

PAKISTAN 2026-2029



COUNTRY PROGRAMME OVERVIEW

“A better quality of life for all in an urbanizing world.”



UN-HABITAT

UN-Habitat Pakistan - Country Programme Overview

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United Nations Human Settlements Programme (UN-Habitat) Regional Office for Asia and the Pacific (ROAP)
ACROS Fukuoka Building,
8th Floor 1-1-1 Tenjin, Chuo-ku
Fukuoka, Japan
habitat.fukuoka@un.org
Tel: +81-92-724-7121/23

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Coordination: Jawed Ali Khan, Odicea Angelo Barrios

Principal author: Jawed Ali Khan

Contributing authors: Hamid Mumtaz, Faiqa Aziz, Waqar Syed.

Layout and graphic design: Matheus Cordeiro, Faiqa Aziz

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OPENING

Message from Mr. Jawed Ali Khan, Senior Advisor/Habitat Programme Manager

It is with great pleasure that we present the Country Programme of the UN-Habitat Pakistan, a testament to our shared commitment to building resilient, inclusive, and sustainable cities across the country. This Country Programme Overview showcases the breadth of initiatives being undertaken by UN-Habitat Pakistan in partnership with government institutions, development partners, and communities. These efforts reflect our strategic focus on addressing the growing challenges of urbanization while promoting equitable access to opportunities and services for all. Achieving sustainable urban development requires a unifying vision and strong collaboration.

We are confident that, together, we can continue to shape a future where Pakistan's cities serve as vibrant hubs of resilience, innovation, and prosperity. We would like to express sincere appreciation to our government counterparts, donors, and partners for their steadfast support and continued engagement. Your partnership remains instrumental to our mission. We look forward to your feedback and collaboration as we embark on this journey of knowledge-sharing and impact.





01

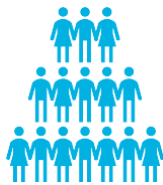
COUNTRY ANALYSIS

Pakistan is experiencing rapid population growth and urbanization, with a population of 255.2 million, an annual growth rate of 2.55 percent, and an urban population of 96.4 million. Urban growth has outpaced planning, housing, and infrastructure provision, contributing to the expansion of informal settlements, with nearly 50 percent of the urban population living in slums and *Katchi Abadis*. Pakistan also has a large youth population, which represents strong potential for the future if matched with better urban services, housing, skills, and livelihood opportunities.

The country faces a housing deficit of around 10 million units, including 4 million in urban areas, while major gaps remain in infrastructure and basic services. These challenges are further intensified by climate change and recurrent disasters, which have damaged about 4.5 million houses over the past two decades and increased pressure on already overstretched urban systems.

02

FACTSHEET



255.2 M

**POPULATION
(2025)**



2.55 %

**POPULATION
GROWTH**



1489 USD

GDP PER CAPTA



96.4 M

**URBANIZATION
POPULATION**



3.5%

**URBANIZATION
RATE**



0.83 Housing
Affordability Index

**HOUSING
AFFORDABILITY**



0.544

**HUMAN
DEVELOPMENT INDEX**



4.28%

AGING RATE



50.6%

**ACCESS TO DRINKING WATER IN
URBAN AREAS**

03

URBAN CONTEXT AND CHALLENGES

Pakistan is undergoing one of the fastest urban transitions in South Asia. As of 2025, approximately 38 percent of the population resides in urban areas, with cities growing at an estimated 3.5 percent annually. This rapid growth has outpaced planning and infrastructure provision, contributing to widespread informal urbanization, service delivery gaps, and heightened climate and disaster risks.

Urbanization Challenges in Pakistan

Pakistan's population and urbanization challenges are increasing. Despite moderating in 2020 and 2021, Pakistan's population growth averaged 2.55% annually in 2017–2023. This was marked by a 3.5% annual growth in urban population, nearly double that of the rural population. Recent projections place the country's population at over 400 million by 2050, with Pakistan one of only eight countries likely to account for more than half of the world population increases until 2050. The pressure on cities mired in ever-increasing deficits in urban infrastructure and services will intensify, with urban population projected to climb to 99.4 million, or 40.7% of the country's total, in 2030¹.

Pakistan's Growing Housing Crisis

The country faces a housing deficit of approximately 10 million units, including an estimated 0.3 million units added each year.

Over the past two decades, disasters have caused damage to approximately 4.5 million housing units, reflecting Pakistan's



high exposure to floods, earthquakes, and climate-induced hazards. Nearly 50 percent of urban residents live in informal settlements, while 40 percent of urban households spend more than 30 percent of their income on housing, underscoring issues of affordability and adequacy.

¹ Asian Development Report (2023)

Inadequate Access to Safe, Resilient, Sustainable Urban Services

Access to climate-resilient basic services remains a critical challenge. Approximately 43 percent of urban residents lack safely managed drinking water, and 18 percent lack access to basic sanitation services.

Solid waste management systems are severely constrained, with an estimated 40 percent of municipal solid waste remaining uncollected, and much of the collected waste being burned, dumped, or disposed of in unsanitary landfills.

Renewable energy accounts for approximately 4.2 percent of the national energy mix, highlighting the need for integrated approaches linking urban services, energy efficiency, and climate mitigation.



Environmental Degradation and Weak Planning Systems

Urban environmental pressures are intensifying. Karachi, Pakistan's largest metropolitan area, has an estimated green cover of approximately 2 percent, significantly below the WHO-recommended range of 9–12 percent. Air quality in major cities frequently exceeds safe limits, with PM2.5 concentrations reaching extreme levels during winter months, leading to periodic school closures and transport disruptions. Unplanned urban expansion, encroachments on agricultural and natural land, and predominantly manual, paper-based municipal planning systems further constrain sustainable urban development.



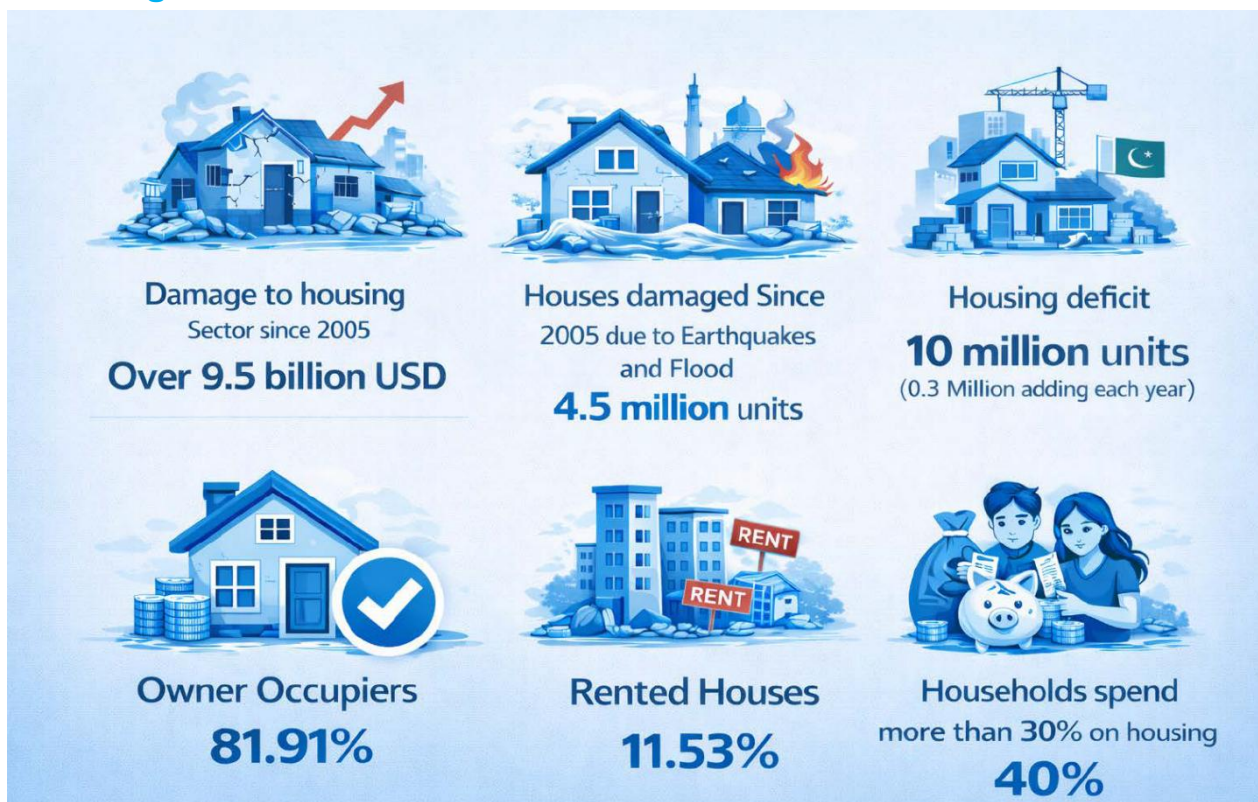
04

HOUSING, LAND AND BASIC SERVICES

HOUSING FOR ALL

Natural population growth coupled with urbanization places significant pressures on urban infrastructure and services, particularly housing, which remains one of the most critical sectors. The massive demand for housing and meagre supplies, particularly in cities, has aggravated the problem. The housing shortage in the country's urban areas is estimated to be 9 to 10 million units, growing by about 0.3 million units per year. Because of these circumstances, about 50% of the urban population finds no other way but to reside in slums and *Katchi Abadis*.

Housing



Land:

Land tenure security is further complicated by outdated land registration systems, inadequate legal frameworks, and discriminatory practices, particularly against women and marginalized groups, including refugees. Post-disaster resettlement efforts, such as those following the 2022 floods, have highlighted the urgent need for improved housing policies and land governance.

Basic Services:

Access to basic urban services remains uneven. 43% of urban residents lack safely managed drinking water. Only 65.2% of urban households have access to piped water, and solid waste management is inadequate, with significant amounts of uncollected waste contributing to pollution². Environmental degradation, driven by rapid urbanization, has led to declining air and water quality.

According to the International Trade Administration of the US, Pakistan generates approximately 49.6 million tons of solid waste annually, with a growth rate of 2.4% per year. Many urban areas lack proper sewerage systems, leading to untreated wastewater contaminating natural water bodies. Karachi alone generates 12,000 tons of municipal solid waste daily, with no formal waste recovery facilities, contributing to plastic leakage and marine pollution. Public transport systems are underdeveloped, further exacerbating urban mobility challenges.



² UN-Habitat Country Report (2023)



05

CLIMATE AND DISASTER RESILIENCE

Pakistan has in some ways become an epicenter for climate change, ranking among the top-ten countries most vulnerable to its devastating effects. As temperatures, already high, surge at a rate surpassing global averages, heat stress and extreme weather impacts threaten the very fabric of livelihoods and human potential. The nation teeters on the brink of a water scarcity threshold, while rising sea levels in the Indus Delta relentlessly accelerate the salinization of precious inland waters. The 2022 floods submerged one-third of the country, uprooting 8 million lives. Adding to the peril, the projected recession of the Hindu Kush-Karakoram-Himalayan glaciers heightens the haunting threat of glacial lake outburst floods.

Since 2005, major disasters have caused about US\$32.3 billion in economic losses and damaged or destroyed over 4.5 million houses. As a result, disasters continue to increase the housing deficit, drive housing loss, displacement, and reconstruction burden, especially for low-income and informal-settlement households.

A shift toward planned, climate-adaptive urban development is essential to transform cities into livable, resilient, and economically vibrant spaces that drive sustainable national growth. These challenges form the backdrop of UN-Habitat's work in Pakistan, as we support the government and communities to create "a better quality of life for all in an urbanizing world".



06 HUMANITARIAN CRISIS

Pakistan faces recurring humanitarian crises driven by floods, earthquakes, conflict-related displacement, and climate shocks, making it one of the countries with significant disaster-related displacement. The 2022 floods affected about 33 million people and displaced nearly 8 million, while the 2025 monsoon floods affected over 6.9 million people and displaced around 3.5 million. These crises repeatedly damage houses, disrupt tenure security, increase protection risks, and leave families without adequate shelter or basic household items. Consequently, there is a continuing need for emergency shelter, No Food Items, and HLP support to protect affected populations and enable safe and dignified recovery.

RECENT AND ONGOING INTERVENTIONS

1

2020 - 2025

6 M USD

Adaptation fund

“Enhance community, local and national-level urban climate change resilience to water scarcity, caused by floods and droughts in Rawalpindi and Nowshera cities, of Pakistan.”

The project aims to strengthen flood-resilient water harvesting systems by building capacities at community, city, and national levels. It promotes innovative solutions at the household level and supports water harvesting infrastructure and spatial planning to manage climate risks such as floods, droughts, and water scarcity. At the national and provincial level, it enhances institutional capacity to guide climate-resilient urban development.



2

2026 - 2029

2.6M USD

JICA

“Strengthen the disaster resilience of educational infrastructure in Khyber Pakhtunkhwa Province”

To reduce the number of lives lost, numbers of people affected, and economic damage from natural disasters and promote resilience of educational infrastructures through retrofitting of existing schools buildings in earthquake affected and prone areas of Khyber Pakhtunkhwa, to contribute to the implementation of the Sendai Framework targets and Goal 11 of SDGs.



3

2020 - 2025

21.6M USD

Government of Netherlands

“Harmonizing Afghan Refugees and Host Communities in Urban Slums in Pakistan for Peaceful Coexistence and Social, Gender-positive Inclusiveness”

Pathways for sustainable, safe, resilient and inclusive urban development are demonstrated in seven urban slum communities hosting Afghan refugees in five cities in Pakistan.



RECENT AND ONGOING INTERVENTIONS

4

2024 - Completed

Public Spaces for Sustainable Cities

UN-Habitat, in collaboration with Korea Land and Housing Corporation, inaugurated Khuda Ki Basti Park in Surjani Town, Karachi, transforming a once-neglected wasteland marred by garbage and stagnant water into a vibrant public space. This transformation underscores the crucial role of well-designed public spaces in fostering sustainable urban development.



Korea Land and House Corporation



5

2024 - Completed

Housing, Land and Property Rights

UN-Habitat is committed to improving access to affordable housing, securing land tenure, and ensuring basic services for marginalized communities. UN-Habitat trained 250 lawyers on housing to build a social infrastructure through a countrywide network of trained lawyers and activists.



UNHCR



6

2020 - 2025

Technical support to the Government of Pakistan for the development of the National Housing Policy 2026 and Green Building Codes, Pakistan

UN-Habitat has prioritized green, climate-resilient urban development through technical support for development of National Housing Policy and Green Building Codes





2020 - 2025

‘Disaster Resilient School Infrastructure Project ’ in eight districts of Khyber Pakhtunkhwa-

UN-Habitat has completed seismic retrofitting of school buildings and improved WASH facilities in eight earthquake-prone districts of Khyber Pakhtunkhwa, while also preserving the original stone masonry. Project operationally closed in June 2025.



IMPACT STORY

“Assuring Water in Vulnerable Communities”



“We have acute shortage of water in summer. After installation of rain water harvesting units by UN Habitat, we are using this water for domestic purpose,’ said a beneficiary”.

UN-Habitat is actively engaged in enhancing urban resilience to climate change and promoting sustainable development across Pakistan. In partnership with the Government of Pakistan and the Adaptation Fund, UN-Habitat works on improving urban climate resilience focusing on flood and drought risks.

Key initiatives include the installation of 5,000 rainwater harvesting units on houses of climate vulnerable communities and 50 units on public buildings to harvest rain water for domestic use during water crisis, the development of spatial planning strategies for future planning and policy formulation, and training local government officials and representatives of other relevant stakeholders in climate adaptation and disaster risk reduction. These efforts aim to build adaptive capacity at both the institutional and community levels. At national levels a National Urban Strategy is also being developed for future planning and green urban development.

COUNTRY FOCUS



Growing need for resilient, risk-informed and climate-sensitive housing and communities for all

- Support government in strengthening housing, land, and urban policies through strategic planning, zoning and regulatory reforms.
- Build institutional capacity for evidence-based policymaking through improved data collection, analysis and promote national urban forums.
- Support the transition to green and climate-resilient building practices, pilot affordable housing solutions, upgrade and regularize informal settlements, and support post-disaster reconstruction.



Consistent need for universal access to resilient, risk-informed and climate-sensitive basic services and infrastructures

- Build institutional and community capacity and advocate for climate change adaptation and mitigation in water, solid waste management, energy and transport sector in planned, slums and informal settlements including infills of emerging urban areas.
- Enhance climate resilience to basic urban services through piloting interventions and urban planning.
- Pilot integrated waste management strategies and projects and bridged data gap.



Universal need for harmonized co-existence of cities and nature and preservation of cultural diversity

- Pilot Nature based Solutions projects and build institutional and community capacity to plan, finance, and manage nature-based solutions
- Enhance Community participation in the planning and design of culturally sensitive, nature-based urban projects and spatial plans.
- Support city government/municipal authorities in development of vulnerability assessments and spatial plans for climate resilient cities

PLANNED INTERVENTIONS



Inclusive, Affordable and Climate-Resilient Housing Systems Programme (IACRH) for Pakistan

Project's Aim: To establish an integrated housing systems approach that enables the delivery of inclusive, affordable, and climate-resilient housing for low-income households, with a particular focus on dense informal settlements and populations exposed to climate and disaster risks across Pakistan.

Relevance to regional implementation plan: Growing need for resilient, risk-informed and climate-sensitive housing and communities for all

Additional Priorities: Universal access to resilient, risk-informed and climate-sensitive basic services and infrastructures



TOTAL BUDGET:

10 M USD



TIME FRAME:

2026 - 2029



LOCATION:

PAKISTAN

Expected outcomes

Outcome 1: National, provincial, and municipal housing institutions demonstrate improved capacity to plan, coordinate, and regulate integrated housing systems, with relevant policy, legal, and institutional reforms.

Outcome 2: Living conditions, climate resilience, and tenure security are measurably improved in targeted informal settlements through in-situ upgrading, community-led planning, and land administration solutions, without forced displacement.

Outcome 3: Environmental risk and unsafe densification pressures in existing informal settlements are reduced through the parallel delivery of inclusive, affordable, and climate-resilient housing on adjacent or strategically located land, implemented as part of a unified urban strategy.

Outcome 4: Low-income households gain access to viable incremental and mixed-tenure housing pathways, including rental and ownership options, linked to livelihoods, services, and responsive to household income variability.

Outcome 5: Affordable housing finance instruments, including micro-mortgages, incremental construction finance, and rental-linked products, are tested and strengthened under real social conditions.

Outcome 6: Climate-resilient construction standards, housing typologies, and upgrading approaches are demonstrated and adopted across diverse hazard contexts, contributing to reduced vulnerability to floods, heatwaves, and other climate risks in low-income urban areas.

PLANNED INTERVENTIONS

2

Strengthening Adaptive Capacities of the communities and public sector institutions for rainwater harvesting and climate risk reduction in urban areas of Pakistan

Project's Aim: To strengthen the adaptive capacities (SAC) of communities in Rawalpindi and Islamabad to address climate change through innovative, nature-based solutions, thereby improving the resilience of both the natural and built environments, as well as the society of Pakistan.

Relevance to regional implementation plan: Consistent need for universal access to resilient, risk-informed and climate-sensitive basic services and infrastructures



TOTAL BUDGET:
10M USD



TIME FRAME:
2026 - 2029



LOCATION:
PAKISTAN

Expected outcomes

Outcome 1: Rainwater run-off storage and usage for ecosystem restoration and green infrastructure increased.

Outcome 2: Depleting water aquifers rejuvenated

Outcome 3: Sustainable recycling and bioremediation system established

Outcome 4: Availability of water for household use and recharging of groundwater increased

Outcome 5: Resilience of the urban ecosystem enhanced.

Outcome 6: Environmentally friendly solid waste management system improved for provincial and national circular economy objectives.



PLANNED INTERVENTIONS



Integrated Municipal Solid Waste Management and Zero Waste Cities Programme for Pakistan Provincial-Scale Replication and Circular Economy Transition

Project's Aim: To support Pakistan's transition towards zero-waste, circular urban systems by establishing integrated municipal solid waste management models at the provincial level that are environmentally sound, economically viable, and socially inclusive.

Relevance to regional implementation plan: Universal need for harmonized co-existence of cities and nature and preservation of cultural diversity

Additional Priorities: Universal access to resilient, risk-informed and climate-sensitive basic services and infrastructures



TOTAL BUDGET: 10M USD

TIME FRAME: 2026 - 2029

LOCATION: CAMBODIA

Expected outcomes

Outcome 1: Provincial and municipal authorities are able to plan, operate, and regulate integrated waste systems that significantly reduce reliance on open dumping and uncontrolled disposal.

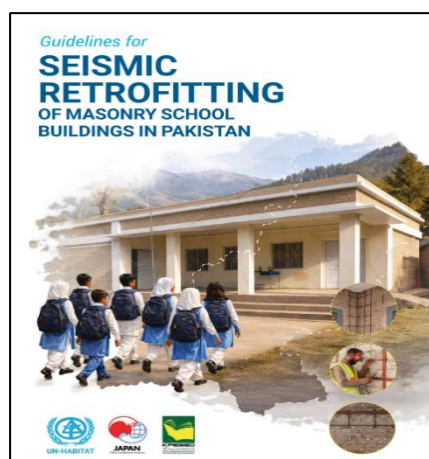
Outcome 2: Reduced environmental pollution, lower pressure on landfills and dumpsites, and increased availability of secondary raw materials contributing to provincial and national circular economy objectives.

Outcome 3: Contribution to national and provincial climate mitigation targets, with municipal solid waste management positioned as a viable and scalable climate action sector.

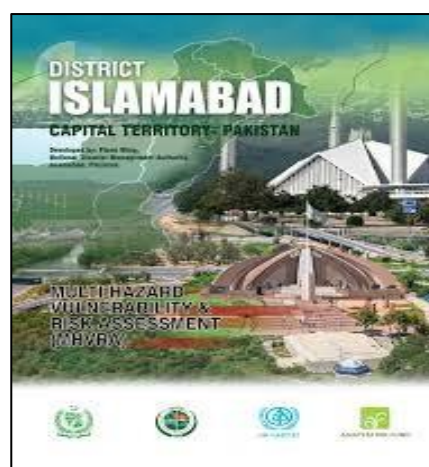
Outcome 4: Improved livelihoods, income stability, working conditions, and social protection for waste workers, alongside increased efficiency and quality of material recovery.

Outcome 5: Accelerated uptake of integrated and inclusive waste management models in secondary cities and future programmes, reducing the cost and risk of scaling.

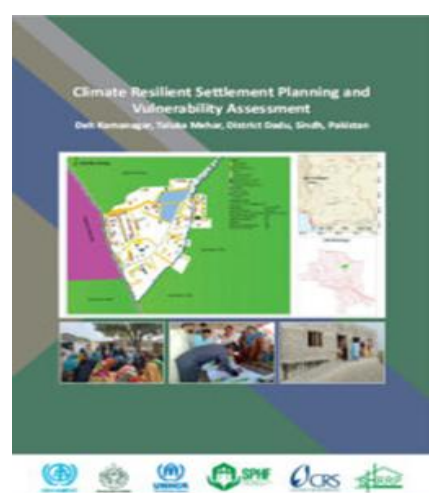
PUBLICITY AND OUTREACH



Guidelines for Seismic Retrofitting of Masonry School Buildings in Pakistan (2026)



Multi-hazard Vulnerability Assessment of Islamabad, Rawalpindi and Nowshera, Pakistan (2024)



Climate Resilient Settlement Planning and Vulnerability Assessment of Deh Kamanger, Sindh (2024)



Contact us

UN-Habitat Pakistan

First Floor, UNMOGIP Building, Plot 5-11, Diplomatic Enclave,
Islamabad, Pakistan

habitat.pakistan@un.org | www.unhabitat.org.pk

UN-Habitat Regional Office for Asia and the Pacific

ACROS Fukuoka Building,
8th Floor 1-1-1 Tenjin, Chuo-ku
Fukuoka, Japan

habitat.fukuoka@un.org

Tel: +81-92-724-7121/23