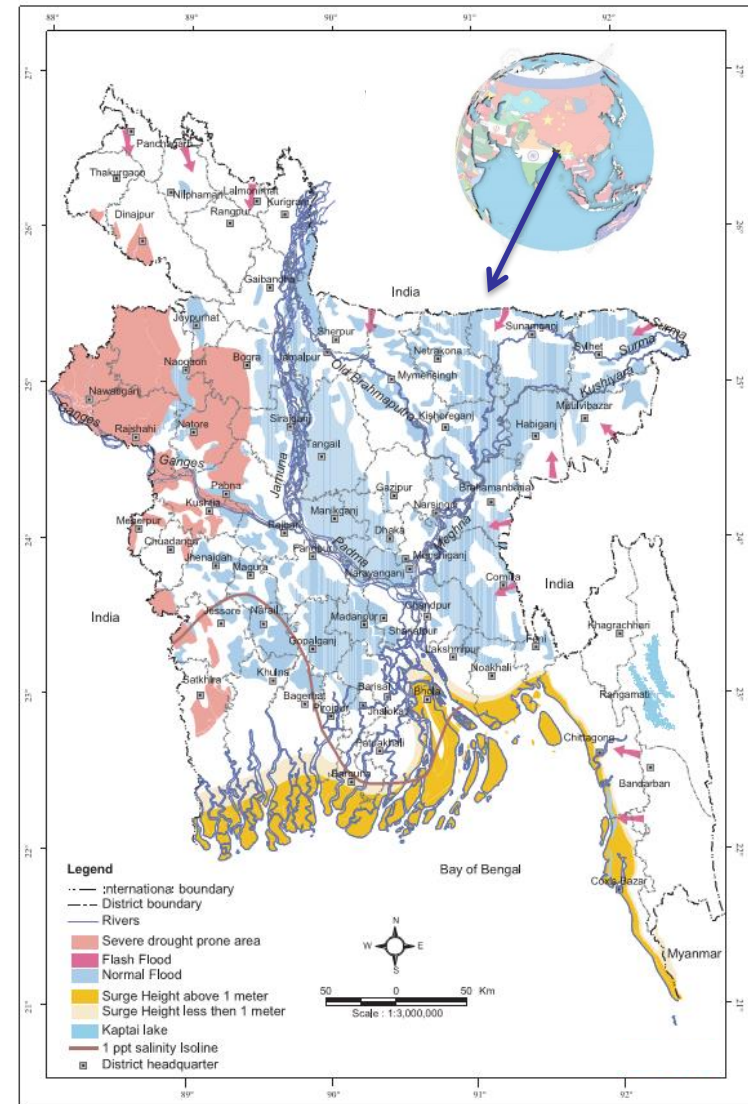
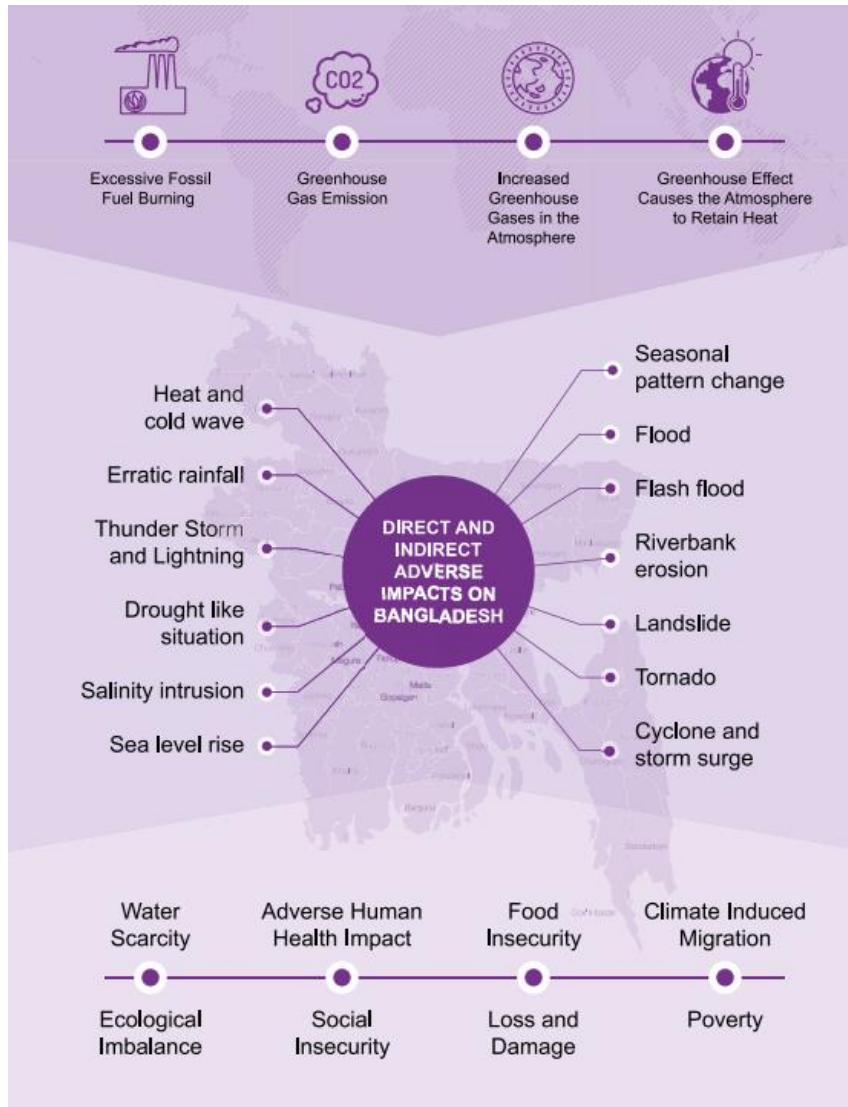


‘Green and Disaster Resilient Housing- BRAC Experiences’

Shams Azad
General Manager
BRAC Microfinance Programme

Bangladesh Country Context



Climate risks and impact on housing in the coastal areas of Bangladesh

Climate Risks	Damages identified
Cyclones/ Storms	Damage to roof due to high winds, roof leakage, wall seepage,
Coastal flooding, Inundation, water logging	Stagnant Water around the house, mold, damage to foundation
Sailinity Intrusion	Wall erosion, seepage, mold
Extreme heat	Very hot and humid inside the house



Stagnant water around the house



Erosion on walls and columns



Poor quality of construction



Plinth erosion



Weak roof structure

The Need for Climate Resilient Housing

About 40% of the total global storm surges are recorded in Bangladesh across the world. Since 1990 deaths from storm- 749, cyclones- 151,422, floods- 5,163 in Bangladesh

The inhabitants of the polder regions are protective of their assets and livestock. They are reluctant to leave their land/house during natural disasters or take refuge in the community/cyclone shelters. This results in death of livestock and people.

Low cost climate resilient housing is an ideal solution to protect these vulnerable and marginalized people; eventually saving lives, assets, infrastructure and livelihoods

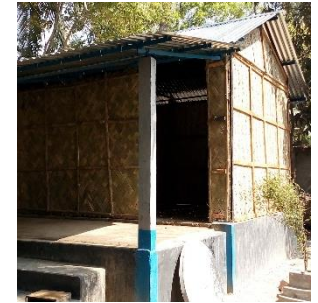
GOB's on going initiatives are commendable ; Much needs to be done to exploit the potential of housing to save lives and assets during natural disasters; Majority of population has little or no access to formal sector housing finance

There's a huge pent up demand for affordable but good quality, climate-resilient housing in Bangladesh. Active participation of private sector is critical along with government driven initiatives

BRAC Experiences

- Post-disaster rehabilitation/ reconstruction of housing in situ to the higher natural hazard safety and climate adaptation standards so far mostly as grant.
- Cyclone shelter to Individual housing (1 cyclone shelter = 42 individual resilient housing)
- People invest mostly in maintenance
- BRAC's experience in house loan in the past- a mixed experience
- MF disburse regular loan to be used in house construction
- SIDR 2007 as a realization and reconstruction
- 43 Resilient Houses and 1 school built in Padmapukur, in Satkhira District after Cyclone Aila
- 135 Resilient housing built through BRAC Construction in Kutubdia and Banshkhali sub-districts after cycle Roanu
- Ultra-Poor Graduation Programme Housing in the coastal region
- Keshobpur, Jessore housing (36) with RWH to combat waterlogging
- 163 individual housing as recovery and resilience after Northern flood 2018
- Resilient housing by Urban Development Programme

BRAC Experiences

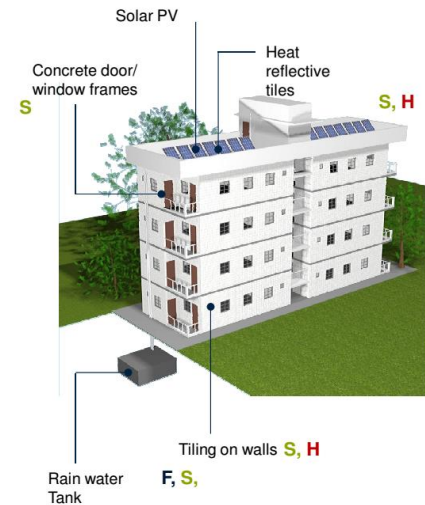
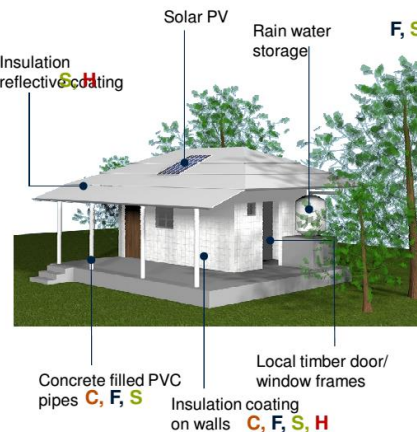
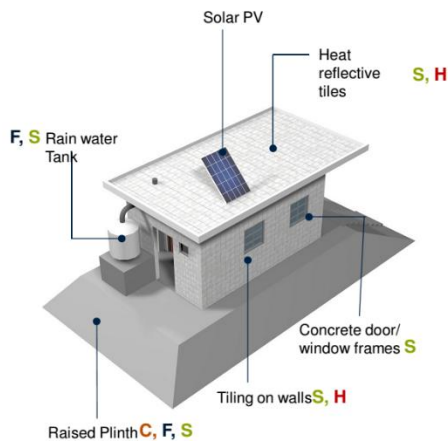


Limitations and Challenges

- Government is trying but the financial institutions are not ready to invest for rural housing
- Collateral and loan tenure are still a challenge for rural housing particularly who are at the risk and need it most
- Green materials are introduced but availability at scale at the local market is still a challenge

BRAC IFC Housing Pilot Initiative

- **Objective:** The project is designed to deliver technical assistance to BRAC (MF and CC) programmes to develop its microfinance business and to generate its Climate Resilient Housing Finance portfolio.
- Project Tenure: 3 years

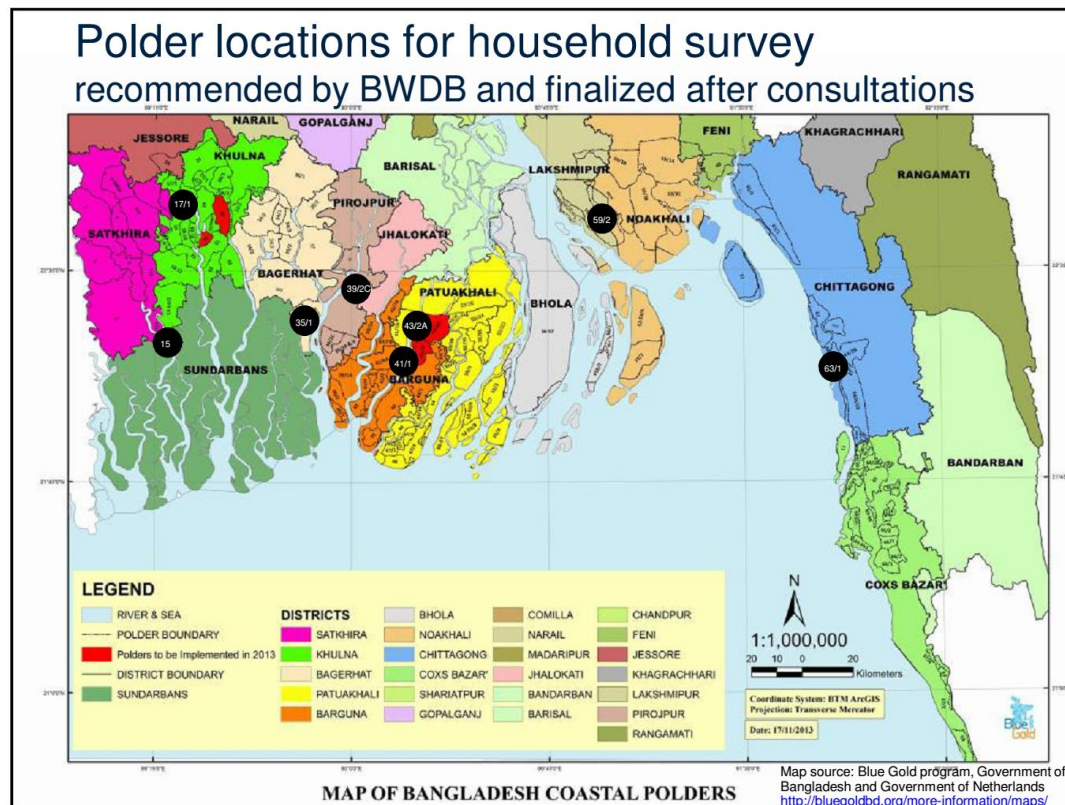


Areas and Polders

People vulnerable to climate-induced slow and rapid onset events

Target Areas

Khulna, Satkhira, Bagerhat,
Patuakhali, Borguna, Pirojpur, ,
Noakhali, Laxmipur, Chattagram



Green and Resilient

- Intersection between “green” and “resilient” building construction is still a long way to go in Bangladesh
- Green Building in industrial sector is an issue of ‘honor’
- Unavailability and high price of green materials
- Resilient housing should use green materials if available at scale and at local level as well.

Vision and Aim of BRAC for low cost housing going forward

- Establish a progressive development process for building climate resilient habitat.
- Introducing low cost climate resilient housing models for the vulnerable as microfinance products.

Thank You