year period, with two exceptions: Europe, which experienced a decline, and Oceania, which remained largely flat. As illustrated in Figure 10, funding patterns are highly volatile, with significant year-to-year fluctuations, particularly in Asia and LAC. Persistent regional disparities are also evident: Asia and LAC dominate funding, while Oceania and North Africa receive minimal support, despite being among the most climate-vulnerable regions.

Figure 10: Annual climate finance to housing activity, in USD million (2014–23)



Source: HFHI's virtual marker based on OECD-DAC CRS (publication forthcoming)

Table 4 shows the climate finance for housing ranking by region. It underscores the global prevalence of underfunding; “low” makes up the largest percentage of country rankings in all regions. Africa has the largest number of countries in the “low” (26) and “moderate” (15) categories, indicating widespread participation but at minimal funding levels. In fact, 91% of African countries received climate finance for housing during this period, though amounts were generally small. LAC shows a similarly broad reach — 85% of countries are recipients — but with uneven distribution. While most fall in the “low” category, the region also has three “leader” countries. Asia stands out with the highest number of “leader” countries (four) and fewer in the “low” category (12). Overall, 69% of Asian countries received some level of climate finance for housing.

Table 4: Number of countries in climate finance to housing rank by region (2014–23)

	Leader	High	Moderate	Low	None
Africa	1	5	15	26	2
Asia	4	7	9	12	1
LAC	3	2	5	16	2
Europe	0	3	3	4	0
Oceania	0	0	0	8	0

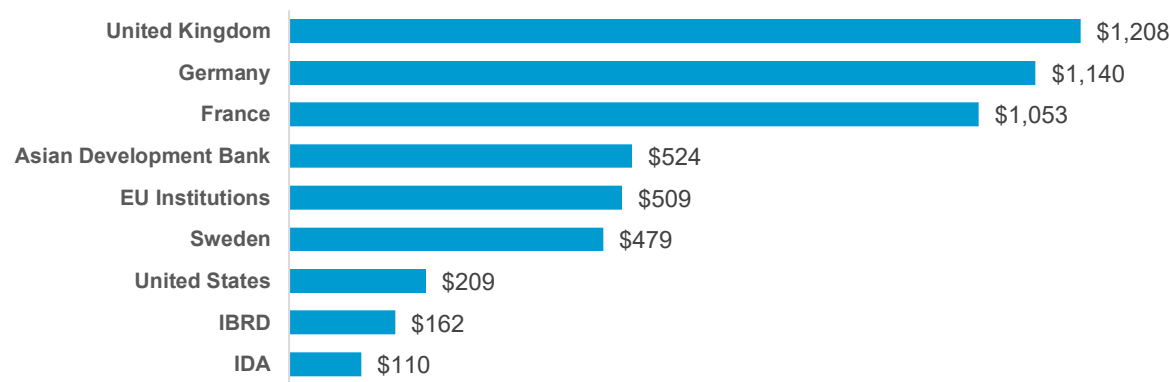
Source: HFHI's virtual marker based on OECD-DAC CRS (publication forthcoming)

Further research on this issue could include climate risk measurement of the housing sector by country and region to identify and understand gaps in where climate change adaptation and mitigation are critical considerations and where funding for climate change mitigation and adaptation is flowing.

4.4. Climate finance to housing activities by donor

From 2014 to 2023, the total climate-related development finance to housing involved 24 donors, including both countries and multilateral organizations. The top donors in this period were the UK, Germany and France, each contributing over USD 1 billion. Notably, the Asian Development Bank ranked higher as a supporter of housing-related climate finance than major World Bank Group institutions; the International Development Association, or IDA; and the International Bank for Reconstruction and Development, or IBRD.

Figure 11: USD 1-billion-plus donors in climate finance to housing activity (2014–23)



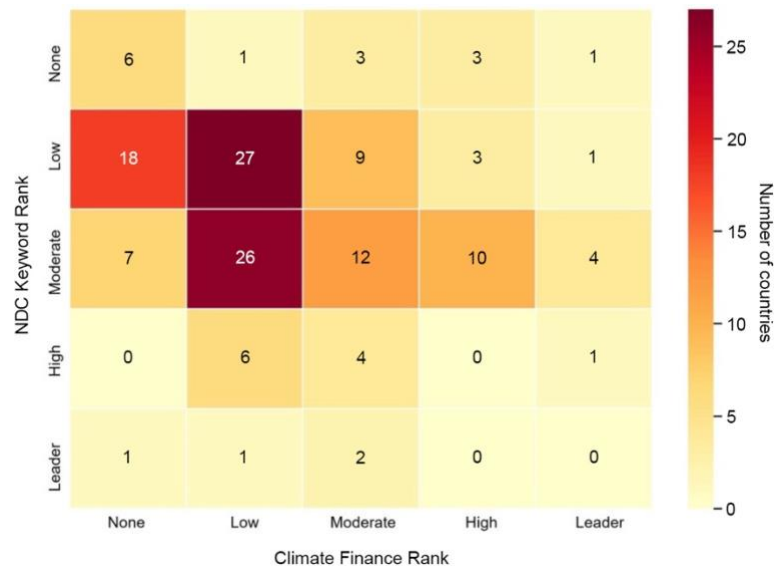
Source: HFHI’s virtual marker based on OECD-DAC CRS (publication forthcoming)

5. Bridging the gap between climate ambition and financial support

5.1. Identification of alignment and gaps by region and country

Juxtaposing the two ranks produced as part of this research offers an overview of the alignment — or misalignment — between climate ambitions and climate-related development finance support to housing activities. Figure 12 reveals that most countries and regions are underfunded compared with climate-related housing aspirations. Nearly every country ranked “leader” or “high” for housing in their NDCs falls into the “moderate,” “low” or “none” category for climate finance to housing-related programs. This shows that high-ambition NDCs in housing are not being matched by climate finance flows. Conversely, several top climate finance recipients — South Sudan, Peru, Bangladesh, India, Mexico, Pakistan — hold only “moderate” or “low” housing commitments in their NDCs.

Figure 12: Heat map of NDC commitment rank and climate finance rank, country counts

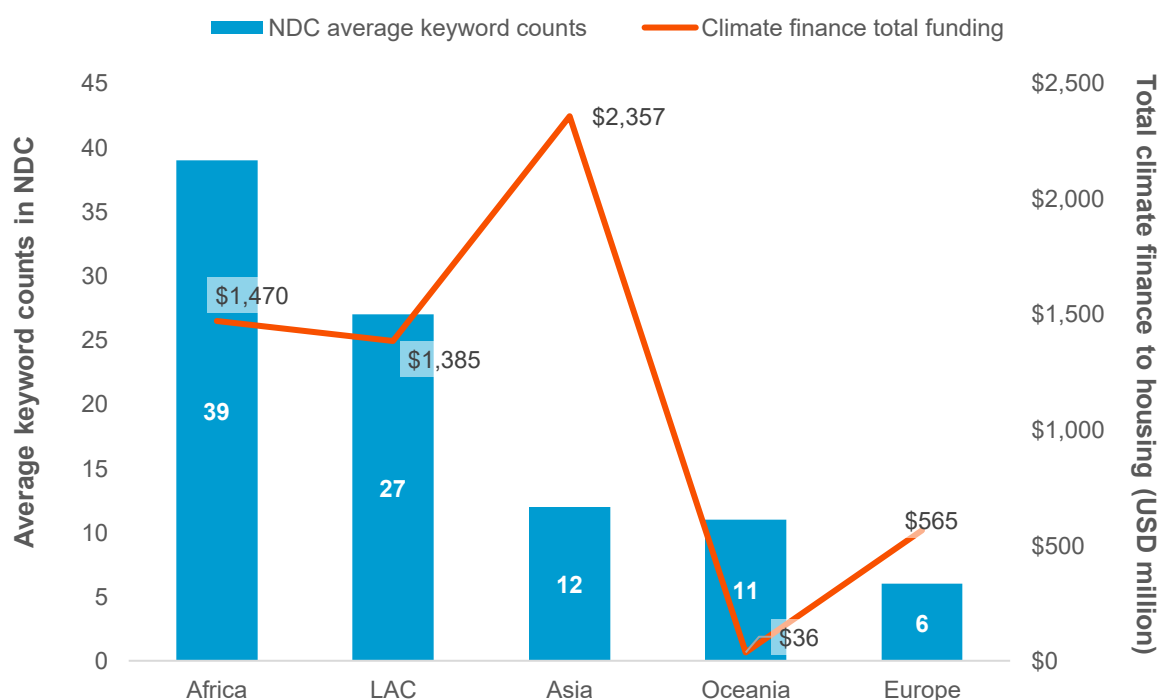


Sources: HFHI analysis of UNFCC NDC Repository (2025) and HFHI’s virtual marker based on OECD-DAC CRS (publication forthcoming)

The regional comparison of NDC commitments and climate finance support shown in Figure 13 reveals striking contrasts. Africa demonstrates the strongest emphasis on housing within climate commitments, with an average of 39 housing-related keywords in NDCs, paired with the second-highest climate finance allocation (USD 1.47 billion). The LAC region shows a similar pattern, combining relatively high NDC commitment (27 keywords) with climate finance levels comparable to Africa. In contrast, Asia, despite having fewer explicit housing commitments (12 keywords), receives the largest share of climate finance for housing (USD 2.36 billion). Like Asia, Europe also receives disproportionately more climate finance relative to their modest NDC housing commitments; these regions have an opportunity to leverage historical funding to increase climate-related housing activity.

The closest alignment observed in the 188 countries analyzed is Costa Rica, which pairs “high” NDC housing ambition with a “leader” rank in climate finance.

Figure 13: Average NDC keyword returns by region and total climate finance to housing (in millions of U.S. dollars) by region



Source: HFHI's virtual marker based on OECD-DAC CRS (publication forthcoming)

A closer look at the climate finance distribution to the 11 countries that specifically mention informal settlements or slums in their NDCs proves revealing. Informal settlements and incremental housing make up far less than 1% of the NDC keyword returns and just 7% of climate finance to housing.

As Table 5 shows, there is a stark misalignment between ambition and support. Most striking is the case of the Bahamas, a “leader” in NDC commitments that received no climate finance for housing. Panama and Myanmar are also highly committed to housing for climate action, with minimal climate finance funding. On the other end of the spectrum are countries that received relatively large amounts of climate finance for housing. Morocco and Jordan received the highest funding in this sample but only rank “moderate” in NDC commitments.

Table 5: All countries with NDC commitments to informal settlements, their climate finance and NDC commitment ranks, and the total dollar amount (in millions of U.S. dollars) received to support informal housing (2014–23)

Country	Climate finance to informal housing* 2014–23 (in millions of U.S. dollars)	Climate finance rank	NDC commitment rank
Bahamas	0	None	Leader
Sierra Leone	0.2	Low	Moderate
Panama	0.5	Low	High
Vanuatu	4.6	Low	Moderate
Fiji	9.8	Low	Moderate
Myanmar	10.5	Moderate	High
Rwanda	17.1	Moderate	Moderate
Uganda	24.1	Moderate	Moderate
Argentina	31.8	Moderate	Moderate
Morocco	65.8	High	Moderate
Jordan	118.3	High	Moderate

*The virtual marker for development finance to housing developed by HFHI (publication forthcoming), classifies funding for five different housing types. Shown here are the funds that explicitly support incremental housing efforts, which largely include informal settlement transformation and slum upgrading.

Source: HFHI's virtual marker based on OECD-DAC CRS (publication forthcoming)

In sum, finance allocation does not consistently align NDC ambition. Countries with strong commitments often receive little or no housing-related climate finance, despite high vulnerability to climate change. Small islands and other countries with high shares of population living in informal settlements remain underfunded. Conversely, higher funding tends to flow to countries with moderate commitments, rather than to leaders.

5.2. Notable examples of the gaps between ambition of support

This section provides a deeper look at countries that lead efforts to ensure adequate housing for vulnerable communities as a component of their climate commitments, as reflected in their most recent NDC reports (as of July 2025). Importantly, all the examples highlighted below not only prioritize investment in housing for vulnerable populations but also pair this with meaningful community engagement in designing and implementing solutions. These cases also exhibit multilayered financing strategies and identify both existing gaps and potential sources of additional financial support.

Vanuatu (Oceania)

Vanuatu's 2022 NDC highlights several key housing-related efforts that reflect the country's urgent need to adapt to climate change while preserving cultural integrity and promoting sustainable development. One of the central themes is the emphasis on climate-resilient infrastructure and housing. Citing increasing threats from cyclones, sea-level rise and flooding, Vanuatu is prioritizing the upgrade of informal settlements and the integration of disaster risk reduction and climate adaptation principles into new housing developments. This approach is not only about physical resilience but also about ensuring safety and dignity for vulnerable communities.

Another significant effort of Vanuatu is the integration of traditional knowledge into housing strategies. Vanuatu's NDCs recognize the value of Indigenous building techniques and materials that have historically withstood environmental challenges. By blending these practices with modern engineering, the country aims to create housing solutions that are both sustainable and culturally appropriate. Urban planning is also evolving to support planned relocation from high-risk coastal zones to safer inland areas, with a focus on avoiding hazard-prone regions. Energy

efficiency is being promoted through targets for solar energy use and passive cooling designs, alongside improved building codes to reduce emissions from the residential sector. These housing initiatives are framed within community-led adaptation strategies, ensuring local ownership and long-term sustainability.

On the financing side, Vanuatu's 2022 NDC articulates a budget of approximately USD 2.8 billion to be invested in a range of climate actions until 2030. Such extraordinary efforts are matched with historically low climate-specific development finance to housing issues in Vanuatu. Between 2014 and 2023, this financing totaled only USD 4.6 million — highlighting a significant gap between ambition and available resources.

Rwanda (Africa)

Rwanda's 2020 NDC presents a comprehensive and integrated approach to addressing vulnerabilities in housing and informal settlements as part of its climate adaptation strategy. Informal settlements make up over 60% of Rwanda's urban population and are particularly susceptible to Rwanda's climate-related hazards, including floods, landslides and droughts. The NDC identifies unplanned urban expansion, lack of stormwater infrastructure, and exposure to extreme weather events as key drivers of vulnerability, further exacerbated by Rwanda's topography and increased climate variability.

To address these challenges, Rwanda's 2020 NDC outlines a financial strategy for housing adaptation that is deeply integrated into the country's broader climate resilience agenda, recognizing housing within the broader context of "grey" infrastructure. The strategy targets two major areas: upgrading informal settlements and improving urban stormwater infrastructure. A total of USD 800 million is allocated for these efforts between 2020 and 2030, with half dedicated to high-density housing projects and informal settlement upgrading, and the other half earmarked for stormwater management. Rwanda plans to cover part of the housing adaptation costs through domestic resources, including national budgets and public-private partnerships. However, a significant portion of the funding is conditional upon international climate finance, grants and technical assistance.

Together, these housing-related measures represent approximately 15% of Rwanda's total USD 5.36 billion adaptation budget. Notably, historical climate finance to Rwanda between 2014 and 2023 totaled only USD 17.1 million — highlighting a significant gap between ambition and available resources.

Jordan (Asia)

Jordan's most recent NDC describes a commitment to integrating housing adaptation and mitigation into climate strategies, with a strong emphasis on community engagement, infrastructure upgrades and sustainable urban planning.

Jordan's updated NDC outlines a comprehensive strategy for enhancing housing resilience and addressing underserved settlements within the broader framework of urban resilience, climate adaptation and green infrastructure. With over 80% of Jordan's population residing in urban areas, the NDC acknowledges the growing vulnerability of these communities to specific climate-related hazards such as heatwaves, flash floods, droughts and extreme rainfall. While informal settlements are not explicitly detailed, their challenges are addressed through integrated urban planning, disaster risk reduction and community-based adaptation measures.

Jordan's 2021 NDC details a range of housing-related adaptation measures, including promoting climate-responsive building design, retrofitting existing structures for energy efficiency, and amending building codes to reflect climate risks. Urban resilience is further strengthened through flood risk mapping, improved drainage systems and active community engagement in climate risk planning. The NDC encourages participatory planning and empowers local organizations to lead adaptation initiatives.

On the financing side, Jordan has committed significant resources to these efforts, with a mitigation investment plan totaling USD 7.6 billion. Notable housing-related investments include a USD 65 million solar water heater project for 90,000 homes and a USD 13 million initiative for natural gas distribution in major cities. While Jordan ranks near the top in climate finance distribution, the foreign aid climate finance support for housing in the 10-year finance reporting period was USD 118 million, falling far short of the funding necessary to actualize its climate and housing goals.

Bahamas (LAC)

The Bahamas' 2022 NDC places housing at the center of both its mitigation and adaptation strategies, recognizing the country's acute vulnerability to hurricanes and sea-level rise. A key policy initiative is the revision of the national building code, which serves as a foundational measure to jointly enhance energy efficiency and climate resilience. This effort has a strong emphasis on community engagement, particularly in remote and underserved areas, ensuring that housing solutions are inclusive and locally informed. To facilitate widespread adoption of resilient and energy-efficient housing practices, the government is planning financing mechanisms and incentives aimed at supporting incremental upgrades across the residential sector.

The revised building code requires compliance for all new construction and renovations, aiming both to enhance energy efficiency and reinforce structures against climate impacts. This measure is projected to avoid 22.6 GgCO₂-equivalent emissions by 2030 while also delivering significant adaptation co-benefits by enhancing structural integrity during extreme weather events. Complementing this, land use planning and zoning are being enhanced to steer development away from high-risk coastal zones and embed climate resilience into urban planning processes. Updates to the building code also incorporate climate variables and promote nature-based solutions, encouraging the construction of new housing and infrastructure that is equipped to withstand environmental stressors.

Community-based adaptation plans are being developed for vulnerable islands, focusing on housing, sanitation and infrastructure improvements to boost preparedness and reduce exposure to climate risks. Disaster preparedness efforts include contingency planning for essential services such as electricity, water and sanitation in residential areas, aiming to maintain service continuity during extreme events.

Renewable energy integration is another priority, with initiatives promoting solar water heaters and distributed energy systems to reduce reliance on fossil fuels and lower household energy costs. To increase adoption of these measures and promote resident and community involvement, the Bahamas is investing in awareness campaigns. These efforts collectively support broader energy goals and lay the groundwork for future retrofits and sustainable development.

Albania (Europe)

Albania's 2021 NDC includes, as part of its implementation plan, the 2019 National Adaptation Plan, or NAP, which focuses on mainstreaming adaptation into sectoral approaches, including housing. Hence, Albania's strategy includes a comprehensive framework of adaptation measures aimed at addressing housing-related vulnerabilities for which community resilience and equity are key pillars. Vulnerability assessments and risk mapping will be conducted for housing and infrastructure to ensure that women, the elderly and low-income households will benefit from targeted housing programs that reduce exposure and enhance resilience and energy efficiency. Residential buildings will undergo energy efficiency upgrades, with improved heating and cooling systems, while renewable energy sources will be promoted to reduce dependency on fossil fuels and minimize power losses in distribution networks. Technical capacity among local authorities and planners will be strengthened to support adaptation efforts, and public awareness campaigns will be launched to educate communities about climate risks and housing resilience strategies.

Albania's most recent NDC presents a multilayered financing strategy to support housing adaptation in response to climate change. At the core of this strategy is a robust financial planning framework that prioritizes adaptation measures based on their cost-effectiveness and potential co-benefits. Albania identifies low-cost, high-impact actions — such as capacity building and scientific research — that can be more readily integrated into national budgets and short-term plans.

However, the government also acknowledges that housing adaptation, particularly in vulnerable coastal areas, demands substantial investment in infrastructure upgrades and climate-proofing interventions. To mobilize the necessary resources, Albania plans to draw from domestic budgets to finance climate change adaptation. Public investment funds also will be leveraged to implement the NAP, with housing recognized as a key sector.

Despite these efforts, the NDC, which has yet to draw an action plan, identifies several financing gaps. Climate criteria are not yet fully integrated into public investment appraisal processes, and there is limited experience with carbon pricing instruments such as the EU Emissions Trading System. Moreover, tracking and securing investments across sectors remains a challenge, particularly for housing-related adaptation.

6. Conclusion

This report reveals a critical and persistent gap in global climate action: the failure to adequately integrate housing, particularly in informal settlements, into climate strategies and financial support. Despite the central role of housing in shaping vulnerability and resilience, it remains underrepresented in both NDCs and in climate-related development finance. This omission perpetuates inequity, leaving behind the very communities most exposed to climate risks.

Informal settlements, home to over 1.1 billion people globally, are disproportionately affected by climate hazards such as flooding, heatwaves and storms. Yet only 11 countries explicitly mention informal settlements in their NDCs; just 7% of climate finance flows are directed toward incremental housing. This lack of recognition not only undermines the effectiveness of climate adaptation efforts but also reinforces systemic disparities in access to safe, resilient shelter.

The analysis also highlights a troubling misalignment between ambition and finance. Many countries with strong housing commitments in their NDCs, such as the Bahamas, Benin and Rwanda, receive minimal climate-related development finance support. Conversely, some major recipients of climate finance show weak housing commitments. Costa Rica stands out as a rare example of alignment, demonstrating that equitable and effective climate action is possible when finance supports stated national priorities.

To close these gaps, climate finance must be realigned with ambition. This means scaling up investments in resilient housing; upgrading informal settlements; and ensuring that finance mechanisms are accessible, transparent and responsive to local needs. Country-level case studies, such as those presented in this report, offer valuable insights into how finance's effectiveness can be measured not only by disbursement volumes but also by tangible community outcomes.

Ultimately, climate action that fails to address housing is incomplete. By centering housing in climate strategies and aligning finance accordingly, we can build a more inclusive, resilient future where no community is left behind.

7. Policy and advocacy recommendations

This research highlights a persistent gap between the scale of housing needs, especially in informal settlements, and the extent to which housing is reflected in national climate commitments and supported through international climate finance. To close this gap, Habitat for Humanity recommends coordinated action from governments, donors, multilaterals and civil society.

7.1. Recommendations for national and local governments

1. **Ensure that housing and informal settlement transformation are explicitly incorporated in future NDCs, national adaptation plans and disaster risk reduction frameworks**, for national and local-level implementation. Establish measurable targets for climate-resilient housing and urban infrastructure.
2. **Prioritize locally led adaptation in informal settlements and low-income communities in both donor and recipient country strategies.** This means supporting programs that enable communities to retrofit homes against floods, storms and heat; prioritize community-level upgrades; and apply nature-based solutions or improve drainage and stormwater systems. It also includes community risk management and response planning, and ensuring that investments focus on lower-carbon materials while maintaining or promoting housing affordability.
3. **Design energy efficiency and low-carbon building standards that are both ambitious and prioritize affordability**, and ensure they are accompanied by the provision of green subsidies, low-interest loans, affordable insurance or other financial support so that low-income households can comply without being priced out of adequate housing.
4. **Ensure that residents can access and exercise their tenure rights, supported by policies and systems that enable them to live without fear of eviction**, especially those living in informal settlements. Avoid community relocation, but when this is the last resort, ensure that communities participate in the relocation plans and that families have access to information, compensation and adequate housing alternatives.

5. **Improve cross-ministerial coordination among housing, environment, infrastructure, finance and urban planning authorities.** Align housing commitments across climate, development and urban agendas to capture co-benefits and manage trade-offs. This can include establishing national climate/housing finance facilities to enable action at scale for both household-level improvements and NGO- and developer-led projects.
6. **Ensure that regularly excluded and vulnerable groups — including women, young people, people with disabilities and residents of informal settlements — are meaningfully engaged in planning and implementation.**
7. **Urge the OECD-DAC to strengthen development finance reporting systems** to better track housing investments, increasing transparency and accountability.

7.2. Recommendations for donor countries and multilateral institutions

1. **Recognize housing as a strategic, high-impact investment and prioritize it within climate finance and development planning with partner countries.** Acknowledge that housing delivers significant co-benefits across health, education, economic development and climate resilience and that several countries already demonstrate strong housing integration in their NDCs through effective practices. Support scaling and replication of these proven approaches, channeling climate finance into housing to advance climate goals while delivering broad social and development benefits.
2. **Scale up and earmark climate finance for housing**, including retrofitting, settlement upgrading, technical assistance and resilient infrastructure in informal settlements. This could include committing to a percentage target for housing-related adaptation and mitigation projects within climate portfolios toward partner countries.
3. **Take leadership in strengthening reporting and classification systems** so that finance for housing is visible and trackable within broader development finance flows. Establish clear codes, key words or a virtual marker for housing and informal settlement in OECD-DAC's Creditor Reporting System, ensuring transparency, disaggregation and accountability so that resources can be aligned with national priorities and directed to the communities most at risk.
4. **Align financial support with national housing and climate commitments** to close the gap between ambition and available resources. Donors and multilaterals should prioritize funding that directly supports a partner country's stated housing and climate goals, ensuring that commitments in NDCs and adaptation plans are backed with adequate and timely finance.
5. **Align climate finance disbursement criteria with both NDC housing ambition and objective climate-risk metrics.** Consider adopting a risk-weighted allocation model so that the most exposed countries receive proportionate support.

7.3. Recommendations for civil society organizations

1. **Recognize safe and affordable housing as a cornerstone of community resilience.** Health-, well-being- and climate-focused civil society organizations should embed housing improvements at the heart of their programs and advocacy. Strengthening housing stock generates cascading benefits, including improved health, school attendance, gender equity and livelihoods.
2. **Use evidence to monitor stronger housing integration in NDCs and adaptation strategies at the local level.** Track delivery of housing-related climate finance and call out gaps between commitments and implementation, leveraging local contextualization of specific community needs.
3. **Partner with platforms and coalitions that center the voices and experiences of vulnerable communities living in informal settlements**, ensuring that climate action protects them from displacement, strengthens tenure security, and supports incremental housing upgrades.
4. **Encourage governments at local and national levels to ensure that adaptation and mitigation measures in housing are equitable, affordable and designed with meaningful community participation.**
5. **Amplify community-led solutions that demonstrate how resilience and affordability can be advanced together.** Share lessons across contexts to influence global climate and housing debates.

6. **Promote integration of housing resilience into broader development plans and national budgets**, so that climate finance becomes a core pillar of affordable housing strategies rather than an afterthought.
7. **Facilitate peer learning by documenting successful local climate resilient housing interventions**, such as nature-based flood defenses and housing microfinance schemes for incremental housing, and sharing these case studies with policymakers and donors.

8. References

- Cabeza, L. F.; Q. Bai; P. Bertoldi; J.M. Kihila; A.F.P. Lucena; É. Mata; S. Mirasgedis; A. Novikova; and Y. Saheb (2022). "Buildings." In IPCC, 2022: *Climate Change 2022: Mitigation of Climate Change*. Contribution of Working Group III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change, [P.R. Shukla, J. Skea, R. Slade, A. Al Khourdajie, R. van Diemen, D. McCollum, M. Pathak, S. Some, P. Vyas, R. Fradera, M. Belkacemi, A. Hasija, G. Lisboa, S. Luz, and J. Malley, (eds.)]. Cambridge University Press, Cambridge, UK, and New York, NY, USA. <https://www.ipcc.ch/report/ar6/wg3/chapter/chapter-9/>
- Castillo, et. al. (2022). "Why Is It Necessary to Finance Climate-Resilient Housing?" Inter-American Development Bank, Housing and Urban Development Division, Blog August 30, 2022. <https://blogs.iadb.org/ciudades-sostenibles/en/why-is-it-necessary-to-finance-climate-resilient-housing/>
- Dodman, D.; B. Hayward; M. Pelling; V. Castan Broto; W. Chow; E. Chu; R. Dawson; L. Khirfan; T. McPhearson; A. Prakash; Y. Zheng; and G. Ziervogel (2022). "Cities, Settlements and Key Infrastructure." In: *Climate Change 2022: Impacts, Adaptation and Vulnerability*. Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change, IPCC. [H.-O. Pörtner, D.C. Roberts, M. Tignor, E.S. Poloczanska, K. Mintenbeck, A. Alegría, M. Craig, S. Langsdorf, S. Löschke, V. Möller, A. Okem, and B. Rama (eds.)]. Cambridge University Press, Cambridge, UK, and New York, NY, USA, pp. 907–1040, <https://www.ipcc.ch/report/ar6/wg2/chapter/chapter-6/>
- Frediani, A.A.; Cociña, C.; and Roche, J.M. (2023). *Improving Housing in Informal Settlements: Assessing the Impacts in Human Development*. Habitat for Humanity International, Washington, D.C. https://www.habitat.org/sites/default/files/documents/Home-Equals-Launch-Report_Full.pdf
- Habitat for Humanity International (2024). *Slum Blind: The Overlooked Links Between Climate Migration and Informal Settlements*, https://www.habitat.org/sites/default/files/documents/ClimateMigration_IssueBrief.pdf
- Habitat for Humanity International (2024). *Housing and Informal Settlements in Nationally Determined Contributions*. <https://www.habitat.org/sites/default/files/documents/NDC-Report-Oct-9.pdf>
- Hussainzad, E.A., and Gou, Z. (2024). "Climate Risk and Vulnerability Assessment in Informal Settlements of the Global South: A Critical Review." *Land*, 13(9), 1357. <https://www.mdpi.com/2073-445X/13/9/1357>
- International Energy Agency (2022). *Buildings – Tracking report*. IEA. <https://www.iea.org/reports/buildings>
- International Energy Agency (2023). *Tracking Clean Energy Progress 2023*, IEA, Paris, Web, License: CC BY 4.0
- International Institute for Environment and Development (2023). "Slum Upgrading Is Climate Action: Experience and Insights from the Global South." London, <https://www.iied.org/slum-upgrading-climate-action>
- Kjellstrom, T.; Lemke, B.; and Otto, M. (2022). "Climate Change, Heat, and Occupational Health: A Global Perspective," *International Journal of Environmental Research and Public Health*, 19(1), 1–17. <https://doi.org/10.3390/ijerph19010001>
- Miller, Alex; Knox, Duncan; and Wynne, Sheena (2025). *An AI-based Virtual Policy Marker for Development Finance to Housing*, Habitat for Humanity International. (forthcoming publication)
- OECD (2025). "Cuts in Official Development Assistance: OECD Projections for 2025 and the Near Term," OECD Policy Briefs, No. 26, OECD Publishing, Paris, https://www.oecd.org/en/publications/cuts-in-official-development-assistance_8c530629-en.html.

- Satterthwaite, D.; Archer, D.; and Dodman, D. (2022). "Urban Inequality and Climate Risk." *Environment and Urbanization*, 34(1).
- Shand, Wayne, and Ndezi, Tim (2025). *Community-Led Climate Adaptation in Informal Settlements*. World Bank. License: CC BY-NC 3.0 IGO. <https://openknowledge.worldbank.org/entities/publication/901fdf52-0763-4d1b-8605-d9b6936c4f0a>
- United Nations Environment Programme. *Adaptation Gap Report 2024: Come Hell and High Water*, Nairobi. <https://www.unep.org/resources/adaptation-gap-report-2024>
- United Nations Department of Economic and Social Affairs (2025). *The Sustainable Development Goals Report 2025*. New York. (revision August 2025). <https://unstats.un.org/sdgs/report/2025/>
- United Nations Framework Convention on Climate Change (n.d.). *NDC Registry* (interim). <https://unfccc.int/NDCREG>
- United Nations Human Settlements Program (2023). *World Cities Report 2022: Envisaging the Future of Cities*. UN-HABITAT. https://unhabitat.org/sites/default/files/2024/11/wcr2024_-_full_report.pdf
- United Nations Human Settlements Program. (2024). *World Cities Report 2024: Cities and Climate Action*. UN-HABITAT. <https://unhabitat.org/world-cities-report-2024-cities-and-climate-action>
- United Nations Human Settlements Program. (2018). *Addressing the Most Vulnerable First: Pro-Poor Climate Action in Informal Settlements*, Nairobi, https://unhabitat.org/sites/default/files/download-manager-files/1553169801wpdm_Pro-poor Climate Action in Informal Settlements - FINAL.pdf

9. Annexes

Annex A: Methodological notes and limitations for the NDC analysis

NDCs were downloaded from the official website of the UNFCCC NDC registry. In the 2014–23 study, there are 161 documents (NDCs) representing 188 countries (for 27 European Union parties, the combined “EU NDC Update 2023” was used to represent EU member state commitments).

NDCs submitted after 2023 through July 16, 2025, were also explored to identify changes in housing commitments within countries. This additional analysis included 20 documents from 2024–25.

Over 40 search terms were used, including household, shelter, building code, relocation, settlements and informal settlements. Keywords also included translations into Spanish and French (the full list is included below).

To automate the quantitative analysis, Python programming software was used. Each NDC document (in PDF) was brought into the software and scraped using a standard library to identify the count of specific keywords.

Keyword returns per country were grouped into four ranks based on the median incidence of keyword returns, as follows:

Table 6: NDC commitment ranks

Rank	Count of key words	Notes
Leader	100 or greater	Demonstrates an intentional and multipronged approach to addressing climate change and its effects through housing and shelter.
High	50-99	Demonstrates advanced commitments to addressing climate change through housing and shelter interventions.
Moderate	10-49	
Low	1-9	
None	0	Is a distinct rank for visual representation.

Limitations of the NDC analysis

It is important to recognize that the current analysis is limited to the housing and informal settlement commitments outlined within the NDCs of various countries. However, many countries may have more comprehensive strategies for integrating housing into their broader climate adaptation and mitigation efforts, which are articulated in their National Adaptation Plans, or NAPs, and Nationally Appropriate Mitigation Actions, or NAMAs.

The NAPs and NAMAs often provide more detailed and actionable frameworks for addressing housing resilience, particularly in response to specific climate risks and vulnerabilities. To gain a more holistic understanding of a country’s commitment to housing within the context of climate change, future research should include a comparative analysis of the NDCs, NAPs and NAMAs. This would allow for a more accurate assessment of the role housing plays in national climate strategies, highlighting gaps, overlaps and opportunities for enhanced policy alignment between mitigation and adaptation efforts. Additionally, the analysis of many NDCs relied on translation tools, which introduces a risk of oversight or misinterpretation of housing-related content. The NDCs submitted in English, Spanish or French were analyzed in their original languages. Those reports with a provided translation in the NDC registry were analyzed in their English-translated version.

Translation tools and keyword searches were used for the remaining NDCs submitted in other United Nations official languages. Translation tools, while helpful, may not always capture the full nuance or context of technical terms and policy language. As a result, some housing references might have been missed or inaccurately translated, potentially affecting the comprehensiveness of the findings. As web scraping methodologies increasingly become standard practice, and as translation tools improve, so will the ways to assess the fitness of a regular expression to capture the indented content.

Full list of keywords in the NDC analysis and total counts

Keyword counts (positive)	Count
household	1,068
housing	480
settlements	429
residential	416
shelter	124
building code	96
apartment	67
relocation	51
water access	45
built environment	27
dwelling	27
basic services	26
informal settlements	12
housing construction	9
habitable	6
emergency shelters	3
mortgage	3
tenement	3
public housing	2
slums	2
affordable housing	1
dormitory	1
infrastructure and basic services	1
modular housing	1
refugee camps	1
social housing	1

Keyword counts (zero)	Count
community land trusts	0
cooperative housing	0
home improvements	0
homeownership	0
housing finance	0
incremental building	0
incremental construction	0
incremental housing	0
manufactured home	0
mobile home	0
neighborhood integration	0
rental housing	0
rent-to-own	0
secure tenure	0
sites and services	0
social rental	0
starter homes	0
temporary housing	0
transitional housing	0
slum upgrades	0

Note: All keyword returns for "informal housing" (12) and "slums" (two) were combined with the count for "informal settlements" to appropriately align messaging and convey impact relative to informal housing references in the NDCs.

Full list of NDC documents analyzed by country and year

- NDC, Afghanistan, 2015
- NDC, Albania, 2021
- NDC, Algeria, 2015
- NDC, Andorra, 2022
- NDC, Angola, 2021
- NDC, Antigua and Barbuda, 2021
- NDC, Argentina, 2021
- NDC, Armenia, 2021
- NDC, Australia, 2022
- NDC, Azerbaijan, 2023
- NDC, Bahamas, 2022
- NDC, Bahrain, 2021
- NDC, Bangladesh, 2021
- NDC, Barbados, 2021
- NDC, Belarus, 2021
- NDC, Belize, 2021
- NDC, Belize, 2025
- NDC, Benin, 2021

- NDC, Bhutan, 2021
- NDC, Bolivia, 2022
- NDC, Bosnia and Herzegovina, 2021
- NDC, Botswana, 2016
- NDC, Botswana, 2024
- NDC, Brazil, 2023
- NDC, Brazil, 2024
- NDC, Brunei, 2020
- NDC, Burkina Faso, 2021
- NDC, Burundi, 2021
- NDC, Cabo Verde, 2021
- NDC, Cameroon, 2021
- NDC, Cambodia, 2020
- NDC, Canada, 2021
- NDC, Canada, 2025
- NDC, Central African Republic, 2021
- NDC, Chad, 2021
- NDC, Chile, 2020
- NDC, China, 2021
- NDC, Colombia, 2020
- NDC, Comoros, 2021
- NDC, Congo, 2021
- NDC, Cook Islands, 2016
- NDC, Costa Rica, 2020
- NDC, Côte d'Ivoire, 2022
- NDC, Cuba, 2020
- NDC, Democratic Republic of Congo, 2021
- NDC, Djibouti, 2016
- NDC, Dominica, 2022
- NDC, Dominican Republic, 2020
- NDC, Ecuador, 2019
- NDC, Egypt, 2023
- NDC, El Salvador, 2021
- NDC, Eritrea, 2018
- NDC, Eswatini, 2021
- NDC, Ethiopia, 2021
- NDC, EU Member States, 2023
- NDC, Fiji, 2021
- NDC, Gabon, 2020
- NDC, Gambia, 2021
- NDC, Georgia, 2021
- NDC, Ghana, 2021
- NDC, Grenada, 2020
- NDC, Guatemala, 2021
- NDC, Guinea, 2021
- NDC, Guinea Bissau, 2021
- NDC, Guyana, 2016
- NDC, Haiti, 2022
- NDC, Honduras, 2021
- NDC, Iceland, 2021
- NDC, India, 2021
- NDC, Indonesia, 2022
- NDC, Israel, 2021
- NDC, Jamaica, 2020
- NDC, Japan, 2021
- NDC, Japan, 2025
- NDC, Jordan, 2021
- NDC, Kazakhstan, 2023
- NDC, Kenya, 2020
- NDC, Kenya, 2025
- NDC, Kiribati, 2022
- NDC, Kuwait, 2021
- NDC, Kyrgyzstan, 2021
- NDC, Laos, 2021
- NDC, Lebanon, 2020
- NDC, Liberia, 2021
- NDC, Liechtenstein, 2017
- NDC, Macedonia, 2021
- NDC, Madagascar, 2022
- NDC, Malawi, 2021
- NDC, Malaysia, 2021
- NDC, Maldives, 2020
- NDC, Maldives, 2025
- NDC, Mali, 2021
- NDC, Marshall Islands, 2020
- NDC, Marshall Islands, 2025
- NDC, Mauritania, 2021
- NDC, Mauritius, 2021
- NDC, Mexico, 2022
- NDC, Micronesia, 2022
- NDC, Moldova, 2020
- NDC, Moldova, 2025
- NDC, Monaco, 2020
- NDC, Mongolia, 2020
- NDC, Montenegro, 2021
- NDC, Montenegro, 2025
- NDC, Morocco, 2021
- NDC, Mozambique, 2021
- NDC, Myanmar, 2021
- NDC, Namibia, 2023
- NDC, Nauru, 2021
- NDC, Nepal, 2020
- NDC, Nepal, 2025
- NDC, New Zealand, 2021
- NDC, New Zealand, 2025
- NDC, Nicaragua, 2020
- NDC, Niger, 2021
- NDC, Nigeria, 2021

- NDC, Norway, 2022
- NDC, Norway, 2025
- NDC, Oman, 2023
- NDC, Pakistan, 2021
- NDC, Palau, 2016
- NDC, Palestine, 2021
- NDC, Panama, 2015
- NDC, Papua New Guinea, 2020
- NDC, Paraguay, 2022
- NDC, Peru, 2021
- NDC, Philippines, 2021
- NDC, Qatar, 2021
- NDC, Russian Federation, 2020
- NDC, Rwanda, 2020
- NDC, St. Lucia, 2021
- NDC, St. Lucia, 2025
- NDC, St. Vincent and the Grenadines, 2016
- NDC, Samoa, 2021
- NDC, San Marino, 2018
- NDC, Sao Tome and Principe, 2021
- NDC, Saudi Arabia, 2021
- NDC, Senegal, 2020
- NDC, Serbia, 2022
- NDC, Seychelles, 2021
- NDC, Sierra Leone, 2021
- NDC, Singapore, 2022
- NDC, Singapore, 2025
- NDC, Solomon Islands, 2021
- NDC, Somalia, 2021
- NDC, Somalia, 2025
- NDC, South Africa, 2021
- NDC, South Korea, 2021
- NDC, South Sudan, 2021
- NDC, Sri Lanka, 2021
- NDC, St. Kitts and Nevis, 2021
- NDC, Sudan, 2021
- NDC, Suriname, 2019
- NDC, Syrian Arab Republic, 2018
- NDC, Tajikistan, 2021
- NDC, Tanzania, 2021
- NDC, Thailand, 2022
- NDC, Timor-Leste, 2022
- NDC, Togo, 2021
- NDC, Tonga, 2021
- NDC, Trinidad and Tobago, 2019
- NDC, Tunisia, 2021
- NDC, Türkiye, 2023
- NDC, Turkmenistan, 2022
- NDC, Tuvalu, 2022
- NDC, Uganda, 2022
- NDC, UK, 2022
- NDC, UK, 2025
- NDC, Ukraine, 2021
- NDC, United States, 2021
- NDC, United States, 2024
- NDC, Uruguay, 2022
- NDC, Uzbekistan, 2021
- NDC, Vanuatu, 2022
- NDC, Vatican City State, 2023
- NDC, Venezuela, 2021
- NDC, Vietnam, 2022
- NDC, Zambia, 2021
- NDC, Zambia, 2025
- NDC, Zimbabwe, 2021
- NDC, Zimbabwe, 2025

Annex B: Methodological notes and limitations for the development finance analysis

HFHI's housing virtual marker for development finance

HFHI recently commissioned the first comprehensive analysis of development finance to housing covering 10 years of data, from 2014 to 2023. The analysis included all types of development finance flows: ODA, OOF and philanthropy. The approach involved an innovative large language model, or LLM, methodology that was able to track six times more housing-specific development finance beyond what can be tracked with the existing housing-specific purpose codes available in OECD's Creditor Reporting System. The climate finance data examined in this study is a subset of that larger study and dataset compiled by Wynne, Knox and Miller in 2025 (HFHI, publication forthcoming).

HFHI's forthcoming publication of the virtual marker research will provide a full description of the methodological approach. However, a few notes are worth detailing. The "virtual marker" is a tool designed as part of aforementioned research, with an algorithm that trains an AI model to read the project titles, long and short descriptions that are included for each funded activity in the CRS. The task entailed developing a comprehensive definition of "what is housing" that the machine could learn. The definition used is based on a Global Housing Continuum framework that HFHI has been developing in recent years and is still in development. It is based on a widely used model in North America and Europe, but it is expanded to include a key housing type called "incremental," which refers to the wide array of slum upgrading and informal settlement transformation activities and other common forms of user-driven, incremental or progressive improvements and repairs. The algorithm used 293 key terms, structured in five groups, as described in the table below:

Table 7: Summary description of HFHI's Global Housing Continuum, and keywords used per segment (conceptual work in progress)

Homelessness	Transitional humanitarian	Incremental user-driven	Social housing government-funded	Market enabled market-driven
- Street and pavement dwellers, tents, cars, encampments - Homeless shelters - Eviction risk: SRO, RVs, occupations, extended families, foreclosed	- Emergency and refugee shelters and camps - Temporary and transitional housing - Semi-permanent supportive housing	- Slum and informal settlement upgrading - Neighborhood integration - Sites and services, land security - Housing improvements and structural repairs	- Public housing - Social rental - Cooperative and shared — collaborative housing - Community land trusts	- Supported homeownership (first-time, rent-to-own) - Mortgages (insurance, bonds,) microfinance - Market-enabled affordable housing - Starter homes
28 key terms	36 key terms	133 key terms	28 key terms	68 key terms

OECD-CRS climate markers

Policy markers are well-established tools developed by OECD-DAC to track critical policy issues in the CRS. The most successful policy marker is "gender equality." The set of climate markers were developed to track how development finance supports the objectives of the 1992 Rio Convention on climate change (mitigation and adaptation), biodiversity and desertification. As their name implies, markers are used to identify activities in the CRS, assigning them a score based on their climate use and relevance. The scoring of the climate markers can be either principal, when the main objective of the development activity is mitigation or adaptation; significant, when climate is an important but secondary objective; or non-targeted, when the activity is unrelated to climate action. These scores

of the climate markers are descriptive, not strictly quantitative. This means they apply to the entire activity, even if only part of it is climate-related. This system allows for an approximate quantification of climate-related finance.

The virtual marker dataset was filtered to include only funding flows identified with one or more of these climate markers:

- Environment
- Climate Adaptation
- Climate Mitigation
- Biodiversity
- Desertification

After this filter, U.S. dollar disbursement per country was batched into approximate ranks based on the median disbursement; the use of rank is intended to assist in visual representation and approximate how NDCs are ranked:

Table 8: Climate finance ranks

Rank	Total funding received in millions of U.S. dollars
Leader	200–650
High	500–200
Moderate	10–50
Low	Less than 10, more than 0
None	0

Limitations of the development finance analysis

As this analysis focused on regional and per-country funding flow, any climate finance listed as “unspecified” in direction was omitted.

For data and graphics depicting per-country reporting, climate finance listed as regional was not included (e.g., “Africa, regional”) to clearly detail geographically bound funding flow.

Multilateral donors in general and the International Development Association specifically do not delineate further than “environment,” concealing funding flow to specific climate policy purposes.

Additional methodological limitations pertaining to the virtual marker analysis include:

- The AI approach scanned the CRS for housing activities using a given definition for what housing is. This definition could be improved upon. In fact, the analysis included a “mixed housing” category, aimed to capture activities not captured in the five groups mentioned in Table 6.
- Housing activities may largely overlap or be “hidden” within water and sanitation, road construction, public transport and generalized urban development.
- A notable proportion of housing-related expenditures are within the humanitarian sector (i.e., with a focus on shelter in the event of crises). It is worth noting that humanitarian aid reporting is separated from development aid in the CRS and, as such, can contain activities that pertain to development sectors (e.g., health interventions during a crisis can be reported under the humanitarian sector and not be within the health sector), so this represents a common reporting dilemma beyond only the housing sector.

Annex C: Country-level data sets and classification

Country	Climate finance total in millions of U.S. dollars	Climate finance rank	NDC keyword total	NDC rank
Afghanistan	\$0.2	Low	3	Low
Albania	\$19.2	Moderate	112	Leader
Algeria	\$3.5	Low	4	Low
Andorra	\$0.0	None	3	Low
Angola	\$2.4	Low	15	Moderate
Antigua and Barbuda	\$6.2	Low	37	Moderate
Argentina	\$31.8	Moderate	31	Moderate
Armenia	\$28.3	Moderate	3	Low
Australia	\$0.0	None	2	Low
Azerbaijan	\$0.2	Low	2	Low
Bahamas	\$0.0	None	101	Leader
Bahrain	\$0.0	None	0	None
Bangladesh	\$390.2	Leader	22	Moderate
Barbados	\$0.0	None	2	Low
Belarus	\$0.9	Low	2	Low
Belize	\$0.7	Low	12	Moderate
Benin	\$0.5	Low	154	Leader
Bhutan	\$0.1	Low	9	Low
Bolivia	\$2.7	Low	2	Low
Bosnia and Herzegovina	\$26.3	Moderate	0	None
Botswana	\$0.0	None	0	None
Brazil	\$29.9	Moderate	2	Low
Brunei	\$0.0	None	3	Low
Burkina Faso	\$9.8	Low	19	Moderate
Burundi	\$11.3	Moderate	120	Leader
Cabo Verde	\$1.4	Low	35	Moderate
Cambodia	\$4.9	Low	94	High
Cameroon	\$11.7	Moderate	13	Moderate
Canada	No data	No data	11	Moderate
Central African Republic	\$7.3	Low	30	Moderate
Chad	\$4.5	Low	29	Moderate
Chile	\$178.7	High	17	Moderate
China	\$91.7	High	18	Moderate
Colombia	\$18.9	Moderate	81	High
Comoros	\$0.0	None	7	Low

Country	Climate finance total in millions of U.S. dollars	Climate finance rank	NDC keyword total	NDC rank
Congo	\$4.4	Low	30	Moderate
Cook Islands	\$6.9	Low	1	Low
Costa Rica	\$217.9	Leader	52	High
Côte d'Ivoire	\$14.4	Moderate	2	Low
Cuba	\$2.2	Low	1	Low
Democratic Republic of the Congo	\$35.5	Moderate	76	High
Djibouti	\$0.0	None	5	Low
Dominica	\$0.7	Low	50	High
Dominican Republic	\$0.6	Low	63	High
Ecuador	\$72.1	High	39	Moderate
Egypt	\$43.2	Moderate	13	Moderate
El Salvador	\$11.0	Moderate	54	High
Equatorial Guinea	\$0.0	None	No data	No data
Eritrea	\$0.2	Low	9	Low
Eswatini	\$0.0	None	14	Moderate
Ethiopia	\$38.9	Moderate	22	Moderate
EU member states (27 parties)	No data	No data	4	Low
Fiji	\$9.8	Low	11	Moderate
Gabon	\$10.3	Moderate	11	Moderate
Gambia	\$0.1	Low	7	Low
Georgia	\$4.3	Low	2	Low
Ghana	\$7.8	Low	4	Low
Grenada	\$2.1	Low	3	Low
Guatemala	\$9.7	Low	15	Moderate
Guinea	\$0.9	Low	25	Moderate
Guinea-Bissau	\$0.1	Low	8	Low
Guyana	\$2.0	Low	3	Low
Haiti	\$42.2	Moderate	0	None
Honduras	\$4.0	Low	28	Moderate
Iceland	No data	No data	2	Low
India	\$322.2	Leader	0	None
Indonesia	\$80.5	High	19	Moderate
Iran	\$1.6	Low	No data	No data
Iraq	\$292.2	Leader	No data	No data
Israel	No data	No data	3	Low
Jamaica	\$0.2	Low	1	Low

Country	Climate finance total in millions of U.S. dollars	Climate finance rank	NDC keyword total	NDC rank
Japan	No data	No data	3	Low
Jordan	\$118.3	High	29	Moderate
Kazakhstan	\$1.0	Low	5	Low
Kenya	\$103.8	High	0	None
Kiribati	\$0.0	None	0	None
Kosovo	\$11.4	Moderate	No data	No data
Kuwait	\$0.0	None	5	Low
Kyrgyzstan	\$20.0	Moderate	3	Low
Lao People's Democratic Republic	\$4.0	Low	3	Low
Lebanon	\$33.8	Moderate	6	Low
Liberia	\$13.0	Moderate	9	Low
Libya	\$4.1	Low	No data	No data
Liechtenstein	No data	No data	0	None
Madagascar	\$3.1	Low	25	Moderate
Malawi	\$7.9	Low	22	Moderate
Malaysia	\$0.0	None	1	Low
Maldives	\$0.1	Low	2	Low
Mali	\$9.7	Low	0	None
Marshall Islands	\$0.0	None	0	None
Mauritania	\$0.2	Low	47	Moderate
Mauritius	\$0.8	Low	10	Moderate
Mexico	\$297.0	Leader	21	Moderate
Micronesia	\$0.0	None	8	Low
Moldova	\$1.7	Low	11	Moderate
Monaco	No data	No data	2	Low
Mongolia	\$69.2	High	0	None
Montenegro	\$6.5	Low	13	Moderate
Morocco	\$65.8	High	37	Moderate
Mozambique	\$30.4	Moderate	15	Moderate
Myanmar	\$10.5	Moderate	62	High
Namibia	\$38.3	Moderate	18	Moderate
Nauru	\$0.0	None	36	Moderate
Nepal	\$137.0	High	11	Moderate
New Zealand	\$0.0	None	1	Low
Nicaragua	\$5.5	Low	21	Moderate
Niger	\$8.4	Low	21	Moderate

Country	Climate finance total in millions of U.S. dollars	Climate finance rank	NDC keyword total	NDC rank
Nigeria	\$52.8	High	0	None
North Macedonia	\$1.5	Low	6	Low
Norway	No data	No data	2	Low
Oman	\$0.0	None	18	Moderate
Pakistan	\$260.2	Leader	10	Moderate
Palau	\$0.0	None	3	Low
Palestine	\$134.7	High	11	Moderate
Panama	\$0.5	Low	93	High
Papua New Guinea	\$0.2	Low	18	Moderate
Paraguay	\$3.5	Low	24	Moderate
Peru	\$390.4	Leader	2	Low
Philippines	\$16.8	Moderate	0	None
Qatar	No data	No data	6	Low
Russian Federation	No data	No data	4	Low
Rwanda	\$17.1	Moderate	48	Moderate
Samoa	\$7.1	Low	3	Low
San Marino	\$0.0	None	0	None
Sao Tome and Principe	\$0.0	None	3	Low
Saudi Arabia	No data	No data	1	Low
Senegal	\$8.7	None	17	Moderate
Serbia	\$68.1	High	3	Low
Seychelles	\$0.0	None	8	Low
Sierra Leone	\$0.2	Low	12	Moderate
Singapore	\$0.0	None	6	Low
Solomon Islands	\$6.5	Low	5	Low
Somalia	\$33.6	Moderate	9	Low
South Africa	\$67.2	High	14	Moderate
South Korea	\$0.0	None	5	Low
South Sudan	\$610.2	Leader	46	Moderate
Sri Lanka	\$12.0	Moderate	38	Moderate
St. Kitts and Nevis	\$0.0	None	10	Moderate
St. Lucia	\$0.0	None	2	Low
St. Vincent and the Grenadines	\$0.1	Low	4	Low
Sudan	\$21.9	Moderate	20	Moderate
Suriname	\$0.0	None	9	Low
Syrian Arab Republic	\$41.6	Moderate	7	Low

Country	Climate finance total in millions of U.S. dollars	Climate finance rank	NDC keyword total	NDC rank
Tajikistan	\$8.2	Low	7	Low
Tanzania	\$22.8	Moderate	3	Low
Thailand	\$9.3	Low	3	Low
Timor-Leste	\$0.2	Low	7	Low
Togo	\$0.2	Low	64	High
Tokelau	\$0.3	Low	No data	No data
Tonga	\$1.0	Low	28	Moderate
Trinidad and Tobago	\$0.0	None	0	None
Tunisia	\$69.5	High	12	Moderate
Türkiye	\$138.5	High	11	Moderate
Turkmenistan	\$0.0	None	26	Moderate
Tuvalu	\$0.0	None	9	Low
Uganda	\$24.1	Moderate	47	Moderate
Ukraine	\$185.7	High	3	Low
United Kingdom	No data	No data	5	Low
United States	No data	No data	5	Low
Uruguay	\$0.0	None	25	Moderate
Uzbekistan	\$185.4	High	7	Low
Vanuatu	\$4.6	Low	47	Moderate
Vatican City State	No data	No data	0	None
Venezuela	\$8.6	Low	77	High
Vietnam	\$41.5	Moderate	17	Moderate
Yemen	\$22.9	Moderate	No data	No data
Zambia	\$2.3	Low	3	Low
Zimbabwe	\$3.0	Low	10	Moderate



285 Peachtree Center Ave. NE, Suite 2700, Atlanta, GA 30303-1220 USA
322 W. Lamar St., Americus, GA 31709-3543 USA
(800) 422-4828 fax (229) 410-7629 publicinfor@habitat.org habitat.org