

Bangladesh Flash Flood and Landslides

Shelter Cluster Bangladesh

Joint Field Mission Report on Flood Affected Communities

30 July 2026



Dates of visit

20 – 22 July 2026.

Locations

- Satkania and Banshkhali, Chattogram.
- Bandarban Sadar, Bandarban.
- Pekua, Cox's Bazar.

Key informant Interviewee

- Md. Masudur Rahman, DRRO, Chattogram (Contacted over phone).
- Bulbul Akter Setu, DRRO (i.e.), Bandarban.
- Milton Dostider, PIO, Bandarban Sadar, Bandarban.
- Kawsar Ahmed, PIO, Pekua Upazila, Cox's Bazar.

Team Members

- Eng. Abdullah Al Mamun, Caritas.
- Mottasim Billah, MABFO.
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- Joseph Tripura, Caritas.
- Moungh Ching Nue Marma, Humanitarian Foundation.
- Marcello Tripura, Caritas.
- Md. Ibrahim, CPP Volunteer.
- Hasibul Islam, HEED Bangladesh.
- Pradip Acharjee, YPSA.
- Tahsin Aziz, IRB.
- Md. Shawkat, YPSA.
- Nipu Da, Caritas.
- Zahirul Alam, Shelter Cluster/IFRC.

Introduction: The Shelter Cluster Bangladesh organized a field mission to the flood-affected areas of Satkania and Banshkhali in Chattogram, Pekua in Cox's Bazar, and Bandarban Sadar from 20 to 22 July 2026 to assess shelter damage patterns and identify priority shelter needs. The team engaged with affected households and local authorities through direct observations, community consultations, and key informant interviews. The visit provided valuable insights into the extent and nature of housing damage, as well as the priority needs of affected communities. The findings from the mission supports evidence-based humanitarian planning, guide immediate and early recovery shelter interventions, strengthen coordination among partners, and inform resource mobilization efforts for affected populations.

The locations visited were selected based on available damage information and to ensure representation of both hilly and plain landscapes across the Chattogram region. All findings presented in this report are derived from observations and consultations conducted in the locations visited.

Geographical Context and Housing Typology: Satkania, Bandarban Sadar, Banshkhali, and Pekua are among the most disaster-prone upazilas in southeastern Bangladesh due to their exposure to diverse climate-induced hazards and the prevalence of vulnerable housing conditions.

Satkania Upazila, located within the Sangu River basin, frequently experiences flash floods and riverine flooding caused by intense monsoon rainfall and runoff from surrounding hills. Around 54% of its housing stock consists of Kancha houses built with earthen plinths, bamboo walls, and CGI roofing. These non-engineered structures provide limited protection against floods, often suffering structural damage and asset loss during recurring flood events.

Bandarban Sadar Upazila is characterized by steep hills, fragile soils, and the Sangu River network, making it highly susceptible to landslides, flash floods, and slope failures. Environmental degradation, including deforestation and hill cutting, further increases disaster risks. Approximately 60% of houses are Kancha structures made from mud, bamboo, timber, and thatch. Many are located on unstable slopes or along riverbanks, increasing their vulnerability to landslides and flooding.

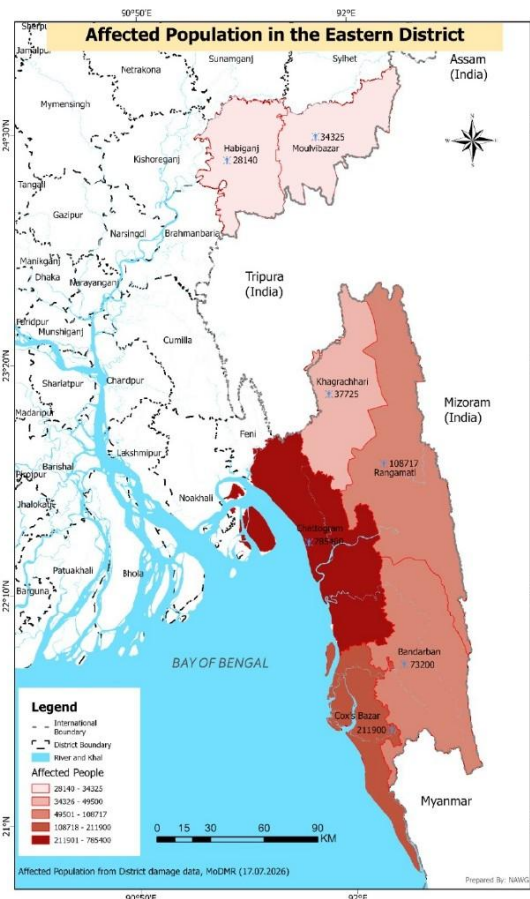
Banshkhali Upazila faces a combination of coastal and hill-related hazards, including cyclones, storm surges, tidal flooding, landslides, and riverbank erosion. About 69% of homes are Kancha houses constructed with mud walls, bamboo framing, earthen plinths, and CGI roofs. These homes are highly susceptible to damage from strong winds, flooding, and landslides.

Pekua Upazila, situated in the coastal floodplain of Cox's Bazar, is exposed to cyclones, storm surges, tidal inundation, flash floods, and waterlogging. More than 78% of

houses are Kancha structures with poor resistance to coastal hazards, resulting in frequent damage, displacement, and prolonged recovery for affected households.

Context and Situation Overview: Heavy monsoon rains, flash floods, and landslides continue to impact communities across Bangladesh, affecting an estimated 1.28 million people in seven districts, including over 15,500 persons with disabilities. Current estimates suggest that around 436,000 people require humanitarian assistance. As of 22 July 2026, 59 fatalities have been recorded.

Housing has emerged as one of the most severely affected sectors, with government assessments showing that as of 22 July 2026 **74,479 houses have been damaged or destroyed**, leaving thousands of families in urgent need of shelter assistance and recovery support, while 29,076 water points and 36,550 latrines have sustained full or partial damage due to flash flooding. These disruptions have significantly reduced access to safe water and sanitation services for communities across 42 upazilas in six affected districts.



The disaster has further undermined livelihoods and food security. Floods and landslides have affected approximately 27,007 hectares of cropland, threatening agricultural output and household earnings. More than 266,000 livestock have also been impacted, with combined losses in the livestock and fisheries sectors estimated at US\$17.3 million, increasing economic vulnerability among affected populations.

Although most community members have returned to their homes following the floods, the disaster has left widespread devastation across the affected areas. Many families are currently living in damaged houses without adequate shelter conditions, as the floods destroyed or severely damaged their homes, household assets, and essential belongings. The affected communities continue to face significant hardship and are unable to recover through their own efforts, primarily because their livelihoods have been severely disrupted by the disaster. While physical access to the communities is largely restored and local markets remain functional, self-recovery remains a major challenge due to the loss of income sources and limited financial

capacity of affected households. Consequently, housing support and recovery assistance are critically needed to help vulnerable families restore safe and dignified living conditions.

House Damage Analysis Caused by Flash Flood and Landslides; (Bandarban Sadar, Satkania, Banshkhali, and Pekua Upazilas): The catastrophic flash floods and intense mountain runoff that occurred in July 2026 caused widespread and unprecedented damage to housing across the affected areas of the Chattogram region, particularly in Bandarban Sadar, Satkania, Banshkhali, and Pekua upazilas. These locations are situated within the catchments of the Sangu, Matamuhuri, and Dolu rivers, where a significant number of settlements are established along vulnerable riverbanks and low-lying floodplains.



The combination of exceptionally high upstream river discharge and severe flooding generated powerful hydraulic forces that resulted in extensive destruction of residential structures. Houses located near riverbanks were disproportionately affected, with many partially or completely washed away due to prolonged inundation, and sustained exposure to fast-flowing floodwaters.

Traditional kancha houses, predominantly constructed from mud, bamboo, and other locally available materials, experienced the most severe impacts. These structures are common throughout the region due to their affordability and alignment with local construction practices. Prolonged flooding significantly weakened earthen foundations and walls, causing widespread structural failure. Many houses collapsed entirely, while others became severely damaged and unsafe for occupancy. Consequently, the majority of mud-built houses within the affected areas were either

destroyed or sustained substantial damage, leaving thousands of households in urgent need of emergency shelter assistance, transitional shelter solutions, and long-term housing reconstruction support.

Kancha House Damage Matrix

House Component	Typical Materials in Kancha Houses in this region	Observed Damage
Foundation	Bamboo posts/stakes, compacted earth, shallow footings	Flash floods eroded the surrounding soil and washed away foundation support, resulting in settlement, tilting, and partial or complete collapse of houses.
Walls	Mud, bamboo matting, bamboo framing, CGI sheets	Floodwater saturated mud walls, causing loss of structural integrity, cracking, deformation, and collapse. Bamboo wall components were damaged, weakened, or displaced by prolonged inundation.
Roofing	CGI sheets, thatch, bamboo roof structure	Heavy rainfall and flood impacts loosened roof connections and damaged bamboo roof frames, leading to roof leakage, displacement of CGI sheets, and partial roof failure.
Flooring	Compacted earth, mud floors, bamboo platforms	Floodwater inundated and eroded earthen floors, leaving uneven and unsafe surfaces. Bamboo flooring and platforms were weakened or damaged by prolonged water exposure and debris.

Other Sectoral Impacts:

Sanitation: The July 2026 flash floods severely damaged sanitation facilities across rural and hilly areas of Chattogram, particularly in vulnerable communities affected by steep terrain, erosion, and weak infrastructure. Flooding submerged latrines, overflowed septic pits, and increased the risk of open defecation and faecal contamination of water sources. Immediate



interventions are needed to restore safe sanitation services, including repairing and desludging latrines, installing emergency facilities, and promoting hygiene practices to prevent waterborne diseases such as cholera and diarrhoea. In the longer term, flood-resilient sanitation infrastructure is essential to support recovery and reduce future disaster risks in the affected areas.

Livelihood: The livelihoods of Bandarban Sadar Upazila are primarily based on hillside agriculture, horticulture, small-scale trade, daily wage labor, and ecotourism, with many indigenous communities depending on fruit orchards, shifting cultivation, and tourism-related services for income. In contrast, the economies of Banshkhali and Pekua Upazilas are dominated by marine and inland fishing, shrimp and fish aquaculture, salt production, paddy cultivation, livestock rearing, and local commerce. The severe July 2026 floods and landslides had devastating impacts across these areas. In Bandarban Sadar, prolonged heavy rainfall triggered flash floods and landslides that destroyed agricultural land, damaged hillside orchards, disrupted local markets, and cut off transport and tourism activities, resulting in significant income losses for farmers, traders, and daily wage earners. In Banshkhali and Pekua, widespread flooding and prolonged waterlogging inundated croplands, washed away shrimp enclosures, damaged fisheries and salt fields, and disrupted fishing operations and local businesses. Damage to roads and other critical infrastructure further restricted market access and livelihood opportunities, leaving thousands of households facing reduced income, loss of productive assets, increased debt burdens, and heightened vulnerability to future shocks.

Priority Shelter Needs and Recommendations: The visiting team identified the following shelter support needs within the community:

- **House Repair Support:** House repair assistance is the most urgent priority, as widespread flooding and landslides have caused significant damage to houses across the affected districts. Many families remain displaced because their houses are unsafe or uninhabitable. Preliminary finds indicate substantial shelter damage, highlighting the need for targeted repair support to enable affected households to safely return home and restore dignified living conditions.
- **Plinth and Flood Protection Support:** As part of longer-term recovery and resilience building, support for plinth restoration and flood protection is a critical intervention. In many communities, house plinths consist of compacted earth that has been severely eroded or washed away during the floods. Damaged plinths have left numerous homes structurally vulnerable and at risk from future flooding. Assistance for plinth raising, reinforcement, and protective retaining structures will help households restore safe housing conditions while reducing exposure to future flood hazards.
- **Corrugated Galvanized Iron (CGI) Sheets:** The provision of CGI sheets is a critical immediate intervention to help households restore damaged roofs and walls. In many affected communities, CGI sheets are the primary construction material used for shelter structures. Floodwater and landslides have damaged or swept away these components, leaving families exposed to rain, wind, and other weather-related risks. Timely distribution of CGI sheets will support rapid shelter recovery and improve household safety.
- **Essential Household Items (EHIs):** The floods have resulted in widespread loss and damage of essential household belongings, leaving many families without basic items required for daily living. Immediate provision of bedding, blankets, mosquito nets, storage containers, and other essential household items is necessary to help affected communities meet their basic needs, restore a minimum standard of living, and reduce additional vulnerabilities.
- **Kitchen Utensils:** Many households have lost cooking equipment and kitchen utensils due to floodwater and landslides. Without these essential items, families face challenges in preparing food and maintaining adequate nutrition. The distribution of kitchen sets will support immediate household recovery and enable families to resume normal cooking practices.
- **Integrated Shelter Support with Latrine:** Shelter assistance should be integrated with sanitation support to safeguard public health and ensure dignified living

conditions. The provision of latrines alongside shelter interventions is essential to reduce the risk of disease outbreaks, enhance personal safety, and protect the dignity of affected populations. Integrated support strengthens overall recovery outcomes and promotes healthier living environments.

- **Shelter Toolkits:** Many households with partially damaged homes have the capacity to undertake minor repairs using their own labor. Providing shelter toolkits containing basic construction and repair tools will enable families to carry out essential repairs safely and efficiently. This intervention supports rapid recovery, improves shelter conditions, and reduces risks associated with living in damaged structures.
- **Cash Assistance for House Recovery:** Cash-based assistance represents a flexible and effective recovery modality, particularly in the Chittagong Hill Tracts (CHT), where housing designs and construction materials vary significantly between communities. As local markets remain largely functional, cash support allows households to procure locally available materials, address their most pressing shelter needs, and rebuild according to local practices and cultural preferences. This approach can accelerate recovery while promoting community-level economic activity.

The Shelter Cluster joint field mission confirmed that the July 2026 flash floods and landslides have caused extensive damage to housing and essential household assets across the Chattogram region. The impacts were particularly severe for vulnerable households living in traditional kancha houses, many of which experienced partial or complete destruction due to prolonged inundation, erosion of foundations, and structural collapse. Community consultations and observations revealed that although most families have returned to their homesteads, many continue to live in damaged and unsafe shelters while facing significant challenges in restoring their homes and livelihoods.

The mission findings highlight that shelter recovery remains one of the most urgent humanitarian priorities. Functional local markets and communities' willingness to participate in self-recovery provide a strong foundation for recovery interventions. However, the scale of damage and widespread livelihood losses have limited households' capacity to repair or rebuild without external support. Timely assistance for house repairs, CGI sheets, shelter toolkits, essential household items, and cash-based recovery support will be critical to restoring safe and dignified living conditions. Integrated shelter and sanitation interventions should also be prioritized to reduce public health risks and strengthen community resilience.

Looking beyond immediate recovery, the disaster underscores the need for more resilient housing solutions in flood- and landslide-prone areas of southeastern Bangladesh. Investments in plinth raising, flood protection measures, safer construction practices, and risk-informed settlement planning will be essential to reducing future losses. Continued coordination among government authorities, Shelter Cluster partners, donors, and local communities will be vital to ensuring an effective, timely, and sustainable recovery response for the affected populations.



For further information, please contact the Shelter Cluster Bangladesh at coord1.bd@sheltercluster.org and visit <https://www.sheltercluster.org/asia/bangladesh> for the latest updates.