



African cities are key to dealing with climate loss and damage

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Cities host most of Africa's population, economic assets, infrastructure and utilities and will continue to grow throughout the century. Loss and damage instruments and funding help the world's most vulnerable countries to cope with climate harms. African cities should be at the forefront of these efforts, yet they lack direct representation in negotiations. To influence loss and damage decisions, cities must adopt creative strategies and leverage the multiple opportunities available to act.

Key findings

- Nearly 80% of global gross domestic product and over half the world's population live in urban areas, which generate up to 70% of emissions and face concentrated climate change losses and damages.
- Local governments are closest to the highest number of people and in a key position to lead transformative actions. But they are not party to international conventions and must be creative about influencing and accessing instruments.
- The global climate financial architecture has not been accessible to African cities. Only 3% of global climate inflows come to Africa, and these focus on small-scale, fragmented projects in

- middle-income countries. Only 3–5% of total adaptation funds have gone to urban contexts.
- The United Nations Framework Convention on Climate Change (UNFCCC) has three loss and damage instruments: the Warsaw International Mechanism, the Santiago Network and the Fund for responding to Loss and Damage. The first disbursals will occur in 2026 and African cities should act now to access them.
- Averting and minimising loss and damage requires governance, capacity and advocacy. It demands a whole-of-government approach that integrates urban initiatives into national and international climate strategies.

Recommendations

African cities:

- Conduct high-quality vulnerability assessments that include economic and non-economic loss and damage to unlock international instruments. Cities that invest in data and planning are 5.7 times more likely to take action and be better positioned to respond and advocate for international funding.
- Increase loss and damage advocacy to highlight cities' needs, including subnational access, support for marginalised populations, dedicated urban funding, new grant-based resources for local solutions and accountability.
- Maximise city-to-city solidarity internationally and within countries by delivering joint positions and common visions of loss and damage as a tool for urban climate justice. By aggregating resources and collaborating on demand and supply-side solutions, cities can pool risk, reduce transaction costs and amplify soft power.

Engage with city networks to influence highlevel decisions: cities are not UNFCCC parties and must be creative to influence negotiations. They should maximise engagements with and offerings of existing platforms.

National governments:

- Lead focused efforts to build multi-level loss and damage governance. Integrating agendas vertically between government levels and horizontally with other stakeholders will streamline action and reporting and improve access to funds.
- Include urban loss and damage in Nationally Determined Contributions and National Adaptation Plans to improve planning, financing and implementation.

Introduction

For decades, Least Developed Countries and Small Island Developing States have fought for a climate justice mechanism that acknowledges and supports communities that have contributed least to climate change but suffer its most severe impacts. Progress is being made within the United Nations Framework Convention on Climate Change (UNFCCC) on loss and damage – climate impacts that are considered beyond adaptation.¹

While important decisions on size, scope, attribution, funding and access are still pending and political will is waning among some contributors, the launch of a fund and technical assistance compels African cities to act swiftly. Effective action will depend on cities' governance, capacity, legal frameworks, financial mechanisms and advocacy.

This policy brief explains why cities should lead on loss and damage and identifies opportunities for subnational and national action to access and influence related instruments, strengthening climate resilience for cities and their populations.

Cities are at the forefront of climate change

Nearly 80% of global gross domestic product (GDP) and over half the world's population (56%) are concentrated in urban areas, which are responsible for up to 70% of global emissions.² The Intergovernmental Panel on Climate Change warns that cities are highly vulnerable to climate impacts due to their population density, economic activity and geographic locations near oceans or rivers.³

Floods, cyclones, droughts, extreme temperatures and precipitation, vector-borne diseases, pollution, sea-level rise, water scarcity and salinisation cause direct and compounding loss and damage where people, infrastructure, economic assets and utilities are most concentrated. The cascading effects on housing, food security, ecosystems, health, education and livelihoods disproportionately affect marginalised groups, including women, children, the elderly, migrants and the urban poor.⁴

Local governments are closest to the highest number of people and are in a key position to lead transformative action by drawing on local knowledge. Cities act as first responder in climate disasters, managing preparedness, response and essential services such as shelters, healthcare, waste management and utilities, often with support from higher levels of government.⁵ Even when acting outside their official mandate, cities frequently reallocate budgets from long-term adaptation or development to emergency needs, including repurposing loans, which can lead to cascading economic consequences and missed opportunities for structural transformation.⁶

Most African cities (83%) are rated at 'extreme risk' for climate change vulnerability

A lack of mandates, infrastructure, assets, financial resources, capacities and governance structures limits cities' ability to act.⁷ Many African cities have high levels of housing and labour informality, limited clarity on property rights, limited local taxation and young urban populations. Cities have overstretched budgets and limited capacity to invest in infrastructure, land-use management and planning. This increases both direct and residual loss and damage, putting livelihoods, health, education and safety at greater risk in urban areas.

Cities are not parties to climate conventions but engage in the UNFCCC through the Local Governments and Municipal Authorities constituency and networks such as the C40 Cities Climate Leadership Group (C40) and ICLEI, Local Governments for Sustainability.

Governance and funding decisions are made at international and national levels, and the global climate financial architecture has largely bypassed African cities. Africa has received only 3% of global climate funding – mostly for small, fragmented projects in middle-income countries with onerous conditions that exacerbate debt burdens⁸ – while only 35% of adaptation funding targets urban contexts,⁹ and over 90% of urban finance focuses on mitigating carbon emissions.¹⁰

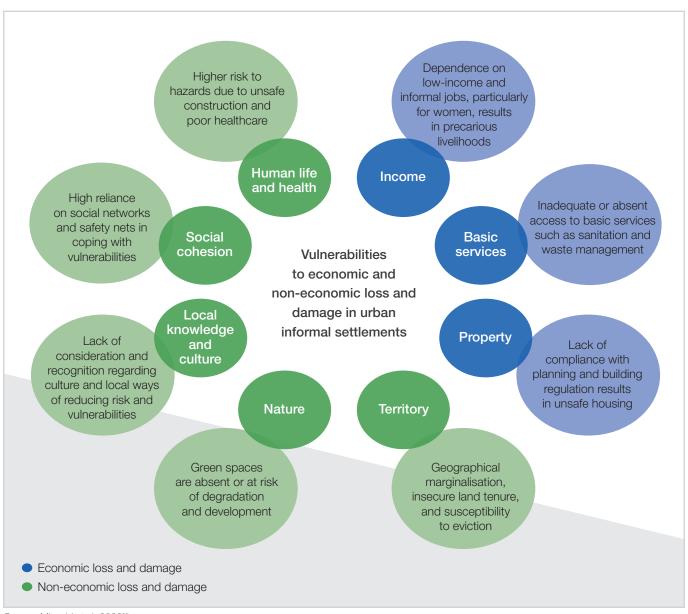
The continent has an urban annual growth rate of about 3.5% and 86 of the world's 100 fastest-growing cities. The percentage of people living in urban areas in Africa has grown from 15% in the 1960s to 43% in

2018 and is expected to pass 50% by 2030. Since 1990, the number of people living in African cities has increased by 500 million, and the number of cities has doubled from 3 300 to 7 600. 11 Cities are key drivers of economic prosperity and development. Urbanisation offers substantial opportunities if managed well but poses serious risks if it is not. Most African cities (83%) are rated at 'extreme risk' for climate change vulnerability. 12

Over 265 million people in sub-Saharan Africa live in informal settlements and the proportion (currently 53%) of informality in the region is projected to grow at the fastest rate in the world. ¹³ The unplanned nature of informal settlements heightens their vulnerability to climate impacts: inadequate structures often located on unwanted land not intended for residential use in floodplains, coastal strips or other vulnerable areas.

Vulnerability is compounded by poverty, overcrowding and a lack of infrastructure and services. Climate shocks can push people further into poverty or to adopt negative coping strategies, such as selling assets, reducing food, degrading environmental resources, removing children from school or forced displacement.¹⁴

Chart 1: Examples of economic and non-economic loss and damage vulnerabilities specific to urban informal settlements



Source: Mirwald et al, 202315

What is loss and damage?

While no official definition exists, the term 'loss and damage' is used to refer to the adverse impacts of the climate crisis that cannot be averted through mitigation or minimised through adaptation. They are beyond adaptation due to 'hard' limits where adaptation is impossible or 'soft' limits where measures exist but are unavailable or no longer viable. Loss and damage refers to both sudden impacts – such as cyclones, droughts or extreme heat – and slow-onset impacts, such as desertification or sea-level rise.

Loss and damage refers to climate impacts where adaptation is impossible or remedial measures are unavailable

Loss refers to permanent economic and non-economic loss that cannot be reversed such as death, loss of culture or heritage, loss of home, biodiversity, ecosystems or livelihoods. 17 Damage refers to impacts that can be restored or replaced such as infrastructure, property, agriculture or disruptions to health, education, water or other services. Damage is typically quantifiable in monetary terms. Economic loss refers to goods and services involving income and physical assets traded in markets, such as property, infrastructure, agricultural production or business revenue. 18

Non-economic loss and damage (NELD) refers to harm that is not easily quantifiable or commonly traded such as mortality, heritage, health, distress or displacement. 19 Loss and damage is typically calculated in terms of economic costs associated with disasters. Many other hazards, such as NELD or slow-onset impacts, go unreported. Reporting usually addresses direct costs without factoring in indirect costs such as debt burdens, economic losses or rehabilitation. NELDs are even more challenging to quantify and are often not accounted for.²⁰

Existing loss and damage tools

The UNFCCC and the Paris Agreement have three entities that address loss and damage:

- The Warsaw International Mechanism for Loss and Damage (WIM) – established in 2013 to coordinate policy and knowledge related to climate change impacts.
- The Santiago Network for averting, minimising and addressing loss and damage (SNLD) – established in 2019 to connect countries and communities with technical help.
- The Fund for responding to Loss and Damage (FRLD) – established in 2022 to fund loss and damage interventions.

The FRLD responds to the call for a different kind of fund dedicated to addressing gaps in the climate financing

Non-economic loss and damage - loss of culture and heritage

A 2022 study created a continent-wide geospatial database of 284 coastal natural and cultural heritage sites and found that 56 heritage sites face threats from flooding and erosion caused by sea-level rise, with that number likely to triple to 191 by 2050. At-risk sites include sacred waterfalls, second-century trading posts and biodiversity hotspots with important cultural, ecological, historical, social and economic value. The study identified that Africa has comparatively few assessments of coastal climate risks and very limited research on heritage sites.

Cape Coast is home to the Cape Coast Castle, one of 30 UNESCO (UN Educational, Scientific and Cultural Organization) World Heritage slave forts in Ghana, where captured Africans were held before being forced onto slave ships. In 2023, it was the fifth most visited tourist site in Ghana, attracting over 101 000 visitors and serving as a major economic contributor to the city.²¹ The castle faces threats from sea-level rise, erosion and extreme weather and, in some forts, entire structures have washed into the sea. Surrounding fishing communities are similarly at risk of losing their ancestral homes and livelihoods.

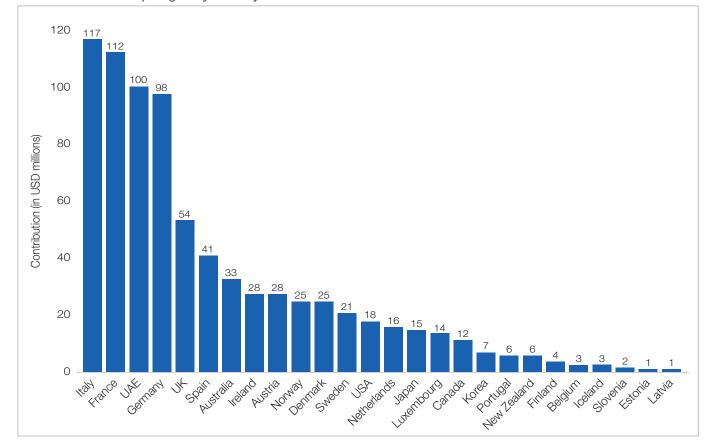


Chart 2: Total FRLD pledges by country as of June 2025

Source: Fund for responding to Loss and Damage²²

architecture and supporting vulnerable countries and communities. It recognises that existing modalities are not designed for urban contexts and that local governments and communities have largely been excluded. Paragraph 49 of the governing instrument commits to developing various access modalities, including direct access for subnational entities.²³ As of 30 June 2025, a total of US\$788 million had been pledged.²⁴

The FRLD, WIM and SNLD should include dedicated urban workstreams. They should explicitly address urban issues – such as informal settlements, secondary and intermediary cities, heat islands, migration, demographic pressures, loss of culture and pollution – within their priorities and integrate urban-specific non-economic loss and damage into their modalities and eligibility criteria.

The FRLD should align with SNLD and WIM to build urban-specific technical help and capacity-building resources and efforts. These resources should be designed to be accessible at the community level, including translation into relevant languages.

Opportunities for action for African cities and countries

Much is yet to be determined about what loss and damage instruments will cover, whether the FRLD will focus on urban impacts or be broadbased and how losses and damages will ultimately be calculated.²⁵ Calculations are typically based on national-level GDP losses even though cities generate about 80% of GDP. Robust tools to assess and predict urban loss and damage are not yet available, limiting cities' ability to plan and design instruments to fit local needs.²⁶ There is a growing call for a 'science of loss' to inform more accurate policies, but it has largely overlooked cities.²⁷

Despite these unknowns, African cities should educate themselves on loss and damage and create strategies to align their climate actions with loss and damage instruments to mobilise funds and technical support and improve loss and damage action.

Examples of potential financial mechanisms that could be developed for cities:

- Social protection systems: build resilience, reduce maladaptive responses and ensure access to essential services. Ex-ante contingency funds can deliver food, water, healthcare and other support before and during crises.
- Cash transfers: a flexible, scalable and community-led mechanism to support loss and damage, with proven durable impacts.
- Cash-for-work programmes: offer paid work to implement loss and damage measures, such as repairing infrastructure or clearing waste.
- Socially inclusive insurance: fully or partially funded, trigger-based insurance that channels resources directly to affected communities.

Vulnerability assessments that include economic and non-economic loss and damage

Unlocking international and national-level instruments requires robust data. Cities that invest in data, assessments and plans are better positioned to prepare for, respond to and advocate for international funding. Data and evidence are necessary to show impacts, which will factor into whether donor countries replenish the FRLD and scale projects.

Risk assessments should include hazard mapping, exposure and vulnerability.²⁸ According to the CDP (formerly the Carbon Disclosure Project), cities with vulnerability and risk assessments are 2.7 times more likely to report long-term climate risks and take 5.7 times more adaptation actions than those without.²⁹

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Many African cities lack the resources to conduct robust assessments, have limited accessible and comparable data or do not sufficiently share information between different levels of government through vertical integration or between agencies through horizontal integration. Assessing NELD is even more complex because standard methodologies lag further behind.³⁰

Despite these barriers, perceptions are changing and cities, regions, countries and the private sector are collaborating more on climate action.³¹ As of 2023, 57 African cities were publicly reporting their environmental data and plans, up from 48 cities in 2020.³² Cities should invest in gathering robust, disaggregated, geo-located data to show their unique loss and damage

IN 2023 ONLY

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AFRICAN CITIES PUBLICLY
REPORTED ENVIRONMENTAL
DATA AND PLANS

challenges. Some potential indicators for loss and damage assessments include:

- Damage to critical infrastructure such as roads, water sources, sewage or energy
- Damage to homes
- Damage to cultural or religious sites
- Days of school closure
- Days of market closure
- Damage to markets
- Service disruptions, i.e. days without potable water, electricity or public transit
- Budgets reallocated to emergencies
- Cases of heat- or disaster-related illnesses
- Food shortages

Where limited resources exist, cities should leverage participatory methods, community-led assessments and existing data sources. They should prioritise meaningful engagement with communities to involve a wide range of actors and build trust.

Although many African cities lack the capacity and resources to collect robust data and conduct assessments, several technical, financial and capacity-building support opportunities exist from entities such as ICLEI Africa, C40, the UN Development Programme offering targeted training programmes, peer-to-peer exchanges and open-source tools.

Open-access tools and data platforms are available for cities with limited technical and financial capabilities

Technical advances such as geospatial and climate impact analyses and modelling, including through machine learning, are developing rapidly and offer opportunities for cities to access data. These developments should, however, be 'truth tested' against ground realities and local knowledge.

Many non-governmental organisations (NGOs) support community engagement and grassroots assessments. Academic institutions, open-access geospatial tools, risk

mapping and data platforms are available, particularly for cities with limited technical and financial capabilities.

The SNLD is mandated to catalyse technical help at the local, national and regional levels. It is not a funding entity; however, the Secretariat may provide financial support and facilitate requests for grant-assisted technical help from members. Cities could consider making grant-assisted applications to develop standardised data collection and assessment processes to enhance comparability, lobbying power and data-driven advocacy.

Increase loss and damage advocacy and elevate key messages

African cities and municipalities have limited access to international decision making about climate agreements and funding, but they do have the capacity to influence outcomes, particularly collectively. Cities should strategise about how to leverage their best advocacy capabilities and platforms to elevate core messages about centring African urban populations in loss and damage discourses. The FRLD should:

- Ensure direct access for subnational entities –
 reflect the principle of subsidiarity and uphold
 commitment to direct access through simplified
 modalities that reduce conditionalities difficult for
 cities to meet
- Prioritise the most vulnerable allocate funding to multiple categories of vulnerability, including cities, to address the gap between demand and supply
- Establish a dedicated urban window include multiple funding windows, with one structured to respond to specific urban dimensions
- Address marginalised groups meet the needs of women, children and youth, Indigenous people, displaced people and others who face high access barriers
- Provide new, additional, sufficient and predictable funding – separate from existing development or climate funds, enabling meaningful planning
- Offer grant-based support minimise debt burdens; where loans are appropriate, make them highly concessional

- Ensure locally owned solutions driven by communities, not dominated by funders or intermediaries
- Promote transparency and accountability track and report on fund distribution using frameworks that improve on the lack of transparency from other climate funds

Maximise city-to-city solidarity

There is an abundance of untapped opportunities for African cities to gain by better engaging in city-to-city partnerships, technical assistance and cooperation.³³ As hosts of Africa's population and economic hubs, mayors have substantial – often unrealised – political power and ability to influence public awareness on different issues.

They have ample opportunities to strategise around how to effectively influence national and international decisions. They can engage in activities such as joint statements, common positions or financial pledges that position loss and damage as a tool for urban climate justice. By aggregating resources and collaborating on demand and supply-side solutions, cities can pool risk, reduce transaction costs and amplify soft power.

Within countries, cities should work together to influence their national governments, which are members of UNFCCC, and play the lead role in determining negotiators, priorities and designing frameworks and policies. As homes to the highest number of citizens, cities should work with other cities to align their loss and damage agendas, maximise their political power and lobby their national governments.

Only 22 African countries nominated a UNFCCC loss and damage contact point

Given that loss and damage is still an emerging field, many national governments do not have the resources and technical skills to maximise opportunities. For example, at COP22, Parties were invited to establish a loss and damage contact point through their UNFCCC focal points. As of 29 October 2025, only 22 African countries have nominated a contact point.³⁴ Appointing a national contact person would help influence loss and damage. Cities can support this process by engaging with national-level actions such as task forces, databases, commissions, legal and political frameworks and using what power and knowledge is available to them to influence.

Quelimane - cross-border solidarity for cyclone response

Mozambique is among the world's most climatevulnerable countries and has low preparedness. It is a hotspot for cyclones, floods and droughts. Coastal cities face sea-level rise and have been hit by multiple devastating cyclones in recent years, the biggest being Idai (2019), Kenneth (2019) and Freddy (2023).

Quelimane is the fourth-largest city with around 350 000 inhabitants. Population pressure and coastal erosion have damaged mangroves, which protect coastlines from storms and filter water. During storms, inadequate waste management causes sewage and landfill flooding, which seeps into the soil and contaminates agriculture and aquifers.

The municipality launched efforts to improve physical infrastructure – roads, drainage and health facilities – and adaptive capacity through

collaboration. Local and international NGOs, municipalities and universities have come together to exchange best practices and build capacity. Quelimane decided to focus on waste management and mangrove restoration.

'Quelimane Limpa' expands waste collection, trains community members to separate waste and creates waste management micro-enterprises for composting. 'Quelimane Agricola' introduces sustainable and innovative agricultural practices through training, mobile phone platforms and irrigation systems.

Mayor Manuel A Alculete Lopes de Araújo, said: 'Malawian cities came to us for advice after they were hit with Cyclone Freddy. We were able to assist them by providing technical assistance.'

Engage more with city networks to influence high-level decisions

The limited attention to city-level issues in substantive discussions under the UNFCCC is a result of the lack of city representation. City networks and consortia, such as the Local Governments and Municipal Authorities Constituency, ICLEI Africa, the Covenant of Mayors in Sub-Saharan Africa and the United Cities and Local Governments, amplify and represent cities in various fora. They launch consultations and coalitions and prepare research, advocacy and position papers, which would be further strengthened if African cities actively engaged and endorsed them.³⁵

City networks have created thematic task forces such as the Mayor's Migration Council's Global Cities Fund for Migrants and Refugees and the C40–Mayor Migration Council's Global Mayors Task Force on Climate and Migration, to influence international agendas and share expertise on loss and damage.

Scotland provided £1 million to the C40 Cities network for climate action in marginalised urban communities

The Scottish government provided £1 million to the C40 Cities network to facilitate inclusive climate action focused on tackling loss and damage in marginalised urban communities. The funding targets city-led approaches to loss and damage and building cities' influence in global policy debates. The funding targets city-led approaches to loss and damage and building cities' influence in global policy debates. Section 240 also produced a comprehensive report on urban loss and damage that provides valuable tools for cities. Several city consortia and alliances actively advocate to include urban dimensions of loss and damage, city inclusion in negotiations and dialogues and more resources for cities. African cities can do more to engage with and maximise these resources.

Focus on multi-level governance

Loss and damage requires a whole-of-government and whole-of-society approach. It should be understood as part of a system of overlapping climate change and disaster responses across all levels. Many national and subnational governments already address loss and damage within disaster management, humanitarian aid

programming and adaptation but do not recognise their actions due to a lack of shared definitions and integration.³⁸

Multi-level governance has proven more effective than working in siloes to deliver climate action. It recognises that coordination between national and subnational governance enhances policies and processes including vertical integration between levels of government and horizontal integration among actors such as NGOs, civil society, academia, industry and the private sector.

ICLEI Africa has identified five steps for national and subnational governments to better align and work towards multi-level governance:³⁹

- Identify synergies and entry points where objectives across different levels converge to identify common areas of focus or cross-cutting themes
- Map stakeholders to identify which actors are involved, where overlaps exist and who plays coordinating roles in processes
- Understand institutional arrangements and mechanisms that already exist and can be leveraged for loss and damage
- Improve information sharing by identifying how to share and pool sources
- Access finances by developing clear multi-level plans, identifying funding sources, ensuring efficient use and reporting clear outcomes

Given the overlaps with adaptation, disaster risk reduction, disaster management and development, cities and national governments should focus on building multi-level loss and damage governance using existing platforms and cooperation mechanisms. Country-led efforts to inform and align loss and damage agendas can streamline cities' capacity-building and planning into integrated processes that improve their abilities to access funds, implement activities and report.

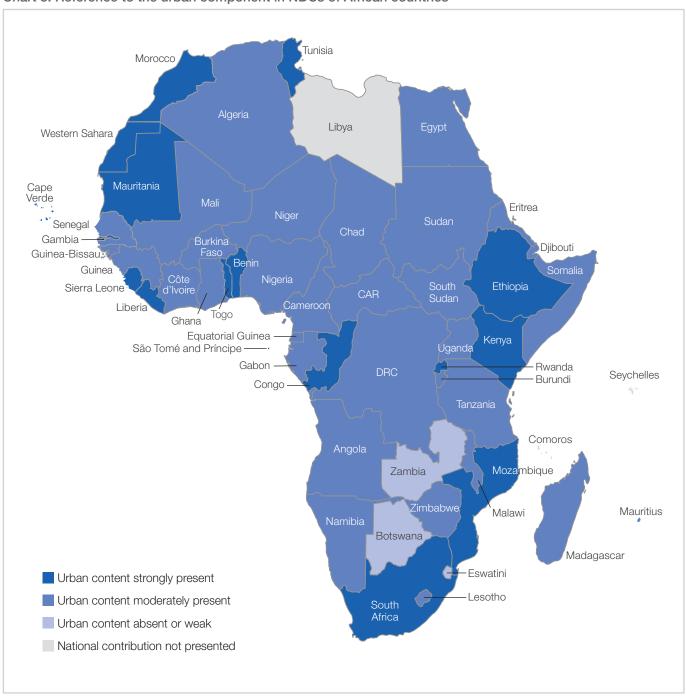
Regional Economic Communities and the African Union have multiple mechanisms that cities and countries could benefit from, such as the African Union's Climate Change and Resilient Development Strategy, which remain underused. As hubs for economic activity, cities should further mobilise and engage the private sector on loss and damage, particularly on complementary finance to support more implementable actions.

Include urban loss and damage in NDC and NAPs

In recent years, local governments and city consortia have advocated for city engagement in designing Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs).⁴⁰ Including city representation in NDCs and NAPs can improve climate

action planning, financing and implementation. A 2022 African Development Bank Study showed that 49 out of 54 countries have included urban development in their NDC commitments;⁴¹ of these, 14 (28%) have strong urban content and 63% have moderate. Only 23 African countries have submitted NAPs as of November 2025, without enough focus on urban content, leaving much room for improvement.⁴²

Chart 3: Reference to the urban component in NDCs of African countries



Source: African Development Bank Group, 202243

The COP28 presidency launched the Coalition for High Ambition Multilevel Partnerships (CHAMP) for Climate Action to drive more integrated NDCs. CHAMP supports subnational engagement in co-designing, co-implementing and co-financing NDCs. Seventy-seven countries and the European Union, including 14 African countries, have endorsed it.⁴⁴

Only 23 African countries submitted NAPs as of November 2025, without enough focus on urban content

Cities can play a critical role by advocating for CHAMP endorsement and leveraging its resources to enhance cooperation, create inclusive NDC processes and elevate subnational projects.

Despite these advances, the integration of loss and damage in NDCs remains limited. As of October 2025, 79% of the 64 countries that submitted NDCs between 1 January 2024 and 30 September 2025, reported experiencing loss and damage compared with 45% in their previous NDCs. However, only 14% mentioned efforts to avert, minimise and address loss and damage. 45

Conclusion

Many decisions have yet to be made about operations, funding approaches, access modalities and allocation frameworks that will dictate the size and scope of loss and damage action. However, loss and damage is happening now, and African cities must act without waiting for final details. Integrating loss and damage into urban planning alongside other subnational and national actors will enhance access to international opportunities, strengthen influence and better prepare cities to respond.

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