

High-Level Solutions Dialogue on Climate Change Adaptation

Accelerating adaptation implementation and investment ahead of COP30

Date: 22 September 2025, 11am-1pm | United Nations Headquarters

Convened by: The Secretary-General's Climate Action Team, Brazil, Italy, South Africa and UNDP

Context

The 2024 Adaptation Gap Report underscores that the world is dangerously off track in closing the adaptation gap. Current estimated adaptation finance needs are **8 to 14 times larger than current public finance flows**, with annual flows stagnating even as climate impacts intensify. At the same time, implementation is lagging: while nearly all countries now have adaptation plans or policies, fewer than half report measurable progress, and actions remain underfunded, fragmented, and insufficiently scaled.

Bridging these twin gaps—financing and implementation—is critical to protecting lives, livelihoods, and ecosystems. Unlocking predictable and adequate finance for adaptation remains the foremost challenge, but so too is ensuring that resources translate into tangible, locally owned outcomes. This requires strengthening country-driven frameworks that align adaptation priorities with development goals and enable coordinated support from international partners. It also calls for significantly increased finance flows to developing countries, including through innovative financial instruments that can de-risk investment, channel private capital, and provide timely resources to manage climate shocks. Least Developed Countries (LDCs) and Small Island Developing States (SIDS) in particular face steep barriers to accessing finance and rising debt burdens—especially as support often comes in the form of loans, even if highly concessional.

As countries prepare for COP30, there is an urgent opportunity to elevate adaptation on the political agenda, identify practical solutions, and galvanize commitments that will narrow both the financing and implementation gaps.

Objectives

The response to mounting climate risks requires greater attention from leaders across governments, subnational actors, civil society, regional and international organizations and the private sector. Bold and innovative strategies are needed to move beyond piecemeal approaches, strengthen planning, improve coordination among donors, and mobilize the significantly scaled investments required to safeguard economies and communities from escalating climate impacts. By convening diverse actors to align priorities and share innovations, the dialogue will help build the coalitions and commitments necessary to accelerate adaptation and deliver results at pace and scale.



The Adaptation Solutions Dialogue aims to:

- Identify how **country-driven frameworks** and a conducive international environment can be strengthened to accelerate implementation, ensure coherence with national development strategies, and connect domestic priorities with international finance.
- Identify opportunities to expand adaptation finance through innovative instruments (e.g., resilience bonds, blue bonds and other ocean finance instruments, parametric insurance, blended finance mechanisms, solidarity levies).

Agenda

Format: Moderated roundtable, ~3-minute intervention per speaker in response to a set of guiding questions.

Session 1 - Strengthening Country Owned Frameworks for Adaptation Implementation

- How can we draw on the experiences with innovative governance frameworks to scale up the development of country-owned, investable platforms for adaptation?
- How can national, subnational, international partners coordinate to accelerate investment into country-owned frameworks?

Session 2 – Scaling Adaptation Finance and Innovative Financial Instruments

- What are the critical enabling conditions both at the country level and within the global financial architecture necessary to unlock and mobilize adaptation finance at scale?
- How can we scale up public and blended finance and innovative instruments (e.g. prearranged financing, resilience bonds, blue bonds and other ocean finance instruments, parametric insurance) in widening access to and flows of adaptation finance?
- How can finance flow more effectively to the most vulnerable states struggling with high levels of debt and limited fiscal space?

Outcome

The discussions will be presented at the Secretary-General's High-Level Event on 24 September and captured in a Chair's summary. The dialogue will support the delivery of a comprehensive Adaptation Package for COP30, generating momentum for concrete outcomes that narrow the adaptation financing and implementation gaps.