Low-Cost Resilient Housing

Submitted By: Sindh People's Housing For Flood Affectees (SPHF)



Organization Profile

Organization Name: Sindh People's Housing For Flood Affectees (SPHF)

Organization Type: Subnational government

Website: www.sphf.gos.pk

Practice Details

Country(ies): Pakistan

City(ies): Badin, Dadu, Ghotki, Hyderabad, Jacobabad, Jamshoro, Kashmore, Khairpur, Larkana, Matiari, Mirpurkhas, Naushahro Feroze, Qambar Shahdadkot, Sanghar, Shaheed Benazirabad, Shikarpur, Sujawal, Sukkur, Tando Allahyar, Tando Muhammad Khan, Tharparkar, Thatta, Umerkot

Start Year: 2022

Ongoing: Yes

End Year: N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Communal & Self-Build Housing
- Housing in Crisis & Displacement Contexts
- Housing & Climate Adaptation

Relevant SDGs:



UN-HABITAT

Problem & Context

The 2022 floods in Pakistan exposed the acute vulnerability of housing, especially in Sindh, where over 2.1 million homes were damaged, and more than 15 million people were affected. Most lived in thatched or mud structures that, while affordable, lacked disaster resilience and collapsed easily, causing widespread displacement and loss. These floods, intensified by climate change, hit poor communities in low-lying areas hardest.

There was no codified mechanism to ensure minimum construction standards, nor financial or technical support to help families shift from fragile shelters to resilient homes. This policy gap created a cycle of loss and rebuilding after each disaster, deepening poverty and insecurity. The situation underscored the urgent need for a structured housing initiative to ensure safety, dignity, and long-term resilience for flood-affected communities.

Solution Developed

The housing solution was designed to address vulnerabilities exposed by the 2022 floods, targeting households with fully damaged homes. It introduced low-cost yet durable disaster-resilient construction techniques, enabling families to rebuild safely while maintaining affordability. Key features included raised floors to protect against floodwaters, sloped roofs for rainwater drainage, plinth protection to prevent erosion and water stagnation, and cement mortar to improve stability compared to traditional mud construction. The objectives were to provide safe, dignified, and resilient housing, break the cycle of recurring damage, and strengthen climate resilience at the household level. The approach combined technical innovations with social and institutional mechanisms: households received construction guidelines, local masons were trained, and real-time monitoring ensured compliance. This blend of improvements, capacity building, and community ownership created a replicable, scalable model of flood-resilient housing that restored shelter, dignity, and security for vulnerable families.

Implementation

SPHF was established as a public sector company by the Government of Sindh with private board members in October 2022. By early 2023, hiring and procurement were completed, revalidation began, and fund disbursement started. SPHF developed low-cost, resilient housing solutions with support from national and international experts. Guidelines were created through Technical Working Groups involving the World Bank, UN agencies, NGOs, and academia, blending global best practices with local context. Initial funding came from the World Bank and Sindh Government. Within two years, $2 billion was mobilized from ADB, IsDB, World Bank, and Sindh Government, with 600,000 houses completed and 1.3 million under construction.

Success stems from strong public-private partnerships, advanced technology, and transparency. A Management Information System captures household profiles, managing the entire process

from beneficiary selection to house completion with real-time tracking. Funds are transferred directly into beneficiaries' bank accounts in tranches linked to resilient construction guidelines. Each stage is certified by on-site engineers and monitored by third parties. Audit firms EY, PwC, and KPMG provide oversight. 37,000 Village Reconstruction Committees promote community ownership, and over 20,000 masons have been trained in resilient building techniques, creating a scalable, accountable housing recovery model.

Enablers & Obstacles

The success of the housing initiative was driven by strong political buy in from the ruling party, currently in government in Sindh, providing clear direction and sustained support. Community engagement was key, with villagers involved in planning and implementation. SPHF houses in each village served as models, promoting quality and encouraging resilient construction even among non-beneficiaries. A geo tagged MIS enabled real time tracking, transparency, and data driven decisions.

Key challenges included opening significant number of beneficiary bank accounts, lack of skilled labor, and social taboos especially around women leading construction, and owning accounts. These were overcome by engaging the State Bank of Pakistan, which mobilized banks across the province for the opening of 2.1 million bank accounts, large scale social mobilization by NGOs enabled 800,000 women to lead; and over 20,000 masons were trained in resilient construction.

Results & Impact

The SPHF initiative is empowering vulnerable households in Sindh, focusing on those most severely affected by climate impacts. It targets the poorest families, with 94% earning less than $70 and 31% less than $30 per month, providing access to safe, permanent homes. Each household receives a PKR 300,000 grant, with an additional PKR 50,000 allocated for 111,000 differently-abled and vulnerable individuals to address their specific needs. The program prioritizes women, benefiting over 800,000, with land titles awarded in their names. More than 100,000 women have already received titles, the largest such transfer in Pakistan significantly boosting financial inclusion as 90% opened bank accounts for the first time, thereby empowering women socially and economically.

Across Sindh, a new landscape of resilient houses with raised plinths, sloped roofs, and other disaster risk reduction features is emerging. Over 600,000 houses are complete, and 1.3 million under construction. The program has increased safety from floods and improved health and hygiene. Funds go directly to beneficiaries' bank accounts, revitalizing rural economies by boosting demand for labor and materials. An ILO report projected over one million jobs created, with 20,000 masons trained. Environmentally, the initiative supports climate adaptation by

promoting flood-resilient housing, reducing future vulnerability. The SPHF model fosters dignity, empowerment, and inclusive growth for Sindh's most vulnerable.

Replication & Scale Up

Following SPHF's success in Sindh, the Government of Pakistan mandated it to lead housing reconstruction in Balochistan and Khyber Pakhtunkhwa, with PKR 3 billion allocated. The program will deliver 4,500 houses in Balochistan and 2,200 in KP, with revalidation already underway. Key enablers include the scalable, beneficiary-led model, strong public-private partnerships, MIS-based tracking, social mobilization, and direct fund transfers. SPHF's guidelines are now influencing housing programs in other provinces.

The housing practice can be scaled up by integrating disaster-resilient construction standards into broader housing policies and programs, making them part of regular public and private housing efforts. Building local capacity by training masons and strengthening community groups enables replication at scale. Using digital tools ensures transparent monitoring. Partnerships with the private sector and donors are key to mobilizing resources and sustaining momentum. Continuous adaptation to local contexts and prioritizing inclusivity will help expand reach to vulnerable communities.

Policy Uptake

This housing practice is a new or innovative practice that is not yet adequately or fully integrated into formal policy frameworks.

Embed disaster-resilient construction guidelines into national and provincial housing policies, making compliance mandatory for all public housing schemes. Establish dedicated financial mechanisms to support vulnerable groups, institutionalize training programs for local masons to enhance skill development, and integrate geo-tagged Management Information Systems (MIS) to ensure transparency and accountability. Engage with private partners for monitoring, transparency, and oversight to strengthen implementation.

Lessons & Takeaways

Given the urgency of providing housing to millions left homeless after the floods, addressing shelter needs was prioritized as the most immediate intervention, while broader settlement planning progressed in parallel. In the future, these processes could be done side by side to enhance integration and planning outcomes.