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

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

1. Housing is generally not a priority in the multilateral and bilateral development sector. Historically, the development sector has shifted over the years from public housing provision (1945-1960s) to sites-and-services delivery (1972–1980s), and market enabling strategies (1980s–present). Today, most bilateral and multilateral institutions do not account for housing or mention it specifically in their development programme reports and they tend to fund different types of housing interventions under various projects and programmes.
2. 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.
3. The types of housing intervention receiving the 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.
4. The research notes divergent approaches among institutions and regions. The largest amount of funding is allocated 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.
5. The research shows the highest amount of international funding being allocated to housing provision strategies in higher income regions with lower demographic growth rates.

* HSP/OEWG-H.2024/1.

** The present document and the annexes thereto have not been formally edited.

6. 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

7. 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 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 housing².

8. 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

Scope of research

9. The paper analyses multilateral and bilateral efforts in development and implementation of effective housing policies, programmes and projects between 2019 and 2023, from the following institutions, as listed in Annex 1:

- (a) 16 Multilateral institutions including:
 - (i) The International Monetary Fund (IMF), The International Finance Corporation (IFC), The International Federation of Red Cross and Red Crescent Societies (IFRC), the Organization for Economic Cooperation and Development (OECD) and the World Bank.
 - (ii) 10 continental development banks.
 - (iii) ShelterAfrique.
- (b) 72 Bilateral institutions (international development agencies and funds) from 49 countries, including:
 - (i) OECD’s Development Assistance Committee countries³: 40 countries (32 members + 8 participants).
 - (ii) G20 countries not included in the previous group: 9 countries.
- (c) 10 among UN Agencies/Economic Commissions.
 - (i) UNDP, UNOPS, OHCHR, IOM, and UNHCR.
 - (ii) 5 United Nations Economic Commissions.

10. Recipient countries are grouped following UN-Habitat’s regions, namely: Africa, Asia and the Pacific, Arab States, Latin America and the Caribbean, Europe, and North America. The grouping is showed in Annex 2.

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 The Development Assistance Committee is a unique international forum of many of the largest providers of aid. <https://www.oecd.org/en/about/committees/development-assistance-committee.html>

1. Data collection

11. Information on 1026 housing related projects, programmes, and interventions implemented or approved over the period from 2019 to 2023 was gathered from the following sources, as listed in Annex 3:

- (a) Annual reports from selected institutions.
- (b) Institutional online project repositories.
- (c) UN info search.
- (d) Direct requests for information to the institutions.

12. In all the referenced sources, a search for the terms ‘housing’, ‘slum’, ‘homeless’ and ‘house’ was executed in English, French, Spanish and Portuguese, and in other languages for reports written in such languages (e.g. Italian, Polish, Finnish).

13. In addition, some institutions categorize their projects following preexisting classifications. In such cases, projects in the following categories were also reviewed:

- (a) UN SDGs: 11.1
- (b) DAC 5-digit classification:
 - (i) 16030 - Housing policy and administrative management
 - (ii) 16040 - Low-cost housing
 - (iii) 43030 - Urban development and management
 - (iv) 43031 - Urban land policy and management
 - (v) 43032 - Urban development

14. The mapped housing related projects and interventions were then classified according to the following types of housing interventions, as explained in Annex 4.

- (a) Housing policy
- (b) Housing finance
- (c) Market-rate or affordable housing
- (d) Self-help and rehabilitation
- (e) Social housing
- (f) Emergency housing

15. Lastly, in order to analyse the available resources in relation to the countries’ overall population and the proportion of the population below the poverty line, the following datasets were used:

- (a) United Nations, Department of Economic and Social Affairs, Population Division (2024). World Population Prospects 2024: Total Population as of 1 January 2023.
- (b) United Nations, Department of Economic and Social Affairs, Population Division (2024). SDG Indicator 1.2.1: Proportion of population living below the national poverty line (%), 2023.

2. Limitations

16. Limited data from direct requests for information due to a short research period: a request for information has been shared with institutions involved in the study. As of 13 September 2024, 21 responses were received, 13 of which provided information on housing projects aligning to the scope of the analysis.

17. Limited information from UN Agencies and Economic Commissions: due to the limited information and project repositories available online, the analysis of the results on UN Agencies and Economic Commissions is conditional on the direct communication of information from the institutions that have been contacted. Furthermore, due to the nature of UN Regional Commission projects, often funding is not earmarked for specific projects. Hence, the resulting numbers on the United Nations are not accurate enough for analytical purposes, and they are marked with an asterisk. For UN-Habitat, please refer to the summary of progress made in implementing the UN-Habitat

programme of work related to adequate housing, including addressing homelessness and slum upgrading.⁴

18. Dismissed sources: the ODA database does not provide any specific information on housing, as housing is not recognized as a sector by the existing classification. Housing projects may be included under several other sectors (e.g. banking and financial services, construction, emergency response, reconstruction relief and rehabilitation), thus rendering its quantification impossible for the purposes of this paper.

19. Lack of information publicly available online: several countries do not provide either annual reports nor project repositories online, e.g. Argentina, Australia, Azerbaijan, Bulgaria, China, Croatia, Hungary, Iceland, India, Romania, Russia, Slovenia, and South Africa.

20. Identification of housing-specific funds: In several of the analysed projects, allocated funds are not exclusively allocated for housing interventions but also cover other objectives such as road construction, public spaces, and related infrastructure. The research also aims to consider integrated approaches to housing, which encompass projects addressing housing in conjunction with other issues. As a result, for projects with a broader scope than housing, the research methodology includes the entire budget as housing intervention funding. Only two institutions (Global Affairs Canada and the World Bank) provide specific data on the exact amounts allocated to housing.

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
<i>Other</i>	<i>30 060 000</i>
Total general	49 770 753 804

⁴ HSP/OEWG-H.2024/INF/4.

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
<i>Other</i>	<i>17 013 912</i>
Total general	4 328 963 784

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

22. 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.

23. 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.

24. 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. Only a limited number of institutions (Saudi Fund for Development, Abu Dhabi Fund for Development, Kuwait Fund, TIKA, and CAF) account for housing as a specific target or budget line. The only exception is made by Shelter Afrique, whose mandate is specifically housing.

Table 4

Distribution of funds per typology of housing intervention

Typologies	Amount in USD			Total per typology
	Multilateral	Bilateral	United Nations*	
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

25. Two types of housing intervention predominate almost equally: market-rate or affordable housing (11.2 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). The types that receive the least funding are housing policy (7.9 billion USD), and emergency housing (4.8 billion USD).

26. While multilateral institutions tend to distribute funding evenly across different housing intervention types, bilateral institutions demonstrate a preference for housing provision strategies and market-enabling interventions (especially housing finance), which account for around 90% of their funding. In particular, housing policy (48 million USD) receives an insignificant amount of funding from bilateral institutions when compared with other types and with multilateral contributions to the same type.

Figure 1

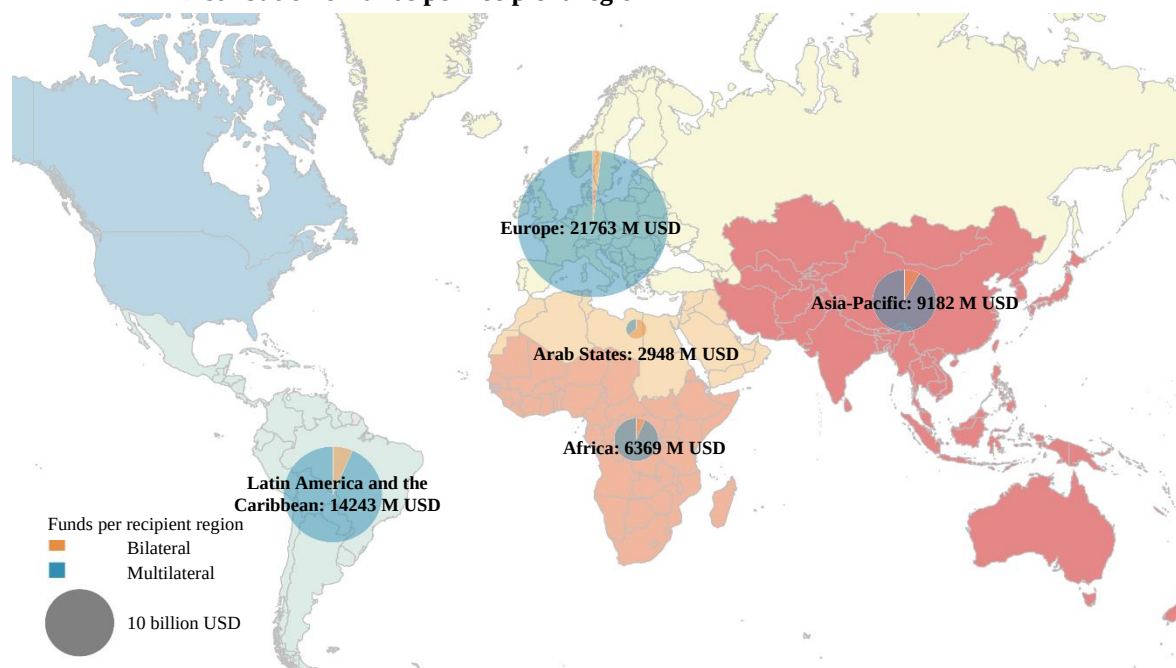
Distribution of funds per recipient region

Table 5

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

	<i>Regions</i>				<i>Amount in USD</i>		
	<i>Multilateral</i>		<i>Bilateral</i>		<i>United Nations*</i>	<i>Total per region</i>	
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 Carib.	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

27. 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). This 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 see the largest proportion of contributions coming from bilateral institutions (64%). Only one project has been mapped in the North American region, but no details on the funding provided are available.

28. The few projects and programmes with multi-country scope that cross more than one region have been grouped together as ‘Multi-region’ interventions and show a strong prevalence of bilateral funding (94%) compared with multilateral contributions (6%).

IV. Analysis per donor

A. Multilateral institutions analysis

Table 6

Distribution of funds per multilateral donor and type 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 general					
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%				
EADB	0%	0%	30 000 000 100%	0 0%	0%	0%	30 000 000	100%				
DBSA	0%	0 0%	0 0%	0%	60 000 100%	0%	60 000	100%				
Total general	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%				

Table 7

Funds, projects and funds per project in multilateral donors

<i>Donor type</i>	<i>Amount in USD</i>	<i>No of projects</i>	<i>USD/project</i>
EIB	17 692 544 169	125	141 540 353
WB	17 589 901 920	115	152 955 669
IDB	8 167 686 285	173	47 212 059
ADB	3 018 007 100	48	62 875 148
ShelterAfrique	902 474 838	283	3 188 957
AIIB	580 000 000	4	145 000 000
CAF	578 870 000	8	72 358 750
IsDB	460 500 000	4	115 125 000
AfDB	433 773 492	9	48 197 055
EBRD	316 936 000	5	63 387 200
EADB	30 000 000	2	15 000 000
DBSA	60 000	8	7 500
Total general	49 770 753 804	784	63 483 104

29. Multilateral institutions provide the largest contribution to international development activities related to the housing sector, accounting for 90% of funds disbursed to the development and implementation of effective housing policies, programmes and projects worldwide.

30. Multilateral institutions tend to distribute funding more evenly across different housing intervention types, and four types are funded almost equally: housing finance (9.8 billion USD), market-rate or affordable housing (9.6 billion USD), self-help and rehabilitation (9.2 billion USD), and social housing 9.1 billion USD). The remaining types receive less funding: housing policy (7.9 billion USD), and emergency housing (4 billion USD).

31. 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 with housing policy as its first priority.

(b) Multilateral institutions which devote more than half of their resources to housing provision (market-rate, affordable or social) such as EIB and Shelter Afrique, devoting over 70% of their funding to these types.

(c) Multilateral institutions which devote more than half of their housing resources to housing finance: ADB, AIIB, IsDB and AfDB fall within this category. Among these, AIIB also devotes significant amounts to self-help and rehabilitation, while IsDB also invests in both market-rate and social housing.

(d) Multilateral institutions which devote half of their housing resources to self-help and rehabilitation: the IDB has a high focus on rehabilitation and neighbourhood improvement interventions, making self-help and rehabilitation a prominent type in Latin America and the Caribbean.

32. The 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, followed by other types: housing policy (7,926M USD), self-help and rehabilitation (7,670M USD), emergency housing (4,026M USD), market-rate or affordable housing (1,880M USD), and social housing (1,250M USD). This shows the preference of the great majority of multilateral institutions for market enabling approaches - mostly focused on housing finance - rather than for diversified strategies of housing provision, including actual housing delivery.

Table 8
Distribution of multilateral funds per donor and 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
EADB	30 000 000	100%		0%		0%		0%		0%		0%	30 000 000
DBSA	60 000	100%		0%		0%		0%		0%		0%	60 000
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

33. 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 (8,401M USD), Africa (5,839M USD) and the Arab States (1,018M USD). The leading position of Europe as the main recipient of development funding for housing related projects is due to the strong investments made by the European Investment Bank within the region (17,352 M USD, 98% of its total funds, which correspond to 81% of all funds received in Europe). Without the EIB contributions, Europe is the second last region with the least amount of multilateral support for the development of housing programmes (3,851 M USD), only followed by the Arab States.

Table 9
5 top multilateral donors, and 5 top recipient countries per donor

<i>Donors and top recipients</i>	<i>Amount in USD</i>
EIB	17 692 544 169
Germany	3 877 830 000
France	3 584 586 783
Sweden	1 719 234 208
Austria	1 703 185 000
Poland	1 413 749 525
WB	17 589 901 920
Kenya	2 151 515 275
India	1 689 000 000
Türkiye	1 500 000 000
Ukraine	1 500 000 000
Pakistan	1 293 000 000
IDB	8 167 686 285
Mexico	1 773 395 174
Brazil	1 726 185 925
Argentina	1 440 012 500
Ecuador	801 723 000
Colombia	790 040 000
ADB	3 018 007 100
India	933 516 000
Uzbekistan	853 460 000
Mongolia	446 000 000
China	199 350 000
Georgia	135 500 000
ShelterAfrique	902 474 838
Kenya	256 362 941
Nigeria	141 775 000
Ghana	59 650 000
Senegal	58 062 014
Zimbabwe	57 200 000

34. Most multilateral institutions work within their own region, while the World Bank has a cross-regional approach.

(a) The EIB develops 98% of its work in Europe, and the main beneficiary countries are Germany, France, Sweden, Austria and Poland.

(b) The World Bank operates in all regions except North America. Asia-Pacific is its largest beneficiary (26%), followed by Africa and Latin America and the Caribbean (both at 24%). At country level, Kenya is the main beneficiary, followed by India, Türkiye, Ukraine and Pakistan.

(c) The IDB works exclusively in Latin America and the Caribbean, with Mexico, Brazil and Argentina as its main beneficiaries, followed by Ecuador and Colombia.

(d) ADB disburses 95% of its funds within the Asia-Pacific region, with the balance to Caucasus countries. India and Uzbekistan are its largest beneficiaries, followed by Mongolia, China and Georgia.

(e) ShelterAfrique works exclusively in Africa, with Kenya and Nigeria as its main beneficiaries, followed by Ghana, Senegal and Zimbabwe.

B. Bilateral institutions analysis

Table 10

Distribution of funds per bilateral donor and typology of housing intervention

	Amount in USD												
Donors	1-Housing policy		2-Housing finance		3-Market-rate or affordable h.		4-Self-help and rehab.		5-Social housing		6-Emergency housing		Total general
ADFD		0%		0%	983 458 600	76%		0%	312 567 260	24%		0%	1 296 025 860
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
AFD	3 520 000	1%	435 930 000	76%		0%	55 022 000	10%	81 120 943	14%		0%	575 592 943
DFC		0%	347 100 000	74%	121 279 500	26%		0%		0%		0%	468 379 500
Global Affairs Can.	6 000 000	3%		0%	40 000 000	20%	837 974	0%	21 932 642	11%	134 741 759	66%	203 512 375
DEG		0%	152 137 754	100%		0%		0%		0%		0%	152 137 754
BII		0%	139 902 725	100%		0%		0%		0%		0%	139 902 725
Kuwait Fund		0%		0%	117 129 183	88%		0%	16 643 550	12%		0%	133 772 733
FCDO		0%		0%	0	0%	28 175 448	27%		0%	75 111 240	73%	103 286 688
GIZ	29 028 097	35%	27 344 900	33%		0%		0%	330 000	0%	25 520 000	31%	82 222 997
AMEXCID		0%		0%		0%	0	0%	59 500 000	100%		0%	59 500 000
SDC	5 298 302	10%	29 285 704	53%		0%		0%		0%	20 703 430	37%	55 287 436
BIO		0%	32 182 326	63%	9 172 020	18%		0%	10 000 000	19%		0%	51 354 346
Sida		0%		0%	24 595 110	58%	10 667 576	25%		0%	7 368 702	17%	42 631 388
IFU		0%	2 856 400	8%	30 784 000	92%		0%		0%		0%	33 640 400
SIFEM		0%	23 000 000	100%		0%		0%		0%		0%	23 000 000
EU		0%		0%		0%	363 000	2%	11 230 000	65%	5 606 006	33%	17 199 006
JICA	30 000	0%		0%		0%		0%		0%	14 247 751	100%	14 277 751
AICS		0%		0%		0%		0%		0%	11 297 000	100%	11 297 000
Luxdev		0%		0%		0%		0%	5 500 000	100%		0%	5 500 000
KfW		0%		0%		0%		0%		0%	5 016 000	100%	5 016 000
Indonesian AID		0%		0%		0%		0%		0%	3 400 000	100%	3 400 000
ADA		0%		0%		0%		0%	330 000	14%	2 090 000	86%	2 420 000
AECID		0%	440 000	29%	363 000	24%	706 133	47%	6 050	0%		0%	1 515 183
RVO		0%	936 887	66%	104 940	7%	36 317	3%	78 873	6%	258 082	18%	1 415 098
USAID		0%		0%		0%		0%		0%	975 250	100%	975 250
Camoos	222 211	27%		0%		0%	593 540	73%		0%		0%	815 751
Norad		0%		0%		0%		0%		0%	525 000	100%	525 000

Donors	Amount in USD												
	1-Housing policy		2-Housing finance		3-Market-rate or affordable h.		4-Self-help and rehab.		5-Social housing		6-Emergency housing		Total general
KOICA	0	0%		0%		0%		0%		0%	387 198	100%	387 198
Mexico	247 712	100%		0%		0%		0%		0%		0%	247 712
ESTDEV		0%		0%		0%		0%		0%	164 845	100%	164 845
APC		0%		0%		0%		0%		0%	100 000	100%	100 000
Norfund		0%	31 875	100%		0%		0%		0%		0%	31 875
Total general	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

Table 11
Funds, projects and funds per project in bilateral donors

<i>Donor type</i>	<i>Amount in USD</i>	<i>No of projects</i>	<i>USD/project</i>
ADFD	1 296 025 860	16	81 001 616
SFD	843 428 970	24	35 142 874
AFD	575 592 943	8	71 949 118
DFC	468 379 500	14	33 455 679
Global Affairs Canada	203 512 375	15	13 567 492
DEG	152 137 754	1	152 137 754
BII	139 902 725	4	34 975 681
Kuwait Fund	133 772 733	5	26 754 547
FCDO	103 286 688	8	12 910 836
GIZ	82 222 997	5	16 444 599
AMEXCID	59 500 000	2	29 750 000
SDC	55 287 436	13	4 252 880
BIO	51 354 346	6	8 559 058
Sida	42 631 388	7	6 090 198
IFU	33 640 400	3	11 213 467
SIFEM	23 000 000	2	11 500 000
EU	17 199 006	4	4 299 752
JICA	14 277 751	4	3 569 438
AICS	11 297 000	7	1 613 857
Luxdev	5 500 000	1	5 500 000
KfW	5 016 000	1	5 016 000
Indonesian AID	3 400 000	1	3 400 000
ADA	2 420 000	4	605 000
AECID	1 515 183	6	252 530
RVO	1 415 098	10	141 510
USAID	975 250	1	975 250
Camoes	815 751	4	203 938
Norad	525 000	1	525 000
KOICA	387 198	2	193 599
Mexico	247 712	2	123 856
ESTDEV	164 845	1	164 845
APC	100 000	1	100 000
Norfund	31 875	1	31 875
UAE AID	0	4	0
QFFD	0	2	0
BMZ	0	1	0
India	0	1	0
ABC	0	2	0
Total general	4 383 450 210	186	23 566 937

35. Bilateral institutions' contributions to the development and implementation of effective housing policies, programmes and projects accounts for 10% of the resources disbursed to international development activities related to the housing sector worldwide.

36. Bilateral institutions demonstrate a preference for market-rate or affordable housing (1,539M USD) and housing finance (1,291M USD), closely followed by social housing (992M USD). The remaining tyoes receive less funding: emergency housing (355M USD), self-help and rehabilitation (101M USD) and housing policy (48M USD).

37. The development funds from the Arab States, such as Abu Dhabi Fund for Development (ADFD, United Arab Emirates – 1,296M USD), Saudi Fund for Development (SFD, Saudi Arabia – 843M USD), and the Kuwait Fund (133M USD) account for half of the global bilateral investments into housing-related projects. These are followed by France and North American countries with Agence Française de Développement (AFD, France – 575M USD), Development Finance Corporation (DFC, USA – 468M USD), and Global Affairs Canada (203 M USD).

38. Arab States countries such as the United Arab Emirates and Saudi Arabia have made housing a clear priority in their development aid plans. The two countries' development funds are disbursing the largest amount of resources, as well as developing the largest number of projects, of all bilateral institutions.

39. 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 with the Abu Dhabi Fund for Development and the Saudi Fund for Development, who are also the main donors globally, and the Kuwait Fund. The Arab States are the main beneficiaries, especially Bahrain (906M USD), Morocco (252M USD) and Tunisia (235M USD).

(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. Latin America and the Caribbean (713M USD) and Asia (300M USD) are the regions benefitting the most from contributions from these donors.

(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, providing funding mostly to the Arab States (149M USD) and Asia (77M USD), especially in Iraq and Nepal, among others.

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

40. 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 preferred type (1,233M USD) of the majority of bilateral institutions, distantly followed by other types: emergency housing (307M USD), market-rate or affordable housing (226M USD), social housing (190M USD), self-help and rehabilitation (93M USD) and housing policy (44M USD).

Table 12
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%	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%	0%	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%	0%	152 137 754
BII	32 000 000	23%		0%	107 902 725	77%		0%		0%	0%	139 902 725
Kuwait Fund	12 526 010	9%	91 771 723	69%	29 475 000	22%		0%		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%	0%	82 222 997
AMEXCID		0%		0%		0%		0%	59 500 000	100%	0%	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%	0%	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%	0%	33 640 400
SIFEM	8 000 000	35%		0%		0%		0%	15 000 000	65%	0%	23 000 000
EU	363 000	2%	5 606 006	33%		0%	11 230 000	65%		0%	0%	17 199 006
JICA	30 000	0%	3 987 516	28%	10 260 235	72%		0%		0%	0%	14 277 751
AICS	6 050 000	54%	5 247 000	46%		0%		0%		0%	0%	11 297 000
Luxdev	5 500 000	100%		0%		0%		0%		0%	0%	5 500 000
KfW		0%		0%		0%	5 016 000	100%		0%	0%	5 016 000
Indonesian AID		0%		0%		0%	3 400 000	100%		0%	0%	3 400 000
ADA		0%		0%		0%	2 420 000	100%		0%	0	2 420 000
AECID		0%		0%	702 283	46%		0%	812 900	54%	0%	1 515 183
RVO	730 142	52%	633 930	45%		0%		0%	51 027	4%	0%	1 415 098
USAID		0%	975 250	100%		0%		0%		0%	0%	975 250
Camoes	733 251	90%		0%		0%		0%		0%	82 500	815 751
Norad	525 000	100%		0%		0%		0%		0%	0%	525 000
KOICA		0%	387 198	100%		0%		0%		0%	0	387 198
Mexico		0%		0%		0%		0%	247 712	100%	0%	247 712

Donors	Amount in USD												Total per donor
	Africa		Arab States		Asia-Pacific		Europe		LAC		Multi		
ESTDEV		0%		0%		0%	164 845	100%		0%			164 845
APC		0%		0%		0%		0%	100 000	100%		0%	100 000
Norfund	31 875	100%		0%		0%		0%		0%		0%	31 875
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	2%	4 328 963 784

41. 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). The leading position of the Arab States as main recipient of development funding for housing related projects is given by the strong investments made in the region by the Abu Dhabi Fund for Development (1,139 M USD, 88% of its total funds) and the Saudi Fund for Development (396 M USD, 47% of its total funds). Without these contributions, the strongest recipient regions are Latin America and the Caribbean (825M USD) and Asia-Pacific (486M USD), and the Arab States (175 M USD) is the region with the least amount of bilateral support for the development of housing programmes.

42. The institutions' regional focus tends to differ according to each institution's priorities: while some bilateral agencies have very specific regional presence, others operate more widely across regions:

(a) The Abu Dhabi Fund for Development (ADFD) develops 88% of its work in the Arab States, and the main recipient countries are Bahrain and Morocco, with smaller projects in Albania, Somalia and Mali.

(b) The Saudi Fund for Development (SFD) operates in several regions. The Arab States are the region of preference (47% of funds), but it still has a significant presence in Asia-Pacific (24%), Africa (13%) and Latin America and the Caribbean (12%). Country-wise, Tunisia is the largest beneficiary, followed by Algeria, Guyana, Kyrgyzstan and Uzbekistan.

(c) The Agence Française de Développement (AFD) works mainly in Latin America and the Caribbean (56%) and Europe (34%). Its main beneficiaries are Peru, Türkiye, Ecuador and Rwanda.

(d) The Development Finance Corporation (DFC) disburses 89% of its funds in Latin America and the Caribbean, while the remaining goes to Asia-Pacific and Africa. Colombia is its main recipient, followed by Mexico, India and Guatemala.

(e) Global Affairs Canada disburses 58% of funds in Arab States, followed by multi-regional projects (20%) and projects in Africa (15%). The main recipient country is Iraq.

Table 13

5 top bilateral donors, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
ADFD	1 296 025 860
Bahrain	906 698 200
Morocco	232 458 800
Albania	69 955 400
Somalia	47 988 860
Mali	29 942 000
SFD	843 428 970
Tunisia	235 293 750
Algeria	136 202 040
Guyana	100 125 000
Kyrgyzstan	100 125 000
Uzbekistan	50 062 500
AFD	575 592 943
Türkiye	220 000 000
Peru	214 500 000
Ecuador	81 120 943
Rwanda	54 428 000
Multiple countries	4 950 000
DFC	468 379 500
Colombia	254 279 500
Multiple countries	97 500 000
Mexico	46 600 000

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
India	35 500 000
Guatemala	19 500 000
Global Affairs Canada	203 512 375
Iraq	115 634 000
Multiple countries	65 427 873
Nepal	14 700 000
South Africa	2 504 769
State of Palestine	2 500 000

V. Analysis per beneficiary region

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.

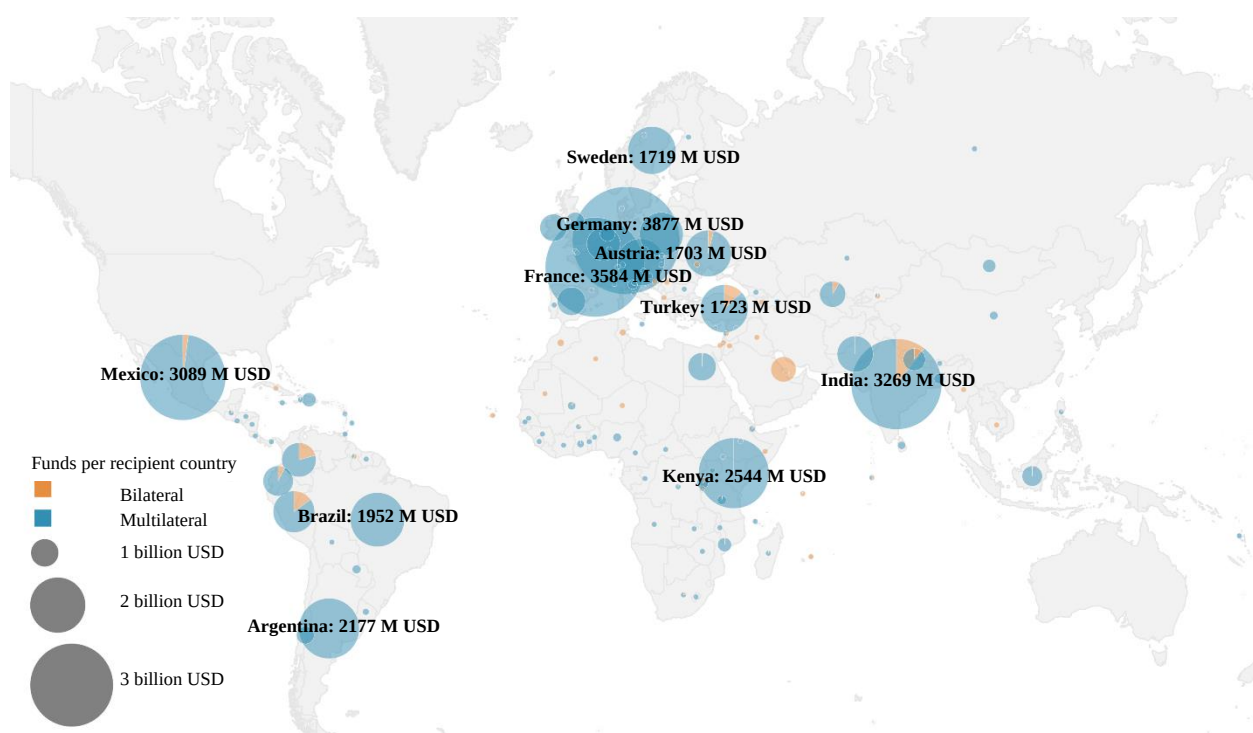


Table 14

Distribution of funds per beneficiary region and type 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								
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								
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								
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								
Latin America and the Car.	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								
Multi	5 464 288 6%	5 908 032 6%	65 095 110 71%	82 500 0%	0%	15 160 000 17%	91 709 930								
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								

43. Europe is the largest beneficiary of resources for housing interventions (18.4 billion USD), followed by Latin America and the Caribbean (12.6 billion USD) and Asia-Pacific (9.9 billion USD), Africa (4.7 billion USD), and the Arab States (2.4 billion USD). North American countries do not receive any funds from analysed sources. The type of housing-related projects also differs significantly according to each region:

(a) In the African region, housing policy (29%) tends to be the most funded type of intervention, followed by housing finance (24%).

(b) In the Arab States, contributions towards housing finance and the provision of market-rate and affordable housing are equal (at 34%).

(c) In Asia-Pacific, housing finance (41%) is the most funded type, followed by emergency housing (24%).

(d) In Europe, almost all funds are devoted to housing provision, either in market-rate and affordable (36%), or social housing (36%).

(e) In Latin America and the Caribbean, self-help and rehabilitation (38%) is the most commonly funded type, followed by housing finance (25%).

Table 15

Distribution of funds in top 10 recipient countries per typology of donor

<i>Countries</i>	<i>Amount in USD</i>			<i>Total general</i>
	<i>Multilateral</i>	<i>Bilateral</i>	<i>United Nations*</i>	
Germany	3 877 830 000			3 877 830 000
France	3 584 586 783			3 584 586 783
India	2 922 516 000	347 030 767		3 269 546 767
Mexico	3 024 395 174	65 061 612	0	3 089 456 786
Kenya	2 543 486 099	646 805		2 544 132 904
Argentina	2 177 012 500			2 177 012 500
Brazil	1 951 605 925			1 951 605 925
Türkiye	1 500 000 000	223 400 000		1 723 400 000
Sweden	1 719 234 208			1 719 234 208
Austria	1 703 185 000			1 703 185 000

44. At country level, Germany (3,8 billion USD), France (3,6 billion USD), India (3,2 billion USD), Mexico (3 billion USD) and Kenya (2,5 billion USD) are the countries receiving the most funding for the development and implementation of effective housing policies, programmes and projects overall.

Table 16

20 top recipient countries in Africa

Africa

<i>Recipient country</i>	<i>Amount in USD</i>
Kenya	2 544 132 904
Mozambique	491 101 988
Rwanda	409 869 237
Multiple countries	354 741 341
United Republic of Tanzania	326 990 000
Nigeria	299 708 696
Mali	289 227 350
Ghana	260 697 813
Djibouti	218 181 187
South Africa	181 297 742
Senegal	109 167 394
Uganda	72 491 971

<i>Recipient country</i>	<i>Amount in USD</i>
Benin	70 951 129
Comoros	63 000 000
Somalia	61 281 142
Madagascar	60 094 000
Zimbabwe	57 424 207
Democratic Republic of the Congo	56 990 000
Togo	55 543 541
Sierra Leone	53 000 000
<i>Other</i>	233 939 316
Total general	6 269 830 958

Table 17

Distribution of funds in Africa per typology of housing intervention, and 3 largest donors in each

<i>Typology</i>	<i>Amount in USD</i>
1. Housing policy	1 812 755 614
WB	1 802 176 509
Global Affairs Canada	6 000 000
SFD	4 285 350
2. Housing finance	1 518 523 582
WB	742 406 379
AfDB	423 908 442
ShelterAfrique	265 554 355
3. Market-rate or affordable housing	737 001 459
ShelterAfrique	633 025 489
EIB	39 600 000
EADB	30 000 000
4. Self-help and rehabilitation	1 213 494 927
WB	1 128 000 000
AFD	55 022 000
IsDB	15 000 000
5. Social housing	309 044 627
SFD	100 618 950
ADFD	86 913 460
IsDB	68 500 000
6. Emergency housing	679 010 748
WB	523 893 600
UNHCR	133 544 747
SDC	11 549 580
Total general	6 269 830 958

Table 18

5 top multilateral donors in Africa, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
WB	4 196 476 488
Kenya	2 151 515 275
Mozambique	478 893 600
Rwanda	300 000 000
ShelterAfrique	902 474 838
Kenya	256 362 941

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
Nigeria	141 775 000
Ghana	59 650 000
AfDB	433 773 492
Nigeria	157 933 696
South Africa	134 152 973
Kenya	96 007 883
EIB	93 101 304
Kenya	39 600 000
Uganda	27 500 000
Multiple countries	26 001 304
IsDB	83 500 000
Benin	68 500 000
Djibouti	15 000 000

Table 19

5 top bilateral donors in Africa, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
SFD	110 754 270
Mauritius	50 062 500
Djibouti	30 037 500
Seychelles	15 018 750
ADFD	86 913 460
Somalia	47 988 860
Mali	29 942 000
Seychelles	8 982 600
AFD	56 452 000
Rwanda	54 428 000
Multiple countries	1 430 000
Madagascar	594 000
BII	32 000 000
South Africa	32 000 000
Global Affairs Canada	29 803 679
Multiple countries	25 427 873
South Africa	2 504 769
Mozambique	1 871 037

Figure 3

Distribution of bilateral and multilateral funds in countries in Africa

45. The strongest multilateral actors in the region are the World Bank (4,196 M USD), ShelterAfrique (902 M USD) and the AfDB (433 M USD).

(a) The World Bank's focus on the region is mostly on housing policy (42% of WBs' total spending in the region), with a large project in Kenya, followed by self-help and rehabilitation projects (28% of spending) in Kenya, Rwanda and the United Republic of Tanzania.

(b) ShelterAfrique mostly works in market-rate housing provision, with projects across 27 different countries in the region, with its efforts particularly concentrated in Kenya (28% of its total spending) and Nigeria (15% of its total spending).

(c) The AfDB almost exclusively devotes funds to housing finance, with Nigeria, South Africa and Kenya being its main countries of operation.

46. 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, both of them working mainly on the provision of social housing.

(a) The Saudi Fund for Development's main projects are located in Mauritius, Djibouti and Seychelles.

(b) The Abu Dhabi Fund for Development's projects are located in Somalia, Mali and Seychelles.

47. Geographically, Kenya is the largest beneficiary (2,544 M USD) of funding contributions towards housing related projects, followed by Mozambique (491 M USD) and Rwanda (409 M USD). Eastern African countries receive more funds than other regions in the continent. According to the current information available, the number of projects in central African countries, and adjacent countries such as South Sudan, Ethiopia, Eritrea, Botswana or Namibia, is low or absent.

Table 20
20 top recipient countries in Arab States
Arab States

<i>Recipient country</i>	<i>Amount in USD</i>
Egypt	1 012 143 247
Bahrain	906 698 200
Morocco	253 117 730
Tunisia	235 696 258
Iraq	162 245 198
Algeria	146 295 590
State of Palestine	84 178 173
Multiple countries	82 201 427
Lebanon	24 001 426
Yemen	21 900 000
Syrian Arab Republic	16 400 000
Jordan	4 061 373
Sudan	0
Total general	2 948 938 620

Table 21
Distribution of funds in Arab States per typology of housing intervention, and 3 largest donors in each

<i>Typology</i>	<i>Amount in USD</i>
1. Housing policy	0
2. Housing finance	1 009 703 438
WB	1 000 000 000
SDC	8 667 000
RVO	633 930
3. Market-rate or affordable housing	1 017 138 120
ADFD	913 503 200
Kuwait Fund	81 678 173
SFD	18 690 000
4. Self-help and rehabilitation	13 725 670
UNOPS	8 991 760
SFD	4 733 910
IFRC	0
5. Social housing	611 079 137
SFD	372 830 790
ADFD	225 653 800

<i>Typology</i>	<i>Amount in USD</i>
Kuwait Fund	10 093 550
6. Emergency housing	297 292 256
Global Affairs Canada	118 134 000
UNHCR	116 684 679
FCDO	31 626 234
Total general	2 948 938 620

Table 22

5 top multilateral donors in Arab States, and top recipient countries per donor

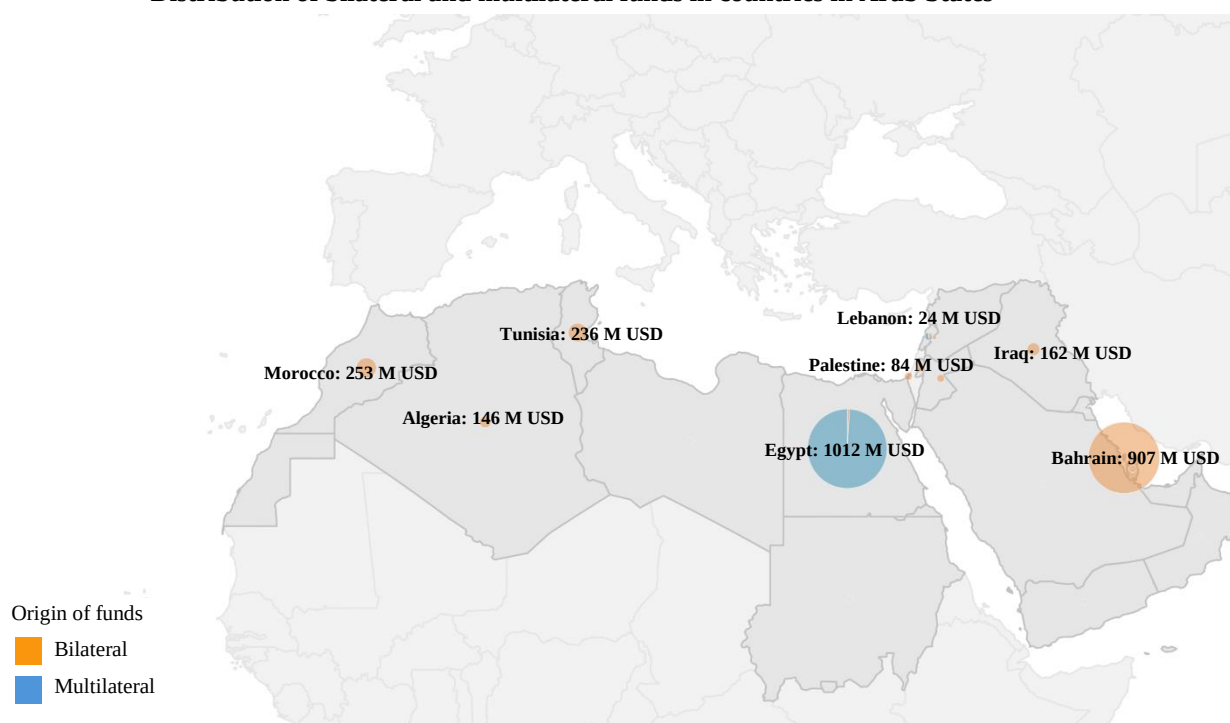
<i>Donors and top recipient countries</i>	<i>Amount in USD</i>	<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
WB	1 012 750,000	ADFD	1 139 157 000
Egypt	1 002 500,997	Bahrain	906 698 200
Lebanon	12 750 000	Morocco	232 458 800
Multiple countries	3 266 748	SFD	396 254 700
		Tunisia	235 293 750
		Algeria	136 202 040
		Morocco	20 025 000
		Global Affairs Canada	118 134 000
		Iraq	115 634 000
		State of Palestine	2 500 000
		Kuwait Fund	91 771 723
		State of Palestine	81 678 173
		Algeria	10 093 550
		FCDO	31 626 234
		Iraq	31 626 234

Table 23

5 top bilateral donors in Arab States, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
ADFD	1 139 157 000
Bahrain	906 698 200
Morocco	232 458 800
SFD	396 254 700
Tunisia	235 293 750
Algeria	136 202 040
Morocco	20 025 000
Global Affairs Canada	118 134 000
Iraq	115 634 000
State of Palestine	2 500 000
Kuwait Fund	91 771 723
State of Palestine	81 678 173
Algeria	10 093 550
FCDO	31 626 234
Iraq	31 626 234

Figure 4

Distribution of bilateral and multilateral funds in countries in Arab States

48. 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). The World Bank is the only multilateral institution working on housing in the region, with a 1-billion USD Housing finance project in Egypt, and limited emergency housing work in Lebanon.

49. 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.

- (a) ADFD's focus is on market-rate housing in Bahrain and social housing in Morocco.
- (b) SFD works mainly on social housing in Tunisia, Algeria and Morocco.
- (c) Other bilateral actors mainly focus on emergency housing in Iraq, Lebanon and the State of Palestine.

50. Egypt (1,012 M USD) and Bahrain (906 M USD) are the countries receiving the highest contributions for the development and implementation of housing interventions, on housing finance from the WB and for social housing provision from ADFD. The remaining countries in the region receive less than a third of that amount each (below 300 M USD).

- (a) Countries in the western Mediterranean (Morocco, Tunisia and Algeria) receive most of their funding for social housing.
- (b) Countries in the Middle East (Iraq, Lebanon and the State of Palestine) receive most of their funding for emergency housing.
- (c) Libya and Oman stand out as countries with no housing-related projects in the analysed period.

Table 24

20 top recipient countries in Asia-Pacific**Asia-Pacific**

Recipient country	Amount in USD
India	3 269 546 767
Pakistan	1 298 309 900
Uzbekistan	935 614 485
Nepal	801 442 170
Indonesia	729 110 041

<i>Recipient country</i>	<i>Amount in USD</i>
Mongolia	466 000 000
Bangladesh	366 700 000
China	299 350 000
Sri Lanka	280 000 000
Kyrgyzstan	191 590 500
Fiji	145 000 000
Kazakhstan	134 150 000
Bhutan	122 630 000
Philippines	62 106 468
Maldives	51 531 250
Afghanistan	33 410 195
Myanmar	28 175 448
Vanuatu	25 000 000
Cambodia	21 500 000
Multiple countries	15 451 100
Tonga	5 500 000
Total general	9 282 118 324

Table 25

Distribution of funds in Asia-Pacific per type of housing intervention, and 3 largest donors in each

<i>Typology</i>	<i>Amount in USD</i>
1. Housing policy	1 254 700 000
WB	900 500 000
ADB	354 200 000
2. Housing finance	3 806 708 097
ADB	1 796 980 000
WB	1 030 000 000
AIIB	300 000 000
3. Market-rate or affordable housing	982 019 895
WB	452 710 041
SFD	175 218 750
ADB	133 827 100
4. Self-help and rehabilitation	861 381 876
ADB	441 000 000
AIIB	200 000 000
WB	191 500 000
5. Social housing	151 506 050
ADB	151 500 000
AECID	6 050
6. Emergency housing	1 956 012 741
WB	1 859 000 000
FCDO	34 525 006
SFD	30 037 500
Total general	9 282 118 324

Table 26

5 top multilateral donors in Asia-Pacific, and top recipient countries per donor

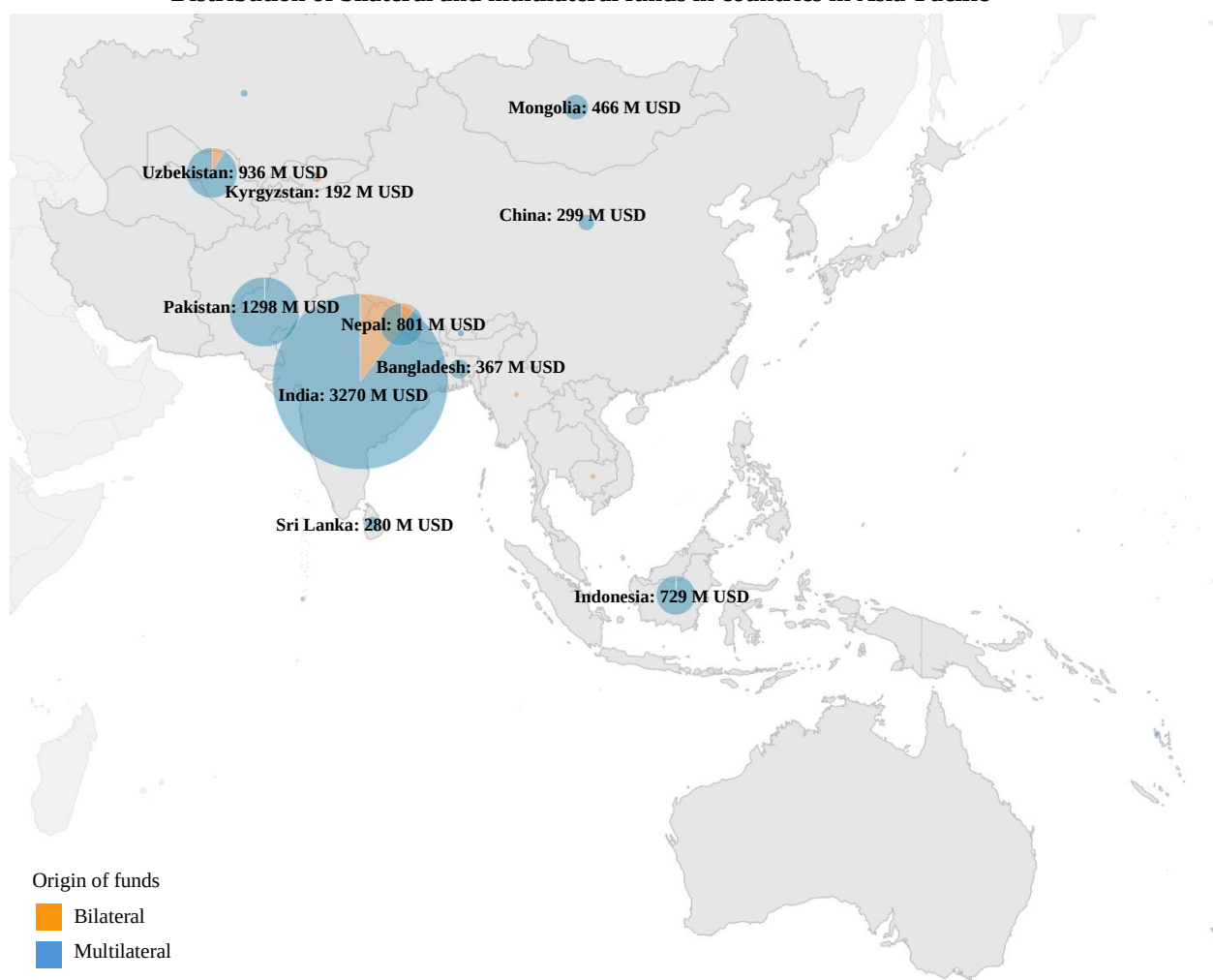
<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
WB	4 646 710 041
India	1 689 000 000
Pakistan	1 293 000 000
Nepal	710 000 000
ADB	2 877 507 100
India	933 516 000
Uzbekistan	853 460 000
Mongolia	446 000 000
AIIB	580 000 000
India	300 000 000
Sri Lanka	280 000 000
IsDB	377 000 000
Bangladesh	298 000 000
Kyrgyzstan	79 000 000
EBRD	20 000 000
Mongolia	20 000 000

Table 27

5 top bilateral donors in Asia-Pacific, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
SFD	205 256 250
Kyrgyzstan	100 125 000
Uzbekistan	50 062 500
Nepal	30 037 500
DEG	152 137 754
India	152 137 754
BII	107 902 725
India	107 902 725
FCDO	62 700 454
Nepal	34 525 006
Myanmar	28 175 448
BIO	40 951 838
India	17 851 838
Cambodia	16 500 000
Indonesia	6 600 000

Figure 5

Distribution of bilateral and multilateral funds in countries in Asia-Pacific

51. The prominent multilateral actors in the region are the World Bank (4,646 M USD) and the Asian Development Bank (2,877 M USD).

(a) The World Bank's focus on the region is mostly on emergency housing (1,859 M USD), with large projects in Nepal, Pakistan and India

(b) The ADB's focus is on housing finance (1,796 M USD) with projects spread across 8 countries.

52. 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).

(a) The Saudi Fund for Development's projects tend to focus on social and market-rate housing and spread across 4 different countries in western Asia: Kyrgyzstan, Uzbekistan, Nepal and the Maldives.

(b) DEG and BII also play a role in the region, in both cases by contributing to housing finance projects in India.

53. The geographic distribution of funds is led by countries in western and south Asia, which are the largest beneficiaries in the region.

(a) India (3,269 M USD) and Pakistan (1,298 M USD) receive the largest amount of funds, while other countries remain below 1,000 M USD contribution per country, such as Uzbekistan (935 M USD), Nepal (801 M USD) or Indonesia (729 M USD).

(b) It is important to note that countries in southeast Asia are not receiving significant funding compared to other areas of the region, with the exception of Indonesia.

Table 28
20 top recipient countries in Europe
Europe

<i>Recipient country</i>	<i>Amount in USD</i>
Germany	3 877 830 000
France	3 584 586 783
Türkiye	1 723 400 000
Sweden	1 719 234 208
Austria	1 703 185 000
Ukraine	1 670 361 879
Poland	1 578 685 525
Belgium	1 210 000 000
Spain	1 020 076 554
Ireland	975 665 404
United Kingdom	661 978 078
Netherlands	550 000 000
Italy	340 536 350
Russia	200 935 198
Croatia	200 100 019
Finland	165 000 000
Georgia	135 500 000
Czechia	132 000 000
Portugal	103 565 000
Albania	71 055 400
<i>Other</i>	<i>139 879 870</i>
Total general	21 763 575 267

Table 29
Distribution of funds in Europe per type of housing intervention, and 3 largest donors in each

<i>Typology</i>	<i>Amount in USD</i>
1. Housing policy	1 546 252 649
WB	1 517 194 552
GIZ	29 028 097
UNECE	30 000
2. Housing finance	1 177 462 962
WB	501 232 562
EIB	248 230 400
AFD	220 000 000
3. Market-rate or affordable housing	7 872 957 543
EIB	7 697 549 893
EBRD	82 436 000
ADFD	69 955 400
4. Self-help and rehabilitation	1 898 826 936
EIB	1 566 652 037
WB	200 174 898
EBRD	132 000 000
5. Social housing	7 874 517 535
EIB	7 840 144 571
UNOPS	22 812 964
EU	11 230 000

<i>Typology</i>	<i>Amount in USD</i>
6. Emergency housing	1 393 557 643
WB	1 200 100 019
UNHCR	132 573 758
GIZ	25 520 000
Total general	21 763 575 267

Table 30

5 top multilateral donors in Europe, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
EIB	17 352 576 901
Germany	3 877 830 000
France	3 584 586 783
Sweden	1 719 234 208
WB	3 418 702 031
Türkiye	1 500 000 000
Ukraine	1 500 000 000
Russia	200 935 198
EBRD	296 936 000
Poland	164 936 000
Czechia	132 000 000
ADB	135 500 000
Georgia	135 500 000

Table 31

5 top bilateral donors in Europe, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
AFD	220 000 000
Türkiye	220 000 000
ADFD	69 955 400
Albania	69 955 400
GIZ	54 548 097
Ukraine	54 548 097
SFD	31 038 750
Bosnia and Herzegovina	31 038 750
EU	11 230 000
Serbia	11 230 000

Figure 6

Distribution of bilateral and multilateral funds in countries in Europe

54. Multilateral contributions are important in Europe, mostly due to the EIB's leading position in the continent (17,352 M USD).

(a) The prominence of housing provision across Europe, both on social and market-rate housing, is explained by the predominance of the European Investment Bank (17,352 M USD), as it provides over 97% of its funds to Europe, and its activities tend to concentrate mostly in Central European countries.

(b) Other prominent donors are the World Bank, the European Bank for Reconstruction and Development, or the Asian Development Bank. Their projects concentrate in Eastern Europe and the Balkans, with funds mainly focused on housing finance. Emergency housing is also relevant, with funds devoted to post-earthquake reconstruction in Croatia and refugee housing in Ukraine.

55. The few bilateral organizations that have a significant presence in Europe can be characterized as follows:

(a) The Agence Française de Développement (220 M USD) working on housing finance in Türkiye.

(b) Bilateral organizations from the Arab States, both the Abu Dhabi Fund for Development (69 M USD) and the Saudi Fund for Development (31 M USD), focusing on housing provision projects in the Balkans. Their funding allocations amount to 25% of total bilateral funds deployed in Europe.

(c) Other bilateral organizations from European countries mostly fund emergency housing projects in Ukraine, such as GIZ (54 M USD).

56. In terms of geographical distribution, Central European countries are the beneficiaries of the majority of funds, as they are the main recipients of EIB funding. There are few projects in eastern European countries.

Table 32

20 top recipient countries in Latin America and the Caribbean
Latin America and the Caribbean

<i>Recipient country</i>	<i>Amount in USD</i>
Mexico	3 089 456 786
Argentina	2 177 012 500
Brazil	1 951 605 925
Peru	1 495 637 974
Colombia	1 232 091 267
Ecuador	1 086 353 348
Chile	633 109 000
Dominican Republic	504 160 193
Paraguay	309 720 000
Uruguay	234 530 000
Multiple countries	231 428 144
El Salvador	195 357 299
Guyana	176 142 250
Bolivia	131 242 806
Sint Maarten	123 885 819
Trinidad and Tobago	122 150 000
Guatemala	106 266 689
Haiti	100 455 761
Costa Rica	70 000 000
Nicaragua	68 165 623
<i>Other</i>	<i>204 258 231</i>
Total general	14 243 029 614

Table 33

Distribution of funds in Latin America and the Caribbean per type of housing intervention, and 3 largest donors in each

<i>Typology</i>	<i>Amount in USD</i>
1. Housing policy	3 351 955 381
WB	2 313 804 626
IDB	822 903 043
CAF	215 000 000
2. Housing finance	3 196 935 205
IDB	2 050 219 178
DFC	296 600 000
EIB	220 000 000
3. Market-rate or affordable housing	412 851 205
IDB	141 138 742
DFC	121 279 500
WB	105 000 000
4. Self-help and rehabilitation	4 781 089 099
IDB	4 071 388 844
WB	540 797 852
CAF	163 870 000

<i>Typology</i>	<i>Amount in USD</i>
5. Social housing	1 178 317 240
IDB	1 027 296 478
AFD	81 120 943
AMEXCID	59 500 000
6. Emergency housing	172 161 078
WB	103 986 000
IDB	54 740 000
UNHCR	11 979 831
Total general	14 243 029 614

Table 34

5 top multilateral donors in Latin America and the Caribbean, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
IDB	8 167 686 285
Mexico	1 773 395 174
Brazil	1 726 185 925
Argentina	1 440 012 500
WB	4 306 988 296
Mexico	1 251 000 000
Peru	1 250 000 000
Argentina	650 000 000
CAF	578 870 000
Ecuador	203 000 000
Chile	200 000 000
Argentina	87 000 000
EIB	246 865 963
Chile	220 000 000
Multiple countries	26 865 963

Table 35

5 top bilateral donors in Latin America and the Caribbean, and top recipient countries per donor

<i>Donors and top recipient countries</i>	<i>Amount in USD</i>
DFC	417 879 500
Colombia	254 279 500
Multiple countries	97 500 000
Mexico	46 600 000
AFD	295 620 943
Peru	214 500 000
Ecuador	81 120 943
SFD	100 125 000
Guyana	100 125 000
AMEXCID	59 500 000
Multiple countries	59 500 000
Chile	0
IFU	18 204 000
Mexico	18 204 000

Figure 7

Distribution of bilateral and multilateral funds in countries in Latin America and the Caribbean



57. 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).

(a) The prevalence of self-help and rehabilitation projects across the region is explained by the leading position of the Inter-American Development Bank (IDB), as it provides 75% of total funds for this type of intervention. The IDB focuses especially on neighbourhood improvement projects, as it devotes more than half of its expenditure to this goal, especially in countries such as Brazil and Argentina.

(b) Other prominent donors are the World Bank, mostly focusing on housing policy, and CAF (Development Bank of Latin America and the Caribbean), whose funds are equally spread across housing policy, housing finance and self-help and rehabilitation.

58. Among bilateral donors, the Development Finance Corporation (DFC – USA, 417 M USD) leads operations in the area, with housing finance and market-rate housing projects in Colombia and Mexico. The Agence Française de Développement (AFD – France, 295 M USD) also plays a role in the region, with housing finance and social housing projects in Peru and Ecuador.

59. Geographically, funds are evenly distributed across the continent, in a relatively proportional manner to each country's population.

Comparison to poverty data

Table 36

Distribution of funds per each inhabitant below national poverty line per year, in each recipient region, and top 5 countries per region.

Regions and top recipient countries			Expense in housing per poor inhabitant per year, USD				
	% of poor population	Year of data	2-Housing finance	3-Market-rate or affordable	4-Self-help and rehabilitation	5-Social housing	Typologies 2 to 5
Africa			0.55	0.30	0.50	0.11	1.47
Djibouti	21.1	2017	70.44	1.24	78.64	30.29	180.61
Seychelles	25.3	2018	6.24	0.00	0.00	149.76	156.00
Mauritius	10.3	2017	0.00	0.00	0.00	76.26	76.26
Rwanda	38.2	2016	6.74	0.97	7.83	0.01	15.55
Comoros	42.4	2013	0.00	0.00	10.08	0.00	10.08
Arab States			1.95	1.96	0.03	1.18	5.11
Morocco	4.8	2013	0.07	0.76	0.00	27.28	28.11
Tunisia	16.6	2021	0.04	0.00	0.00	23.31	23.35
Algeria	5.5	2011	0.00	1.48	0.00	10.12	11.61
State of Palestine	29.2	2016	0.00	10.42	0.00	0.00	10.42
Egypt	29.7	2019	5.98	0.00	0.00	0.01	6.00
Asia-Pacific			1.50	0.39	0.34	0.06	2.28
Maldives	5.4	2019	0.00	176.54	116.37	0.00	292.91
Bhutan	12.4	2022	252.39	0.00	0.00	0.00	252.39
Vanuatu	15.9	2019	0.00	0.00	99.28	0.00	99.28
Mongolia	27.8	2020	0.00	21.10	77.23	0.00	98.33
Uzbekistan	14.1	2022	34.28	3.30	0.02	0.00	37.60
Europe			2.02	13.54	3.26	13.54	32.36
Ireland	14	2021	68.65	60.84	0.00	140.33	269.81
Austria	14.8	2021	0.00	203.11	0.00	48.81	251.92
Sweden	16.1	2022	0.00	115.69	25.07	62.21	202.98
Belgium	12.3	2022	0.00	168.19	0.00	0.00	168.19
France	15.6	2021	0.00	26.68	22.16	20.39	69.23
Latin America and the Caribbean			5.23	0.57	7.85	1.64	15.28
Uruguay	9.9	2022	0.47	0.00	135.92	0.00	136.39
Chile	6.5	2022	66.24	0.00	32.96	0.10	99.30
Paraguay	24.7	2022	8.83	12.50	15.54	0.00	36.87
Ecuador	25.2	2022	14.68	0.00	1.94	16.97	33.59
El Salvador	26.6	2022	6.57	8.36	8.36	0.00	23.29

<i>Regions and top recipient countries</i>			<i>Expense in housing per poor inhabitant per year, USD</i>				
	<i>% of poor population</i>	<i>Year of data</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>
North America			0.00	0.00	0.00	0.00	0.00
Worldwide			1.49	1.63	1.16	1.63	5.91

60. In order to estimate how much housing funding is devoted to the poorest sectors of the population, the analysis quantifies the number of inhabitants below the national poverty line in each country, and divides the expenditure on housing by the poor population, in order to calculate the amount of funding spent on housing per poor inhabitant per year.

61. This analysis focuses on those type of housing interventions that can directly target poor individuals. Therefore, it discards housing policy, as it impacts the whole population and is not necessarily specifically targeted towards the poorest; and emergency housing, given that such funds are used in event-based responses, and thus they target a specific sector of the population which has been affected with usually no distinction or preference to the poorest individuals, nor can be categorized as a specifically pro-poor intervention.

(a) Europe is the region that receives more funds per poor inhabitant (32.36 USD per poor inhabitant per year). Such funds are mainly destined to housing provision, either market-rate affordable or social housing, the latter being usually targeted to and accessible by poor individuals.

(b) Latin America and the Caribbean receives 15.28 USD per poor inhabitant per year, which are destined mainly to self-help and rehabilitation, followed by housing finance. The focus on self-help is usually targeting poor populations and is more likely to contribute to ease their access to adequate housing.

(c) The Arab States receive 5.11 USD per poor inhabitant per year, with funds allocated to market-rate or affordable housing provision and to housing finance almost equally.

(d) In Asia-Pacific, the funds dedicated to housing per poor inhabitant are 2.28 USD per poor inhabitant per year, with a prominent focus on housing finance.

(e) Africa is the least funded region with only 1.47 USD per poor inhabitant per year, with a prominent focus on housing finance and self-help and rehabilitation.

62. In Europe and the Arab States, most of the funding is allocated to housing provision, despite lower demographic growth projections compared to other regions. In contrast, interventions in regions with higher demographic growth projections, such as Africa and the Asia-Pacific are characterized by market-enabling approaches (such as housing finance) and tend to receive significantly less funding per poor inhabitant when compared to the other regions.

63. Some types of housing intervention, especially those related to housing finance and market-rate or affordable housing do not necessarily translate into easy and immediate access to adequate housing for poor individuals, as in most cases, and particularly in some regions, the poorest segments of the population hardly meet the eligibility criteria needed to access the finance market.

64. Finally, the amount dedicated to housing support per poor inhabitant per year in each region is not sufficient to ensure access nor provision of adequate housing to the great majority of the individuals living under the national poverty line in each country.

VI. Conclusions

65. Despite the limitations in the research methodology and data collection, the analysis provides insights on the current state of affairs in housing interventions by bilateral and multilateral institutions.

66. Overall, multilateral donors allocate a total of 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.

67. 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 dominant approach.

68. While the highest contributing institutions 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.
69. 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.
70. 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.
71. 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.

Annex I

Analysed institutions

A. Bilateral

<i>Country/region</i>	<i>Member</i>	<i>Acronym</i>	<i>Institution</i>
Argentina	G20		National Directorate for International Cooperation
Australia	DAC	DFAT	Department of Foreign Affairs and Trade
Australia	DAC	AIFFP	Australian Infrastructure Financing Facility for the Pacific
Austria	DAC	OeEB	Development Bank of Austria
Austria	DAC	ADA	Austrian Development Agency
Azerbaijan	ODA	AIDA	Azerbaijan International Development Agency
Belgium	DAC	Enabel	Belgian Development Agency
Belgium	DAC	BIO	Belgian Investment Company for Developing Countries
Brazil	G20	ABC	Brazilian Cooperation Agency
Brazil	G20		Ministry of Cities
Brazil	G20		Ministry of Social Development and Assistance, Family and Fight Against Hunger
Bulgaria	ODA		Bulgarian Development Aid
Canada	DAC	FinDev	Development Finance Institute Canada
Canada	DAC		Global Affairs Canada
Canada	DAC	CDEV	Canada Development Investment Corporation
China	G20	CIDCA	China International Development Cooperation Agency
Croatia	ODA		Ministry of Foreign Affairs
Czechia	DAC	CzDA	Czech Development Agency
Denmark	DAC	IFU	Investment Fund for Developing Countries
Denmark	DAC	DANIDA	Danish International Development Agency
Estonia	DAC	ESTDEV	Estonian Centre for International Development
European Union	DAC		European Commission
Finland	DAC		Finnfund
Finland	DAC		Foreign ministry
France	DAC	AFD	French Development Agency
Germany	DAC	DEG	German Investment Corporation
Germany	DAC	KfW	Credit Institute for Reconstruction
Germany	DAC	GIZ	German Agency for International Cooperation
Greece	DAC		Hellenic aid
Hungary	DAC	HIA	Hungarian International Aid
Iceland	DAC		International Development Cooperation
India	G20		Ministry of External Affairs
Indonesia	G20		Indonesian Agency for International Development
Ireland	DAC		Irish aid
Italy	DAC	Simest-CDP	Italian National Promotional Institution
Italy	DAC	AICS	Italian Agency for Development Cooperation
Japan	DAC	JICA	Japan International Cooperation Agency
Republic of Korea	DAC	KOICA	Korea International Cooperation Agency
Kuwait	ODA	KFAED	Kuwait Fund for Arab Economic Development
Lithuania	DAC	LTAID	Lithuania Development Cooperation
Luxembourg	DAC	LuxDev	Luxembourg Development Cooperation Agency
Luxembourg	DAC	LMDF	Luxembourg Microfinance and Development Fund

<i>Country/region</i>	<i>Member</i>	<i>Acronym</i>	<i>Institution</i>
Mexico	G20	AMEXCID	Mexican Agency for International Development Cooperation
Netherlands	DAC	FMO	Dutch Entrepreneurial Development Bank
Netherlands	DAC	RVO	Netherlands Enterprise Agency
New Zealand	DAC		New Zealand Aid Programme
Norway	DAC	Norfund	Norwegian Investment Fund for developing countries
Norway	DAC	Norad	Norwegian Agency for Development Cooperation
Poland	DAC		Department of Development Cooperation
Portugal	DAC	SOFID	Portuguese Development Finance Institution
Portugal	DAC	Camões	Camões Language and Coioperation Institute
Qatar	ODA	QFFD	Qatar Fund For Development
Romania	ODA	RoAid	Romanian Agency for International Development
Russian Federation	G20	Rossotrudnichestvo	Federal Agency for the Commonwealth of Independent States
Saudi Arabia	ODA	SFD	Saudi Fund for Development
Slovakia	DAC	SlovakAid	SlovakAid
Slovenia	DAC		Slovenia Aid and Partnerships
South Africa	G20	IDC	International Development Cooperation
Spain	DAC	AECID	Spanish Agency for International Development Cooperation
Sweden	DAC	Sida	Swedish International Development Cooperation Agency
Sweden	DAC		Swedfund
Switzerland	DAC	SIFEM	Swiss Investment Fund for Emerging Markets
Switzerland	DAC	SDC	Swiss Agency for Development and Cooperation
Switzerland	DAC	SECO	State Secretariat for Economic Affairs
Türkiye	G20	TIKA	Turkish Cooperation and Coordination Agency
United Kingdom	DAC	BII	British International Investment
United Kingdom	DAC	FCDO	Foreign, Commonwealth and Development Office
United Arab Emirates	ODA	UAE AID	UAE International Development Cooperation
United Arab Emirates	ODA	ADFD	Abu Dhabi Fund for Development
United States	DAC	DFC	U.S. International Development Finance Corporation
United States	DAC	USAID	U.S. Agency for International Development
United States	DAC	USADF	US African Development Foundation

B. Multilateral and United Nations

<i>Country/region</i>	<i>Member</i>	<i>Acronym</i>	<i>Institution</i>
Africa		AfDB	African Development Bank
Africa		EADB	East African Development Bank
Africa		DBSA	Development Bank of Southern Africa
Africa			ShelterAfrique
Arab		IsDB	Islamic Development Bank
Asia		ADB	Asian Development Bank
Asia		AIIB	Asian Infrastructure Investment Bank
Europe		EBRD	European Bank for Reconstruction and Development
European Union		EIB	European Investment Bank
LAC		CAF	Development Bank of Latin America and the Caribbean
LAC		IDB	Inter-American Development Bank
World		WB	World Bank (IBRD-IDA)
World		IFC	International Finance Corporation
World		IMF	International Monetary Fund
World		OECD	Organization for Economic Cooperation and Development
World		IFRC	International Federation of Red Cross and Red Crescent Societies

<i>Country/region</i>	<i>Member Acronym</i>	<i>Institution</i>
Africa	ECA	United Nations Economic Commission for Africa
Asia-Pacific	ESCAP	United Nations Economic and Social Commission for Asia and the Pacific
Europe	ECE	United Nations Economic Commission for Europe
LAC	ECLAC	United Nations Economic Commission for Latin America and the Caribbean
Western Asia	ESCWA	United Nations Economic and Social Commission for Western Asia
World	UNDP	United Nations Development Programme
World	UNOPS	United Nations Office for Project Services
World	IOM	International Organization for Migration
World	UNHCR	United Nations High Commissioner for Refugees
World	OHCHR	Office of the United Nations High Commissioner for Human Rights

Annex II

List of recipient countries organized by UN-Habitat regions

Africa	Asia-Pacific	Latin America and the Caribbean
Angola	Afghanistan	Argentina
Benin	Bangladesh	Barbados
Burkina Faso	Bhutan	Bolivia (Plurinational State of)
Burundi	Cambodia	Brazil
Cabo Verde	China	Chile
Cameroon	Fiji	Colombia
Central African Republic	India	Costa Rica
Comoros	Indonesia	Cuba
Congo	Kazakhstan	Dominica
Côte d'Ivoire	Kyrgyzstan	Dominican Republic
Democratic Republic of the Congo	Lao People's Democratic Republic	Ecuador
Djibouti	Maldives	El Salvador
Ethiopia	Mongolia	Guatemala
Gambia (the)	Myanmar	Guyana
Ghana	Nepal	Haiti
Guinea	Pakistan	Honduras
Guinea-Bissau	Philippines	Jamaica
Kenya	Sri Lanka	Mexico
Lesotho	Tonga	Nicaragua
Liberia	Uzbekistan	Panama
Madagascar	Vanuatu	Paraguay
Malawi		Peru
Mali		Suriname
Mauritania	Europe	Trinidad and Tobago
Mauritius	Albania	Uruguay
Mozambique	Armenia	
Niger	Austria	
Nigeria	Azerbaijan	
Rwanda	Belgium	
Senegal	Bosnia and Herzegovina	
Seychelles	Bulgaria	
Sierra Leone	Croatia	
Somalia	Czechia	
South Africa	Finland	
South Sudan	France	
Togo	Georgia	
Uganda	Germany	
United Republic of Tanzania	Greece	
Zambia	Ireland	
Zimbabwe	Italy	
	Malta	
	Montenegro	
Arab States	Netherlands (Kingdom of the)	
Algeria	Poland	
Bahrain	Portugal	
Egypt	Republic of Moldova	
Iraq	Romania	
Jordan	Russian Federation	
Lebanon	Serbia	
Morocco	Slovenia	
State of Palestine	Spain	
Saudi Arabia	Sweden	
Syrian Arab Republic	Türkiye	
Tunisia	Ukraine	
Yemen	United Kingdom of Great Britain and Northern Ireland	

Annex III

Sources of information

1. For annual reports and repositories:
 - (a) In grey, report/repository found with no housing projects.
 - (b) In blue, report/repository found with housing projects.
2. For Requests for information (RFI):
 - (a) In grey, response received with no housing projects applicable to the research.
 - (b) In blue, response received with housing projects applicable to the research.

A. Bilateral

Country/region	Institution	All sources	Annual reports					Project Repositories	RFI
			2019	2020	2021	2022	2023		
Argentina	National Directorate for International Cooperation								
Australia	DFAT								
Australia	AIFFP	R						R	
Austria	OeEB	R	R	R	R	R	R	R	
Austria	ADA	Y	R	R	R			Y	Y
Azerbaijan	AIDA								
Belgium	Enabel	Y		R	R	R	R	Y	R
Belgium	BIO	Y	R	R	R	R		Y	Y
Brazil	ABC	Y						Y	
Brazil	Ministry of Cities								
Brazil	Ministry of Social Development								
Bulgaria	Bulgarian Development Aid								
Canada	FinDev	R	R	R	R	R		R	
Canada	Global Affairs Canada	Y	Y	Y	Y	Y	Y	Y	
Canada	CDEV	R	R	R	R	R			
China	CIDCA	R						R	
Croatia	Ministry of Foreign Affairs								
Czechia	CzDA	R	R	R				R	
Denmark	IFU	Y	Y	Y	Y	Y	Y	Y	Y
Denmark	DANIDA	R						R	
Estonia	ESTDEV	Y						Y	
European Union	European Commission								
Finland	Finnfund	Y	Y	Y	Y	Y	Y	R	
Finland	Foreign ministry	R	R	R	R	R			
France	AFD	Y	Y	Y	Y	Y	Y	Y	
Germany	DEG	Y	R	Y	Y	Y	Y		
Germany	KfW	Y	Y	Y	Y	Y	Y		R
Germany	GIZ	Y	R	Y	R	R		Y	
Greece	Hellenic aid	R	R	R	R				
Hungary	HIA								
Iceland	International Development Cooperation								
India	Ministry of External Affairs								
Indonesia	Indonesian Agency for International Development	Y						Y	Y

Country/region	Institution	All sources	Annual reports					Project Repositories	RFI
			2019	2020	2021	2022	2023		
Ireland	Irish aid	R	R	R	R	R			
Italy	Simest-CDP	R					R	R	
Italy	AICS	Y	Y	Y	Y	Y		Y	
Japan	JICA	Y	Y	R	R	R	R		
Republic of Korea	KOICA	Y	R	R	R	Y			
Kuwait	KFAED	Y	Y	Y	Y				
Lithuania	LTAID	R						R	
Luxembourg	LuxDev	Y	Y	R	Y	R		R	
Luxembourg	LMDF								
Mexico	AMEXCID	Y	R	R	R	Y			
Netherlands	FMO	R	R	R	R	R	R		
Netherlands	RVO	Y						Y	Y
New Zealand	New Zealand Aid Programme	Y	Y	Y	Y	R	Y		
Norway	Norfund	Y	Y	R	R	R	R		R
Norway	Norad	Y	R	R	R	R		Y	
Poland	Department of Development Cooperation	R	R	R	R	R	R		
Portugal	SOFID	R	R	R	R	R	R		
Portugal	Camões	Y	R	R	R	R		R	Y
Qatar	QFFD	Y	Y	Y	R	R		R	
Romania	RoAid								
Russian Federation	Rossotrudnichestvo								
Saudi Arabia	SFD	Y	Y	Y	Y	Y	Y		
Slovakia	SlovakAid	R	R	R	R	R	R	R	
Slovenia	Slovenia Aid and Partnerships								R
South Africa	IDC								
Spain	AECID	Y		Y	Y				Y
Sweden	Sida	Y	R	R	R	R		Y	Y
Sweden	Swedfund	Y	Y	R	R	R	R		R
Switzerland	SIFEM	Y	R	Y	R	Y	R		R
Switzerland	SDC	Y	R	R	R	R		Y	Y
Switzerland	SECO	Y	R	R	R	R		Y	Y
Türkiye	TIKA	Y	Y	Y				R	
United Kingdom	BII	Y	R	R	Y	Y	Y	Y	
United Kingdom	FCDO	Y	Y	Y	Y	Y	Y	Y	
United Arab Emirates	UAE AID	Y	Y	Y	Y	Y		R	
United Arab Emirates	ADFD	Y	Y	Y	Y	Y	Y	Y	
United States	DFC	Y		Y	Y	Y	Y	Y	
United States	USAID	R	R	R	R	R	R		R
United States	USADF	R	R	R	R	R	R		

B. Multilateral and United Nations

Country/region	Acronym	All sources	Annual reports					Project repositories	RFI
			2019	2020	2021	2022	2023		
Africa	AfDB	Y	Y	Y	Y	Y	Y	Y	
Africa	EADB	Y	Y	R	R				
Africa	DBSA	Y	Y	Y	Y	Y	Y		
Africa	ShelterAfrique	Y	Y	Y	Y	Y	Y	Y	
Arab	IsDB	Y	Y	Y	Y	Y	Y		
Asia	ADB	Y	Y	Y	Y	Y	Y	Y	
Asia	AIIB	Y	Y	Y	Y	R		Y	
Europe	EBRD	Y	R	R	R	Y	Y	Y	
European Union	EIB	Y	R	R				Y	
LAC	CAF	Y	Y	Y	Y	Y	Y	Y	
LAC	IDB	Y	Y	Y	Y	Y	Y	Y	
World	WB	Y	Y	Y	Y	Y	Y	Y	Y
World	IFC								
World	IMF	R	R	R	R	R	R		
World	OECD	R	R	R	R		R		
World	IFRC	R	R	R	R	R	R		
Africa	ECA								
Asia-Pacific	ESCAP								
Europe	ECE								
LAC	ECLAC								R
Western Asia	ESCWA								
World	UNDP	Y	R	R	Y	Y	R		
World	UNOPS								Y
World	IOM	Y	Y	Y	Y	Y	Y		
World	UNHCR	Y	Y	Y	Y	Y	Y		
World	OHCHR								Y

Annex IV

Types of housing interventions

1. Housing policy

Short name: Housing policy

Target: population as a whole, funds targeting public administrations

Activities included in the type: policy changes, coordination mechanisms, policy technical assistance, technical cooperation or support to produce or implement new policy, knowledge exchanges, adaptation of policy to gender issues, support for good practices, digital tools (ex. real estate and geospatial data), disaster risk reduction strategies, gathering data/statistical efforts/observatories, development of country profiles, events and conferences (if they are not specifically on a topic related to another type).

2. Facilitation or enabling projects (either of the construction industry or of housing finance)

Short name: Housing finance

Target: high and middle-income levels of society, funds targeting financial and construction companies

Activities included in the type: facilitation or enabling projects (either of the construction industry or of housing finance), housing sector infrastructure, microfinance, impact/property funds, housing finance, housing loans, environmentally friendly technical solutions for the construction industry, credit lines, construction components/solutions, supporting access to housing finance for women, low carbon technical development, affordable mortgage finance, social and gender bonds, diagnostics for private sector development and public-private partnerships, loan to property company, support to qualify for a mortgage loan, support to saving habits, low-income housing finance.

3. Public works and public-private partnership projects to produce or sell market-rate or affordable houses

Short name: Market-rate or affordable housing

Target: high and middle-income levels of society

Activities included in the type: public works and public-private partnership projects to produce or sell market-rate or affordable houses, feasibility studies, real estate investments, affordable housing, low-cost housing, line of credit.

4. Aided self-help (e.g. site and service, cooperatives, technical assistance, construction subsidies – in kind or in cash – etc.), rehabilitation and slum upgrading

Short name: Self-help and rehabilitation

Target: neighbourhoods in need of social, spatial or economic improvement

Activities included in the type: aided self-help, slum upgrading, rehabilitation, renovation, neighbourhood upgrading, habitat improvement, integral improvement, urban regeneration/renewal/revitalization, urban development.

5. Public or social housing

Short name: Social housing

Target: lower-income levels of society

Activities included in the type: public or social housing, government-built housing targeting specific groups such as the poor or marginalized, as well as income groups such as housing for low and middle income households.

6. Emergency housing and reconstruction – homelessness, IDPs, refugees etc.

Short name: Emergency housing

Target: population affected by emergency events such as hazards or conflicts

Activities included in the type: rehabilitation, reconstruction and restitution of housing for refugees, urban integration of migrants, disaster recovery and resilience projects, housing grants and rental assistance for refugees, housing in conflict affected areas, resilient shelter, build back safer projects.
