



State of Play

of Disaster Risk Reduction

IN THE CARIBBEAN

2022 – 2026





Funded by
the European Union



DRRP

INTRA-ACP DISASTER RISK REDUCTION PROGRAMME

Global
Gateway



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This Report is a general summary by the ACP DRRP Regional Coordinator for the Caribbean of the current state of play of disaster risk reduction in the Caribbean Region, based on a synthesis of relevant, available resources.



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**CARIBBEAN COUNTRIES
COVERED BY THE REGIONAL
ASSESSMENT**



9

**CARIBBEAN COUNTRIES
REPORTED DRR STRATEGIES OR
COUNTRY WORK PROGRAMMES**



**RESILIENCE FINANCE IS
GROWING. USD 118.9 MILLION
FOR CARIBBEAN NET-ZERO &
RESILIENCE**



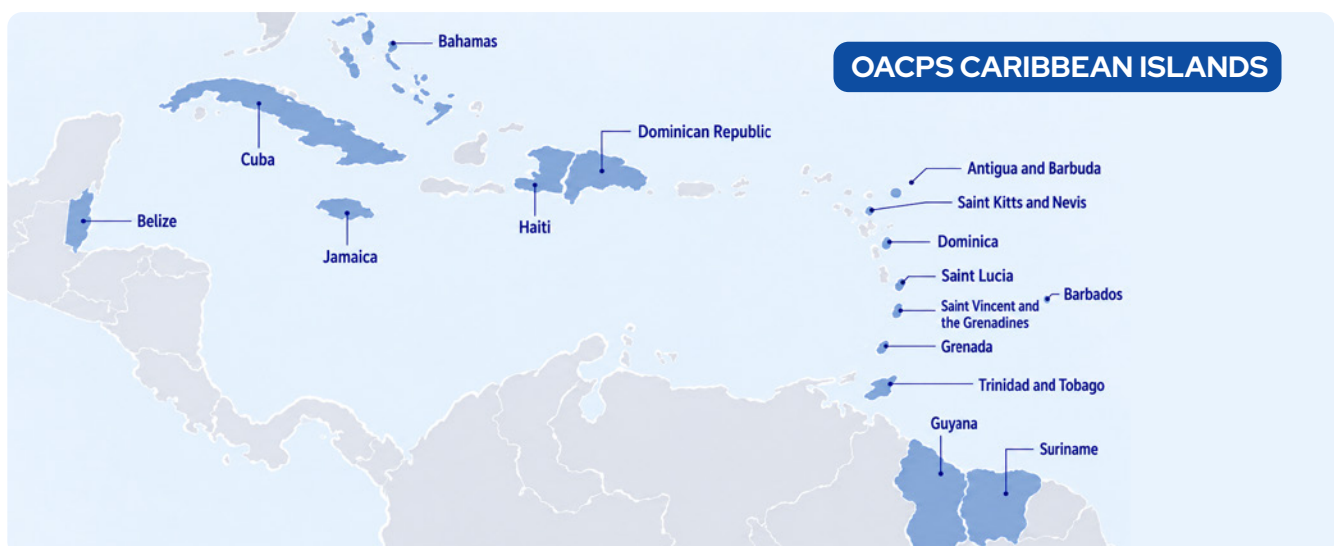
**FIRST REGION GLOBALLY
TO FORMALLY LAUNCH
EARLY WARNINGS FOR
ALL IN 2023**



**84% OF THE POPULATION
LIVES WITHIN 25 KM OF THE
COAST. 1 IN 3 LIVES BELOW
10 METRES ELEVATION**



**ASSESSMENT PERIOD
JANUARY 2023 TO
EARLY 2026**



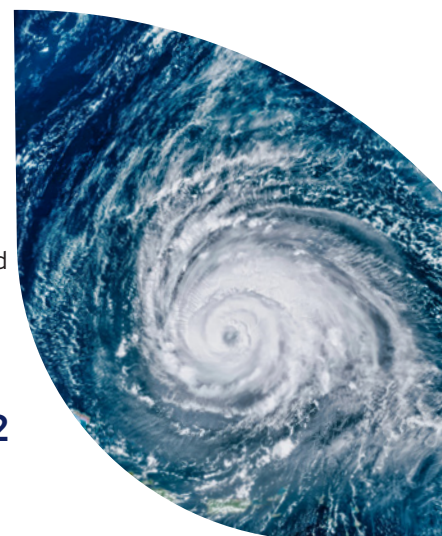
1 PURPOSE AND SCOPE

This note seeks to provide an overview of disaster risk reduction (DRR) in the Caribbean region, highlighting the risk context, key trends, progress in DRR since 2022, emerging challenges, and opportunities, with a particular focus on the linkages with the objectives of the DRRP.

Specific countries considered in the development of this note are Organisation

of African, Caribbean and Pacific States (OACPS) Caribbean territories¹ which are consistent with those under the Intra-ACP DRRP.

This note is informed by a literature review of regional analytical reports and Sendai Framework Monitoring data, complemented by inputs from regional institutions implementing the DRRP.



2 REGIONAL RISK CONTEXT: KEY CHANGES SINCE 2022

Climate change is creating new threats, and intensifying existing vulnerabilities. Recent years show increases in extreme weather events, with the region presenting record-breaking hurricane trends. In 2024, the Caribbean experienced an unusually high number of tropical storms. Hurricane Beryl, which became Grenada's strongest hurricane on record, set a new record as the earliest Category 4 and Category 5 hurricane in the Atlantic. Later, in 2025, the region, notably Jamaica, Haiti, Cuba, and Dominican Republic, was affected by Hurricane Melissa². Hurricane Melissa became one of the strongest Atlantic basin hurricane landfalls on record when it made landfall in southwestern Jamaica on October 28 as a Category 5 system³. The damages in Jamaica were catastrophic, with the hurricane considered the costliest in Jamaica's history⁴, accounting for losses amounting to 56.7% of the country's GDP⁵.

Environmental degradation, exacerbated by climate change, is creating increasing challenges for Caribbean societies. **Large influxes of sargassum** seaweed are becoming an increasingly climate-related challenge, affecting coastal ecosystems, fisheries, tourism, public health, and livelihoods, creating growing economic and environmental risks for countries in the region⁶.

Extreme heat is of growing concern, being referred to as "the new normal" for the region⁷. This brings new health challenges, notably increasing the risk of heat stroke and non-communicable diseases among the local populations⁸. In 2024, the National Oceanic and Atmospheric Administration (NOAA) declared a global coral bleaching event (occurring since 2023) attributed to increased heat and elevated sea surface temperatures, affecting livelihoods and tourism⁹. For the region, **the coral bleaching has been considered catastrophic**, with the 2025 event occurring on the heels of Hurricane Beryl in 2024, and the bleaching of 2023¹⁰.

The region continues to experience overall **declining rainfall, which will continue to pose challenges to water availability and security¹¹**. Vector-borne diseases remain a common and recurrent issue, and these risks are expected to intensify as rainfall patterns change. In addition, between 2023 and 2024, several Caribbean territories experienced considerable droughts¹², resulting in cascading impacts across sectors such as agriculture¹³. Despite overall declining rainfall, rainfall extremes remain a feature of the region's climate, resulting in unprecedented floods.

Environmental pressures combine with inequality, poverty, and political instability that slow the path to sustainable development.

Hurricane Beryl caused catastrophic impacts on Grenada's northern islands of Carriacou and Petite Martinique, damaging or destroying 99% of buildings on the former and 70% on the latter. Several of St. Vincent and the Grenadines' southern islands, such as Canouan, Mayreau, and Union Island, had 80%-90% of dwellings damaged to some degree. In Barbados, Beryl damaged more than 200 boats and about 40 homes. Damages were also experienced in Jamaica, Cayman Islands and St. Lucia.

¹ Antigua and Barbuda, Bahamas, Barbados, Belize, Dominica, Dominican Republic, Grenada, Guyana, Haiti, Jamaica, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, Suriname, Trinidad and Tobago

³ ReliefWeb, 2025

⁴ NOAA, 2025a

⁵ World Bank & IDB, 2025

⁶ Ocean & Coastal Management, 2024

⁷ UWI, n.d.

⁸ PAHO/WHO, n.d.

⁹ NOAA, 2024

¹⁰ Caribbean Biodiversity Fund, 2025

¹¹ UWI, n.d.

The Caribbean faces significant challenges in advancing resilient and sustainable development due to a combination of structural constraints and systemic inequalities. Their limited natural resource base, small land area, inadequate air and maritime connectivity, lack of economic diversification, and dependence on a few sectors vulnerable to external shocks create inherent economic and environmental vulnerabilities. These challenges are further compounded by disparities in human and institutional capacities, difficulties in enforcing infrastructure standards, unequal access to safe land and affordable housing, limited availability of development financing, and low insurance coverage. Together, these factors increase the exposure and vulnerability of populations to disasters and other shocks, particularly among the most at-risk communities.

While recent disasters have resulted in significant damage and losses, they have also sounded the clarion call for increasing investment in resilience. **Increasing climate-related disasters in the region, accelerated the push for structural financial reform.** Barbados' Prime Minister Mia Mottley spearheaded the Bridgetown Initiative, calling on global development banks and the IMF to mobilise an additional USD one trillion in climate resilience lending for lower-income countries¹². Hurricane Melissa occurred in the midst of Haiti's existing humanitarian collapse, but reinforced the urgency of pre-positioned disaster financing, and **the need to plan for compounding events.** These recent events **continue to support the ongoing shift of Caribbean policy priorities away from routine disaster response toward early-onset climate adaptation, climate finance reform, and ecosystem-based adaptation.** There is also increasing efforts to plan for human mobility in the context of disaster displacement in the region.

The region is experiencing a **widening gap between increasing hazard exposure and reducing coping capacity.** Approximately **84% of the population lives within 25 kilometres** of the coast and a third in low-elevation zones less than 10 metres above sea level, while sea level rise in the region is already 10% above the global average. Structurally, **public debt has climbed from 41% to 59% of GDP on average since 1980**, creating a vicious **cycle where each disaster forces more borrowing and reduces the fiscal space for future resilience.** The most marginalised, including women, children, migrants, persons with disabilities, and low-income populations, bear the heaviest burden. These vulnerable groups face compounding disadvantages in access to resources for preparedness and recovery support.

Since the adoption of the Sendai Framework for Disaster Risk Reduction, **disaster risk governance continues to progress in the region.** National disaster risk reduction strategies (or Country Work Programmes) are increasingly recognising the **interconnected and systemic nature of risk**, including the impacts of compounding and cascading events, increasing efforts towards comprehensive risk management. Early warning investment in the region continues to grow through initiatives like Early Warning for All (EW4All). Despite these advancements, challenges persist in achieving the targets under the Sendai Framework. While policy priorities advocate for investing in resilience, losses from disasters reinforce the need to increase resilience action.

Overall, while **plans and strategies have improved, the hazards and vulnerabilities have intensified, disaster effects continue to rise post-impact, financing remains a considerable gap, and the most exposed communities are still the least protected.** As a result, the overall trend is mixed: improving at the policy level but declining in the context of risk drivers and financing.



RECORD-BREAKING HURRICANES

Extreme storms are intensifying across the Caribbean. Beryl and Melissa exposed the growing scale of disaster impacts, with losses in Jamaica reaching 56.7% of GDP.



MULTIPLE CLIMATE PRESSURES

Extreme heat, coral bleaching, drought, flooding and sargassum are increasingly affecting ecosystems, health, water security and livelihoods.



HIGH EXPOSURE, SHRINKING CAPACITY

84% of the population lives within 25 km of the coast, while repeated disasters and rising debt are reducing the fiscal space available for resilience.



RESILIENCE IS GROWING – BUT GAPS REMAIN

DRR governance, early warning and resilience planning are advancing, but financing remains insufficient and the most exposed communities are still the least protected.

¹² Countries affected include Guyana, Suriname, Trinidad and Tobago, Jamaica

¹³ CIMH, 2024

¹⁴ WEF, 2023

¹⁵ IISD/SDG Knowledge Platform, n.d.

¹⁶ European Commission ECHO, n.d.

¹⁷ Cavallo & Gomez, 2025

3 POLICY AND INSTITUTIONAL DEVELOPMENTS SINCE 2023

3.1. Regional Level

Regional DRR Leadership

As climate and disaster risk amplifies, resilience has become a necessity, with resilience efforts being championed by key regional development partners.

[Caribbean Disaster Emergency Management Agency \(CDEMA\)](#) is the institutional backbone for disaster risk reduction and management in the Caribbean. As the primary regional institution responsible for coordinating disaster risk reduction and emergency response across the Caribbean Community (CARICOM), CDEMA supports its Participating States in strengthening preparedness, response, recovery, mitigation and resilience to hazards. Recognising the need for an integrated approach, CDEMA operates through a governance structure comprising the Coordinating Unit, the Council of Heads of Governments or their nominees and a Technical Advisory Committee made up of National Disaster Coordinators and representatives of specialized regional organizations which provides technical guidance and oversight

[The Caribbean Community Climate Change Centre \(CCCCC\)](#) is the region's primary institution for coordinating the Caribbean's response to climate change. It provides policy advice and technical guidance to CARICOM Member States, supports the development and implementation of climate adaptation and mitigation initiatives, and serves as a regional clearinghouse for climate data and information. The Centre also plays a key role in capacity-building and facilitating access to climate finance to strengthen regional resilience.

[The Caribbean Meteorological Organization \(CMO\)](#) is the specialised institution of CARICOM that coordinates joint scientific and technical work on weather, climate, and water across its member states.

[The Caribbean Institute for Meteorology and Hydrology \(CIMH\)](#) serves as the technical and scientific arm of the Caribbean Meteorological Organization, supporting the development of meteorological and hydrological services across the region. It provides training, research, and specialised technical services, including climate services, forecasting support, and data analysis, which underpin regional early warning systems, climate monitoring, and hazard assessment.

[The Organisation of the Eastern Caribbean States \(OECS\)](#), comprising twelve countries of the Eastern Caribbean, plays a central role in advancing DRR across its member states by supporting the integration of disaster risk management into national development planning, policy frameworks, and sectoral strategies¹⁸.

[The University of the West Indies Disaster Risk Reduction Centre \(UWI DRRC\)](#) is a major regional knowledge and research hub supporting training, policy development, risk analysis, and capacity-building in DRR and resilience. [The UWI's Climate Studies Group Mona](#) also contributes to strengthening climate risk information.

[The Caribbean Catastrophe Risk Insurance Facility \(CCRIF SPC\)](#) is the world's first multi-country, multi-peril risk pool based on parametric insurance and the leading provider of parametric insurance for Caribbean governments, as well as electric utility companies and water utilities. It offers coverage for tropical cyclones, excess rainfall, earthquakes, and the fisheries and electric and water utilities sectors.¹⁹

[The Caribbean Development Bank \(CDB\)](#) plays a central role in advancing DRR and climate finance in the Caribbean, positioning climate action and resilience (social, economic, and environmental) as core pillars of its development mandate and its Strategic Plan (2026-2035). The Bank supports countries in integrating climate and disaster risk considerations into planning and investment, while scaling up access to concessional and blended finance for adaptation and mitigation.



¹⁸ OECS, 2024

¹⁹ CCRIF SPC, n.d.

CDB provides both financing and technical assistance for disaster risk reduction, early warning systems, and climate-proofing of key sectors, while also strengthening institutional capacity and governance for resilience. In addition, the Bank acts as a key intermediary for accessing global climate funds and mobilising partnerships, helping Borrowing Member Countries develop bankable projects and bridge climate finance gaps.

International development partners also play a vital role in advancing disaster risk reduction in the region. Some of these include the World Bank, UNDP, the European Union, UKFCDO, Global Affairs Canada, United Nations Office for Disaster Risk Reduction, IOM, the (Inter-American Development Bank) IDB and Development Bank of Latin America and the Caribbean (CAF). The work of these institutions is implemented through coordinated partnerships with regional and national agencies, non-governmental organisations and civil society organisations. Collectively, these efforts support a shift from reactive disaster response toward proactive, risk-informed and resilience-driven development across the region.

Regional DRR Policy Frameworks

The past four years have seen significant advancements to regional DRR frameworks in the Caribbean and greater policy coherence and alignment with the 2030 Agenda for Sustainable development, including the Sendai Framework for DRR and the Paris Agreement.

CDEMA's Comprehensive Disaster Management Strategy 2014-2024 which has been a key governing instrument was set to end in 2024, however at CDEMA's Comprehensive Disaster Management Conference 13 (CDM13) event at the end of 2024, a decision was taken to extend the strategy. The subsequent Strategy is expected to further align with frameworks post-2030 when the Sendai Framework comes to an end.

Another significant moment came with the **Antigua and Barbuda Agenda for SIDS (ABAS)** in May 2024²⁰. At the Fourth International Conference on Small Island Developing States (SIDS4), held in Antigua and Barbuda, member states adopted this renewed declaration for resilient prosperity that charts a 10-year programme of action for SIDS. Also in May 2024, the Memorandum of Understanding on Integrated Disaster Risk Management between the European Union and Latin America and the Caribbean (**EU-LAC MoU**), was signed, providing a framework for stronger cooperation in areas including disaster risk management, policy dialogue, knowledge exchange, and coordination of joint initiatives and activities

The **Bridgetown Initiative** became the Caribbean's most influential contribution to global climate finance reform. It calls on global financial architecture to better support developing countries, especially SIDS with financing for climate resilience, serving as a critical mechanism to bridge the gap between high climate vulnerability and limited financial capacity²¹.

The Caribbean Community's (**CARICOM**) [Revised Regional Framework for Achieving Development Resilient to Climate Change 2025-2035](#) is another key development. It outlines a clear roadmap strengthening resilience across key sectors (including agriculture, water, infrastructure, energy, and ecosystems), and fostering sustainable development, aligned within global and regional climate agreements, including the Paris Agreement and the Sustainable Development Goals.

While these policy advancements are significant, the 2023 Midterm Review of Sendai Framework for the Caribbean, revealed that **alignment across the three frameworks (Sendai, Paris, SDGs) has improved in policy language but remains fragmented in practice**²².

²⁰ ABAS defines concrete actions across 10 interconnected thematic areas to achieve the goal of a resilient future: economic resilience; climate action and support including finance; biodiversity action; ocean conservation; disaster risk reduction; safe and healthy societies; data; science and digitalization; productive populations; and partnerships.

²¹ Government of Barbados, 2024

²² MTR-SF Caribbean



3.2. National overview

Nine Caribbean OACPS countries have reported having DRR strategies or Country Work Programmes) to the Sendai Framework Monitor, with Jamaica being the only country reporting in 2023. CDEMA continues to support territories in the region to update their DRR strategies, however national reporting to the Sendai Framework Monitor may be lagging behind.

A few countries such as The Bahamas and Grenada have adopted the DRR legislation in more recent years (2022 and 2023 respectively). Many Caribbean countries **operate under disaster risk management legislation that predates the Sendai Framework**, and the Paris Agreement. These laws typically mandate reactive response functions rather than risk prevention, and while countries demonstrate an understanding of the linkages between sustainable development, DRR, and climate change adaption, there is need for further integration and policy coherence²³. While **efforts are being made to strengthen policy coherence at the regional and national levels, challenges persist, notably for operational, institutional and financial coherence**²⁴. Across the countries, **separate ministries/state entities are responsible for climate change, disaster risk reduction, and development planning, with separate reporting streams and no legal requirement to coordinate**²⁵. These institutional silos and overlaps create the most pervasive governance bottleneck. The Caribbean's experience of compounding and cascading disasters has reinforced the need for integration but has not yet produced the institutional revamping needed to realise this change. While efforts are underway for improved conceptual coherence in some Caribbean countries, complete **coherence is lagging behind**.

National disaster risk management offices (NDRMOs) and climate agencies remain under-resourced relative to the scale and complexity of risk, and their mandates. Caribbean NDRMOs feature small technical teams²⁷, who are required to carry a broad DRR mandate. National budget allocation patterns also reveal a deep structural distortion, **where the greater proportion of funding is allocated for response and recovery rather than risk prevention**. In 2023, DRR accounted for 1.17% of Jamaica's total budget²⁸. This reactive budgeting cycle creates a trap, where each disaster shifts resources away from prevention and resilience-building toward response and recovery, ultimately increasing vulnerability to future disasters. Investment in DRR-related sectors such as water, housing, and social protection has increased, yet the Caribbean continues to face the structural challenge of limited fiscal space that forces governments to prioritise reactive disaster response over proactive risk reduction²⁹.

Risk information availability is a persistent challenge to DRR governance in the region. Despite progress, gaps remain on the limited data availability, including sector-specific data and sex-, age- and disability disaggregated data (SADDD). The Mid-Term Review of the Sendai Framework (MTR-SF) for the Caribbean identifies significant gaps in the availability, systematic analysis, and exchange of data as a critical challenge facing Caribbean territories³⁰.

With targeted activities to support key bottlenecks and challenges, the Intra-ACP DRRP continues to be well positioned to support OACPS members in the Caribbean to advance their local resilience goals.



²³ MTR-SF Caribbean

²⁴ UNDRR, 2023a

²⁵ UNDRR, 2023a

²⁶ ReliefWeb/UNDRR, 2024

²⁷ NODS Antigua and Barbuda, n.d.

²⁸ UNDRR, 2024 [RAR2024]

²⁹ MTR-SF

³⁰ MTR-SF Caribbean

4 PROGRESS AGAINST DRRP STRATEGIC OBJECTIVES

SO1

4.1. Strengthening Disaster Risk Governance

Efforts are underway to strengthen disaster risk governance at both the regional and national levels. The CDM13 event (in 2024) revealed emerging thematic areas for the region, notably systemic risk, DRR financing, the climate change and DRR nexus, human mobility, anticipatory action, and gender, and reinforced key sectors such as agriculture, tourism, water, energy, education, health, physical infrastructure. As part of CDM13, Caribbean countries adopted a **Regional Progress Review** mechanism to monitor implementation of the Sendai Regional Action Plan³¹. At the event, Ministers agreed to strategic lines of action for mobilising and allocating DRR investment in the region including: risk knowledge, multi-hazard early warning systems, resilient infrastructure, disaster risk financing, nature, climate and DRR nexus, local government participation, private sector participation, international regional cooperation, and all of society inclusion.

There is a growing thrust towards further integrating DRR and CCA into national policies. One of the region's most significant advances has been the finalisation of Country Work Programmes (CWPs) in countries such as Belize, The Bahamas, and Suriname³², which are strengthening the integration of disaster risk reduction and climate change adaptation through coordinated policy, planning, and resilience priorities³³.

There is increasing emphasis on strengthening data systems for risk-informing policies and investments³⁴. CDEMA's **Caribbean Risk Information System (CRIS) platform**, when fully operationalised, can serve as a key mechanism to advance risk information. The virtual platform aims to hosts risk management

data and information, including its geospatial component (GeoCRIS), to facilitate evidence-based decision-making processes at all levels. A significant global development in loss and damage tracking is the rollout of the Disaster & Hazardous Events, Losses and Damages Tracking & Analysis (DELTA) Resilience system. In 2026, a regional DELTA workshop for the Caribbean was held, with the aim of strengthening national disaster data systems and reporting capacities. The development of country-specific action points marked a critical step toward institutionalising nationally owned disaster tracking systems powered by DELTA Resilience to support efforts for risk-informed policies and investments.

Despite these advances, significant gaps remain. A June 2024 review of loss and damage in the Caribbean covering 1994–2024 found that **CARICOM national reports on climate-related disasters are not comprehensive**, that the lack of publicly available reports for all key climate-related disasters made it difficult to compile a comprehensive list, and that ecological and intangible heritage losses remain especially hard to quantify³⁵.

The Caribbean's technical working group architecture for DRR sits within **CDEMA's Comprehensive Disaster Management (CDM) governance structure**³⁶. It comprises two distinct layers: sector sub-committees (the broader policy-level bodies covering health, tourism, agriculture, education, civil society, and physical/environmental planning) and thematic technical working groups (specialist bodies such as the Regional Technical Working Group on Disaster Risk Assessment). A significant addition was the **Regional Early Warning System Consortium (REWSC)**. The REWSC was established in 2017 to serve as a strategic

SO1 – KEY HIGHLIGHTS

DRR moving upstream

Country Work Programmes are increasingly embedding **DRR and climate adaptation into national policy**, planning and resilience priorities.

Regional governance is becoming more structured

The **Regional Progress Review** mechanism and CDEMA's CDM architecture are strengthening coordination, accountability and follow-up across the region.

Risk information systems are expanding

Platforms such as **CRIS/GeoCRIS** and the rollout of **DELTA** Resilience are strengthening access to disaster risk, loss and damage data for decision-making.

Critical data gaps still remain

National disaster reporting is not yet comprehensive, while **ecological, intangible and heritage losses** remain particularly difficult to capture and quantify.

Early warning governance is strengthening

The Regional Early Warning System Consortium is **improving policy coherence and coordination** across the multi-hazard early warning value chain, aligned with EW4All.

Resilience investment is gaining strategic attention

Regional priorities increasingly link risk knowledge, resilient infrastructure, disaster risk financing, local government and private-sector participation to more systematic resilience investment.

³¹ UN Caribbean, 2024

³² UNDRR, 2025

³³ UNDRR, 2025

³⁴ CDEMA & UNDRR, 2024

³⁵ Sircar et al., 2024

³⁶ CDEMA, n.d.

and advisory body for the advancement and strengthened coordination of early warning systems in the region. The REWSC offers policy coherence, oversight, and coordination across the MHEWS value chain, from risk identification to response, addressing notable gaps to advance the work of the EW4All

initiative³⁷. Aligned to this, is the Early Warning Information Systems Across Timescales (EWISACTS) under the CIMH which was established in 2017 with the aim of increasing the availability of sector-specific climate products, and integrated decision-support processes in key sectors.

SO2

4.2. Investment in DRR for Resilience

CCRIF SPC is one of the region's most significant disaster risk financing facility³⁸. CCRIF SPC provides rapid payouts to members within 14 days of a catastrophic event when policies are triggered. CCRIF SPC offers six parametric insurance products for tropical cyclones, earthquakes, excess rainfall, as well as electric and water utilities, and fisheries sectors. **Efforts are underway to offer parametric insurance for fluvial flooding**, with models already developed for Guyana and Suriname³⁹. These products continue to strengthen Caribbean territories capacities for disaster recovery. Also in 2025, **CCRIF SPC launched the Livelihood Protection Policy, a parametric microinsurance product** for vulnerable individuals such as farmers, fisherfolk, tourism workers and micro and small business owners⁴⁰. In June 2026, CCRIF SPC launched a **new anticipatory action instrument**, co-developed with UNDRR, to enable fisherfolk access to resources before a hurricane makes landfall, for early action and livelihood protection⁴¹.

A major milestone occurred in 2025 when the Development Bank of Latin America and the Caribbean (CAF) **issued the first resilience bond for Latin America and the Caribbean**, with UNDRR acting as technical coordinator for project selection and eligibility verification. The bond mobilises capital before disaster losses occur and directs it toward resilient infrastructure in water, energy, and mobility⁴². In addition, the GCF-IDB Invest Caribbean

Net-Zero and Resilient Private Sector Program was approved in 2024, with up to USD118.9 million in blended concessional and technical assistance funding⁴³. This facility aims to help reduce the existing climate finance gap for SIDS in the Caribbean region.

Disaster risk financing strategies are becoming increasingly important across the region. Since 2023, a small number of countries (including Jamaica, Belize and St. Lucia) have adopted new disaster risk financing strategies. However, comprehensive disaster risk financing strategies remain underdeveloped in many countries, while those with established strategies continue to face challenges in implementation. At the same time, the vast proportion of **DRR budgets remain concentrated on response and reconstruction post-disaster**. The Regional Assessment Report 2024 for Latin America and the Caribbean (RAR24) found that while the region has made encouraging progress in increasing investment, the rise in the economic costs of disasters is not typically accompanied by an increase in DRR financing. In the same way, a protection gap persists with **risk transfer mechanisms revealing significant challenges with uptake and coverage**⁴⁴. It is estimated that for the region, less than 4% of disaster damage is covered by insurance⁴⁵. Disaster risk **financing at the subnational and local levels** is another area requiring improvements⁴⁶.

SO2 – KEY HIGHLIGHTS

Parametric insurance is expanding

CCRIF SPC continues to strengthen regional risk financing, with new products for **fluvial flooding** and a **Livelihood Protection Policy** targeting vulnerable groups.

Resilience finance instruments are diversifying

The region is seeing new mechanisms emerge, including the **first resilience bond for Latin America and the Caribbean** and blended finance for resilient private-sector investment.

Financing remains too reactive

A large share of DRR expenditure is still concentrated on **post-disaster response and reconstruction**, rather than preventive and ex ante investment.

The insurance protection gap remains wide

Risk transfer coverage is still limited, with **less than 4% of disaster damage** estimated to be insured across the region.

Local disaster risk financing remains weak

Financing mechanisms at subnational and local levels remain underdeveloped and require stronger institutional and financial support.

³⁷ UNDRR, n.d.a

³⁸ MTR-SF

³⁹ CCRIF SPC, 2025

⁴⁰ CCRIF SPC, n.d.b

⁴¹ CCRIF SPC, n.d.b

⁴² UNDRR, n.d.b

⁴³ GCF-IDB Invest, 2024 – covering The Bahamas, Barbados, Belize, Dominican Republic, Guyana, Jamaica, Suriname, and Trinidad and Tobago, across five priority sectors: sustainable and climate-resilient infrastructure, renewable energy and energy efficiency, sustainable transport, sustainable agriculture and forestry, and the blue economy.

⁴⁴ Global Center on Adaptation, n.d.

⁴⁵ ACS, n.d.

⁴⁶ MTR-SF Caribbean, 2023

Overall, the **mobilisation of private capital has progressed but is still limited**. Governments face fiscal constraints that limit large-scale investment in resilient infrastructure, and the private sector has not yet bridged this financial gap, with heavy reliance on blended finance. It is also important to note that the **Finance Subcommittee under CDEMA's CDM Governance Mechanism remains the only subcommittee that is not currently active**⁴⁷. Engagements are ongoing between CDEMA and regional partners to restart the Committee.

In the wider development context, major public and private investments often give

risks, leaving them exposed in a region already vulnerable to multiple systemic and compound hazards. This undermines the sustainable development of Caribbean countries and erodes their competitiveness in attracting long-term investment, especially as climate change intensifies extreme events and slow-onset hazards.

Disasters can also create opportunities to address existing vulnerabilities. The recovery phase provides a critical window to identify weaknesses in key sectors, strengthen investment planning and provide targeted technical assistance to de-risk investments, considering evolving climate and development scenarios.

SO3 4.3. Preparedness, Response, and "Build Back Better"

At the regional level, key institutions provide the foundation for early warning systems (EWS), including the Caribbean Meteorological Organization (CMO) and its technical arm CIMH, UWI Seismic Research Centre, and CDEMA. A sectoral alliance championed by the CIMH, the EWISACTS consortium, brings together regional organisations with responsibilities across disaster management, water resources, agriculture and food security, public health, renewable energy, and tourism, while CDEMA anchors the disaster management and response dimension⁴⁸. The Caribbean Regional Climate Centre under CIMH also provides critical climate information that strengthen the environment for early warning systems. These institutions produce regional hazard products, seasonal climate outlooks, climate forecasts, storm surge modelling. The REWSC brings together key regional technical agencies involved in disaster risk management, meteorology, climate services, seismic monitoring, and health surveillance, including the private sector.

The Caribbean became the **first region globally to formally launch the EW4All initiative in 2023**. At the national level, EW4All implementation plans are being developed/ finalised for Barbados, Haiti, Belize and Guyana.

The approval of **CREWS Caribbean 2.0 in 2024** injected USD 7 million to address the weaknesses in early warning systems. Other regional programmes, such as the EU-CARES, are also advancing work in early warning systems. Regional efforts to strengthen climate and disaster risk data, and monitoring and forecasting capabilities are progressing. Despite this progress, some countries continue to face **fragmented data systems, weak governance and coordination frameworks, limited community engagement and inclusion, and limited technical and financial capacity to maintain and upgrade forecasting and communication systems**. Inter-agency coordination and data interoperability also remain inconsistent, **while warning dissemination often fails to fully reach the most vulnerable and remote communities**, including persons with disabilities and those with limited digital access (last mile)⁴⁹. Additional challenges relate to insufficiently tested and regularly updated preparedness, response, and communication plans, leading to unclear roles and coordination gaps; weaknesses in early warning and alert systems, including issues with timeliness, reliability, and feedback mechanisms; and human resource constraints, such as staffing shortages, and overall gaps in risk awareness.

SO3 – KEY HIGHLIGHTS

Early warning systems are advancing regionally

The Caribbean was the **first region to formally launch EW4All**, supported by stronger regional coordination and new national implementation plans.

Last-mile delivery remains a major gap

Warnings do not always reach **remote and vulnerable communities**, while fragmented systems, limited interoperability and insufficient maintenance continue to constrain effectiveness.

Preparedness systems face sustainability challenges

Many EWS investments remain **donor-funded and project-driven**, with limited national financing for long-term operation and upgrading.

Recovery planning is becoming more resilience-focused

Recent **PDNAs and recovery frameworks** increasingly integrate resilience, equity and sustainability into post-disaster reconstruction.

Build Back Better is progressing, but unevenly

BBB principles are increasingly embedded in recovery programmes, yet **implementation at community level remains inconsistent**, with standards not always applied systematically.

⁴⁷ CDEMA, n.d.

⁴⁸ CIMH/EWISACTS, n.d.

⁴⁹ UNDRR, 2023b

It is also important to note that most early warning systems investments in the region have been donor-funded and project-driven, with limited national budget allocations to maintain systems and ensure sustainability.

Hurricane Beryl saw the region systematically applying Post-Disaster Needs Assessments (PDNAs) and recovery frameworks. PDNAs were conducted for both Grenada and St. Vincent and the Grenadines within weeks of the storm. The Grenada PDNA assessed damage and losses across eleven critical sectors, estimated at USD 173.24 million in damages and USD 47.19 million in losses, affecting nearly 40% of Grenada's population. The PDNA outlined recovery strategies that explicitly prioritise resilience, equity, and sustainability, anchored by the government's recovery vision: "Stronger together, with resilient sectors and empowered communities for a sustainable Grenada."⁵⁰ A similarly government-led PDNA was completed for St. Vincent and the Grenadines⁵¹.

Build Back Better (BBB) principles are embedded in recovery frameworks and visible in some outcomes, but **overall, the gap between policy and community-level implementation remains a challenge**. In St. Vincent and the Grenadines, within three months of Hurricane Beryl, the government launched the USD 63 million BERRY Project with World Bank support, designed to provide short-term income support, restore livelihoods, and rebuild critical infrastructure using a build back better approach⁵². Grenada's Build Back Better project incorporated new house designs with concrete framing and parapet roofs to enhance durability, using local suppliers and labour. Despite this, limitations persist. Some early reconstruction occurred outside formal BBB frameworks before programmes became operational, as such, upgraded standards were not universally applied. In the case of Dominica, the Climate Resilience Execution Agency for Dominica (CREAD) (established in 2017 following Hurricane Maria), served as a strong regional case for embedding resilience and institutionalising BBB, and was officially closed in 2023.

Recovery from Hurricane Melissa in Jamaica is one of the clearest recent examples of recovery planning being used beyond immediate reconstruction to guide development planning. The cornerstone of the long-term framework is the newly established **National Reconstruction and Resilience Authority** that has the mandate to oversee delivery of time-bound programmes to restore infrastructure, housing, and essential services, while also driving resilience building to reduce future disaster risk and support sustainable economic and community recovery.

Recovery planning is becoming a priority for many countries in the region. Regional mechanisms like the CARICOM-mandated Caribbean Resilient Recovery Facility (CRRF), led by CDEMA, embed recovery planning into national systems as a standard practice. Furthermore, regional tools like the Recovery Capacity Assessment and Planning methodology (ReCAP) with its digital intelligence platform and an e-learning course on "Recovery Governance Fundamentals" co-developed by CDEMA and UNDP, aim to strengthen recovery capacities and systems before disasters. Moreover, the DRRP is supporting the recovery monitoring and evaluation tool currently being developed and piloted in the Caribbean, with the potential for scaling and application at the global level.

Assessments and interventions related to loss and damage have become a key priority for the Caribbean countries. Belize has made significant progress through the development of a comprehensive study assessing the impacts of both extreme and slow-onset events across key sectors, with a particular focus on non-economic losses and damage. In addition, in response to funding opportunities under the Fund for Responding to Loss and Damage (FRLD), many countries in the region have submitted proposals aimed at supporting recovery and addressing the impacts of climate-related events. This growing engagement reflects the increasing recognition of the need for evidence-based approaches and targeted financing mechanisms to strengthen resilience and support sustainable recovery efforts.



⁵⁰ UN Eastern Caribbean, 2025

⁵¹ UNDP Barbados, 2025

⁵² World Bank, 2026

⁵³ Office of the Prime Minister of Jamaica, 2026

CC

4.4 Cross-cutting issues – inclusion and digital

CROSS-CUTTING
KEY HIGHLIGHTSGender-responsive
DRR is gaining ground

Initiatives are beginning to generate **institutional changes**, including stronger coordination mechanisms for gender-based violence and essential services.

Youth inclusion is
progressing, but remains
limited

Partnerships are strengthening child- and youth-centred DRR, but **young people are still more often consulted** than empowered in decision-making.

Disability inclusion
remains uneven

Legal and policy frameworks exist, yet **accessibility standards and inclusive practices are still inconsistently** applied across the region.

Digital technologies
are reshaping risk
management

AI, remote sensing, GIS and earth observation are increasingly supporting forecasting, hazard mapping and disaster impact assessment.

From innovation to
institutional uptake

The main challenge is now to move from promising tools and pilot approaches to **sustained, accessible and region-wide implementation**.

There is continued progress towards gender-responsive DRR. The UNDP-led EnGenDER programme has strengthened gender-responsive DRR across the Caribbean, supporting countries to better integrate gender equality and the needs of vulnerable groups into climate resilience, preparedness and recovery planning. The initiative has supported institutional capacity, resilient recovery systems and approaches to shock-responsive social protection, contributing to more inclusive disaster risk management. In addition, UN Women's Build Back Equal project has produced structural changes beyond project activities. In St. Vincent and the Grenadines, it supported the establishment of the country's first national inter-agency gender-based violence task force to drive coordination of essential service providers and key stakeholders⁵⁴.

Progress on youth and disability inclusion is occurring but limited. **CDEMA and UNICEF signed an MOU at CDM13 formalising their partnership on child-centred disaster risk management**, with key initiatives including promoting resilient schools, empowering youth as active contributors to disaster resilience, and driving policy reforms on child protection⁵⁵, **but young people remain predominantly consulted rather than empowered in DRR decision-making**⁵⁶.

While several Caribbean countries have laws or constitutional provisions supporting inclusion of persons with disabilities in DRR, these **policies are often poorly adhered**

to, accessibility standards are not well enforced, and essential information and meeting venues often remain inaccessible⁵⁷. CDB's Disability Assessment in 2025 further identified persistent gaps in access to health, education, social services, and employment, recommending regional and national disability assessments, policies, and strategic plans as priorities.⁵⁸ The barriers are therefore well-understood, but the transition to sustained institutional action has not yet occurred at scale across the region.

New technologies, particularly AI-driven forecasting, earth observation data, and digital damage assessment tools, are playing an increasingly significant role in the Caribbean. During the 2025 Atlantic hurricane season, the National Hurricane Center supplemented its traditional models with AI-driven models which enabled accurate predictions of rapid changes in storm intensity. In Trinidad and Tobago, the University of the West Indies is partnering with the Ministry of Public Administration and AI to implement an AI model, integrated with Remote Sensing and GIS applications to predict and map flooding, drought, and coastal hazards to support early warnings and better manage disaster risk. **The EU's Copernicus Earth Observation programme provides satellite data to the region** to assist with DRR efforts. In the aftermath of Hurricane Melissa, the programme delivered critical information on impacts. The importance and need for advanced digital technologies are further evident from the outcomes of the sixth high level meeting of ministers at CDM13 event.

⁵⁴ UN Caribbean, 2025

⁵⁵ UNICEF Eastern Caribbean, 2024

⁵⁶ UNICEF Eastern Caribbean, n.d.

⁵⁷ World Bank, 2022

⁵⁸ Caribbean Development Bank, n.d.

5 KNOWLEDGE MANAGEMENT, GOOD PRACTICES, AND LEARNING

CDEMA's Caribbean Risk Information System (CRIS), which was designed to serve as the one-stop shop for disaster risk information, comprising GeoCRIS (geospatial data and hazard mapping), a Virtual Library, and Databases covering disaster risk, aims to be the region's primary knowledge management platform. While the platform exists, there is a notable **gap in its full functionality actual use in decision-making**. Closing this gap will require strengthening national data systems so that feeds into the platform. Knowledge products such as the State of the Caribbean Climate report, national risk profiles, post-disaster assessments, hazard maps, and policy briefs are continuously being produced to enable evidence-based policy and action. CDEMA has conducted several CDM audits across its Participating States and has collaborated with UNDRR to produce situational analyses for several Caribbean countries, which serve as an initial step in the preparation of Country Work Programmes, and can further aid in risk-informing DRR interventions at the country level⁵⁹.

Despite constraints, the region showcases good practices that can be replicated, adapted and scaled. **Integrated DRR-CCA planning through Country Work Programmes** in countries such as Belize, Suriname and The Bahamas has strengthened cross-sector coordination and resilience planning. **Jamaica's multi-layered disaster risk financing architecture**, combining contingency reserves, CCRIF SPC parametric coverage, catastrophe bonds, represents a strong financing model. **Barbados' Multi-Hazard Early Warning Systems (MHEWS) policy** which establishes

clear roles, financing, and sustainability mechanisms for its warning system is a replicable institutional model for states still operating without formalised warning governance frameworks.

Peer learning and South-South cooperation have become increasingly important mechanisms for advancing DRR and climate resilience. Key regional bodies and development partners such as CDEMA, and UN agencies facilitate regional workshops, technical exchanges, and cross-country learning on topics including MHEWS, disaster risk financing, resilient infrastructure, human mobility and integrated DRR-CCA planning. The events offer a space for peer-peer learning.

Persistent challenges include **fragmented datasets, inconsistent methodologies, limited interoperability between agencies**, and uneven access to risk data. Many countries still lack comprehensive and standardised loss and damage accounting systems. Data sharing across institutions is often restricted by governance limitations, technical barriers, or incompatible systems. Importantly, **disaggregated data on vulnerable populations, including persons with disabilities, women-headed households, unregulated migrants, is almost absent from national risk databases**⁶⁰, and as a result DRR decisions are routinely made on aggregate risk profiles that undercount the most exposed groups.



⁵⁹ UNDRR, 2022

⁶⁰ MTR-SF Caribbean

6 PARTNERSHIPS AND COORDINATION

The primary regional body for DRR in the Caribbean is **CDEMA**. Other CARICOM agencies, notably, **CMO, Caribbean Public Health Agency (CARPHA)** support DRR efforts in specialised areas of meteorology and hydrology, and public health respectively. CDEMA works closely with implementing partners in the region through formal regional programming, technical working groups, joint assessments, and donor-funded initiatives.

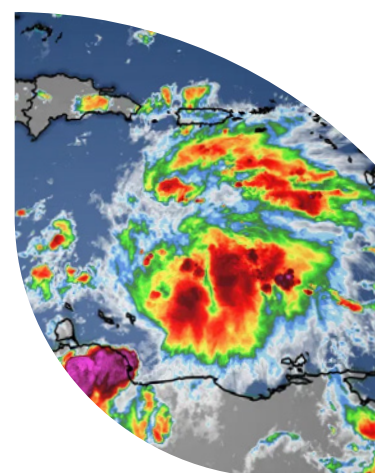
Sector-specific subcommittees under CDEMA's CDM Governance Mechanism provides the framework for coordination with implementing partners, and other development partners. Six sector committees (Education, Tourism, Agriculture, Health, Civil Society, Finance) comprise the subcommittee structure. All but the Finance committee have been operationalised⁶¹, an absence that undermines the mechanism's completeness.

The **Caribbean Development Partners Group (CDPG)-DM** is a critical coordination platform that brings together donors, UN agencies, regional organisations, international financial institutions, and development partners. The Group supports collective decision-making, joint planning, and advocacy by fostering information sharing, risk analysis and monitoring, and the identification of needs and gaps, while facilitating coordinated preparedness and response efforts. The Group is co-chaired by the UN Resident Coordinator and CDEMA's Executive Director. Members include the EU, UN agencies, CDB, World Bank⁶².

The strongest synergies are around **climate resilience, multi-hazard early warning systems, disaster risk financing, resilient infrastructure, and integrated DRR-CCA planning**. The EU, through programmes like the DRRP, EU-CA-RES, EURECA, Euroclima and BRICS, has been

influential in the region, supporting organisations including CDEMA, CDB, WB/GFDRR, UNDP, CIMH, and UNDRR to advance regional DRR action. Strong alignment is visible in areas such as preparedness (including early warning systems), risk analytics, and resilient infrastructure investments. The EU has increasingly supported coherence between humanitarian, development and climate financing agendas, helping bridge resilience planning and implementation. Beyond the EU and its member states, Canada, through Global Affairs Canada has been a consistent bilateral partner, aligning in areas such as disaster preparedness, early warning systems and gender-responsive DRR; as well as the (UK) FCDO in areas of disaster risk financing and infrastructure resilience.

Despite strong regional collaboration, the potential for duplication remains a challenge in the regional DRR landscape. Multiple organisations continue to work simultaneously on similar themes, including early warning systems, climate adaptation, risk data platforms, sometimes resulting in duplication, fragmented projects, and parallel reporting requirements for recipients with already limited capacity. The CDM Governance Mechanism is the intended coordination vehicle, but its effectiveness is constrained by the absence of the Finance Subcommittee, inconsistent national-level engagement, and the reality that donor programmes are often designed to meet donor accountability requirements rather than national coordination needs. **The transition to the post-2024 CDM strategy provides the clearest opportunity to redesign the coordination architecture**, potentially including a formal donor harmonisation mechanism anchored to the CDM Coordination and Harmonisation Council, and to reactivate the Finance Subcommittee.



⁶¹ CDEMA, n.d.

⁶² ReliefWeb/CDPG, n.d.

7 KEY GAPS, CHALLENGES, AND RISKS

The most persistent institutional capacity gap in is the **structural underfunding and understaffing of NDRMOs**. Further, **the separation of agencies responsible for DRR and climate change adaptation** at the national level creates an institutional barrier to effective coordination. **The need for separate reporting across the global agendas** (Sendai Framework, SDGs, Paris Agreement) also places increasing demands on already limited technical capacities within countries, making reporting systems for each framework unsustainable.

Despite increased international attention and financing, many countries continue to face **severe fiscal limitations** driven by high debt burdens, repeated disaster losses, and competing social and development priorities. **Repeated disasters reinforce a cycle of debt**, where countries are **forced to divert limited resources toward response and recovery**, reducing fiscal space for long-term resilience and sustainable development⁶³. While it is widely accepted that for every USD 1 invested in resilience, up to USD 7 is saved in response and recovery⁶⁴, Caribbean territories lack the needed capacities to make these investments.

The **global fall of concessional finance** in recent years hinders progress towards DRR and resilience goals. Despite increasing disaster risk, overseas development assistance fell by 23.3% in 2025, and the OECD projected a further 6.9% decline in 2026⁶⁵. Among the most disruptive change for the Caribbean was the effective closure of USAID in mid-2025. National **budgets often remain heavily focused on post-disaster response and recovery** rather than long-term risk reduction and prevention⁶⁶. It is critical to note that many regional resilience initiatives remain project-based and donor-dependent, making sustainability uncertain once external funding cycles end.

Government transitions and shifting political priorities can disrupt continuity in resilience programmes and delay implementation of long-term reforms. **In 2025, there were changes in government in Trinidad and Tobago and St. Vincent and the Grenadines, signaling a potential shift in policy priorities**; while the **geopolitical context in Haiti remains unstable with an evolving humanitarian crisis**.⁶⁷ Overall, geopolitical and donor financing uncertainties create risks for the continuity donor-funded DRR programmes.



⁶³ ScienceDirect, 2024

⁶⁴ OCHA, 2025

⁶⁵ OECD, 2026

⁶⁶ MTR-SF Caribbean

⁶⁷ UNHCR, 2026

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