



Housing and Informal Settlements Content in Nationally Determined Contributions

Analysis of 194 country reports

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1. Executive summary

Issue

While 196 parties have committed to submitting nationally determined contributions, or NDCs, few adequately address urban areas, particularly informal settlements and housing. The variability in NDC submissions has led to critical components — especially those related to housing and informal settlements, which are essential for climate resilience and adaptation — being underrepresented or inadequately addressed. This gap undermines the effectiveness of climate strategies, especially in regions where informal settlements are prevalent and highly vulnerable to climate impacts.

Solution

Housing is critical for addressing climate vulnerability and housing insecurity, necessitating a comprehensive approach. Targeted interventions should recognize housing as central to climate action and as a catalyst for social and economic development. It is essential to integrate housing into climate adaptation strategies through resilient building practices and climate-adaptive infrastructure, while also incorporating housing needs into NDCs. Ensuring that housing solutions are affordable, sustainable and resilient to climate risks will enhance the long-term resilience of vulnerable communities. Additionally, systemic changes such as policy reforms to protect land tenure rights and prioritize informal settlements in disaster response frameworks are vital to mitigating climate change impacts and advancing social equity.

Housing significantly influences climate action because individuals often experience the immediate effects of climate change within their homes. The location, design, construction and energy use of housing determine exposure to climate-related risks. The entire housing life cycle contributes to global greenhouse gas emissions, with the building sector accounting for nearly 40% of energy use and emissions in 2022, and residential buildings being responsible for 17%. These emissions exacerbate conditions that increase climate hazards, posing greater threats to communities worldwide.

About the report

This report presents findings from an analysis of how housing and informal settlements are integrated into NDCs submitted by various countries to date. It explores the extent to which nations address housing challenges and strategies in the context of climate adaptation and mitigation. The analysis covers 194 countries' most recent NDC updates, with submission dates ranging from 2016 to 2024.

Key findings

Of the 194 NDC submissions analyzed, only **21% of countries demonstrate a high-level commitment to housing, 18% show moderate commitment, and 61% show a low commitment**, indicating that housing is not prioritized in most climate strategies despite its critical role in climate resilience. Countries with high housing content provided detailed action plans, including specific timelines, budgets and financing for housing-related climate adaptation and mitigation efforts. The analysis also reveals that informal settlements, home to over 1.1 billion people worldwide, are often treated as cross-cutting issues rather than being fully integrated into comprehensive climate strategies. **Only 16 NDCs mention informal settlements as a national issue**, and just 10 as an urban issue, with few offering specific measures to address the vulnerabilities faced by these communities. This oversight highlights the need for greater emphasis on housing and informal settlements in national climate policies. The report emphasizes that housing-centric approaches, such as slum upgrading, are vital for effective climate action and sustainable development. As countries prepare to update their NDCs by 2025, the report offers recommendations to guide policymakers and stakeholders in developing and implementing effective housing policies that align with global climate goals.

2. Background

2.1. Nationally determined contributions: A closer look

In 2016, 196 parties signed on to the international treaty on climate change called the Paris Agreement. The treaty aims to strengthen response to the impacts of climate change, focusing on climate mitigation, adaptation and finance. A central tenet of the Paris Agreement, nationally determined contributions, or NDCs, were adopted to present countries with an opportunity to set their own voluntary climate pledges, focusing on both mitigation and adaptation strategies. By outlining specific measures to reduce greenhouse gas emissions, or GHGs, while also helping communities adapt to the effects of climate change, NDCs are integral to national and global climate objectives and for achieving national commitments under the Paris Agreement.

NDC submissions vary significantly among countries in terms of depth, structure and specificity. Some countries present comprehensive plans, while others provide only cursory details regarding their climate issues. The variability in NDC submissions often results in critical areas being underrepresented or inadequately addressed. Specifically, issues related to housing and informal settlements — a crucial aspect of climate resilience and adaptation — frequently receive insufficient attention. This gap can undermine the effectiveness of climate strategies, particularly in regions where informal settlements are prevalent and highly vulnerable to climate impacts. As countries prepare to revise their NDCs before COP30, there is a critical need to ensure all sectors that affect human development and resilience are included, especially adequate and affordable housing.

2.2. The case for housing and informal settlements in climate action

The housing challenge is becoming increasingly urgent as climate change amplifies the risks faced by vulnerable communities, particularly those living in informal settlements. These areas are often characterized by inadequate infrastructure, limited access to essential services, and precarious living conditions, making residents particularly susceptible to climate-related hazards. With over 2.8 billion people worldwide experiencing housing inadequacy — including 1.1 billion living in informal settlements — the need for resilient housing solutions is more critical than ever. Climate change not only threatens the stability of housing by increasing the frequency and severity of natural disasters, but it also exacerbates the existing housing crisis by driving up costs related to construction, maintenance and post-disaster repairs. Over the past decade, climate-fueled displacement has increased by 41%, reaching a record high of 32 million in 2022.¹ Every year, millions more people need resilient housing solutions to protect against future disasters and socioeconomic vulnerabilities, all while facing an increasingly limited supply of adequate homes.

The built environment, particularly the housing sector, is a leading contributor to global energy consumption and greenhouse gas emissions. In 2022, residential buildings alone accounted for 17% of global emissions, fueling the conditions that heighten the frequency and severity of climate-related disasters.² The life cycle of housing, from design to construction to operation, significantly influences climate change through energy use, land patterns and carbon-intensive construction practices. Addressing these challenges requires an integrated approach that positions housing at the forefront of climate action, emphasizing the role of sustainable building practices and the incorporation of climate-adaptive infrastructure.

Furthermore, the interconnectedness of housing and informal settlements necessitates a comprehensive strategy that recognizes housing as a pathway to resilience and development. Climate change acts as a "threat multiplier," worsening poverty and resource scarcity, which in turn makes housing instability more prevalent. By investing in adequate and affordable housing, especially in informal settings, we can promote social and economic development, enhance community resilience, and reduce greenhouse gas emissions. Implementing energy-efficient designs, retrofitting existing structures, and promoting renewable energy sources can help to significantly decrease emissions and mitigate the impacts of climate change.

1 iDMC. (2023). *Global Report on Internal Displacement 2023*. Internal Displacement Monitoring Centre. Retrieved from <https://www.internal-displacement.org>

2 GlobalABC and UNEP. (2024). *Buildings-GHG Emissions Global Status Report*. United Nations.

In light of the largest wave of urban growth in history, with over half of the global population now living in urban areas, prioritizing housing in climate strategies is vital for fostering resilience against future climate shocks. The lack of secure tenure in informal settlements often prevents residents from investing in their homes or relocating to safer areas. This situation is compounded by a global housing affordability crisis, limiting access to financial resources and social safety nets. As a result, millions remain trapped in cycles of vulnerability, exacerbating both housing inadequacy and environmental degradation. Recognizing the essential role of housing in climate action not only addresses the immediate needs of these communities but also contributes to broader climate and development goals.

2.3. Existing analysis on ‘urban content’ and informal settlements in NDCs

A recent [UN-HABITAT report on the “urban content” of NDCs](#) offers an in-depth analysis of how countries are incorporating urbanization challenges in relation to climate change into their national climate action plans. The report reveals that while many NDCs increasingly recognize the importance of addressing the urban context, including the challenges and opportunities, there is a significant gap when it comes to addressing the specific vulnerabilities faced in housing and by populations in informal settlements, which account for over 1.1 billion people currently and are expected to increase.

According to the report, informal settlements and housing are often treated as secondary or cross-cutting issues, rather than being central to climate strategies. In many cases, they are grouped with broader topics such as gender, social inclusion or public spaces, which dilutes the focus on their unique needs. This approach leads to fragmented and insufficient policy responses, as the complex challenges faced by informal settlements do not receive the dedicated attention needed to implement effective, targeted solutions.

The report found that only 16 NDCs explicitly mention informal settlements in the context of climate change, and even fewer incorporate them into comprehensive climate strategies. This is particularly concerning given that informal settlements are among the most vulnerable to climate impacts such as flooding, heat waves and other extreme weather events. By failing to directly address these vulnerabilities, countries risk leaving millions of people — often the poorest and most marginalized — without adequate protection or adaptation measures.

The report further emphasizes that the lack of focus on informal settlements in NDCs often results in insufficient resources being allocated to address the specific challenges faced by these communities. Without dedicated funding or policy frameworks, efforts to build climate resilience in informal settlements remain limited. This oversight not only heightens the exposure of these populations to climate risks but also weakens the overall effectiveness of national climate strategies, as addressing vulnerabilities in urban areas is essential for achieving equitable and sustainable outcomes.

3. About this report

This report presents findings from an analysis of the integration of housing and informal settlements in the NDCs submitted by various countries to date. It also explores the extent to which nations articulate the challenges and strategies related to housing in the context of climate adaptation and mitigation. The report analyzes 194 countries’ most recently updated NDCs, whose submission dates range from 2016 to 2024. The NDCs were drawn from the United Nations Framework Convention on Climate Change’s NDC Registry.³ Notably, this report analyzes submissions from the 27 European Union member countries individually, despite those countries having a unified NDC. To avoid redundancy, the collective NDC submitted by the EU was not included in this analysis.

3 Nationally Determined Contributions Registry | UNFCCC

4. Methodology

This report classifies housing content as projects, policies and measures that relate to one or more of the below core components of adequate housing.

- Habitable*
- Secure tenure
- Culturally adequate
- Affordable
- Services and infrastructure*
- Well-located*
- Resilient*
- Accessible

*This report focuses particularly on four metrics: habitable, services and infrastructure, well-located, and resilient. For example, “services and infrastructure” encompasses projects such as roads and water, sanitation and hygiene, or WASH, services; “habitability” has to do with physical safety and, in this context, adequate protection from climate hazards; the quality of being “well-located” means, for example, living a sufficient distance from the coast in the case of frequent flooding; and “resilience,” one of the most prevalent criteria of adequate housing found in NDCs, relates directly to the ability to recover from and adjust to the adverse effects of climate change.

Using the above criteria for housing, each country’s content was evaluated as low, moderate or high based on the following criteria:

- **Low:** NDC does not include adaptation and mitigation measures that include the housing sector or only features a surface-level mention of housing.
 - A “surface-level mention” is determined by the inclusion of the following key words, but without any further in-depth elaboration: Housing, informal settlement, slum, home, shelter.⁴
- **Moderate:** NDC includes specific adaptation and mitigation measures that include the housing sector but does not provide timeline, finances or detailed language that is specific, detailed and realistic pertaining to implementation that would demonstrate a comprehensive commitment to housing.
- **High:** NDC integrates housing into its climate mitigation and/or adaptation plan and demonstrates a comprehensive commitment by proposing specific actions for implementation, through a detailed budget, timelines/benchmarks, or by way of other language that is specific, detailed and realistic.

While the entirety of each NDC report was analyzed, particular attention was paid to sections on climate mitigation and adaptation measures, which provide countries the opportunity to elaborate on specific projects, funds and plans for implementation pertaining to housing. Notably, while housing content was categorized as both a mitigation and adaptation measure, a significant portion of the housing content found focused on adaptation.

5. Limitations

It is important to recognize that the current report’s analysis is limited to the housing and informal commitments outlined within the nationally determined contributions 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

⁴ Translation tools were used for NDCs written in languages other than English and Arabic.

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 and Arabic were analyzed in their original languages, and those with a provided translation from the NDC registry were analyzed in translation. Translation tools and key word 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.

Similarly, the use of key words to identify housing content may have limited the study. Key words, especially when translated into different languages, might not cover all references to housing, as different terms or phrases may be used in various contexts. Although the NDCs were reviewed thoroughly, relying heavily on key word searches could have led to the exclusion of relevant housing content that does not match the terms used in the search strategy.

6. Key findings and takeaways

An analysis shows that only **21% of all countries' NDCs demonstrate a high-level commitment to the housing sector, while 18% demonstrate a moderate commitment and 61% demonstrate a low commitment.** Further, the UN-HABITAT report indicates that informal settlements are often treated as a cross-cutting issue, grouped with topics such as gender, public spaces and social inclusion, rather than being explicitly integrated into substantive climate policies. In an analysis of 194 NDC submissions, UN-HABITAT found that only 16 NDCs formally mention informal settlements as a national cross-cutting issue, and only 10 mention it as an urban cross-cutting issue, signaling a need for greater focus on these specific challenges.

This lack of inclusion of housing and informal settlements in NDCs underscores a critical oversight in many countries' climate action plans. The potential of housing-centric approaches, including comprehensive slum upgrading, are not fully recognized but are essential for climate action and advancing sustainable development goals. As nations prepare to submit their updated NDCs by February 2025, this report serves as a crucial tool for policymakers, international organizations and other stakeholders. It provides benchmarks that can facilitate the development and implementation of effective housing policies and show the relevance of these policies for achieving global climate goals.

7. Country analysis

The majority of countries' NDCs — 119 countries in all, or 61% — demonstrate a low commitment to housing and informal settlements. This means that for more than half of the countries, there was either no mention or a surface-level mention of housing or informal settlements, indicating that the housing sector is not a priority for most countries. The lack of attention paid to housing and informal settlements may be due to attention being diverted toward other sectors, lack of resources, minimal integration between climate ministries (who typically author NDCs) and housing ministries, or insufficient recognition of housing's role in climate action.

Thirty-four countries, or 18%, exhibit moderate levels of housing content in their NDCs, demonstrating a more comprehensive but still limited commitment to housing in climate action. NDCs with moderate housing content include some specific policies or targets related to housing but fail to elaborate on plans for implementation and the feasibility of such policies. Additionally, countries in this category do not make housing a central theme of their NDC.

Forty-one countries, or 21%, have NDCs that exhibit high levels of housing content. This means that fewer than a quarter of the countries indicate that they plan to integrate housing policy into their climate adaptation and mitigation plans through detailed project plans, budget and financing estimates, and proposed timelines.

Trends and implications

- The prevalence of NDCs with low housing content shows that there is substantial room for improvement in integrating housing more comprehensively into climate action plans.
- The presence of moderate and high housing content in almost 40% of the NDCs indicates an emerging recognition of the importance of housing in addressing climate change.
- Encouraging more countries to move from low to moderate or high housing content in their NDCs must be a strategic focus for governments and international organizations.

8. Regional analysis

Beyond an evaluation of each country's NDC housing content, this section conducts regional analysis of all countries' NDCs.

Percentage of NDCs exhibiting high housing content per region

Regions with the highest emphasis on housing	Regions with lowest emphasis on housing	Regions with 20-30% of NDCs exhibiting high housing content
Latin America and the Caribbean: 35%	Europe: 2%	Middle East and North Africa: 25%
Asia: 33%	Oceania: 12%	Sub-Saharan Africa: 28%
South America: 31%	North America: 20%	

9. Country spotlights

We identified several countries that have integrated housing and informal settlements into their NDCs, recognizing the vital link between climate resilience and urban development. Their NDCs include at least one of the following: a detailed timeline, project benchmarks, budget/financing plan, or highly specific details about climate adaptation and mitigation measures, their feasibility, and proposed implementation.

9.1. Africa

Kenya

Kenya's NDC highlights its recognition of the interconnections between housing, urbanization and climate change. The country emphasizes integrating climate resilience into urban development plans by using materials and designs that can withstand extreme weather conditions, such as heavy rainfall and high temperatures. The government is also focused on upgrading informal settlements to improve living conditions and reduce vulnerability, which includes regularizing tenure security, enhancing infrastructure such as water supply and sanitation, and implementing community-based upgrading programs. Kenya also is investing in green infrastructure projects, such as creating green spaces and increasing vegetation cover to enhance urban resilience by reducing heat islands and managing stormwater runoff.

South Africa

South Africa's NDC acknowledges the challenges posed by informal settlements and aims to integrate climate resilience into national development strategies. It outlines efforts to transition to sustainable human settlements through the Integrated Urban Development Framework, which promotes equitable, efficient and resilient urban development. The NDC includes initiatives to retrofit existing informal settlement structures to enhance energy efficiency and resilience against climate impacts, such as improving drainage systems to prevent flooding. Additionally, it emphasizes the need to incorporate climate change considerations into housing policies, ensuring that new developments are designed to withstand future climate extremes.

9.2 Asia and the Pacific

Cambodia

Cambodia's NDC features a comprehensive commitment to housing as a part of its climate adaptation and mitigation plans. Twenty-two out of 58 of Cambodia's stated priority adaptation actions, about 38%, engage with some element of housing, including WASH services, adequate location, habitability and resilient infrastructure. For example, Cambodia's NDC proposes to build and upgrade existing houses and public infrastructure for low-income and homeless people that is adaptable to climate change hazards, specifically flooding. Additionally, the NDC outlines specific plans to construct new roads to ensure housing accessibility. In addition to naming adaptation actions, the NDC delves into expected timelines and benchmark steps for implementation, reinforcing the depth of its commitment to such actions.

Fiji

Fiji's NDC emphasizes proactive measures to protect vulnerable communities, including those in informal settlements, from the adverse effects of climate change. It outlines a comprehensive relocation plan for communities at high risk of sea-level rise and extreme weather events, involving coordinated efforts to move entire communities to safer areas with resilient infrastructure. The NDC also includes the development and enforcement of climate-resilient building codes, particularly for housing in informal settlements. Furthermore, there is a focus on adaptive urban planning that considers future climate scenarios, ensuring that informal settlements are either developed or improved with long-term climate resilience in mind.

India

India's approach, as outlined in its NDC, involves leveraging large-scale urban renewal and disaster resilience programs to address the needs of housing and informal settlements. The Smart Cities Mission, a flagship program, incorporates climate-resilient urban development as a core principle, focusing on infrastructure that can adapt to climate change impacts, with informal settlements being a significant area of emphasis. The Pradhan Mantri Awas Yojana, or PMAY, an affordable housing plan, aims to provide housing for all while integrating sustainability and resilience to climate change by targeting the regularization and improvement of informal settlements. The NDC also highlights the construction of disaster-resilient infrastructure designed to withstand natural disasters such as floods and cyclones, which frequently impact informal settlements.

9.3 Latin America and the Caribbean

Brazil

Brazil's NDC adopts a holistic approach to urban resilience, addressing both formal and informal settlements within its climate strategies. It promotes urban greening projects to mitigate urban heat islands, manage stormwater and enhance air quality, which is especially beneficial for informal settlements that often lack adequate infrastructure. The NDC emphasizes the integration of housing policies with climate resilience plans by updating zoning laws and building codes to ensure that both new and existing housing can withstand climate impacts. Brazil's approach also underscores the importance of community engagement by involving local populations in the planning and implementation of resilience projects to ensure that solutions are contextually appropriate and sustainable.

Mexico

Mexico's NDC underscores a commitment to inclusive and sustainable urban development, with a particular focus on addressing the needs of informal settlements. The strategy includes comprehensive urban resilience plans aimed at enhancing infrastructure such as water management systems and heat stress mitigation in these areas. Mexico also emphasizes the importance of social housing programs that provide affordable, safe, climate-resilient housing to vulnerable populations, including those in informal settlements. The NDC also prioritizes the integration of climate

change adaptation measures into urban planning, ensuring that development plans incorporate climate resilience considerations for informal settlements.

9.4. Middle East and North Africa

Egypt

Egypt's NDC features high levels of housing content. Not only does the NDC suggest improvements to physical infrastructure such as houses, roads and water structures, but it also includes specific details pertaining to timeline and offers benchmarks for implementation. The NDC features plans to develop 16,960 residential units by 2030 in line with green building standards, along with renovating and retrofitting existing buildings. The NDC also specifically mentions plans to upgrade housing in urban areas, including informal settlements, and includes plans to protect coastal areas against climate hazards such as floods and to secure clean drinking water for urban residents.

10. Calls to action

Habitat for Humanity International commends the growing acknowledgment of housing and informal settlements in NDCs but expresses deep concern that our analysis shows that only 21% of NDCs currently include such content. This significant gap leaves millions of vulnerable individuals, particularly those living in informal settlements, exposed to the escalating risks of climate change. To address this critical shortfall, Habitat urges governments to undertake the following targeted actions to ensure that housing and informal settlements are prioritized in climate resilience efforts:

10.1. Explicit integration of housing and informal settlements in NDCs

Explicitly incorporate housing and informal settlements into NDCs, acknowledging the particular climate risks faced by communities living in informal settlements and outlining targeted adaptation and mitigation strategies. This could include slum upgrading, ensuring secure land tenure to enable investment in home improvements, improving infrastructure, and providing access to basic services such as water and sanitation.

10.2. Cross-sector collaboration

Promote collaboration among the housing, urban development, environmental and finance sectors to develop integrated approaches to climate resilience in informal settlements. By fostering partnerships that align objectives and resources, diverse expertise can contribute to holistic solutions, such as combining environmental management practices with urban planning strategies and financial mechanisms. This will enable the development of sustainable, climate-resilient housing and infrastructure that address the unique challenges faced by informal settlements.

10.3. Policy coherence

Ensure coherence between national, regional and local policies related to housing, urban development and climate resilience. Establishing clear communication channels and coordination mechanisms across different levels of government will help create a unified approach to climate resilience. This alignment is essential for avoiding conflicts or gaps between policies and ensuring that efforts are mutually reinforcing and effectively address the needs of informal settlements.

10.4. Expand access to climate finance for housing

Informal settlement upgrading can be a valuable tool for ensuring adaptation to climate hazards at the community level, and as such, governments should facilitate access to climate finance mechanisms for informal settlement upgrading and climate-resilient housing projects. Governments and development organizations should partner to make financing available for low-income housing projects that address climate risks. Many informal settlement dwellers lack the financial resources to invest in resilient housing. Expanding access to affordable financing through

climate funds can bridge this gap and drive investments in safe, sustainable housing. Additionally, the “loss and damage” fund, once operational, should prioritize improving the habitability standards of climate-vulnerable populations living in informal settlements.

10.5. Promote investment in data and climate modeling frameworks that are “slum-aware,” not slum-blind

Improve understanding of the role urban informal settlements play in current climate modeling, as these areas are often overlooked despite their importance in providing affordable housing and employment. It is crucial to accelerate efforts to estimate informal urbanization and assess these areas' capacity to accommodate migrant flows. Investing in regular data collection, using geospatial technology to map risks like flooding and heatwaves, and engaging communities in the process will ensure more accurate and targeted climate adaptation strategies. Meaningful participation from affected communities will help create evidence-based, “slum-aware” policies that more effectively address climate vulnerabilities.

10.6. Formulate inclusive urban planning strategies

Involve residents of informal settlements in the planning process to ensure that their needs and perspectives are integrated into urban development policies. Align these policies with climate adaptation and mitigation strategies and adjust zoning laws to facilitate the regularization and improvement of informal settlements. This inclusive approach ensures that resilience-building efforts are both equitable and effective.

10.7. Promote climate-resilient building materials and techniques

Encourage investment in climate-resilient construction materials and techniques tailored to local contexts. By supporting affordable, durable materials and energy-efficient designs, governments can help low-income communities build homes that withstand climate impacts while reducing greenhouse gas emissions.

10.8 Enable incentives for sustainable housing retrofits

Create incentives and support programs for retrofitting existing housing to enhance sustainability and energy efficiency. These improvements can lower energy costs, reduce greenhouse gas emissions, and strengthen the capacity of homes to adapt to climate extremes, ultimately fostering healthier and safer living environments for vulnerable populations.

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