FUNDING FUTURES

ACCESS TO FUNDING FOR PLANNED RELOCATION AS LOSS AND DAMAGE

PLATFORM ON DISASTER DISPLACEMENT
FOLLOW-UP TO THE NANSEN INITIATIVE

NANSEN INITIATIVE PROTECTION AGENDA
Towards better protection for people displaced in the context of disasters and climate change
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This report relates to one of the PDD's strategic priorities under its 2024-2030 Strategy, namely "enhancing public policies on planned relocation and improving the use of planned relocation as a preventative or responsive measure to disaster/climate risk and displacement".

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This Policy Brief is complemented by the Funding Futures Database, which can be accessed here: https://go.unu.edu/funding-futures-database

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Acronyms

CDBG	Community Development Block Grant
CROC	Climate Relocation of Communities Trust Fund (Fiji)
CSO	Civil Society Organization
ECAL	Environment and Climate Adaptation Levy (Fiji)
FEMA	Federal Emergency Management Agency (USA)
GIZ	German Agency for International Cooperation
HMGP	Hazard Mitigation Grant Program (USA)
IFRC	International Federation of Red Cross and Red Crescent Societies
ILO	International Labour Organization
IMF	International Monetary Fund
IOM	International Organization for Migration
LPRH	*Leaving Place, Restoring Home* (Report)*
MMC	Mayor's Migration Council
NGO	Non-Governmental Organization
ODA	Official Development Assistance
PDD	Platform on Disaster Displacement
SPC	Secretariat of the Pacific Community
SPREP	Secretariat of the Pacific Regional Environment Programme
UNCTAD	United Nations Trade and Development
UNFCCC	United Nations Framework Convention on Climate Change
UNU-EHS	United Nations University Institute for Environment and Human Security
USA	United States of America
WIM	Warsaw International Mechanism

EXECUTIVE SUMMARY

This report provides insights regarding available evidence of the funding of planned relocation processes in the context of disasters and climate change.

The research looked at the 34 planned relocation cases already analyzed in-depth in the *Leaving Place, Restoring Home* (LPRH) database commissioned by the Platform on Disaster Displacement (PDD) and the Andrew & Renata Kaldor Centre for International Refugee Law at UNSW Sydney (2021). Beyond the information already contained in the LPRH database, this research obtained and analyzed information regarding the funding sources, mechanisms, recipients, and allocation of financial resources for all 34 planned relocation cases.

The analysis revealed a diverse and complex interplay of actors involved, resources needed, and challenges encountered in addressing funding needs for planned relocation. Most of the cases analyzed involved more than one funding source and mechanism. The most common funding mechanisms identified were grants, loans, community funding, and donations, with national governments, sub-national governments, local governments, foreign governments, (international) non-governmental organizations (NGOs), civil society organizations (CSOs), and international organizations acting as donors and frequently co-funding specific planned relocation components.

The research found some similarities and some differences in funding dynamics between the Global North and Global South.[1] In countries in the Global North, planned relocations were primarily funded by the national government budget, often with investments made by the affected communities themselves, sometimes with support from international non-governmental organizations and civil society organizations. In countries in the Global South, planned relocations were primarily funded by international organizations and international/local non-governmental organizations. Sub-

1 The PDD Secretariat does not typically use the terms Global North and Global South. For the aims of the analysis in this report, these groupings are used, consistently with the definitions in the Encyclopedia Britannica: tinyurl.com/27v5pdaz.

national and local governments provided similar shares of funding in the Global North and South.

Community members and national governments were the actors most frequently granted direct access to financial resources across the cases analyzed. The allocation of funding was primarily directed towards housing, land provision, and public infrastructure. In a smaller number of cases, funding was also provided for livelihood support, mental health services, disaster risk management, and environmental conservation.

Based on these findings, this report provides a set of recommendations for actors and stakeholders involved in planned relocation processes. These recommendations include exploring diverse sources of funding and other resources, including by forming partnerships with NGOs, academic institutions, philanthropic foundations, and socio-cultural organizations. Expanding the pool of contributors can help secure support for specific aspects of planned relocation that are often excluded from funding purposes, such as livelihood restoration, psychosocial support, and community engagement. The report also recommends that actors leading planned relocation processes should strive for more coordination, clarity and transparency regarding planned relocation funding. This would allow more systematic and comparative assessments of funding arrangements for planned relocations where specific funding for planned relocation was allocated over and beyond emergency relief or post-disaster assistance. Other recommendations include: promoting community participation in funding decisions; averting, minimizing or addressing potential losses and damages; investing in co-design of solutions and livelihood restoration; and reflecting on the implications of funding mechanisms that demand repayment. Going forward, effective, scalable, transparent finance will be essential to the design and implementation of dignified planned relocations in the context of disasters and climate change, to allow relocated communities to improve their living conditions.

1

Introduction

1.1 FUNDING FOR PLANNED RELOCATIONS

Planned relocation is the planned, permanent movement of a group of people from identifiable origin(s) to identifiable destination(s), predominantly in association with one or more hydrometeorological, geophysical/geological, or environmental hazard(s).[2] Planned relocations are distinct from displacement and migration, which typically involve more individual or household-level decision-making, and from evacuations, as relocations are intended to be permanent.[3] The focus of this report is on planned relocations undertaken in the context of disasters and climate change.

In recent years, planned relocation has been receiving increased attention in various international fora. Ever since the 2010 Cancun Adaptation Framework, discussions under the United Nations Framework Convention on Climate Change (UNFCCC) have included planned relocation among other forms of human mobility in the context of climate change. More recently, the topic has been discussed in the Loss and Damage workstream, as part of the implementation of the rolling workplan of the Warsaw International Mechanism (WIM)'s Task Force on Displacement, the scoping of needs for technical support by the Santiago Network on Loss and Damage, and the operationalization of the Fund for responding to Loss and Damage and other related funding arrangements. In 2024, the Special Rapporteur on the human rights of internally displaced persons released a thematic report to the Human Rights Council on the planned relocation of communities in climate change and disaster contexts, reviewing evidence

2 Bower and Weerasinghe, *Leaving Place, Restoring Home.*

3 Sarah Koeltzow and Erica Bower (2026), *Planned Relocation in the Context of Climate Change and Disasters: Conceptualising an Increasingly Salient Form of Human Mobility for Policy and Practice',* in Ahmed, B. and Mallick, B. (eds) *Handbook on Climate Mobility.* Surrey, UK: Edward Elgar Publishing Ltd.

from a Human Rights perspective.[4] In addition, a range of general overview and guidance documents for planned relocation in the context of disasters and climate change have been published in the last decade,[5] but the question of funding in particular remains underdeveloped within this literature.

Overall, there is a growing consensus that planned relocation can be an effective option to save lives and reduce risks or contribute to durable solutions for communities affected by climate change, especially in locations where other adaptation options are no longer viable. However, they can also result in significant, diverse and long-lasting losses and damages for communities. Relocated people are uprooted from their homes and often their livelihoods are disrupted, and their cultural values are put at risk in their place of relocation. Available studies of the long-term impacts of planned relocations in the context of disasters and climate change have found that relocation outcomes tend to be mixed, if not negative, when one considers how the full range and diversity of community needs and rights are addressed.[6] In this context, funding for planned relocation appears as an important condition to improve outcomes for communities in at-risk areas, but only if the funding arrangements enable participatory and rights-respecting processes, and are allocated in a manner that reflects actual community needs.

This report and the accompanying Funding Futures database have been drafted to address two pressing questions regarding funding for planned relocation and its relationship to loss and damage, namely:

1. What are the existing funding opportunities for planned relocation projects?

2. What are key recommendations for actors working on loss and damage regarding planned relocation?

1.2 KEY KNOWLEDGE GAPS

While it is difficult to estimate the cost of planned relocation processes, it is also not well understood how planned relocation processes are funded. In the context of this research, three key knowledge gaps relevant to the funding of planned relocation processes were identified.

- **Lack of systematized information on funding for planned relocation in the context of disasters and climate change:** Planned relocation processes are complex and lengthy and require substantial financial support.[7] Documentation that consolidates and maps possible funding opportunities and their allocation, however, is scarce: a very limited number of studies analyze planned relocation cases through the lens of funding arrangements.[8]

4 Paula Gaviria Betancur, A/HRC/56/47: Planned Relocations of People in the Context of the Adverse Effects of Climate Change and Disasters (Advance Edited Version) (OHCHR, 2024), 21, tinyurl.com/364a2ewy.

5 Elizabeth Ferris, Jose Riera, and Sanjula Weerasinghe, *Guidance on Protecting People from Disasters and Environmental Change through Planned Relocation* (Brookings, Georgetown University, and UNHCR, 2015), 22; Elizabeth Ferris, *A Toolbox: Planning Relocations to Protect People from Disasters and Environmental Change* (Georgetown University, UNHCR, and IOM, 2017); International Federation of Red Cross and Red Crescent Societies (IFRC), *Planned Relocation in the Context of Disasters and Climate Change: A Guide for Asia Pacific National Societies* (International Federation of Red Cross and Red Crescent Societies, 2021), tinyurl.com/ywdajhde.

6 Merewalesi Yee et al., *Partial Planned Relocation and Livelihoods: Learnings from Narikoso, Fiji,* Asia Pacific Viewpoint, 2024, tinyurl.com/4s4ewmsj; Annah E. Piggott-McKellar et al., *A Livelihood Analysis of Resettlement Outcomes: Lessons for Climate-Induced Relocations,* Ambio 49, no. 9 (2020): 1474–1489, tinyurl.com/4r5d853s.

7 Bower and Weerasinghe, *Leaving Place, Restoring Home;* International Federation of Red Cross and Red Crescent Societies (IFRC), *Planned Relocation in the Context of Disasters and Climate Change: A Guide for Asia Pacific National Societies;* UNHCR, Planned Relocation, *Disasters and Climate Change: Consolidating Good Practices and Preparing for the Future* (UNHCR, 2014), 32, www.unhcr.org/54082cc69.pdf.

8 Jonathan Boston, Architesh Panda, and Swenja Surminski, "Designing a Funding Framework for the Impacts of Slow-Onset Climate Change – Insights from Recent Experiences with Planned Relocation," *Current Opinion in Environmental Sustainability,* Slow Onset Events Related to Climate Change, 50 (2021): 159–168, tinyurl.com/kbfppjew; Steven Goldfinch and Sam Huckstep, *Planned Relocation of Climate-Vulnerable Communities: Preparing Multilateral Development Banks* (Center for Global Development, 2025), tinyurl.com/3j6wr8p5.

- **Absence of guidance on how to access funding opportunities and mechanisms:** There is currently no guidance available for actors seeking to access funding for planned relocation processes. This is complicated by the fact that different actors and stakeholders use distinct terminologies to define planned relocations.

- **Uncertainties regarding the types of funding for planned relocation and how they relate to loss and damage:** Given the often-negative impacts of planned relocation, several observers of international climate negotiations have made the case for considering planned relocation as a form of loss and damage, not a tool for adaptation.[9] That said, it is still an open question how planned relocation will be integrated in the evolving funding and technical assistance architecture on loss and damage. It will be important to determine how and under which loss and damage funding arrangements planned relocation will be financed, as well as which forms of loss and damage, resulting from planned relocations, will be considered under these same arrangements.

1.3 OBJECTIVES AND STRUCTURE OF THIS REPORT

Based on the questions and knowledge gaps identified above, the report has two key objectives:

- **Objective 1:** Identifying and mapping funding used for planned relocation.

- **Objective 2:** Formulating key recommendations for future funding arrangements for planned relocation as loss and damage.

To address these objectives, the report builds on the Leaving Place, Restoring Home (LPRH) database (2021), commissioned by the PDD and the Andrew & Renata Kaldor Centre for International Refugee Law at UNSW Sydney and the International Organization for Migration, which identified and documented over 400 cases of planned relocation in the context of disasters and climate change all over the world, as reflected in English, Spanish, French, and Portuguese language peer-reviewed scholarly articles and grey literature.[10]

The report builds on a comprehensive analysis of the 34 single-origin to single-destination planned relocations documented in the LPRH database.

Section 2 of this report presents the methodology used in the analysis and defines the analytical criteria used for the review and categorization of available funding information, namely funding sources, mechanisms, recipients, and allocation. Key results under each of these categories are presented in Section 3, before a more extensive discussion of emerging patterns, themes, and challenges in Section 4.

9 Brian Aycock, *Is It Time to Stop Referring to 'Planned Relocations' as 'Climate Adaptation'?,* Researching Internal Displacement, 2024, tinyurl.com/37xdezpz.

10 Bower and Weerasinghe, *Leaving Place, Restoring Home;* International Organization for Migration (IOM), *Leaving Place, Restoring Home II: A Review of French, Spanish, and Portuguese Literature on Planned Relocation in the Context of Hazards, Disasters, and Climate Change* (International Organization for Migration, 2022), 76.

2

Methodology

2.1 LITERATURE REVIEW AND CASE SELECTION

The 34 primary references cited in the in-depth analysis of 34 cases in the Leaving Place Restoring Home (LPRH) report were systematically reviewed. This relatively low number of cases selected from the larger LPRH database is in large part due to the fact that funding information is rarely published, or else partial, hard to access, or hard to interpret. In addition to the 34 planned relocation cases that are reviewed in detail, the report sometimes uses examples of other cases mapped in the LPRH database and anecdotal evidence to support claims made, often gathered through personal communications with individuals familiar with the planned relocation processes or additional documentation such as press releases. The sources for these additional and anecdotal cases are indicated in the footnotes.

Table 1: Analytical criteria used to describe and categorize funding arrangements

Criteria	Rationale	Codebook question(s)
Funding Sources	Identifying the origin of the funding reveals the range of stakeholders involved and the diversity of resources available to support planned relocation.	Where did the funding come from?
Funding Mechanism	Examining the mechanisms that allow to understand the practicalities of fund disbursement, and the terms and conditions associated with each mechanism.	What scheme or modality was used to channel funds from source to beneficiary?
Funding Recipients	Analyzing who receives the funds reveals whether the funds are directly available to the relocating communities or mediated through other actors.	Which actor(s) could receive these funds?
Funding Allocation	Investigating how funds are utilized offers a picture of the prioritization of needs and the distribution of funds across various aspects of the planned relocation process.	What were the funds used for? How were they assigned or distributed?

2.2 DEVELOPMENT OF ANALYTICAL CRITERIA TO CATEGORIZE FUNDING INFORMATION

4 key analytical criteria were developed to research and analyze the 34 cases at hand: which (1) funding sources and (2) mechanisms were used and what was known about their (3) recipients and (4) allocation. These criteria are defined and summarized in Table 1, and details on each are provided in Section 3, in which the key results are presented.

- **Funding Sources** describe the origin of financial resources obtained to support planned relocation processes. These diverse funding sources are presented in Section 3.1.

- **Funding Mechanisms** comprise the financial schemes, methods or processes through which financial resources are provided and distributed from the sources to the recipients, to support planned relocation processes. Funding mechanisms are presented in detail in Section 3.2.

- **Funding Recipients** designate who, among the different actors or stakeholders involved in planned relocation processes, accessed the financial resources directly and could then make decisions about their use. Funding recipients are discussed in Section 3.3.

- **Funding Allocation** refers to the allocation of financial resources to specific aspects and components of planned relocation processes, such as land acquisition, housing construction, or livelihood support. Funding allocation is discussed in Section 3.4.

2.3 THE FUNDING FUTURES DATABASE

Based on the criteria outlined in Table 1 and using the set of codebook questions developed for this research, information was extracted from the selected literature. Key data were summarized and recorded in an excel sheet, using the criteria as categories (columns). The result is the Funding Futures database, which is available as a complement to this report.[11] A detailed content analysis was conducted for each criterion. Data were coded to identify recurring themes and patterns, utilizing an inductive methodology to facilitate comparison, and to quantify the frequency of specific categories within each criterion.

[11] See: https://go.unu.edu/funding-futures-database

The inductive approach enabled a comparative analysis of similarities and differences between the funding criteria for each case, revealing key insights into the distribution and characteristics of funding for planned relocation in the context of disasters and climate change. In addition, the Funding Futures database includes one column identifying key challenges in implementing the planned relocation. Identifying barriers and issues in implementation provides context for understanding the complexities and potential pitfalls in financing planned relocation projects. Instances where no information could be found are also clearly indicated in the database. Key findings across all review categories are presented in chapter 3. Further research could likely expand the database significantly.

2.4 LIMITATIONS

The study's reliance on existing secondary data sources may have introduced some biases, so the findings presented here should be considered partial. Overall, data on more than one criterion was identified for all cases, except 4.[12] The study also confirmed that funding information is rarely published or described in systematic and easily accessible ways. Many useful details are likely documented in unpublished documents, for proprietary or other reasons. A more systematic analysis of planned relocation funding would also benefit from interviews with community representatives, government planners and administrators and other stakeholders with funding responsibilities. Nonetheless, the desk review methodology developed in this report and the dataset produced represent a foundation for potential future, and more detailed case study investigations.

12 This includes the cases of Allenville in the United States of America, Aponte in Colombia, Dheye in Nepal and Anoling in the Philippines.

3

Key findings

This section provides a brief overview of the main results from the analysis of the 34 cases, followed by an in-depth result interpretation of the four funding criteria identified: sources, mechanisms, recipients, and allocation. Figure 1 illustrates the distribution of the 34 cases across different geographic regions.

Not all cases could be described across the four criteria:

❶ **Funding sources** were identified for 31 cases. 16 of these cases had more than one funding source. For details on each case, please refer to the Funding Futures database.

❷ **Funding mechanisms** were identified for 30 cases and assigned to 9 distinct categories (Table 2). Information on the specific mechanism(s) used in each case is included in the Funding Futures database under the column "Funding Mechanisms – Specifics". 11 cases mention more than one funding mechanism.

❸ **Funding recipients** could be analyzed in 26 cases. Stakeholders who could access funding were assigned to 7 distinct categories, as detailed in section 3.3.

❹ **Funding allocation** was identified in 26 cases. Types of interventions funded were assigned to 10 distinct categories, as shown in Table 6.

The complete results for each of the 34 cases regarding each of the funding criteria mentioned in Table 1, including references, can be found in the Funding Futures Database.

3.1 FUNDING SOURCES

Funding sources refer to the origin of financial resources. The analysis of the Funding Futures Database reveals a diverse landscape of funding sources, reflecting the complexity of actors engaged and resources needed in funding planned relocations. Funding sources were identified for all 34 cases and were divided into 10 categories (Table 2).

Figure 1: Geographic distribution of cases, by region

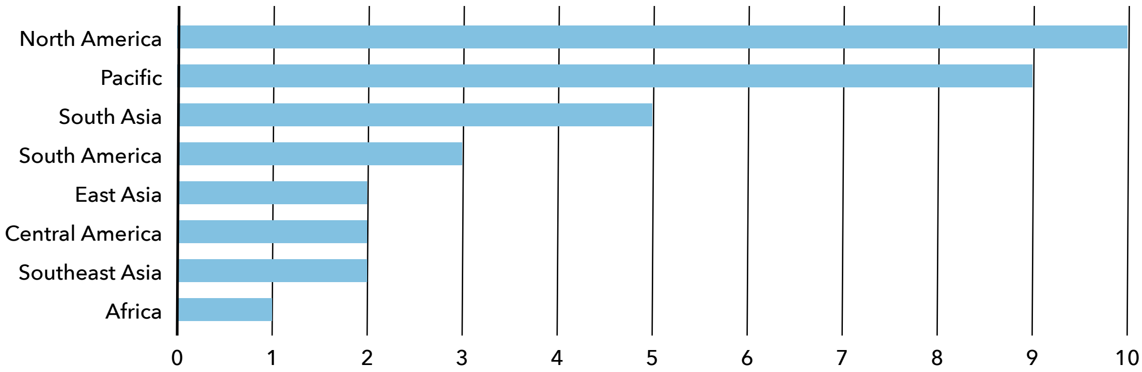
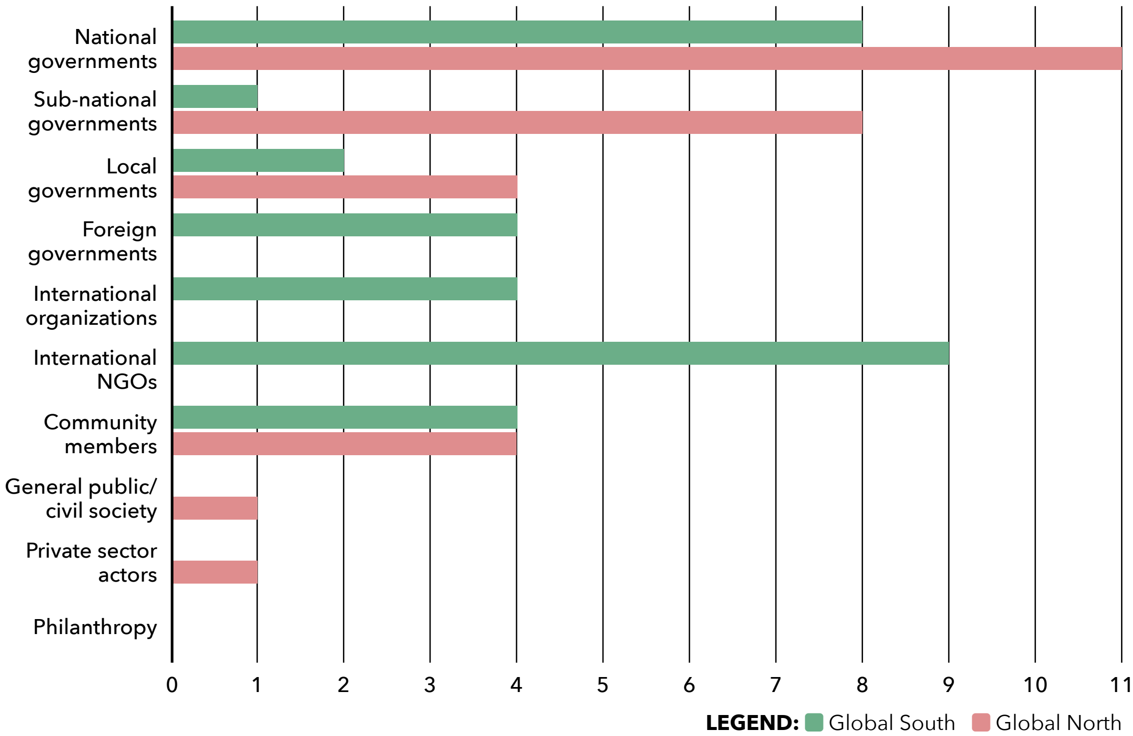


Figure 2: Number of relocation cases funded by each Funding source identified in the Funding Futures database



In this analysis, the sources identified are the proximate sources of funding: the institution that disbursed the funds to the recipient.

In the Global North, national governments are the primary sources of funding, closely followed by sub-national governments and local governments. In contrast, the funding in the Global South is more scattered and widely distributed across all funding sources identified for this report. International NGOs and CSOs play a key role in funding for planned relocations in the Global South. For example, in the case of planned relocation carried out from Talalla Village to Kananke Watta in Sri Lanka, the Sri Lankan government, international NGOs (Save the Children, USAID), CSOs (Farms Lanka, Sewa Lanka) and international organizations (International Federation of Red Cross and Red Crescent Societies - IFRC) came together to fund the process.[13]

[13] Ranmini Vithanagama, Alikhan Mohideen, Danesh Jayatilaka, and Rajith Lakshman, *Planned Relocations in the Context of Natural Disasters: The Case of Sri Lanka* (Brookings Institution and the Centre for Migration Research and Development, 2015), tinyurl.com/phcmx72b.

Table 2: Funding source categories for planned relocation projects identified in the Funding Futures database

Funding Source	Definition
1. National government	Funding provided by ministries and national-level agencies and administrations, or a dedicated national fund.
2. Sub-National government	Funding from authorities and agencies competent for a country's region or province, which may be using their own budgets or drawing from another source.
3. Local governments / Municipalities	Funding provided by cities and other local government authorities.
4. Community members and their social networks	Funding obtained through community efforts to raise money, either from community members themselves or from their wider social networks/the general public. Includes both cases where fundraising was a collective and coordinated community effort and cases in which each household funded its own needs as part of a collective relocation.
5. International organizations	Funding provided by international organizations including the World Bank and regional development banks, or UN entities such as the International Organization for Migration (IOM).
6. Foreign governments	Funding provided by foreign governments through development cooperation/ official development assistance, "international aid," or multilateral pooled funds.
7. (International) Non-governmental and civil society organizations	Funding from national and/or international NGOs and CSOs, often in partnership with local civil society organizations. Includes religious civil society organizations such as associations of churches.
8. Philanthropic donors	Funding provided by philanthropic organizations and private foundations.
9. Private sector corporations	Funding provided by private sector corporations, i.e., coming directly from the for-profit companies, not any associated corporate foundations.
10. Private insurance companies	Insurance pay-outs from private sector companies.

A more in-depth analysis could try to trace the origin of funding further back. For instance, international NGOs often rely on a combination of grants from diverse sources and on donations from the general public. This was not attempted here however, as this information is often difficult to obtain and confirm to any degree of certainty, and in most cases it is the proximate source institution that decided to disburse funds for the purpose of planned relocation, when the original source may have only earmarked the funds for a broader purpose such as climate adaptation or community support.

3.2 FUNDING MECHANISMS AND THEIR RELATION TO FUNDING SOURCES

Funding mechanisms refer to the financial schemes, methods or processes through which financial resources are provided and distributed from the sources to the recipients to support planned relocation projects. The analysis of the Funding Futures database reveals a diverse landscape of mechanisms, reflecting the complex interplay of financial schemes addressing planned relocation funding needs. Most projects include several funding mechanisms, used jointly or at different stages of the relocation process.

This report groups the funding mechanisms into 9 categories (Table 3) including grants

BOX 1: GOVERNMENT FUNDING SOURCES AND DEDICATED NATIONAL FUNDS: EXAMPLES FROM FIJI AND COLOMBIA.

Government funding can include several different kinds of sources, from pre-existing budget lines or contingency funds designated for disaster response to situations where the scale of the planned relocation requires the allocation of additional funds through specific legislative or administrative processes. These arrangements can be made at the national, sub-national, or local level.

The most prominent example of a dedicated planned relocation fund is the Government of Fiji's Climate Relocation of Communities Trust Fund (CROC), established in a 2019 bill enacted by the country's parliament. The fund was only established after the Fijian cases analyzed in this database, and therefore this mechanism is not contained in the Funding Futures database. Given the innovative approach and important future role, it is still analyzed here. The fund is part of a set of measures by the Fijian government, including guidelines and standardized operating procedures for planned relocation, and is meant to ensure that there is a "clear funding stream in place to assist where the planned relocation of a community becomes necessary". The fund is set up to receive resources from a diversity of sources, including external donors, but also includes measures to raise funds domestically by allocating a portion of the Environment and Climate Adaptation Levy (ECAL) collected by the Fiji Revenue and Customs Services from tourism service providers to the CROC.

Moreover, the fund has a defined set of allowable uses and disbursement conditions, covering research activities as well as activities to assess community vulnerabilities, to identify viable locations for planned relocation sites, and to "ensure that relocated communities are provided the necessary infrastructure to guarantee an adequate standard of living and the rights and freedoms provided under the Constitution of the Republic of Fiji".

The database does include one national fund which, though not explicitly dedicated to planned relocation, has provided funding for that purpose. In Colombia, the Adaptation Fund (Fondo Adaptación) is an entity attached to the Ministry of Finance and Public Credit of the Colombian Government that was created to address the construction, reconstruction, recovery and economic and social reactivation of the areas affected by the events derived from the La Niña phenomenon in 2010 and 2011 (Colombia Government, 2024). The fund is replenished from taxes, private and public contributions, and international cooperation. This funding mechanism was used specifically in the case of Gramalote, Norte de Santander. This mechanism highlights the involvement of both governmental and non-governmental actors in addressing the financial challenges associated with planned relocation in Colombia.

and loans (1-2); the resources of community members and their social networks, and remittances (3-4); monetary and in-kind donations from the general public and private sector (5); and other financial mechanisms (6-9).

The last category covers financial mechanisms that operate at the individual or household/ family level within communities and often provide funding only for a subset of community members. For instance, buy-out programs require property ownership, thus typically excluding renters, while tax exemptions apply to those who pay taxes above a certain level, and thus typically do not benefit people with low revenues. Since planned relocation is defined as a collective process, this analysis excludes buy-out programs that only benefit owners on an individual basis.

Certain funding mechanisms identified seem highly specific to the context in which they were implemented and only appear in one or a couple of cases in the database. This is the case for example for housing subsidies and remittances. Together, however, the cases demonstrate the varied and tailored strategies employed to secure funding, reflecting the unique socio-economic and policy environments of the respective countries and communities. Even strategies more specific to national contexts can inspire approaches elsewhere.

Finally, in some cases, either no funding source could be identified or there was no information available on the specific funding mechanism used. For these instances, "no information available (N/A)" was marked in the Funding Futures database. The complete distribution of funding sources and mechanisms in each case can be found in the database.

Table 3: Overview of funding mechanisms in the database

Funding Mechanism	Overview	Sources
Grants and loans		
1. Grants	Financial assistance typically given by government entities or international partner organizations that does not require repayment but often comes with expectations and contractual obligations for how the funds will be used.	• National governments • Sub-national governments • (I)NGOs • International organizations • Foreign governments • Private foundations and philanthropic initiatives • Foreign universities
2. Loans	Financial mechanisms where repayment is expected, with interest.	• National governments • Foreign governments • International organizations
Community resources		
3. Community participation	Resources, both financial and material, invested directly by communities to fund their own relocations. This category includes both collective, mutualized funds that are collectively used and/or re-distributed, and investments made by individual households for their own needs.	• Community members and their social networks
4. Remittances	Funds received from household members who have migrated to work elsewhere in the country or internationally.	• Migrants from the relocating community

Funding Mechanism	Overview	Sources
Donations		
5. Donations (monetary and in-kind)	Voluntary contributions of financial resources from individuals or companies to support the planned relocation process without expectations of repayment or stipulations on how the contribution should be used. In-kind donations refer to the direct contribution of goods or services towards the planned relocation process, including for example labor, land gifts, or logistical assistance.	• Community social networks • General public • Private sector
Financial mechanisms		
6. Buyouts	Hazard-exposed property bought from the owners by the government, usually at a set price and within designated areas, with the purpose for funds to be used to acquire new property elsewhere.	• National government • Sub-national government • Local government
7. Housing subsidies	Relocating people can be provided with subsidies, whether covering the whole or part of the costs stemming from the planned relocation, and most frequently for renting their new homes.	• National government • Sub-national government • Local government
8. Tax exemptions	The government can waive taxes for persons who have relocated, for a certain period or on all expenses related to the planned relocation process, such as for moving or construction.	• National government • Sub-national government • Local government
9. Insurance pay-outs	Insured households can receive compensation for damage to their property, which can then be used for planned relocation. Insurance schemes can be private and/or public.	• Public insurance schemes • Private insurance companies • Public-private partnerships

Figure 3: Funding mechanisms: Breakdown by type in the Global South and Global North

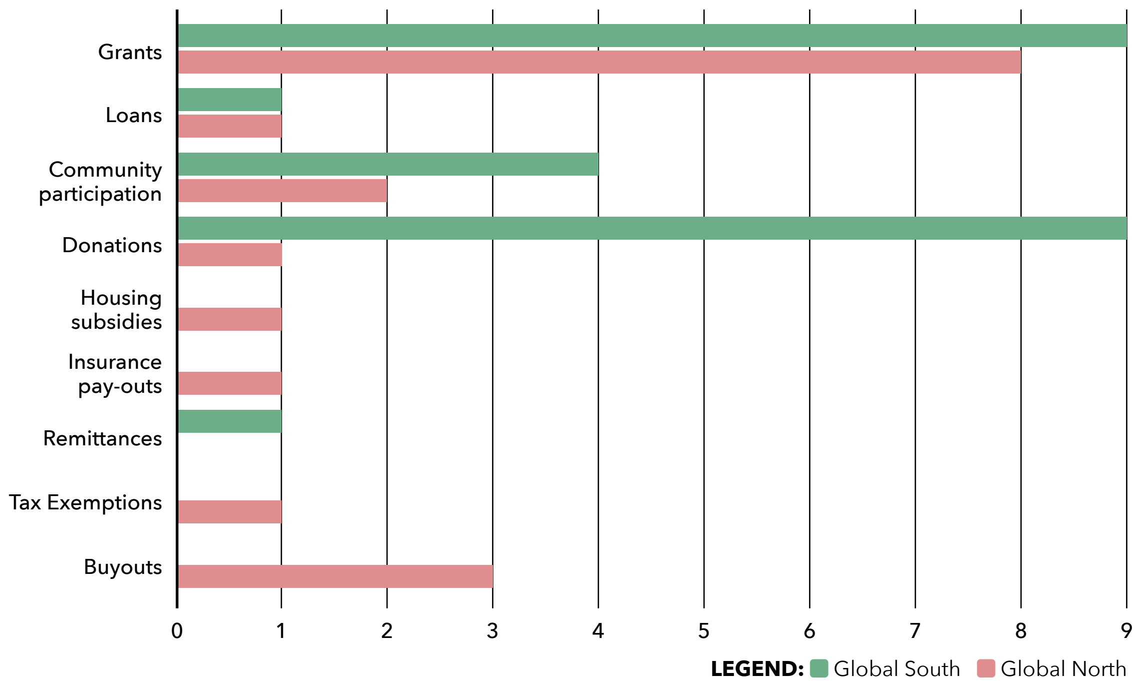
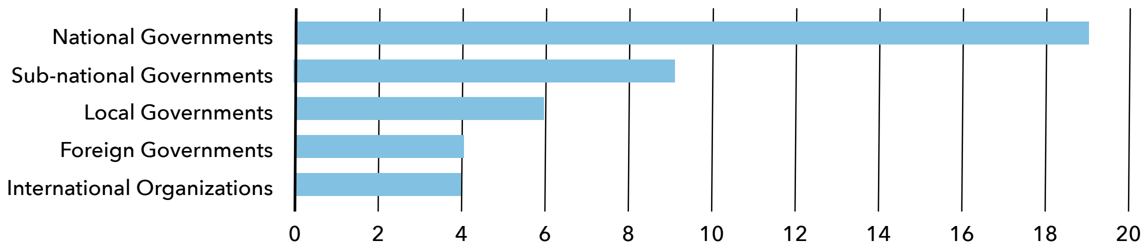


Figure 4: Breakdown of grants by funding source



1. GRANTS

A grant is a form of financial assistance given by government entities or other organizations (including foreign or international ones) to support planned relocation projects. Grants typically do not require repayment but come with expectations for how the funds will be used. Grants are listed in the Funding Futures database as a planned relocation funding mechanism in cases where there was an explicit mention in the documentation that this mechanism was used.

Grants were used in 17 out of the 34 cases, with funding coming from a diversity of sources (Figure 4). In many cases, grants were provided by national governments, again highlighting the key role national governments play in facilitating planned relocations. Their involvement is often also a precondition for guaranteeing that existing legal frameworks be respected, and people's rights upheld throughout planned relocation processes. Other relevant funding sources for grants were sub-national governments, local governments, international organizations, and foreign governments (as part of international cooperation for development and/or climate adaptation programmes). The following list illustrates the diverse ways in which grants were used for funding planned relocations around the world:

- Grants are by far the most common mechanism for relocation funding for the planned relocation cases in the Global North. With one exception, all of the recorded cases have been at least partly funded through grants, most commonly by national governmental entities. This is the case for all the relocations in the USA, which are funded through grants by a diversity of programmes and institutions, including the Hazard Mitigation Grant Program (HMGP) and the Community Development Block Grant (CDBG). These programs, administered by the Federal Emergency Management Agency (FEMA), provide financial assistance to communities for planned relocation projects aimed at mitigating the risk of future disasters.

- Development cooperation often makes use of grants, in particular in the Global South. For example, the planned relocation of Tegua Island in Vanuatu was conducted by the Secretariat of the Pacific Regional Environment Programme (SPREP), using a CAD $2.2 million (1.6 million USD) grant from the Government of Canada. Another planned relocation process in Panama was funded through the development cooperation efforts of Italy and New Zealand.[14]

- Resources from foreign or international entities can also complement existing national budgets. In Narikoso Village, Fiji, for instance, the relocation process experienced a setback due to the depletion of government funds. Subsequently, the Fijian Government collaborated with the Pacific Community (SPC, a regional body), a regional NGO, and GIZ, the German development cooperation agency, to secure

14 Nakalevu Taito and Brian Phillips, *Post Relocation Survey Report, Tegua Community, Torba Province, Vanuatu* (Secretariat of the Pacific Regional Environment Programme [SPREP], August 19, 2021), tinyurl.com/bdfpvh5m.

additional funding for the planned relocation process.[15] Moreover, an in-kind donation of land from a nearby community was secured, which allowed the planned relocation to continue. This case demonstrates the importance of partnerships and social networks in addressing planned relocation funding needs.

- The relocation of Talalla village to Kananke Watta in Sri Lanka was mostly funded by a grant from IFRC. The amount covered the costs of rebuilding homes and infrastructure in a new location, following a tsunami at the original site, highlighting the significant impact that international humanitarian networks can have in promoting long-term security and well-being for disaster-affected and at-risk communities.[16]

- Beyond the cases identified in the Funding Futures database, there is evidence that private foundations and philanthropic initiatives have also been a source of grants for relocation in recent years, albeit to a limited extent and on occasions disbursing grants via partner organizations. For example, ongoing relocation projects in Hargeisa, Somaliland and Beira, Mozambique received grants of 200,000 USD each from the Mayor's Migration Council's (MMC) *Global Cities Fund for Migrants and Refugees,* itself provisioned with funds from private foundations – the Ikea Foundation and the Robert Bosch Foundation.[17] A small-scale planned relocation in Bangladesh benefited from funding by the Climate Justice Resilience Fund, which pooled money from diverse funders including the Government of Scotland and several private foundations.[18] Planned relocation initiatives in Pacific Island communities have received grants of up to US$100,000 each from the Communities Climate Adaptation Facility (C-CAF), coordinated by the Global Centre for Climate Mobility and funded by a coalition of UN agencies, governments, and philanthropic foundations.[19]

2. LOANS

Loans are a financial mechanism in which repayment is expected, with interest. Loans can serve as a financial tool to support the planned relocation process, particularly when funds are required for expenses such as land acquisition, housing construction or infrastructure development. Out of the 34 cases analyzed, 2 included funding through loans: from the national government in the case of Valmeyer, United States of America, and from international organizations in the case of Gampong Bay, Aceh, Indonesia, where cash grants and loans were later provided for livelihoods purposes by the International Labour Organization and the local government. It is beyond the scope of this study to analyze the potential adverse long-term consequences and impacts of loans, especially compared to other mechanisms, but a note of caution is warranted. In most of the cases reviewed, the repayment conditions, including interest rates, were unclear. Generally speaking, loans, especially if expected to be repaid at market rates, could exacerbate the external debt of countries or individuals already struggling with financial burdens. At the international level, analysis of trends in Official Development Assistance (ODA) show that development aid in general is shifting away from grants to loans, increasing the debt burden in developing countries, and ultimately creating the conditions for further impacts on the lives and well-being of

15 Amanda R. Bertana, *Relocation as an Adaptation to Sea-Level Rise: Valuable Lessons from the Narikoso Village Relocation Project in Fiji,* Case Studies in the Environment, 2019, doi.org/10/gf88mn.

16 Ranmini Vithanagama, Alikhan Mohideen, Danesh Jayatilaka, and Rajith Lakshman, *Planned Relocations in the Context of Natural Disasters: The Case of Sri Lanka* (Brookings Institution and the Centre for Migration Research and Development, 2015), tinyurl.com/phcmx72b.

17 The grants do not cover the full cost of relocations, but there is no easily accessible public information on the full extent of funding requirements and the investments made by the cities themselves.

18 YPSA, *Project Narrative Report: Addressing the Rights and Needs of Climate Forced Displaced People in the South-Eastern Coast of Bangladesh* (Young Power in Social Action, 2021); David Durand-Delacre et al., *Effective Support for Communities Experiencing Climate Mobilities: Lessons from the Climate Justice Resilience Fund Grant Portfolio (2017–2024),* Climate Justice Resilience Fund, 1 August 2024, tinyurl.com/wyaxamuh.

19 Global Centre for Climate Mobility, *Communities Climate Adaptation Facility,* tinyurl.com/3wxvpu22.

people down the line.[20] This is problematic considering that over half of low-income countries are already in or at high risk of debt distress,[21] and poses specific climate justice issues when financing planned relocations and other responses to climate change that are needed to face risks that communities have not directly caused. For these reasons, grants or, at the minimum, concessional loans at below-market rates, are considered the preferred financial instruments for these kinds of interventions by vulnerable countries and climate justice advocates alike.[22]

3. COMMUNITY PARTICIPATION (FINANCIAL AND IN-KIND)

The analysis of the Funding Futures database shows that planned relocations often hinge significantly on the active participation and financial contributions of the affected communities themselves. In many of the analyzed cases, communities have taken the initiative to organize and resource their planned relocation, demonstrating the importance of leveraging local assets, coordination and social networks. However, community driven efforts should not be viewed as a substitute for formal funding and support mechanisms. In practice, community participation alone rarely results in sufficient fundraising, as planned relocation is a complex and resource-intensive process.

The research identified 6 examples of community-led and -funded planned relocations: in the village of El Choncho, Colombia, which was completely self-funded,[23] as well as in Gardi Sugdub, Panama; Lower village of Taholah, USA; Soldier's Grove, USA; Biausevu village, Fiji; and Vunidogoloa, Fiji, where resources were provided to various degrees by both the government and the community, in coordinated efforts involving multiple stakeholders.[24] In the Fijian case of Vunidogoloa, the community also contributed by providing nearby community-owned land, labor and timber, all of which supported the installation of solar panels and the construction of infrastructure to improve access to schools for children, resulting in an overall improvement in the residents' quality of life.[25] These positive outcomes were attributed to various factors, including active participation of the community in decision-making processes, support from local churches, and assistance provided to adapt agriculture and fishing livelihoods.[26]

It is important to note that in most cases community funding alone is not sufficient to cover all the needs related to the planned relocation process. In fact, in some instances, financial support was provided by external actors only after communities had advocated for and planned relocation projects, initiating the relocation process even though they lacked the financial resources to directly fund the entire relocation process themselves. However, from a climate justice point of view, the reliance on community resources may be problematic, since it transfers the costs of relocation on vulnerable people who carry no responsibility for causing climate change.

20 UNCTAD, *Debt Concerns Grow as Development Aid Shifts from Grants to Loans,* 2024, tinyurl.com/4d9ae9xz.

21 IMF, *List of LIC DSAs for PRGT-Eligible Countries,* As of April 30, 2024 (International Monetary Fund, 2024).

22 United Nations, *Climate Finance,* accessed September 10, 2025, tinyurl.com/539pz6pr; *World Bank, Understanding Global Concessional Climate Finance 2024* (Washington, DC: World Bank, June 2025), tinyurl.com/bdzwnk5t.

23 Ivan D. Correa and Juan Luis Gonzalez, *Coastal Erosion and Village Relocation: A Colombian Case Study,* Ocean & Coastal Management 43, no. 1 (2000): 51–64, tinyurl.com/4s5ecszm.

24 Erica Bower, *Panama Completes First Climate-Related Relocation,* Human Rights Watch, May 29, 2024, tinyurl.com/ms8594.

25 Clothilde Tronquet, "From Vunidogoloa to Kenani: An Insight into Successful Relocation," in *State of Environmental Migration 2015,* ed. Francois Gemenne, Caroline Zickgraf, and Dina Ionesco (IOM, 2015).

26 Karen E. McNamara and Helene Jacot Des Combes, *Planning for Community Relocations Due to Climate Change in Fiji,* International Journal of Disaster Risk Science 6, no. 3 (2015): 315–319, tinyurl.com/f8mcx38u.

4. REMITTANCES

Another form of community participation in the funding of planned relocation is via remittances: funds sent back by family members who have migrated elsewhere in the country or internationally. There is only 1 case in the Funding Futures database in which remittances contributed as a funding mechanism to complement the community's funds, namely in Gardi Sugdub Island, Gunayala, Panama. In 2015,[27] the community acquired 17 hectares of land on the mainland and initiated land clearing for a new village site. The funds for this relocation were contributed by residents as well as families who had moved to Panama City.[28]

While remittances may play a valuable contributory role in other, future planned relocations, especially in so far as families have full decision-making power over their use, a few caveats are important to note. First, as with community funding, remittances can only cover portions of overall funding needs, as the Panama example mentioned above suggests. Secondly, and perhaps more importantly, access to remittances is typically unequal among different members of a given community; only some households have sufficient material and immaterial resources to undertake successful migratory projects. Local solidarity and resource-pooling mechanisms can partially mitigate these inequalities, but this requires significant community cohesion and solidarity that may not always be possible to achieve. Lastly, over-emphasizing remittances again places the burden for relocation funding on at-risk and affected individuals.[29]

5. MONETARY AND IN-KIND DONATIONS

A total of 10 cases were identified where the community received monetary or in-kind donations in support of the planned relocation efforts. 9 out of these 10 cases were located in the Global South, where these instruments are used almost as frequently as grants. This underscores the recurring need for complementing the generally insufficient financial support planned relocation processes receive in these contexts, while also emphasizing the diversity of sources that may need to be mobilized to this end.

Monetary donations refer to the voluntary contribution of financial resources from individuals, organizations, or other entities to support the relocation process without expectations of repayment. Unlike grants, donations come with no monitoring and enforcement mechanisms to ensure that funds are used in specific manners – although donors might on occasion indicate the manner in which funds are intended to be used.

In the case of Higashiyama (Japan), public donations played a crucial role in funding the planned relocation process. The community had access to various funding sources, including government funds, insurance pay-outs, and public donations, with the largest donation coming from Japan Agricultural Cooperatives (JA). Donations and funds received through other mechanisms were allocated towards new housing, public facilities, agricultural land, and subsidies for housing and moving costs for relocating people, who also benefitted from a ten-year tax exemption. The donations were made by private individuals and channeled to the households through a program by the local governments, following specific distribution criteria.[30]

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27 Peter Wiles, Kerry Selvester, and Lourdes Fidalgo, *Learning Lessons from Disaster Recovery: The Case of Mozambique, Disaster Risk Management Series* (The World Bank, 2005), tinyurl.com/ykevv87k.

28 Andrew L. Dannenberg, Howard Frumkin, Jeremy J. Hess, and Kristie L. Ebi, *Managed Retreat as a Strategy for Climate Change Adaptation in Small Communities: Public Health Implications,* Climatic Change 153, no. 1 (2019): 1–14, tinyurl.com/5ez9cw9t.

29 Giovanni Bettini, Sarah Louise Nash, and Giovanna Gioli, *One Step Forward, Two Steps Back? The Fading Contours of (in)Justice in Competing Discourses on Climate Migration,* The Geographical Journal 183, no. 4 (2016): 348–358, tinyurl.com/4kz953y3; Romain Felli, *Managing Climate Insecurity by Ensuring Continuous Capital Accumulation: 'Climate Refugees' and 'Climate Migrants,'* New Political Economy 18, no. 3 (2013): 337–363, tinyurl.com/2s4h42tb.

30 Kanako Iuchi, Redefining a Place to Live: Decisions, Planning Processes, and Outcomes of Resettlement after Disasters, PhD diss., University of Illinois at Urbana-Champaign, 2010, tinyurl.com/mt6ze7bb.

In-kind donations refer to the direct contribution of goods or services from non-community members, rather than the provision of funds to purchase those goods or services. In-kind donations can be a valuable form of support for planned relocations, as they can directly address specific needs of communities and provide essential resources that might be difficult or time-consuming to acquire through monetary donations. One example is from Xaia, Chokwé District, Gaza Province, Mozambique, a planned relocation case supported through different funding mechanisms, including donations of land. These donations were facilitated by various organizations, such as national and international NGOs and government agencies.[31] Sometimes donations can be a form of faith-based assistance, as in the case of Carterets islands in Papua New Guinea in the LPRH, in which the Roman Catholic Church donated a significant piece of land to the planned relocation process.[32]

6. BUYOUTS

A buyout refers to the process whereby a government offers to purchase properties in disaster-prone areas from residents, providing them with the financial resources they need to relocate to safer locations. A total of 3 cases of buyouts were identified in the Funding Futures database, all of them in the Global North.

Buyouts are relatively well-studied in the USA and Australia and are known for numerous social justice implications which have arisen in these contexts. These issues include, for example, questions about how compensation amounts are calculated (and whether they allow relocated individuals and households to afford new homes in safe areas), and who is eligible, as renters are often excluded from such schemes.

Buyouts typically involve individual decision-making funding at the household rather than community level. Even though buyouts rarely apply at community-scale, they can still be an important funding mechanism for some community members: out of the 10 planned relocation cases identified in the USA, 4 used buyouts to channel the resources allocated from different governmental institutions and programmes. In the USA buyouts have been used extensively in response to disasters caused by natural hazards, particularly in areas prone to flooding, hurricanes, and other weather-related events.

7. HOUSING SUBSIDIES

Housing subsidies refer to funding supporting housing solutions, typically involving the payment of monetary contributions intended to cover the rent for a home as temporary housing while relocating people wait for the construction of their new permanent homes. This mechanism was identified in only 1 case of planned relocation of displaced populations, namely in Japan. In Ojiya City, Chuetsu, the Kita community was provided housing by the local government of the location where they were temporarily settled waiting for relocation, for a little over two years. However, every member of the community chose to return to their original village given its proximity to the city and better accessibility to public services.[33] Hence, a new settlement for relocation was never established. Other evidence on the use of this mechanism exists in cases covered by literature published after the compilation of the database, as in the case of New Aponte (Colombia).

31 Peter Wiles, Kerry Selvester, and Lourdes Fidalgo, *Learning Lessons from Disaster Recovery: The Case of Mozambique,* Disaster Risk Management Series (The World Bank, 2005), tinyurl.com/ykevv87k (accessed September 27, 2024).

32 United Nations Development Programme. 2016. Tulele Peisa, Papua New Guinea. Equator Initiative Case Study Series. New York, NY, tinyurl.com/4zeajjkn (accessed September 12, 2025).

33 Iuchi, *Redefining a Place to Live.*

8. TAX EXEMPTIONS

Tax exemptions include measures designed to ease the fiscal burden on specific taxpayers, by (temporarily) excluding specific sources of income or revenue from the calculation of taxes or completely exempting taxpayers from the obligation of paying taxes. In the context of planned relocations, these measures can help alleviate the financial burden of the planned relocation and incentivize people to move to safer areas, by buying into government planned relocation initiatives. For instance, tax deductions might be available for expenses related to moving, housing, and rebuilding in a new location.

Only 1 case of tax exemption was identified in the Funding Futures database. In Japan, the planned relocation of a community in the Higashiyama district involved a unique combination of funding mechanisms. It used grants, loans, donations, as well as some context-specific mechanisms, such as tax exemptions and insurance pay-outs. In particular, the Japanese government offered tax exemptions or deductions to individuals or businesses belonging to the community undergoing planned relocation as part of broader measures benefitting disaster-affected persons.

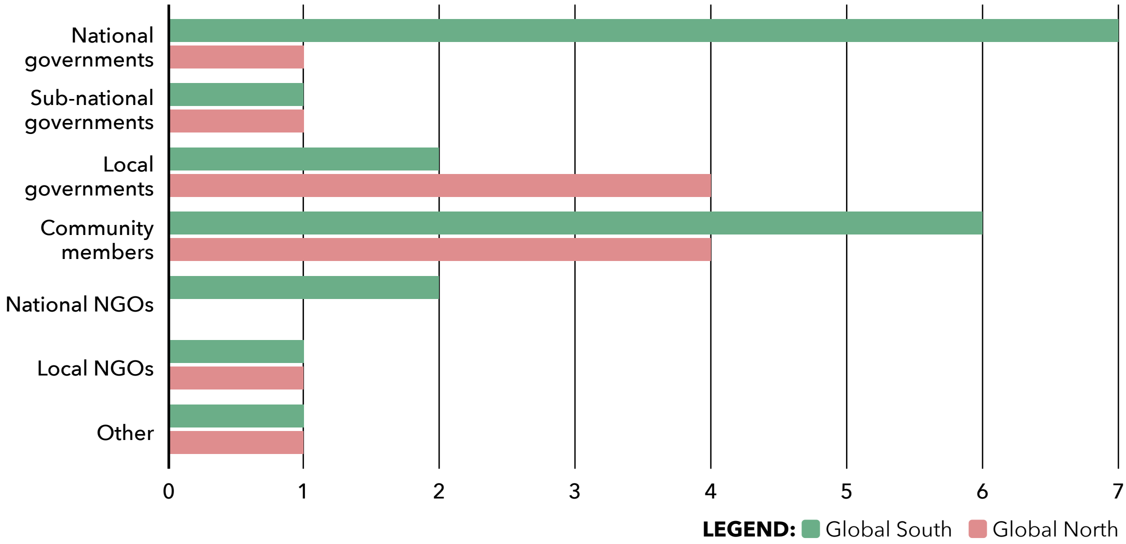
9. INSURANCE PAY-OUTS

Insurance pay-outs refer to the funding that companies pay to insured individuals when they meet the requirements for a claim - for instance, if their home or assets have been affected by a disaster. Only 1 case study mentions insurance pay-outs as important contributions to relocation funding. In Japan, many homeowners and businesses have insurance policies that cover damages and losses caused by disasters. In the case of the Higashiyama district planned relocation, insurance pay-outs from both private and government-backed insurance schemes provided crucial funding for building homes and infrastructure in the new location.

However, reliance on insurance for planned relocation funding presents some clear pitfalls.[34] First, only already insured people may benefit from the funds, and most people, especially in more vulnerable countries, are not insured for disaster and climate-related risks to their homes and livelihoods. Second, the general trend is towards uninsurability of climate risks as premiums for climate-related hazards rise to unaffordable levels, or insurers completely pull out of areas they deem at excessive risk. Insurance may still have a crucial role to play in some areas and may be an important tool to extend in others. Lastly, insurance is an almost exclusively reactive tool that intervenes only after a disaster has occurred and therefore cannot be relied on for anticipatory planned relocations that aim to protect communities from predictable hazards.

34 For discussions of issues at the intersection of climate change and insurance, see for example: Carolyn Kousky et al., *Flood Risk and the U.S. Housing Market,* Journal of Housing Research 29, sup. 1 (2020): S3–24, tinyurl.com/yt8nfxub; Chloe H. Lucas and Kate I. Booth, *Privatizing Climate Adaptation: How Insurance Weakens Solidaristic and Collective Disaster Recovery,* WIREs Climate Change 11, no. 6 (2020): e676, tinyurl.com/4an3mv6t; Stephen J. Collier, Rebecca Elliott, and Turo-Kimmo Lehtonen, *Climate Change and Insurance,* Economy and Society 50, no. 2 (2021): 158–172, tinyurl.com/yc3kdye3.

Figure 5: Funding Recipients in the Global South and Global North: Breakdown by Receiving Actors



3.3
FUNDING RECIPIENTS

This section explores funding recipients across the 34 cases. It describes who among the different actors or stakeholders involved in planned relocation processes accessed the financial resources directly and could then make decisions about their use. Based on available information, the focus of the analysis in this report is on who effectively received and spent the funding. This is different from theoretical funding eligibility, referring to who qualifies to access the funding according to the criteria specified in the funding agreement.

Several other caveats need to be kept in mind. This section records the number of instances in which certain funds were accessible to each actor, not the actual amount of funds accessed. None of the cases reviewed clearly indicated the percentage of funding accessible to, and accessed by, each of the involved actors. Moreover, in 8 cases the funding recipients were entirely unclear, or the information was not available. Limited available information also prevented attempts to "follow the money" across multiple transactions, so this report focuses on the donor-recipient relationships reported in the reviewed documentation.

The categorization in Figure 5 shows which groups were reported as having received funding and could decide how to use it. The actors that effectively had access and decision-making power over the funding were categorised into seven groups:

1. National governments[35]
2. Sub-national governments
3. Local governments
4. National NGOs
5. Local NGOs
6. Community members
7. Other/Unclear

Community members had direct access to funding in 10 cases, equivalent to 38% of the total number of cases where funding recipient information was available. Community members also had more instances of receiving funding than any other recipient, closely followed by national governments in 8 cases (30% of the relevant cases). Community members are almost equally represented as a funding recipient in planned relocation in both the Global North and South (4 and 6 cases respectively, equivalent to 40 and 37.5% of the relevant total). The instruments through which funding access was

[35] The category 'national government' includes cases where the central government had access to financial support (i.e. from a foreign source), as well as cases where a specific national agency was created to coordinate the planned relocation and had access to the funding (i.e. from the national budget).

Table 4: Funding allocation categories and sub-categories in the Funding Futures database

Allocation category	Sub-categories
1. Planning	–
2. Land provision	–
3. Public infrastructure	• Roads; • Schools; • Water infrastructure; • Electricity
4. Housing	• House construction; • Affordable house acquisition; • Building materials; • Repairs; • Temporary housing
5. Livelihoods and food security	• Service industry support; • Agricultural initiatives (e.g., fishponds); • Training in entrepreneurship; • Biodiversity increments for livelihood support
6. Mental health support	• Counselling; • Trauma management support
7. Environmental conservation	–
8. Gender equality training	–
9. Disaster risk management	• Training • Buffer constructions
10. No information or unclear	–

given to communities, however, varied. Some grants and subsidies demanded an application from qualified individuals, while in other cases the community leader received the funding and oversaw the distribution.

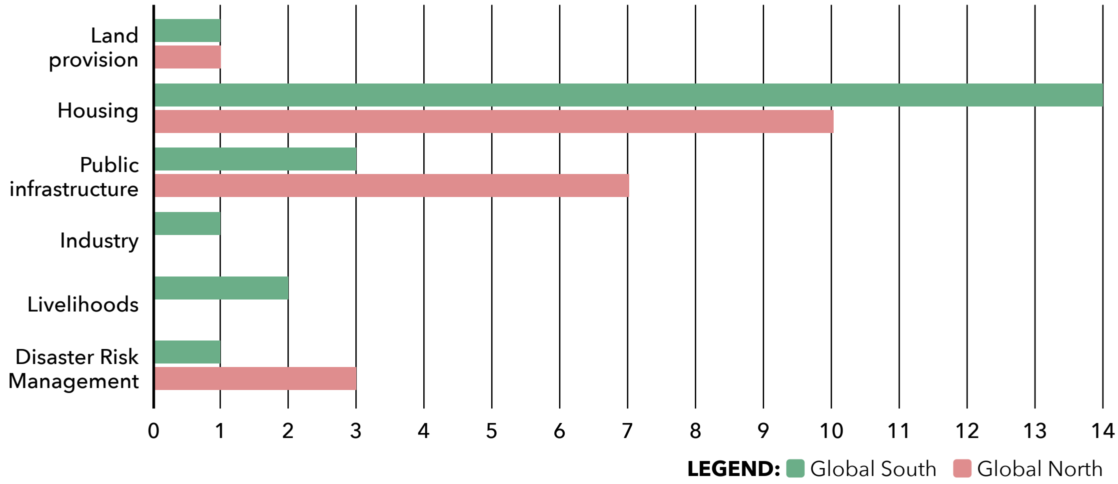
The most striking difference among the Global North and Global South samples is the number of national and local governments as recipients of funding. In the Global North, national government institutions were the reported recipients of funding in a single instance (in the USA), while governments at lower administrative levels were represented in 8 cases out of 10. In the Global South, however, national governments were the reported recipients of funding in 7 cases out of 16, while local and sub-national governments accounted for only 3 occurrences. This discrepancy might point to diverse factors, including the typical features of ODA flows, limited connections or levels of trust among donors and receiving (institutional) actors at lower administrative levels in different contexts, and the different capacities of local institutions in the global North and global South (also as a consequence of the (lack of) establishment of well-resourced, devolved systems of governance).

3.4 FUNDING ALLOCATION

Funding allocation is defined as the assignment of financial resources to specific aspects and components of planned relocation processes. Based on the analysis of the case studies, allocations were divided into ten categories (Table 4), which are illustrative rather than exhaustive of possibilities for planned relocation funding. Depending on the specific contexts and needs of communities, one may imagine a wide range of additional funding possible under the overall heading of funding for planned relocation.

In most of the cases reviewed, it was not possible to establish whether the allocation of funding was comprehensively described, so some uses of the planned relocation funds may have been missed. Where the planned relocation projects involved multiple sources of funding, it was also rarely possible to identify which actors provided funding for which purpose. In general, detailed budget lines are not published in available sources, so the actual costs under each allocation category could not be evaluated. In 8 cases, there

Figure 6: Funding allocation: number of cases in which resources were allocated to different interventions in the Global South and in the Global North



was no information about the actual funding allocation, or this information was too unclear to categorize.

Anecdotally, however, it is clear that planned relocations are expensive processes. Systematic information on costs is difficult to come by, but anecdotally some of the relocations that took place in the 1990s in the USA required funding in the range of 9-54 million USD (18.6-111.8 million USD in 2025).[36] In Dhuvaafaru Island in Raa Atoll in the Maldives, the IFRC spent USD32 million over three years (2006-2009) to provide 3700 tsunami-displaced people with "600 houses, three schools, an island administration block, an auditorium, a health centre and a sports stadium (…) and amenities including the island's power plant, sewage system and roads."[37] More recently in Fiji, the relocation of Vunidogoloa village's ~140 inhabitants is estimated to have cost FJ$978,228 (446,000 USD), of which the community contributed around a quarter of the total cost.[38] The Government of Fiji estimates that each planned relocation within the country will require FJ$1-3 million (440.000 to 1.3 million USD) depending on the number of relocating households and the distance to the new site.[39]

Figure 6 provides information on the number of cases in which funding was reportedly allocated to each category of intervention. Housing was by far the most frequent category to which funding was allocated - reported in 24 out of 26 cases for which relevant data is available. 'Housing' interventions also include a category of "temporary housing," i.e., cases where temporary housing was provided to the community (either in their original living site and in nearby areas), to reduce their hazard exposure before a more permanent housing solution could be implemented. Public infrastructure was the second most common area of intervention, funded in 10 out of 26 cases, and disaster risk reduction and management interventions in 4 out 26 cases. Available evidence also shows that, in addition to being the most frequently occurring, these interventions are also among the most expensive elements of planned relocation processes.

36 Nicholas Pinter, *The Lost History of Managed Retreat and Community Relocation in the United States,* Elementa: Science of the Anthropocene 9, no. 1 (2021): 00036, tinyurl.com/5n9yz8r9; Inflation adjustment based on the U.S. Bureau of Labor Statistics Consumer Price Index (CPI), www.bls.gov/cpi/. The estimate uses 1995 as a midpoint for the 1990s, with an approximate inflation multiplier of 2.07 to reflect the change in purchasing power from 1995 to 2025. For detailed calculations, see the CPI Inflation Calculator, tinyurl.com/msxrp7f5. Actual inflation rates vary by year and economic conditions.

37 IFRC, *Red Cross Red Crescent Provides New 'Safe Island' Home for Maldivian Tsunami Families – Maldives,* ReliefWeb, 2009, tinyurl.com/4aa6ycrn.

38 The Fiji$ to US$ exchange rate fluctuates but as of May 2025 this equals approximately US$446,000; Celia McMichael, Manasa Katonivualiku, and Teresia Powell, *Planned Relocation and Everyday Agency in Low-Lying Coastal Villages in Fiji,* Geographical Journal 185, no. 3 (2019): 325–37, tinyurl.com/5n92dyr2.

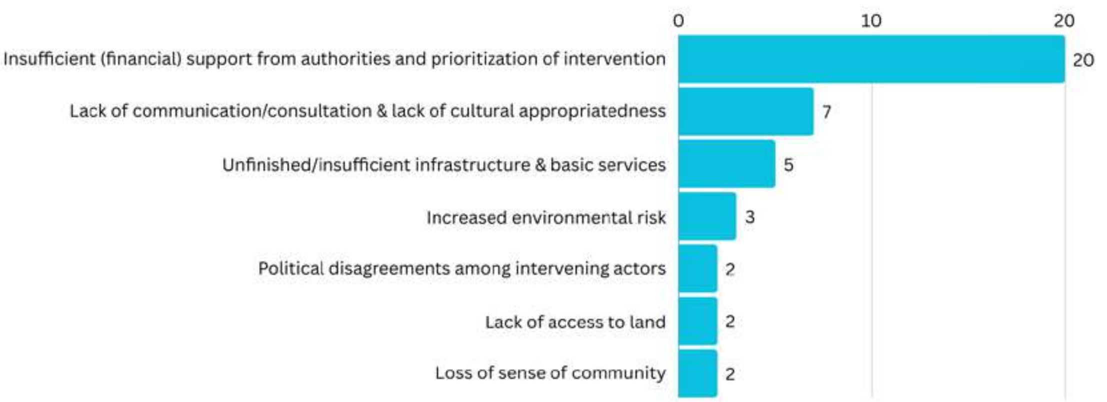
39 Fiji Times, *Up to $3M Is Spent to Relocate Communities,* Fiji Times, 2023, tinyurl.com/y3vswtj6.

While housing is almost always covered by planned relocation investments, some differences in funding allocation emerge when the evidence is disaggregated by country grouping. Investments in public infrastructures were reported in 70% of the planned relocation cases in the Global North, and only in 19% of the cases in the Global South. Instead, interventions in the Global South have covered a diversity of additional needs, including livelihood support and industrial development, mental health support, environmental conservation, and promotion of gender equality. In the case of Xaia, Chokwé District, Gaza Province to Second Bairro, Jofane Locality, in Mozambique, for instance, funding was specifically directed toward female-headed households in an effort to promote social justice. The presence of these funding allocation categories in the database demonstrates that planned relocation finance, especially in the Global South, should strive to integrate programs that go beyond housing needs to pursue economic, social, and environmental objectives. Their low occurrence in the database also suggests, however, that the integration of such considerations into planned relocation funding remains rare.

Table 5: Challenges to implementing planned relocation interventions

Challenge	Examples
1. Political disagreements among intervening actors.	• Different investment priorities among national and local governments. • Different investment priorities among international and national actors.
2. Lack of communication or consultation and lack of cultural appropriateness.	• Limited participation of local community representatives to planning and decision-making. • Investment in housing solutions which do not reflect local building practices.
3. Insufficient (financial) support and lack of prioritization from authorities.	• Insufficient funding to complete the relocation process. • Funding does not cover all interventions needed.
4. Lack of access to land.	• Limited land for reconstruction. • Limited land for livelihoods.
5. Unfinished or insufficient infrastructure and basic services.	• Insufficient investments in transportation or service networks.
6. Increased environmental risk.	• Location chosen for relocation is hazard prone. • Constructions in the new location are not hazard resistant.

Figure 7: Overview of Challenges: number of cases in which different challenges were mentioned



3.5 CHALLENGES

The last element that was explored in the analysis included challenges encountered in the implementation or finalization of planned relocation processes, summarized in table 5.

An analysis of the available evidence shows that the lack of sufficient financial resources to support all aspects of planned relocation, particularly long-term livelihood and infrastructure needs beyond the initial resettlement phase is by far the most significant factor undermining the viability and success of such efforts, affecting around 80% of cases. In addition, unfinished infrastructure and basic services were identified in 5 more cases within the overall Funding Futures database. While the reviewed literature does not provide a detailed assessment of this financial gap, it underscores the importance of accounting for these costs when budgeting for planned relocations. This has direct implications for Loss and Damage discussions, which seek to quantify the impacts developing countries particularly vulnerable to the adverse effects of climate change face and the resources required to avert, minimize, and address them. Importantly, however, evidence shows that these financial challenges occur in both the Global South and the Global North, highlighting the central role of loss and damage and other sources of finance in ensuring the full implementation of relocation initiatives across diverse institutional, legal, and capacity contexts.

The second most frequent challenge identified through this research is the lack of consultation of relocated communities, which often results in relocation solutions that fail to reflect cultural values and needs. 6 cases out of 7 where this challenge has been highlighted are in the Global South. This dynamic may reflect the relatively greater distance between funding actors and beneficiaries in the Global South, as highlighted earlier in the discussion on funding sources and recipients, or the more limited influence that community and civil society actors have on decision-making in these countries. In either case, the centrality of this factor to the success of planned relocations underscores the need to promote rights-based, participatory processes as a core element of relocation planning, and as a principle that must be upheld by both implementing agencies and funding actors.

Lastly, 3 cases in the Global South refer to increased risk levels following the planned relocation process. Although less frequent than other factors, this challenge highlights the importance of addressing planned relocation through comprehensive, multi-hazard planning. While the decision to relocate a community may be driven by the actual or anticipated impact of a specific hazard, it should only be taken after carefully considering the full range of risks, including both natural hazards and other potential factors, that a community may face in a new location. This is particularly critical in the context of climate change, which requires assessments to be based on future scenarios rather than on current hazard patterns. From a financial perspective, integrating these comprehensive assessments into decision-making before investments are made is essential to ensure the long-term sustainability of public expenditure.[40]

[40] Fiji's Standard Operating Procedures on Planned Relocations call for the use of a Comprehensive Risk and Vulnerability Assessment Methodology (CRVAM) to carry out this kind of exercises to inform planning. The document is available here: tinyurl.com/4kxbs3m2.

4 Discussion and recommendations

In this section, the findings presented above are discussed and set into a broader context. This report aimed to explore existing funding opportunities for planned relocation projects and to provide key recommendations for stakeholders involved in these initiatives, based on an analysis of 34 cases. 10 distinct categories of funding sources were identified, which can be operationalized through 9 funding instruments. National governments and (international) NGOs and civil society organizations were the most frequent funding source, with grants being the most significant funding mechanism. Funding was accessed by 7 categories of actors with community members and national governments being the most common. According to data recorded in the Funding Futures database, funding was allocated across 10 different types of interventions, with housing and public infrastructure being the most frequent, but also including livelihoods, land, mental health support, and others. The following sections discuss some key findings that emerged from the analysis.

4.1 QUANTIFYING FINANCIAL NEEDS LINKED WITH PLANNED RELOCATION

As Section 3.5 has shown, the availability of sufficient resources is one of the most crucial factors for planned relocations. In over 80% of the cases analyzed, insufficient budgeting was among the key challenges implementing actors and communities faced throughout the planned relocation process. In many cases, this is due to the insufficient availability of resources to support the full spectrum of interventions needed (including e.g. construction of infrastructure and service networks, or support to reintegration in a new environment), especially when they end up requiring long-term engagement of donors and implementing actors.

RECOMMENDATION

- **Include comprehensive budgeting in the planning of relocations:** A full budgeting exercise should be a key element of all planned relocation decisions. This should include coverage of all interventions needed to support the full integration of all community members in the new location as well as to address all economic and non-economic impacts they may suffer when relocating (these might include e.g. the construction of infrastructure and service networks, training and livelihood support efforts, or specific responses to meet cultural needs and support social cohesion).

4.2 DIFFERENT SOURCES OF FUNDING

All 12 cases of planned relocation from the Funding Futures database from the Global North (in Australia, Japan, and the USA) were entirely domestically funded. In contrast, only 9 of the 22 cases in the Global South were entirely funded from domestic sources. This stresses the limitation of national funding usually available in countries of the Global South to support interventions as costly and complex as planned relocation processes. Moreover, even in countries with significant resources, communities struggle to secure the necessary funds for planned relocation processes, which can amount to millions or tens of millions of USD. In nearly all analyzed case studies, communities have been waiting for years, or even decades, to enact relocation plans that had long been formulated and agreed on, for lack of funding.

In general, many planned relocations in the Global South are dependent on funding contributions from international partners. This raises the question of the role that international climate finance, and development finance more generally, can and should play in supporting planned relocations. Funders are likely to consider planned relocations a significant, risky investment given their complexity, scale and potential failures involved. A brief by the Migration Policy Institute noted that multilateral development banks "rarely have a local presence in affected communities and may lack the knowledge and capacity to address such a context-specific, complex phenomenon, some may find it challenging to target large-scale infrastructure and livelihood projects to these hotspots".[41] Moreover, these funders typically rely on loans/concessional financing, which pose some significant challenges for countries (cf. Section 3.2).

RECOMMENDATIONS

- **Explore the potential role of international climate finance in supporting planned relocations.** While planned relocation is currently being considered a concrete need and possible type of activity to which climate finance could and should be allocated, the extent to which adaptation or loss and damage finance may be used for this purpose remains unclear, and cases of planned relocation programmes supported by such funding are very rare. This question will have to be addressed specifically in policy discussions on the operationalization of relevant funding arrangements.

- **Anticipate the need for coordination between funding efforts for planned relocation from different sources.** Funding planned relocation processes mostly requires a blending of international and national sources of funding, particularly in the Global South. Actors leading or facilitating planned relocation processes should set up systems to coordinate interventions by different actors and pool resources allocated by different sources and through different instruments, to effectively support all relevant areas of intervention.

[41] Lawrence Huang, Camille le Coz, and Ravenna Sohst, *Financing Responses to Climate Migration: The Unique Role of Multilateral Development Banks,* November 10, 2022, tinyurl.com/44pu6ks6.

- **Bring planned relocation stakeholders together in sustained exchange and conversation around funding modalities.** This can help promote coherence among actors and mechanisms, and support more streamlined and comprehensive planned relocation processes. External and local funders should coordinate to ensure that resources are managed coherently, following shared procedures and clear mechanisms for integration and collaboration.

- **Search for alternative funding opportunities through partnerships, domestically and internationally.** In addition to domestic financial support from governmental sources, alternative sources should be considered when planning for relocations, including by partnering with NGOs, philanthropies, local civil society organizations such as sociocultural organizations and community cooperatives, and academic and religious institutions. These entities can contribute through funding, as well as in-kind donations, livelihood restoration partnerships, training programs, and mental health support initiatives, among others. Broadening this pool of alternatives beyond conventional financial channels can increase and diversify the resources available for planned relocation efforts, and complement funding for housing, infrastructure and land with programmes focusing on socio-economic well-being and culture, which are too often overlooked in planning and implementation of planned relocations.

4.3 LOCAL OWNERSHIP OF PLANNED RELOCATION PROCESSES

Planned relocations profoundly impact the lives and livelihoods of people in affected communities. Enhancing the autonomy and agency of affected individuals, households and communities is essential to decreasing potential losses and damages and ensure better outcomes from the planned relocation process.[42] Access to funding by community members does not vary much across the Global North and Global South data samples. However, communities in the Global South are more likely to identify the lack of participation in decision-making as a factor undermining the success of relocation interventions.

The level of involvement of sub-national and local governmental institutions in decision-making over financial resources is more prevalent in the Global North, and almost absent in the Global South. This is potentially concerning because: 1) it is mostly at the local level that land-use planning decisions are taken, and 2) local-level authorities are typically better placed than national or international actors to identify and address the needs of communities. This limited involvement of intermediary actors can also result in planned relocation support being provided with limited attention to context and cultural specificities by national level institutions and organizations. For example, this has often meant that affected people are for example provided with new homes (often built by contractors hired by the government) that are based on designs that have not sufficiently been discussed with the community and hence do not meet the needs of relocating people. Examples abound of design processes that ignore the views of women, leading to absent or inadequate kitchens,[43] or to culturally-inappropriate

[42] Melanie Pill, *Planned Relocation from the Impacts of Climate Change in Small Island Developing States: The Intersection Between Adaptation and Loss and Damage,* in Managing Climate Change Adaptation in the Pacific Region, ed. Walter Leal Filho (Springer International Publishing, 2020), 129–49, tinyurl.com/tdkhhvnx; Karen E. McNamara et al., *The Complex Decision-Making of Climate-Induced Relocation: Adaptation and Loss and Damage,* Climate Policy 18, no. 1 (2018): 111–17, tinyurl.com/mufvuwn7.

[43] Tronquet, *From Vunidogoloa to Kenani: An Insight into Successful Relocation.*

arrangements that lack private spaces,[44] or that inappropriately place toilets right next to kitchens.[45] Relocations that are built without regard for local needs are in some cases abandoned by relocated people, leading to large sunk costs. This illustrates the need to strengthen local ownership of decision-making processes, in particular regarding the allocation of funding.

RECOMMENDATIONS

- **Promote direct funding accessibility at the local level and strengthen local-level governance.** Planned relocation outcomes can be improved if the authority and responsibility to allocate available resources sits closer to the affected persons. Devolving relevant functions to national, sub-national and local authorities can be explored as a way to promote interventions that are better integrated with local planning and comprehensive approaches to development.

- **Ensure the participation of communities in planning and decision-making processes.** The principle of community participation in planning and decision-making should be a requirement for funding disbursement, as it is a precondition to the effectiveness of interventions and the sustainability of investments.

4.4 FULL COMMUNITY PARTICIPATION IN THE USE OF FUNDS

Ensuring equal and inclusive participation in decisions around funding and finance is key to designing interventions that address the needs of affected persons in appropriate manners. Overall, our analysis suggests that community members were able to directly make decisions concerning the allocation of financial resources in less than 40% of the cases. Promoting community participation, however, does not by itself guarantee that planned relocations will lead to just, equitable outcomes, as it may not succeed in addressing inequalities and power structures that may result in the marginalization or exclusion of groups of people within the community.[46] For example, in a case in the Maldives, the process was overall participatory, but women were underrepresented. Partial community participation in relocation processes risks privileging the needs and perspectives of certain groups, thereby reinforcing existing inequalities.[47]

RECOMMENDATIONS

- **Ensure inclusive co-design.** Sustained, appropriate consultation, as well as the establishment of grievance mechanisms, are essential to ensuring that housing, infrastructure, service, and assistance provided meet the needs of the relocating people. These mechanisms ideally should include women, children, older persons, people with disabilities and other groups with specific vulnerabilities and needs, rather than just heads-of-households from the local majority groups.

- **Promote direct accessibility of funding to community representatives.** Further enhancing direct access to finance for relocating individuals is key to promoting their agency and autonomy and supporting positive planned relocation outcomes, beyond any provided in-kind support, land, infrastructure or other goods and services that may be provided during the planned relocation process.

- **Explore potential mechanisms to promote social equality, by ensuring that vulnerable recipients are prioritized in the**

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44 Yee and others, *Partial Planned Relocation and Livelihoods.*

45 Afroza Parvin, Sheikh Serajul Hakim, and Md Azharul Islam, *Policy, Design, and Way of Life in Resettlement Projects: The Case of Ashrayan, Bangladesh,* International Journal of Disaster Risk Reduction 77 (2022): 103073, tinyurl.com/4vfyd6yy.

46 Erica Bower, Rachel Harrington-Abrams, and Betsy Priem, *Complicating 'Community' Engagement: Reckoning with an Elusive Concept in Climate-Related Planned Relocation,* Global Environmental Change 88 (2024): 102913, tinyurl.com/2s3p4rd5.

47 Bower, Harrington-Abrams, and Priem, *Complicating "Community" Engagement.*

accessibility of funding. Access to funding can be used to promote social equality, for instance in the case of Mozambique where funds were made specifically available to female heads of households. Other options to promote equality through funding accessibility include adjusting the amount of funding received by each household considering vulnerability indicators, income level, or other locally relevant criteria.

4.5 CHALLENGES IN ACCESSING FUNDING AND COMMUNITIES' RELIANCE ON THEIR OWN RESOURCES

Communities still face challenges to accessing sufficient funds to support planned relocation processes. This results in communities relying on their own resources to support planned relocations. This research found that community resources (financial and/or in-kind) played a significant role in 8 cases: 4 in the Global South and 4 in the Global North. Community funding was the sole source identified in 2 cases – both in the Global South (Panama and El Salvador). While reliance on community resources may have some positive implications for the planned relocation process (as it allows communities to make decisions on the relocation process more autonomously) it also comes with significant financial and psychological burdens.[48]

As communities are usually not able to conduct planned relocations exclusively using their own resources, the lack of sufficient, timely external support means in most contexts that communities end up "involuntarily immobile": stuck in place, facing increasing levels of risk, and unable to enact the relocation plans they have formulated. Often, this is due to lack of clearly identifiable funding opportunities, fragmentation of funding responsibilities across many agencies, and complicated administrative criteria for accessing funds. In Alaska, for example, communities have been waiting for years, decades in some cases, for funding they have urgently requested, due to their ineligibility under federal disaster funding mechanisms.[49] With the rare exception of Fiji and its Climate Relocation of Communities Trust Fund, countries tend not to have clearly identified funding mechanisms for planned relocation. Most related funding thus has to be pieced together in an ad hoc manner from diverse sources and at several stages of the planned relocation process. Success in securing part of the needed funding (e.g., for planning, land, or housing) does not guarantee future success in fundraising for the full implementation of the planned relocation (e.g., for services or livelihood support).

Communities may also be unable to secure the support of potential funding actors. Even when potential donors are identified, fundraising often requires the development of lengthy and complicated proposals and budgets which make it challenging for communities to request and receive assistance. Successful proposals require significant amounts of money and time spent by communities and their advocates. In many cases, technical training and assistance would be needed to enable communities to apply for funds. Considering that funding applications provide no guarantee of success, this can create important challenges for communities.

Faced with such issues, some communities resort to investing their own resources in the hope to demonstrate their commitment to relocating and attract the support of donors. In Narikoso, Fiji, villagers raised approximately FJ$15,000 (about USD 6,500) through extended family networks to build a spring fed water system for the relocation site "to show donors that we are willing to relocate, that we have done some of the work already

48 Giovanna Gini, Tatiana Mendonça Cardoso, and Erika Pires Ramos, "When the Two Seas Met: Preventive and Self-Managed Relocation of the Nova Enseada Community in Brazil," Forced Migration Review, 2020, https://www.fmreview.org/issue64/gini-mendoncacardoso-piresramos/.

49 Lara Fowler et al., *Addressing Climate Impacts in Alaska Native Tribes: Legal Barriers for Community Relocation Due to Thawing Permafrost and Coastal Erosion,* UCLA Journal of Environmental Law and Policy 40 (2022): 185, tinyurl.com/3akuxmf4.

ourselves", hoping that "that way donors will be willing to support."[50]

RECOMMENDATIONS

- **Facilitate access to information and different funding application mechanisms for community members.** Some planned relocation processes involve several funding sources, making it difficult for the community to identify where to access funding for which component of the planned relocation process. It is crucial to ensure that funding information can be obtained easily.

- **Simplify access to funds for communities and other actors leading planned relocation processes.** Reducing bureaucratic hurdles to applying for funding and accessing resources is key to enabling community members and other relevant actors to navigate all potential options and receive the needed support as easily and timely as possible. Funds need to be available when they are most needed so that fundraising efforts do not stall the relocation process.

- **Promote and facilitate knowledge exchange between different communities.** Promoting opportunities for exchange between communities that have undergone planned relocation processes would enable experience sharing and alliance building – especially in terms of advocacy and engagement with state actors and other donors to ensure community needs are properly considered.

4.6 FUNDING ALLOCATION PRIORITIES AND GAPS

Planned relocations are complex and multi-faceted processes. Our research shows that financial resources are most commonly allocated for housing and public infrastructure. Other relevant areas of interventions include livelihoods, mental health support, environmental conservation, and gender equality. While housing, infrastructure, and land are among the most crucial and expensive needs of communities, relocations tend to lead to negative outcomes when other essential aspects of community life are not considered in planning – and, by extension, in funding arrangements. Planned relocations should be viewed as long-term processes whose success depends not only on the upfront provision of essential physical infrastructure but also on the promotion of socio-economic well-being.

The research does not yield evidence on funding at the planning stage, likely for several reasons. First, planning is not necessarily perceived as a costly activity, especially compared to some of the other categories requiring large-scale investments at later stages, e.g., materials and labor for housing construction. Second, planning is typically conducted by staff in institutions already responsible for these kinds of processes – and therefore at no additional cost. Anecdotal evidence shows that many relocation planning processes are conducted before relocation funding is secured – indeed part of the initial planning stages include budgeting for subsequent steps. This means that planning sometimes precedes the setting up of planned relocation funding arrangements by months or even years, while many plans risk never being implemented for lack of funds.

50 As cited in McMichael, Katonivualiku, and Powell, *Planned Relocation and Everyday Agency in Low-Lying Coastal Villages in Fiji,'* p. 332.

A clearer gap still lies in the absence of explicit funding for long-term monitoring and evaluation. All available guidance emphasizes the need to think of planned relocation as a long-term process lasting long after the physical resettlement of communities.[51] This is crucial to assess the longer-term outcomes of relocation, as it is clear that some cases, though apparently "successful" at first, do not end up producing sustained, long-term positive outcomes for relocated (or neighboring) communities. In Anoling Barangay, the Philippines, for example, several households returned to the original site due to dissatisfaction in the new location and despite full awareness of the hazard exposure and risks involved in this decision.[52] Such cases again restate the importance of community involvement and participation in the decision-making on, and planning and implementation of, planned relocations, in order to mitigate and avoid potential losses and damages that can be created or intensified by the process, undermining the long-term well-being outcomes and overall success of the project.

RECOMMENDATIONS

- **Ensure that funding covers community needs beyond land and housing, including support to livelihoods, health, and culture.** Planned relocations are processes that go beyond the physical resettlement of the population in the new place of residence. While the long-term impacts of planned relocation are difficult to predict, relocation experiences have shown that processes that fail to consider livelihood opportunities, service provision (health, education, utilities, sewage, and so on), as well as the socio-cultural implications of relocation, lead to negative impacts, and may lead to the failure of the relocation as people might prefer leaving the relocation sites.
- **Consider funding needs over the long term.** Since financial needs associated with planned relocations do not end the moment people move into new homes, follow-up mechanisms are required to ensure long-term support for relocated communities. This is key to promote and assess the sustainability of planned relocation processes.

4.7

RELOCATION FUNDING AS LOSS AND DAMAGE FINANCE

Planned relocations can in principle be a proactive measure to avert or minimize losses and damages communities may suffer in the context of climate change. However, no matter how well-planned and implemented, relocations will always entail some elements of loss for people who have to leave their lands and homes.[53] As demonstrated by numerous case studies, planned relocation, when carried out in ways that provide inadequate support to communities and do not secure their rights and consent, is almost inevitably a cause of significant and diverse economic and non–economic losses and damages.

It is broadly recognized that planned relocation should be an option of last resort in the face of disaster and climate change risks and impacts communities face. What 'last resort' actually means in the different scenarios, however, can only be determined by assessing current and future risk levels, costs and benefits of different risk reduction and adaptation options, and the specific preferences and risk tolerance of a multitude of individuals in diverse at-risk communities. The decision to relocate a community should be taken weighing potential loss and damage people might incur if they stay in place with

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51 Elizabeth Ferris, *A Toolbox: Planning Relocations to Protect People from Disasters and Environmental Change;* Melanie Pill, *Planned Relocation from the Impacts of Climate Change in Small Island Developing States: The Intersection Between Adaptation and Loss and Damage,* in Managing Climate Change Adaptation in the Pacific Region, ed. Walter Leal Filho (Springer International Publishing, 2020), 129–49, tinyurl.com/tdkhhvnx; International Federation of Red Cross and Red Crescent Societies (IFRC), *Planned Relocation in the Context of Disasters and Climate Change: A Guide for Asia Pacific National Societies;* Karen E. McNamara et al., *The Complex Decision-Making of Climate-Induced Relocation: Adaptation and Loss and Damage,* Climate Policy 18, no. 1 (2018): 111–17, tinyurl.com/mufvuwn7.

52 This case is not included in the Funding Futures database but present in the LPRH database.

53 Durand-Delacre and others, *Integrating Planned Relocation in National Climate Action.*

those that will not be prevented even with good planning, agency, and participation if the community is relocated, such as loss of connection to place and heritage.[54]

The loss and damage implications of planned relocations also matter for the way in which they are situated in climate finance and climate justice discussions. Whether they are supported through adaptation, development, disaster risk reduction or loss and damage finance, planned relocations will be particularly needed in communities that have contributed little to the ongoing climate crisis through greenhouse gas emissions. In this context, planned relocations that are self-funded by communities, either through own resources or through mechanisms that require repayment (with interest), such as loans, are a telling example of climate injustice, where communities are left to bear the costs of risks they have not caused or contributed to.

RECOMMENDATIONS

- **Critically reflect on the pitfalls of the use of loans and other instruments that demand repayment to support planned relocations in the context of climate change:** Some of the funding mechanisms analyzed in this research involve repayment in conditions that were unclear in the literature. It is crucial to reflect on the possible adverse long-term impacts of these mechanisms, such as market-rate loans, and their climate justice implications, as they confront people facing losses and damages with the challenge of having to repay debts and related interests.

- **Enhance integration of planned relocation in loss and damage and climate finance initiatives:** The explicit inclusion of planned relocation considerations within loss and damage frameworks and climate finance mechanisms may be an important avenue to expand the availability of funding in the future. This integration would help to ensure that communities facing climate-related risks have access to additional financial resources under loss and damage and other climate finance arrangements.

- **Mitigate potential economic and non-economic losses and damages associated with planned relocations by investing in co-design processes and livelihood restoration.** Assess the economic and non-economic impacts of planned relocation processes and address them by allocating sufficient resources. This requires involving communities that are relocating in the evaluation of local economic and non-economic assets, and in the design of interventions that account for all these elements throughout land, housing, livelihoods, cultural, environmental, and social cohesion investments.

4.8 KNOWLEDGE-SHARING AND TRANSPARENCY

Published information on the funding of planned relocation processes is often insufficient. This lack of transparency and accountability makes the relationship between funding sources, mechanisms, and allocation frequently unclear. Moreover, in several cases analyzed, the planned relocation occurred after a disaster, as part of "disaster recovery." In those cases, it was not possible to distinguish how much of the funding was allocated to planned relocation versus post-disaster interventions, or if that distinction was indeed relevant to the context. Ensuring more systematic and transparent recording and sharing of planned relocation funding information would thus be an essential step towards providing and improving funding processes for planned relocation.

RECOMMENDATIONS

- **Gather and record funding information in a more transparent manner, and make it publicly available:** Considering the limited availability of relevant information, actors

[54] Bower and Weerasinghe, Leaving Place, Restoring Home.

involved in funding of planned relocations should endeavor to more systematically document and share this information in the form of official reports on governmental websites or via established public records and archiving mechanisms.

- **Technical assistance, capacity-building and knowledge-sharing are needed for all actors involved in planned relocation funding:** Governments, particularly though not exclusively at sub-national and local levels, will in many contexts require technical capacity-building. Encouraging partnerships and peer-to-peer knowledge sharing between international organizations, government planners, academic experts, and community representatives can strengthen the capacity of all to navigate the complexities of planned relocations, ensuring better outcomes for communities at risk.

- **Promote or commission research on:**

a) common indicators to assess the impacts and outcomes of the funding used for planned relocation processes.

b) how to facilitate funding access directly to communities, within the context of climate finance, such as green funds, adaptation funds or future loss and damage funds.

c) updating and expanding the current LPRH database with information on funding and other potentially relevant categories

d) challenges, best practices, and outcomes of the cases contained in the Funding Futures database, with regards to those funds allocated for mental health counselling, livelihood support etc.

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