



Open-ended Intergovernmental Expert Working Group

on Adequate Housing for All

Nairobi, 9–11 December 2024

Item 6 of the provisional agenda*

**Existing multilateral and bilateral support for the
development and implementation of effective housing policies,
programmes and projects**

**Existing multilateral and bilateral support for the development
and implementation of effective housing policies, programmes
and projects****

Report of the Executive Director

1. Between 2019 and 2023, multilateral and bilateral actors allocated around 54 billion USD to housing interventions. Multilateral institutions contributed 11 times more than bilateral institutions. Among multilateral institutions, the European Investment Bank (EIB) and the World Bank (WB) lead the contributions towards housing. Among bilateral institutions, funds from Arab states (Abu Dhabi Fund for Development, ADFD, and Saudi Fund for Development, SFD) contribute the most towards housing, with projects in several regions.
2. The types of housing intervention receiving most resources are related to housing provision strategies, with funding of over 21 billion USD. Geographically, Europe is the largest beneficiary, followed by Latin America and the Caribbean, and Asia-Pacific.
3. The research notes diverging approaches among institutions and regions. The largest amount of funding is dedicated by a few institutions to housing provision interventions in a limited number of countries, while most institutions focus on market-enabling strategies. Regionally, funds in Europe, Arab States and Latin America and the Caribbean are being allocated for housing provision and improvement, while in Asia-Pacific and Africa funds are mainly devoted to market-enabling strategies.
4. The research shows the highest amount of international funding being dedicated towards housing provision strategies in higher income regions with lower demographic growth rates.
5. The majority of interventions in lower-income countries remain focused on market-enabling approaches, which are unlikely to meet housing needs, especially in the regions facing the most pressing housing challenges due to rapidly growing housing demand.

I. Context

6. Throughout history, housing has played a pivotal role in international development programmes, albeit with a changing influence. Since the aftermath of World War II, international

* HSP/ OEWG-H.2024/1.

** The present document has not been formally edited.

development programmes have approached housing in changing ways, with three clearly defined phases: public housing provision (1945–1960s), sites-and-services delivery (1972–1980s), and market enabling strategies (1980s–2000s).¹ However, there is little research on the current state of affairs of housing in international development, while housing needs are soaring around the world and over 1.8 billion people have no access to adequate housing.²

7. The purpose of this paper, as requested in paragraph 1.e of Resolution 2/7, is to “map and evaluate existing multilateral and bilateral support for the development and implementation of effective housing policies, programmes and projects”. To do so, this research compiles, categorizes and maps the expenditure of bilateral and multilateral institutions on housing policies, programmes and projects.

II. Methodology

8. The paper analyses multilateral and bilateral efforts in housing in implementation between 2019 and 2023, from 13 multilateral institutions, 79 bilateral institutions from 57 countries, and 10 institutions among UN Agencies and Economic Commissions.³

9. Information on 1026 housing related projects, programmes, and interventions was gathered. Details on the methodology are provided in the survey of existing multilateral and bilateral support for the development and implementation of effective housing policies, programmes and projects.⁴

III. Analysis

Overview

Table 1

Distribution of funds between multilateral and bilateral donors

<i>Donor type</i>	<i>Amount in USD</i>
Multilateral	\$49 770 753 804
Bilateral	\$4 328 963 784
United Nations*	\$499 485 125
Total general	\$54 599 202 712

Table 2

Top 10 multilateral donors

<i>Donor</i>	<i>Amount in USD</i>
EIB	\$17 692 544 169
WB	\$17 589 901 920
IDB	\$8 167 686 285
ADB	\$3 018 007 100
ShelterAfrique	\$902 474 838
AIIB	\$580 000 000
CAF	\$578 870 000
IsDB	\$460 500 000
AfDB	\$433 773 492
EBRD	\$316 936 000
Other	\$30 060 000
Total general	\$49 770 753 804

¹ Harris, Richard and Ceinwen Giles (2003). A mixed message: the agents and forms of international housing policy, 1945–1973. Habitat International, vol. 27, pp. 167–191.

² OHCHR (2024). The human right to adequate housing. Available at: <https://www.ohchr.org/en/special-procedures/sr-housing/human-right-adequate-housing>

³ Due to the nature of UN Regional Commission projects, a specific amount funding is not earmarked for each project. Hence, the resulting numbers on the United Nations are not accurate enough for analysis purposes, and they are marked with an asterisk.

⁴ HSP/OEWG-H.2024/INF/5.

Table 3
Top 20 bilateral donors

<i>Donor</i>	<i>Amount in USD</i>
ADFD	\$1 296 025 860
SFD	\$843 428 970
AFD	\$575 592 943
DFC	\$468 379 500
Global Affairs Canada	\$203 512 375
DEG	\$152 137 754
BII	\$139 902 725
Kuwait Fund	\$133 772 733
FCDO	\$103 286 688
GIZ	\$82 222 997
AMEXCID	\$59 500 000
SDC	\$55 287 436
BIO	\$51 354 346
Sida	\$42 631 388
IFU	\$33 640 400
SIFEM	\$23 000 000
EU	\$17 199 006
JICA	\$14 277 751
AICS	\$11 297 000
Luxdev	\$5 500 000
Other	\$17 013 912
Total general	\$4 328 963 784

10. Between 2019 and 2023, over 54 billion USD\$ has been devoted to housing-related projects in international development activities from multilateral and bilateral institutions.

11. Most of the funds have been disbursed by multilateral institutions (almost 50 billion USD), with the European Investment Bank (EIB – 17,692M USD), the World Bank (WB – 17,589M USD), the Inter-American Development Bank (IDB – 8,167M USD), and the Asian Development Bank (ADB – 3,018M USD) accounting for the majority (over 90%) of funds allocated to the development and implementation of effective housing policies, programmes and projects.

12. Over the same period, bilateral institutions have disbursed 4 billion USD, with Abu Dhabi Fund for Development (ADFD, United Arab Emirates – 1,296M USD), Saudi Fund for Development (SFD, Saudi Arabia – 843M USD), Agence Française de Développement (AFD, France – 575M USD), and Development Finance Corporation (DFC, USA – 468M USD) playing leading roles in investing in housing-related development programmes and projects.

13. Overall, the data collection process has revealed that, even though institutions are delivering on a variety of housing interventions, housing does not appear as a stand-alone priority in the majority of cases and tends not be accounted for in their annual expenditure reports.

Table 4
Distribution of funds per typology of housing intervention

<i>Typologies</i>	<i>Amount in USD</i>			
	<i>Multilateral</i>	<i>Bilateral</i>	<i>United Nations</i>	<i>Total per typology</i>
1. Housing policy	\$7 926 878 018	\$48 631 672	\$916 544	\$7 976 426 234
2. Housing finance	\$9 826 379 949	\$1 291 273 570		\$11 117 653 519
3. Market-rate or affordable housing	\$9 644 785 026	\$1 539 661 323	\$2 616 985	\$11 187 063 333
4. Self-help and rehabilitation	\$9 236 778 625	\$101 135 898	\$13 196 384	\$9 351 110 907
5. Social housing	\$9 108 962 567	\$992 689 059	\$22 812 964	\$10 124 474 589
6. Emergency housing	\$4 026 969 619	\$355 572 263	\$459 942 248	\$4 842 484 130
Total per donor type	\$49 770 753 804	\$4 328 963 784	\$499 485 125	\$54 599 202 712

14. Two types of intervention predominate almost equally: market-rate or affordable housing (11.1 billion USD) and housing finance (11.1 billion USD) closely followed by Social housing (10.1 billion USD) and self-help and rehabilitation (9.3 billion USD). While multilateral institutions tend to distribute funding across different housing intervention types bilateral institutions demonstrate a preference for housing provision strategies and market-enabling interventions (especially housing finance) which account for almost 90% of their funding.

Figure 1

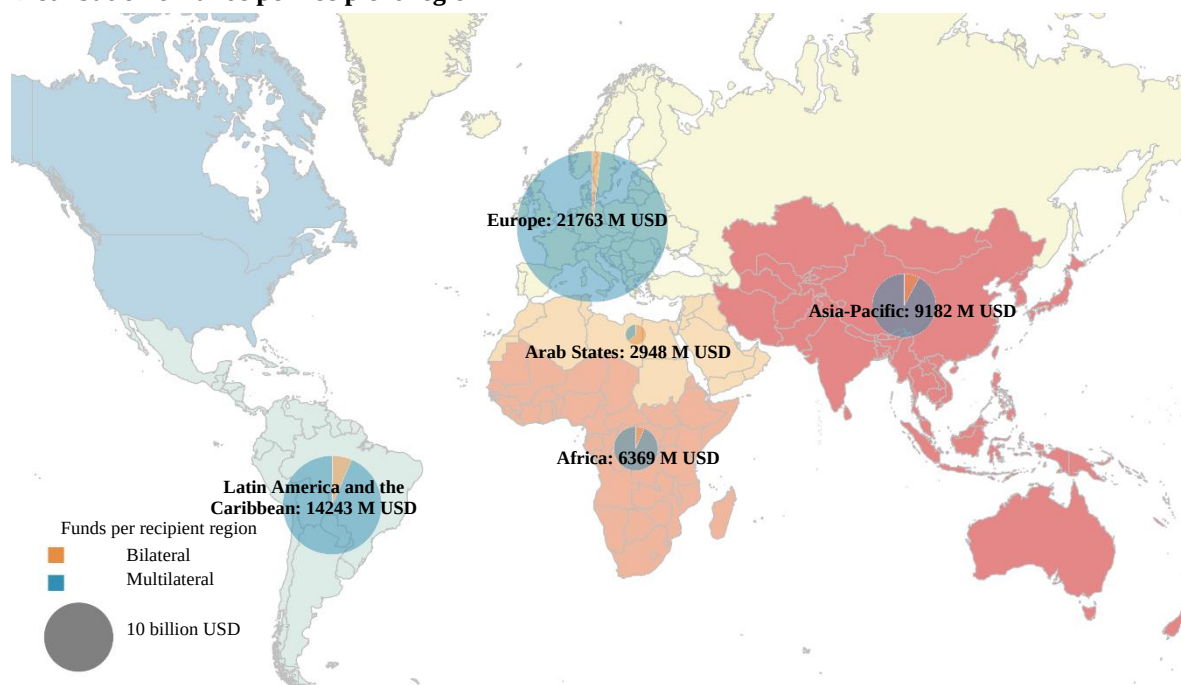
Distribution of funds per recipient region

Table 5

Distribution of funds per recipient region and typology of donor. Multi-region projects are projects with cross-regional scope

Regions	Amount in USD						
	Multilateral		Bilateral		United Nations		Total per region
Africa	\$5 739 386 122	92%	\$396 708 545	6%	\$133 736 291	2%	\$6 269 830 958
Arab States	\$1 018 517 745	35%	\$1 802 850 064	61%	\$127 570 812	4%	\$2 948 938 620
Asia-Pacific	\$8 501 217 141	92%	\$721 484 339	8%	\$59 416 844	1%	\$9 282 118 324
Europe	\$21 203 714 932	97%	\$399 436 942	2%	\$160 423 393	1%	\$21 763 575 267
Latin America and the Caribbean	\$13 300 410 545	93%	\$925 126 284	6%	\$17 492 785	0%	\$14 243 029 614
Multi-region	\$7 507 320	8%	\$83 357 610	91%	\$845 000	1%	\$91 709 930
North America							\$0
Total per donor type	\$49 770 753 804	91%	\$4 328 963 784	8%	\$499 485 125	1%	\$54 599 202 712

15. The regional spread of multilateral and bilateral support for the development and implementation of effective housing policies programmes and projects shows the most significant contributions dedicated to the European region which accounts for 40% of the total funds disbursed (21.7 billion USD). Europe is followed by Latin America and the Caribbean (14.2 billion USD) Asia-Pacific (9.2 billion USD) Africa (6.2 billion USD) and the Arab States (2.9 billion USD). While in all the regions the funding comes almost exclusively from multilateral institutions (over 90%) only the Arab States sees the largest amount of contributions coming from bilateral institutions (64%).

VI. Multilateral institutions analysis

Table 6

Distribution of funds per multilateral donor and typology of housing intervention

Donors	Amount in USD												Total per donor	
	1-Housing policy		2-Housing finance		3-Market-rate or affordable housing		4-Self-help and rehabilitation		5-Social housing		6-Emergency housing			
EIB		0%	\$503 171 002	3%	\$7 764 015 856	44%	\$1 566 652 037	9%	\$7 858 705 273	44%		0%	\$17 692 544 169	100%
WB	\$6 534 774 975	37%	\$3 776 046 972	21%	\$660 976 789	4%	\$2 642 972 750	15%	\$2 900 816	0%	\$3 972 229 619	23%	\$17 589 901 920	100%
IDB	\$822 903 043	10%	\$2 050 219 178	25%	\$141 138 742	2%	\$4 071 388 844	50%	\$1 027 296 478	13%	\$54 740 000	1%	\$8 167 686 285	100%
ADB	\$354 200 000	12%	\$1 926 980 000	64%	\$144 327 100	5%	\$441 000 000	15%	\$151 500 000	5%		0%	\$3 018 007 100	100%
ShelterAfrique		0%	\$265 554 355	29%	\$633 025 489	70%	\$3 894 994	0%		0%		0%	\$902 474 838	100%
AIIB		0%	\$300 000 000	52%	\$80 000 000	14%	\$200 000 000	34%		0%		0%	\$580 000 000	100%
CAF	\$215 000 000	37%	\$200 000 000	35%	\$0	0%	\$163 870 000	28%		0%		0%	\$578 870 000	100%
IsDB		0%	\$298 000 000	65%	\$79 000 000	17%	\$15 000 000	3%	\$68 500 000	15%		0%	\$460 500 000	100%
AfDB		0%	\$423 908 442	98%	\$9 865 050	2%		0%		0%		0%	\$433 773 492	100%
EBRD		0%	\$82 500 000	26%	\$102 436 000	32%	\$132 000 000	42%		0%		0%	\$316 936 000	100%
Other	\$0	0%	\$0	0%	\$30 000 000	100%	\$0	0%	\$60 000	0%	\$0	0%	\$30 060 000	100%
Total per typology	\$7 926 878 018	16%	\$9 826 379 949	20%	\$9 644 785 026	19%	\$9 236 778 625	19%	\$9 108 962 567	18%	\$4 026 969 619	8%	\$49 770 753 804	100%

16. Based on the funding per project type it is possible to distinguish four main trends:

- (a) Multilateral institutions with a mixed approach across the various types such as the World Bank CAF and EBRD.
- (b) Multilateral institutions which devote more than half of their resources to housing provision (market-rate affordable or social): EIB and Shelter Afrique.
- (c) Multilateral institutions which devote more than half of their housing resources to housing finance: ADB AIIB IsDB and AfDB fall within this category.
- (d) Multilateral institutions which devote more than half of their housing resources to self-help and rehabilitation: IDB.

17. EIB has a leading position in the amount of funding dedicated to housing interventions in particular towards housing provision. However when analysing the distribution of types without taking into account EIB contributions Housing finance (9 323M USD) becomes the dominant type funded by the majority of multilateral institutions distantly followed by other types.

Table 7
Distribution of multilateral funds per donor recipient region

Donors	Amount in USD												
	Africa		Arab States		Asia-Pacific		Europe		LAC		Multi		Total per donor
EIB	\$93 101 304	1%		0%		0%	\$17 352 576 901	98%	\$246 865 963	1%		0%	\$17 692 544 169
WB	\$4 196 476 488	24%	\$1 018 517 745	6%	\$4 646 710 041	26%	\$3 418 702 031	19%	\$4 306 988 296	24%	\$2 507 320	0%	\$17 589 901 920
IDB		0%		0%		0%		0%	\$8 167 686 285	100%		0%	\$8 167 686 285
ADB		0%		0%	\$2 877 507 100	95%	\$135 500 000	4%		0%	\$5 000 000	0%	\$3 018 007 100
ShelterAfrique	\$902 474 838	100%		0%		0%		0%		0%		0%	\$902 474 838
AIIB		0%		0%	\$580 000 000	100%		0%		0%		0%	\$580 000 000
CAF		0%		0%		0%		0%	\$578 870 000	100%		0%	\$578 870 000
IsDB	\$83 500 000	18%		0%	\$377 000 000	82%		0%		0%		0%	\$460 500 000
AfDB	\$433 773 492	100%		0%		0%		0%		0%		0%	\$433 773 492
EBRD		0%		0%	\$20 000 000	6%	\$296 936 000	94%		0%		0%	\$316 936 000
Other	\$30 060 000	100%	\$0	0%	\$0	0%	\$0	0%	\$0	0%	\$0	0%	\$30 060 000
Total per region	\$5 739 386 122	12%	\$1 018 517 745	2%	\$8 501 217 141	17%	\$21 203 714 932	43%	\$13 300 410 545	27%	\$7 507 320	0%	\$49 770 753 804

18. When analysing the regional spread Europe stands out as the main recipient of multilateral institutions' projects (21 203M USD) followed by Latin America and the Caribbean (13 300M USD) Asia-Pacific (8 501M USD) Africa (5 739M USD) and the Arab States (1 018M USD).

V. Bilateral institutions analysis

Table 8
Distribution of funds per bilateral donor and typology of housing intervention

Donors	Amount in USD													
	1-Housing policy		2-Housing finance		3-Market-rate or affordable housing		4-Self-help and rehabilitation		5-Social housing		6-Emergency housing		Total per donor	
ADFD		0%		0%	\$983 458 600	76%		0%	\$312 567 260	24%		0%	\$1 296 025 860	100%
SFD	\$4 285 350	1%	\$100 125 000	12%	\$212 774 970	25%	\$4 733 910	1%	\$473 449 740	56%	\$48 060 000	6%	\$843 428 970	100%
AFD	\$3 520 000	1%	\$435 930 000	76%		0%	\$55 022 000	10%	\$81 120 943	14%		0%	\$575 592 943	100%
DFC		0%	\$347 100 000	74%	\$121 279 500	26%		0%		0%		0%	\$468 379 500	100%
Global Affairs Canada	\$6 000 000	3%		0%	\$40 000 000	20%	\$837 974	0%	\$21 932 642	11%	\$134 741 759	66%	\$203 512 375	100%
DEG		0%	\$152 137 754	100%		0%		0%		0%		0%	\$152 137 754	100%
BII		0%	\$139 902 725	100%		0%		0%		0%		0%	\$139 902 725	100%

Donors	Amount in USD													
	1-Housing policy		2-Housing finance		3-Market-rate or affordable housing		4-Self-help and rehabilitation		5-Social housing		6-Emergency housing		Total per donor	
Kuwait Fund		0%		0%	\$117 129 183	88%		0%	\$16 643 550	12%		0%	\$133 772 733	100%
FCDO		0%		0%	\$0	0%	\$28 175 448	27%		0%	\$75 111 240	73%	\$103 286 688	100%
GIZ	\$29 028 097	35%	\$27 344 900	33%		0%		0%	\$330 000	0%	\$25 520 000	31%	\$82 222 997	100%
AMEXCID		0%		0%		0%	\$0	0%	\$59 500 000	100%		0%	\$59 500 000	100%
SDC	\$5 298 302	10%	\$29 285 704	53%		0%		0%		0%	\$20 703 430	37%	\$55 287 436	100%
BIO		0%	\$32 182 326	63%	\$9 172 020	18%		0%	\$10 000 000	19%		0%	\$51 354 346	100%
Sida		0%		0%	\$24 595 110	58%	\$10 667 576	25%		0%	\$7 368 702	17%	\$42 631 388	100%
IFU		0%	\$2 856 400	8%	\$30 784 000	92%		0%		0%		0%	\$33 640 400	100%
SIFEM		0%	\$23 000 000	100%		0%		0%		0%		0%	\$23 000 000	100%
EU		0%		0%		0%	\$363 000	2%	\$11 230 000	65%	\$5 606 006	33%	\$17 199 006	100%
JICA	\$30 000	0%		0%		0%		0%		0%	\$14 247 751	100%	\$14 277 751	100%
AICS		0%		0%		0%		0%		0%	\$11 297 000	100%	\$11 297 000	100%
Luxdev		0%		0%		0%		0%	\$5 500 000	100%		0%	\$5 500 000	100%
Others	\$469 923	3%	\$1 408 762	8%	\$467 940	3%	\$1 335 990	8%	\$414 923	2%	\$12 916 375	76%	\$17 013 912	100%
Total per typology	\$48 631 672	1%	\$1 291 273 570	30%	\$1 539 661 323	36%	\$101 135 898	2%	\$992 689 059	23%	\$355 572 263	8%	\$4 328 963 784	100%

19. Based on the funding per project type it is possible to distinguish four main trends:

(a) Bilateral institutions which devote more than half of their housing resources to housing provision (market-rate affordable or social): Arab States' institutions are prominent in this category.

(b) Bilateral institutions which devote more than half of their housing resources to housing finance: AFD (France) DFC (USA) DEG (Germany) and BII (UK) are the most prominent in this category.

(c) Bilateral institutions which devote more than half of their housing resources to emergency housing: Global Affairs Canada and the FCDO (UK) are the most prominent on this category.

(d) Overall bilateral institutions tend to dedicate most of their resources to housing finance and housing provision interventions (89%) while limited funding is dedicated to housing policies (1%) and self-help and rehabilitation projects (2%).

20. The Arab States' development funds have a leading position in the amount of funding dedicated to housing interventions in particular towards housing provision. Otherwise Housing finance is the most preferred type (1 233M USD) by the great majority of bilateral institutions distantly followed by other types.

Table 9
Distribution of bilateral funds per donor recipient region

Donors	Amount in USD											
	Africa		Arab States		Asia-Pacific		Europe		LAC		Multi	Total per donor
ADFD	\$86 913 460	7%	\$1 139 157 000	88%	\$0	0%	\$69 955 400	5%		0%	0%	\$1 296 025 860
SFD	\$110 754 270	13%	\$396 254 700	47%	\$205 256 250	24%	\$31 038 750	4%	\$100 125 000	12%	0%	\$843 428 970
AFD	\$56 452 000	10%		0%		0%	\$220 000 000	38%	\$295 620 943	51%	\$3 520 000	\$575 592 943
DFC	\$10 000 000	2%		0%	\$40 500 000	9%		0%	\$417 879 500	89%		\$468 379 500
Global Affairs Canada	\$29 803 679	15%	\$118 134 000	58%	\$14 700 000	7%	\$0	0%	\$874 696	0%	\$40 000 000	\$203 512 375
DEG		0%		0%	\$152 137 754	100%		0%		0%		\$152 137 754
BII	\$32 000 000	23%		0%	\$107 902 725	77%		0%		0%		\$139 902 725
Kuwait Fund	\$12 526 010	9%	\$91 771 723	69%	\$29 475 000	22%		0%		0%		\$133 772 733
FCDO	\$0	0%	\$31 626 234	31%	\$62 700 454	61%		0%		0%	\$8 960 000	\$103 286 688
GIZ	\$330 000	0%		0%	\$27 344 900	33%	\$54 548 097	66%		0%		\$82 222 997
AMEXCID		0%		0%		0%		0%	\$59 500 000	100%		\$59 500 000
SDC	\$11 549 580	21%	\$8 667 000	16%	\$26 696 500	48%	\$1 663 850	3%	\$6 710 506	12%	\$0	\$55 287 436
BIO		0%	\$402 508	1%	\$40 951 838	80%		0%	\$10 000 000	19%		\$51 354 346
Sida	\$11 836 278	28%		0%		0%		0%		0%	\$30 795 110	\$42 631 388
IFU	\$12 580 000	37%		0%	\$2 856 400	8%		0%	\$18 204 000	54%		\$33 640 400
SIFEM	\$8 000 000	35%		0%		0%		0%	\$15 000 000	65%		\$23 000 000
EU	\$363 000	2%	\$5 606 006	33%		0%	\$11 230 000	65%		0%		\$17 199 006
JICA	\$30 000	0%	\$3 987 516	28%	\$10 260 235	72%		0%		0%		\$14 277 751
AICS	\$6 050 000	54%	\$5 247 000	46%		0%		0%		0%		\$11 297 000
Luxdev	\$5 500 000	100%		0%		0%		0%		0%		\$5 500 000
Others	\$2 020 268	3%	\$1 996 378	3%	\$702 283	1%	\$11 000 845	18%	\$1 211 639	2%	\$82 500	\$17 013 912
Total per region	\$396 708 545	9%	\$1 802 850 064	42%	\$721 484 339	17%	\$399 436 942	9%	\$925 126 284	21%	\$83 357 610	\$4 328 963 784

21. When analysing the regional spread Arab States is the main recipient of bilateral funds (1 802 M USD) followed by Latin America and the Caribbean (925M USD) Asia-Pacific (721M USD) Europe (399M USD) and Africa (396M USD).

VI. Beneficiary region trends analysis

Figure 2

Multilateral and bilateral support received by each country in USD for housing interventions. The amounts of the top 10 countries are indicated

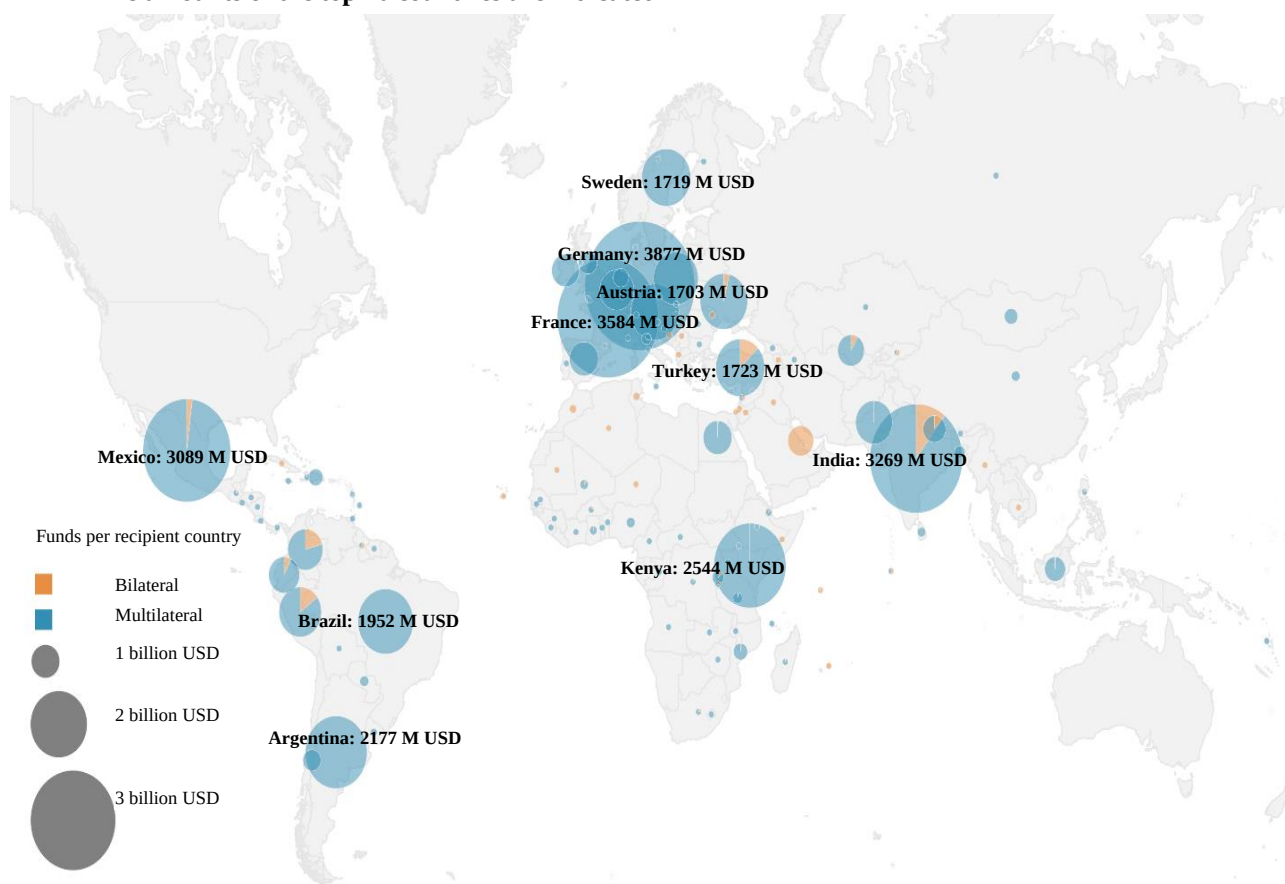


Table 10
Distribution of funds per recipient region and typology of housing intervention

Recipient region	Amount in USD												Total per region	
	1-Housing policy		2-Housing finance		3-Market-rate or affordable housing		4-Self-help and rehabilitation		5-Social housing		6-Emergency housing			
Africa	\$1 812 755 614	29%	\$1 518 523 582	24%	\$737 001 459	12%	\$1 213 494 927	19%	\$309 044 627	5%	\$679 010 748	11%	\$6 269 830 958	100%
Arab States		0%	\$1 009 703 438	34%	\$1 017 138 120	34%	\$13 725 670	0%	\$611 079 137	21%	\$297 292 256	10%	\$2 948 938 620	100%
Asia-Pacific	\$1 254 700 000	14%	\$3 806 708 097	41%	\$982 019 895	11%	\$861 381 876	9%	\$151 516 050	2%	\$2 225 802 405	24%	\$9 282 128 324	100%
Europe	\$1 546 252 649	7%	\$1 177 462 962	5%	\$7 872 957 543	36%	\$1 898 826 936	9%	\$7 874 517 535	36%	\$1 393 557 643	6%	\$21 763 575 267	100%
Latin America and the Caribbean	\$3 357 253 683	24%	\$3 599 347 409	25%	\$512 851 205	4%	\$5 363 598 999	38%	\$1 178 317 240	8%	\$231 661 078	2%	\$14 243 029 614	100%
Multi	\$5 464 288	6%	\$5 908 032	6%	\$65 095 110	71%	\$82 500	0%		0%	\$15 160 000	17%	\$91 709 930	100%
North America											\$0		\$0	
Total per typology	\$7 976 426 234	15%	\$11 117 653 519	20%	\$11 187 063 333	20%	\$9 351 110 907	17%	\$10 124 474 589	19%	\$4 842 484 130	9%	\$54 599 202 712	100%

22. In the African region housing policy (29%) tend to be the most funded type of intervention followed by housing finance (24%).
- The strongest multilateral actors in the region are the World Bank (4 196 M USD) ShelterAfrique (902 M USD) and AfDB (433 M USD).
 - The Saudi Fund for Development (110 M USD) and Abu Dhabi Fund for Development (86 M USD) lead the bilateral spending in the African region.
 - In terms of recipient country distribution Kenya is the largest beneficiary (2 54 M USD) of funding contributions towards housing related projects followed by Mozambique (491 M USD) and Rwanda (409 M USD) while housing projects are scarce in Central Africa.
23. In the Arab States contributions towards housing finance and the provision of market-rate and affordable housing stand at equal foot (both at 34%).
- The Arab region is the only region where contributions from bilateral institutions (1 802 M USD) are higher than the multilateral ones (1 018 M USD) as the World Bank is the only multilateral institution with projects in the region.
 - The Abu Dhabi Fund for Development (1 139 M USD) and the Saudi Fund for Development (396 M USD) lead the bilateral spending in the region.
 - Egypt (1 012 M USD) and Bahrain (906 M USD) are the countries receiving the highest contributions while the remaining countries in the region receive less than a third of that amount each (below 300 M USD).
24. In Asia-Pacific housing finance (41%) is the most funded type of intervention followed by emergency housing (24%).
- The prominent multilateral actors in the region are the World Bank (4 646 M USD) and the Asian Development Bank (2 877 M USD).
 - Among the bilateral donors the Saudi Fund for Development (205 M USD) leads efforts in the region followed by European donors including DEG (Germany 152 M USD) BII (UK 107 M USD) and FCDO (UK 62 M USD).

- (c) The geographic distribution of funds is led by countries in Western and South Asia with India (3 269 M USD) and Pakistan (1 298 M USD) being the major beneficiaries.
25. In Europe almost all funds are devoted to housing provision either in market-rate and affordable (36%) or social housing (36%).
- (a) Multilateral contributions have a significant relevance in Europe mostly due to the EIB's leading position in the continent (17 352 M USD).
- (b) The few bilateral organizations that have a significant presence in Europe are: Agence Française de Développement (220 M USD) working mostly in Turkey the Abu Dhabi Fund for Development (69 M USD) with housing projects in the Balkans and GIZ (54 M USD) offering support in Ukraine.
- (c) In terms of geographical distribution Central European countries are the beneficiaries of the majority of funds while projects are scarce in Eastern European countries.
26. In Latin America and the Caribbean self-help and rehabilitation (38%) is the most commonly funded type of intervention in the region followed by housing finance (25%).
- (a) Multilateral donor contributions in the region are led by the IDB (8 167 M USD) followed by the World Bank (4 306 M USD) and CAF (578 M USD).
- (b) The Development Finance Corporation (417 M USD) and the Agence Française de Développement (295 M USD) lead the bilateral contributions in the area.
- (c) Geographically funds are evenly distributed across the continent in a relatively proportional manner to each country's population.

Table 11

Distribution of funds per each inhabitant below National poverty line per year in each recipient region

<i>Regions</i>	<i>Expense in housing per poor inhabitant per year, USD</i>				
	<i>2-Housing finance</i>	<i>3-Market-rate or affordable</i>	<i>4-Self-help and rehabilitation</i>	<i>5-Social housing</i>	<i>Typologies 2 to 5</i>
Africa	\$0.55	\$0.30	\$0.50	\$0.11	\$1.47
Arab States	\$1.95	\$1.96	\$0.03	\$1.18	\$5.11
Asia-Pacific	\$1.50	\$0.39	\$0.34	\$0.06	\$2.28
Europe	\$2.02	\$13.54	\$3.26	\$13.54	\$32.36
Latin America and the Caribbean	\$5.23	\$0.57	\$7.85	\$1.64	\$15.28
Worldwide	\$1.49	\$1.63	\$1.16	\$1.63	\$5.91

27. Interventions in regions with higher demographic growth projections such as Africa and the Asia-Pacific tend to be characterized by market-enabling approaches (such as housing finance) and to receive less funding per poor inhabitant⁵ when compared to the other regions. The amount of funds for housing per poor inhabitant is the highest in Europe (\$32.36 per capita per year) followed by Latin America and the Caribbean (\$15.28) the Arab States (\$5.11) Asia-Pacific (\$2.28) and Africa (\$1.47). In Europe and the Arab States most of the funding is allocated to housing provision despite lower demographic growth projections compared to other regions.

Conclusions

28. Multilateral donors allocate eleven times more funding for housing interventions than bilateral donors. Despite housing slowly regaining importance in domestic policy priorities housing is not a strategic priority in international development finance for the majority of the institutions analysed.

29. Over the past five years there was not a consistent approach to international development housing programmes globally as interventions in each region tend to be characterized by a different predominant approach.

30. While the highest contributing institutions tend to prefer approaches based on housing provision most multilateral and bilateral institutions are heavily focused on market-enabling strategies with housing finance being the most common approach.

31. Global development funding does not prioritise those most in need in the adequate housing sector. For example funding dedicated to adequate in Europe is equivalent to twenty two times more per person below the poverty line than in Africa and for housing provision interventions specifically funding in Europe is equivalent to sixty six times more per person below the poverty line than in Africa.

32. After over 40 years of a global housing approach largely focused on market-enabling strategies it is important to analyse not only its impacts and achievements in improving access to adequate housing but also to better understand the implications of the situation where the highest amount of international funding is dedicated towards housing provision strategies in higher income regions with lower demographic growth rates while the majority of interventions in lower-income countries remain focused on market-enabling approaches. The limited amount of funding combined with the limited relevance of market-enabling strategies to the poorest households suggests that it will be challenging to meet housing needs especially in the regions facing the most rapidly growing and evolving housing demand.

33. In light of the different strategies deployed in each region it is important to analyse which approach is more effective to provide adequate housing for all according to significantly different contexts and housing market dynamics. A larger in-depth project-by-project research could contribute to shed more light on the impacts of international housing interventions in particular on the most vulnerable households.

⁵ For such calculation, only funds devoted to project typologies 2, 3, 4 and 5 are accounted, as these are the typologies destined to a specific social or income group. 1-Housing policy affects society as a whole, while 6-Emergency housing takes place on an event response basis. In terms of counting poor inhabitants, all inhabitants below national poverty line in each country are counted and added per region.