

SYMPOSIUM ON FINANCING CLIMATE MOBILITY

TO FUND OR NOT TO FUND?: HUMAN RIGHTS GUARDRAILS FOR FINANCING
PLANNED RELOCATIONS OF COMMUNITIES FACING THE CLIMATE CRISIS

Charlotte Finegold* and Erica Bower**

From Walande, Solomon Islands, an Indigenous village forced¹ by rising seas and coastal erosion to move to the mainland, to Saint Louis, Senegal, where the government is relocating entire neighborhoods of fisherfolk inland away from coastal flooding, climate-related planned relocations are already happening around the world.² Yet the landscape of financing for this unique form of climate mobility is understudied,³ complex, and lacks sufficient guardrails to prevent funding from being channeled to relocations that violate human rights principles. As the climate crisis accelerates and more communities face these challenging processes, a human rights-based approach⁴ to determine whether and how to fund planned relocations is increasingly urgent.

In this essay, we conceptualize planned relocation, describe trends in the current funding landscape, and articulate why the level of consent among relocating people should be a key consideration for funders. We argue that governments and external funders should expand support for communities leading relocation efforts and refrain from supporting relocations imposed by external actors without communities' consent. Funders should update their policies and safeguards to reflect both imperatives.

Conceptualizing Planned Relocation

Planned relocations are processes in which groups of people move to a new location that is more insulated from climate change impacts, where they can rebuild their lives. Since most communities would prefer to stay in

* *Environment and Human Rights Fellow at Human Rights Watch, California, United States.*

** *Climate Displacement Researcher at Human Rights Watch & Affiliate at Stanford University, California, United States.*

¹ In planned relocations, there are multiple sources of force: the imminent driver (e.g., cyclone); the nature of the process (e.g., authorities demolishing houses); and/or origin conditions after movement (e.g., island no longer exists). The first and third will nearly always exist in climate-related planned relocation. The presence of the second in settings where communities do not provide consent is a key distinction for whether the planned relocation constitutes internal displacement or forced eviction. For further discussion, see David James Cantor, *Conceptualising "Relocation" Across Displacement Contexts*, 15 J. INT'L HUM. L. STUD. 1 (2023).

² Human Rights Watch, *"There's Just No More Land": Community-Led Planned Relocation as a Last-Resort Adaptation to Sea Level Rise in Solomon Islands* (Mar. 17, 2025); Sokhna Ba, Lorenzo Carrera & Isabelle Celine Kane, *Strengthening Coastal Resilience in Senegal: A Vital Issue for the People of Saint-Louis*, WORLD BANK BLOGS (Oct. 2, 2024); Erica Bower, Sanjula Weerasinghe & Daria Mokhnacheva, *Mapping of Planned Relocation Cases: A Foundation for Evidence-Based Policy and Practice*, 69 FORCED MIGRATION REV. 48 (2022).

³ Steven Goldfinch & Sam Huckstep, *Planned Relocation of Climate-Vulnerable Communities: Preparing Multilateral Development Banks*, CTR. GLOB. DEV. (Feb. 2025); United Nations University, *Funding Futures* (forthcoming).

⁴ Alice Farmer, *Migrating with Dignity: A Human Rights Case for Facilitated, Community-Led Financial Interventions in Climate-Vulnerable Areas*, 119 AJIL UNBOUND 77 (2025).

their homes, known as voluntary immobility, planned relocation is generally considered a measure of last resort. To date, climate-related planned relocations of full communities have taken place within national borders.⁵

Some communities have decided to relocate to preserve their homes and ways of life, after decades of monitoring climate changes and attempting to adapt in place.⁶ In other contexts, governments initiate relocations—sometimes without the community’s consent, reminiscent of forced resettlements for dams or other infrastructure projects.⁷ Poorly planned relocations can violate human rights and may constitute internal displacement.⁸

Current Landscape of Climate-Related Planned Relocation Funding

Relocating entire communities is resource-intensive,⁹ but rights-respecting relocations are ultimately a good investment: spending a dollar on anticipatory action today may save four to six dollars later.¹⁰ Yet because of funding gaps, many Indigenous, rural, marginalized communities—from Alaska to the Solomon Islands—who have decided to relocate for their collective survival have been unable to do so in a dignified manner, leaving them vulnerable to worsening climate hazards and risks to their rights.¹¹ Communities that have managed to relocate have largely had to piece together funding themselves from bilateral grants, national public spending, climate funds, remittances, and contributions from community members.¹² This is due to many factors, including a lack of national funding, insufficient investments by high-income states, and the fact that little of existing adaptation financing is directly accessible to front line communities.¹³

For example, Walande, a small Indigenous community in Solomon Islands, received some support to prepare a new site from the Australian High Commission but had to self-fund most of its relocation to the mainland after coastal floods decimated its island home.¹⁴ Each family contributed approximately US\$23,000 to rebuild their home on the mainland—a heavy financial burden, given most Walande residents are subsistence fisherfolk.¹⁵ Without further resources, the community has been unable to reinforce its protective sea wall or take other adaptation measures.¹⁶

⁵ Bower, Weerasinghe & Mokhnacheva, *supra* note 2.

⁶ UN Comm’n on Hum. Rts., *Report of the Special Rapporteur on the Human Rights of Internally Displaced Persons, Paula Gaviria Betancur, on Planned Relocations of People in the Context of the Adverse Effects of Climate Change and Disasters*, UN Doc. A/HRC/56/47 (July 1, 2024).

⁷ Jessica Marter-Kenyon, *Origins and Functions of Climate-Related Relocation: An Analytical Review*, 5 ANTHROPOCENE REV. 1 (2020).

⁸ UN Comm’n on Hum. Rts., *supra* note 6.

⁹ Exact costs of past planned relocations are rarely known and often underestimated: e.g., the 2020 relocation of Narikoso in Fiji cost over three times the projected amount. Clothilde Tronquet, *From Vunidogoloa to Kenani: An Insight into Successful Relocation*, in *THE STATE OF ENVIRONMENTAL MIGRATION REVIEW 2015* (François Gemenne, Caroline Zickgraf & Dina Ionesco eds., 2014).

¹⁰ National Institute of Building Sciences, *National Institute of Building Sciences Issues New Report on the Value of Mitigation* (Jan. 11, 2018); UN Press Release, *For Every Dollar Invested in Climate-Resilient Infrastructure Six Dollars Are Saved, Secretary-General Says in Message for Disaster Risk Reduction Day* (Oct. 10, 2019).

¹¹ See, e.g., Unitarian Universalist Service Committee (UUSC), *One Story: A Report of the First Peoples Convening on Climate- Forced Displacement* (Oct. 2018); Alaska Institute for Justice, *Rights of Indigenous People in Addressing Climate-Forced Displacement* (Jan. 15, 2020).

¹² UN University, *supra* note 3.

¹³ World Meteorological Organization, *COP29 Ends with Compromise on Climate Financing* (Nov. 25, 2024); Carol Schaeffer, *Rich Countries Must Pay Up or Humanity Will Pay the Price: Q&A with Climate Activist Lidy Napil*, THE NATION (Nov. 25, 2024); Human Rights Watch, *supra* note 2, at 48.

¹⁴ Human Rights Watch, *supra* note 2, at 26, 48.

¹⁵ *Id.* at 43.

¹⁶ *Id.* at 33.

In recent years, more national and multilateral programs to finance climate-related planned relocation have developed. For instance, Fiji created the world's first national fund for planned relocations, which pulls money from taxes imposed on tourism and from international contributions.¹⁷ This is a promising step to address funding gaps for communities desperate for financial support to relocate.

Meanwhile, multilateral stakeholders have begun investing significant funds in a few government-led, climate-related relocations. For example, the World Bank states that it has helped fund completed or ongoing planned relocation projects in Argentina, Colombia, India, the Philippines, and São Tome and Príncipe.¹⁸ It has loaned Senegal millions of dollars for a project that involves relocating approximately 15,000 people from urban, coastal fishing communities in Saint Louis to an inland site.¹⁹ As discussed further in the next section, these investments have taken place without parallel development of safeguards and policies specific to climate-related planned relocations.

The number of communities seeking assistance to plan relocation will most likely increase as the effects of the climate crisis intensify. High-income states, international finance institutions, and climate funds may expand their roles in climate-related planned relocation.²⁰ At this moment, when there is still time to shape how planned relocation financing proceeds at the global level, national governments and donors need to develop and improve existing mechanisms to ensure that funding is not channeled to relocations executed without the impacted communities' consent.

Why Consent Is Paramount in Climate-Related Planned Relocations

Substantial evidence suggests that when decisions about whether, where, and how to relocate are made by community members with high levels of consent, better social, cultural, and economic outcomes occur.²¹ Communities moved without their consent have abandoned the new sites and experienced negative consequences for their livelihoods and cultures. After Typhoon Haiyan, for instance, the Philippines government declared “no build zones” for areas hit by the storm and created a new site several kilometers from the coastline for affected fisherfolk, without meaningfully consulting the community.²² The relocation had detrimental consequences for the fisherfolks' livelihoods; many ultimately left the new site.²³

Development-related resettlements offer cautionary tales: many past projects have involved coercion and a lack of meaningful consultation during site planning, which has led to negative outcomes for livelihoods and

¹⁷ Parliament of Fiji, Bill No. 21 of 2019 for an Act to Establish a Trust Fund for the Planned Relocation of Communities in Fiji That Are Adversely Affected by Climate Change (2019).

¹⁸ World Bank, International Development Association Project Appraisal Document on a Proposed Credit in the Amount of Euro 24.4 Million (US\$30 Million Equivalent) to the Republic of Senegal for a Saint-Louis Emergency Recovery and Resilience Project, at 17 (May 24, 2018).

¹⁹ *Id.*

²⁰ Goldfinch & Huckstep, *supra* note 3.

²¹ Erica Bower, Anvesh Badamkar, Gabrielle Wong-Parodi & Christopher B. Field, *Enabling Pathways for Sustainable Livelihoods in Planned Relocation*, 13 NATURE CLIMATE CHANGE 919 (2023).

²² Alice R. Thomas, *Resettlement in the Wake of Typhoon Haiyan in the Philippines: A Strategy to Mitigate Risk or a Risky Strategy?*, BROOKINGS (June 11, 2015).

²³ *Id.*

well-being over time.²⁴ Based on this evidence, the importance of consent is consistently emphasized in guidance and tools on planned relocation.²⁵

Relocating a community without its consent may amount to displacement or forced eviction.²⁶ For Indigenous communities, the standard of consent is particularly high: no relocation can occur without obtaining the community's free, prior, and informed consent.²⁷ In all contexts, alternatives to relocation should be exhausted, since planned relocation is a measure of last resort.²⁸ Even where eviction or displacement is unavoidable, authorities should establish "consultative, participatory structures . . . [that] enable all sectors of the community to make informed choices"²⁹ about whether to relocate and weigh in on alternatives to relocation and how relocation will be carried out. Transparency is paramount: authorities need to inform affected communities about the relocation's purpose and procedures to be followed.³⁰

Meaningful consultation is imperative in part because communities are not monolithic and may have different understandings than outsiders of the habitability of their land and whether relocation is necessary. Community members may not all agree on whether, when, or how to plan a relocation.³¹ For example, in Ngongosila, an island community in Solomon Islands, elders are generally committed to remaining in place, while youth are more open to planning relocation to secure safety for themselves and future generations.³² Within each of those populations, opinions differ.³³ Moreover, authorities seeking to initiate a relocation may disagree with people living in the community about whether a location remains habitable.³⁴ This was the case after Typhoon Haiyan; some community members contested the government's decision to create a no-build zone designating their coastal homes uninhabitable.³⁵

Governments and other supporting actors should anticipate these dynamics. They should engage not only with local leaders but also with diverse community members—women, youth, people with disabilities, and others—to ensure solutions are inclusive and align with community members' needs. Authorities should take Indigenous and local knowledge about climate threats seriously, alongside external scientific assessments. Funders should

²⁴ See, e.g., Jane McAdam & Elizabeth Ferris, *Planned Relocations in the Context of Climate Change: Unpacking the Legal and Conceptual Issues*, 4 CAMB. J. INT'L & COMP. L. 1 (2015).

²⁵ *Id.*; see also, e.g., Georgetown University, Brookings Institution & UN High Commissioner for Refugees (UNHCR), *Guidance on Protecting People from Disasters and Environmental Change Through Planned Relocation* (Oct. 7, 2015); UNHCR, *A Toolbox: Planning Relocations to Protect People from Disasters and Environmental Change* (July 18, 2017).

²⁶ Forced eviction is the "permanent or temporary removal against their will of individuals, families, and/or communities from their homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal protection." C'ee Econ., Soc. & Cultural Rts., *General Comment No. 7: The Right to Adequate Housing (Art. 11.1 of the Covenant): Forced Evictions*, UN Doc. E/1998/22 (May 20, 1997); UN Comm'n on Hum. Rts., *supra* note 6, at 6. See also *Guiding Principles on Internal Displacement*, Prin. 7(3), UN Doc. E/CN.4/1998/53/Add.2 (1998).

²⁷ GA Res. 61/295, *UN Declaration on the Rights of Indigenous Peoples* (Oct. 2, 2007); International Labour Organization, *Indigenous and Tribal Peoples Convention (No. 169)* (June 27, 1989).

²⁸ UN Habitat & OHCHR, *Forced Evictions: Fact Sheet No. 25/Rev. 1*, at 28 (2014); see also Shana Tabak, *Financing Anticipatory Approaches to Climate Mobility: States' Input into the ICJ Advisory Opinion on Climate*, 119 AJIL UNBOUND 101 (2025).

²⁹ McAdam & Ferris, *supra* note 24, at 147.

³⁰ UN Habitat & OHCHR, *supra* note 28, at 30–31.

³¹ Erica Bower, Rachel Harrington-Abrams & Betsy Priem, *Complicating "Community" Engagement: Reckoning with an Elusive Concept in Climate-Related Relocation*, 88 GLOB. ENVTL. CHANGE 102913 (2024).

³² Human Rights Watch, *supra* note 2.

³³ *Id.*

³⁴ Giovanna Gini et al., *Navigating Tensions in Climate Change-Related Planned Relocation*, 53 AMBIO (2024).

³⁵ Thomas, *supra* note 22.

require robust consultation mechanisms to obtain consent of diverse community members at all stages of the process and dispute resolution processes. Such steps will lead to more rights-respecting and ultimately successful planned relocation processes.

A Consent-Centered Approach to Financing Planned Relocation

When a community like Walande initiates relocation or consents to be relocated, based on meaningful, open consultations, states and bilateral and multilateral stakeholders should help them move on their own terms. Meeting communities' needs is a crucial component of states' internal and extraterritorial obligations to devote maximum available resources to facilitate climate adaptation that protects human rights.³⁶

To accomplish this, states need to assess which communities are most vulnerable to climate impacts, distribute existing funding based on need, develop new funding streams, and prioritize community-led and consensual, government-initiated relocations in their funding requests from international climate funds. High-income states—along with climate funds, multilateral development banks, and other international actors and institutions involved in climate financing—should scale up funding available for community-led relocations and reduce barriers for communities to access funds.

At the same time, we need new policies and new ways of working to prevent public and international funding from facilitating climate-related relocations without community consent or participation in planning. Community leaders need a seat at the table in funding negotiations and national policymaking processes on planned relocation. Moreover, states and funders should develop policies tailored to the unique features and risks of climate-driven relocations, rather than relying on old safeguards and policies designed for involuntary resettlement during a development project—such as the World Bank's standards that are governing the Saint Louis relocation.³⁷ Development-induced and climate-driven relocations have fundamentally different goals: the former aims to enable a greater social good, often at the expense of those relocated, while the latter should aim to *protect* a specific group of people—those relocated from a climate harm. The funding approaches and governing policies should likewise differ. Guidelines for climate-related planned relocations should ensure that they are only funded if they prioritize *protection* of a clearly demarcated affected population and involve extensive consultation to understand if they consent and agree their move is a necessary last resort.

States and external funders should emulate nations such as Fiji, whose national policy on climate-related planned relocations³⁸ promotes an approach based on meaningful, informed consent. The policy states that such relocations will not be undertaken without “the full, free, and informed consent and cooperation of the communities at risk, experiencing the process of relocation.”³⁹ The accompanying operating procedures detail a consent mechanism that the authorities must follow before a decision to relocate can be reached—including by

³⁶ UN Framework Convention on Climate Change, Arts. 3–4, May 9, 1992, S. Treaty Doc. No. 102-38, 1771 UNTS 107; Paris Agreement to the U.N. Framework Convention on Climate Change, Arts. 7.13, 9.1, Dec. 12, 2015, TIAS No. 16-1104; International Covenant on Economic, Social and Cultural Rights, Art. 2(1), Dec. 16, 1966, 993 UNTS 3; Charter of the United Nations, Art. 55(c), Oct. 24, 1945, 1 UNTS XVI; Maastricht Principles on Extraterritorial Obligations of States in the Area of Economic, Social and Cultural Rights, Prin. 31, Jan. 2013.

³⁷ World Bank OP 4.12 is applied to this relocation. See République du Sénégal, *Projet de Relèvement d'Urgence et de Résilience à Saint-Louis (SERRP): Déplacement et Réinstallation des Populations et des Activités Situées sur la Bande des 20 Mètres de la Langue de Barbarie à Saint-Louis, Plan d'Action de Réinstallation*, at 10 (Apr. 2020).

³⁸ Republic of Fiji, *Fiji Displacement Guidelines: In the Context of Climate Change and Disasters* (2019).

³⁹ *Id.* at 5.

holding multiple mandatory consultation meetings where “all efforts [are] made to ensure” across-the-board community participation, provide the community with accurate, objective, comprehensive information about relocation and its impact, and have all community members sign a consent form.⁴⁰

Conclusion

The Intergovernmental Panel on Climate Change (IPCC) predicts that planned relocations will occur more frequently as the climate crisis accelerates.⁴¹ Thus, developing principled criteria for when to fund or not to fund climate-related planned relocation is extremely urgent. In such decisions, the principle of consent provides foundational guardrails. If a community-led planned relocation that offers a durable solution is stalling for lack of funding, funders should support it. Meanwhile, relocations carried out without the affected community’s consent should not be funded. Donors need to develop new policies specific to climate-related planned relocation, with criteria for funding decisions based on the level of community consent. By doing so, funders can help ensure that, in ongoing and future relocations, adapting to climate harm and protecting human rights must and can be compatible.

⁴⁰ Republic of Fiji, *Standard Operating Procedures for Planned Relocation in the Republic of Fiji*, Sec. II, at 1 (2023).

⁴¹ Hans Pörtner et al., *Technical Summary*, in *Climate Change 2022: Impacts, Adaptation and Vulnerability, Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change*, at 65 (H.-O. Pörtner et al. eds., 2022).