Making appreciable headway

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Everyone in urban and rural areas of Pakistan needs a shelter or home, preferably their own—be it of a small, medium or large size. However, with the passage of time, this was becoming impossible for more and more people, particularly those belonging to the public or private sector with meagre sources of income. The cost of the land, even in the far-off areas, as well as the construction material is going up with every passing day.

During the election campaign for July 2018, and within its election manifesto, Pakistan Tehrik-e-Insaaf (PTI), headed by Imran Khan, had made promises regarding the launch of a comprehensive housing programme to build as many as 5 million housing units for the middle- and lower-income segments of the society. He promised to have it finished within five years if coming into power and claimed that it would boost the industrial sector, create jobs and provide a much needed and desired shelter to the homeless across the country.

[Syria’s Post-WWII PM was Zionist spy who helped stop UK’s ‘Greater Syria’ scheme: Historian](https://nation.com.pk/14-Nov-2020/syria-s-post-wwii-pm-was-zionist-spy-who-helped-stop-uk-s-greater-syria-scheme-historian)

How did the housing industry become a high priority? Prime Minister Imran Khan went on the record to say, in April 2019 while formally launching the Naya Pakistan Hosing Scheme, “My first priority was health, education and employment, but then I found out about a soon to be retiring government employee who was told that his family could retain their government residence if his son got inducted in the same department or if he had died while still a government employee. That man had jumped off of a building the very next day. It was then that I realised how difficult it is for the salaried class to gather funds needed for building houses”.

Pakistan needs 10 million houses. It has the highest rate of urbanisation in South Asia. As per the Population Census of 2017, urbanisation had increased from 32.52 percent to 36.38 percent from 1998 to 2017. However, based on a modified definition of urban settlement, the ratio of urban to rural population could be 40 percent, or even higher, since it is estimated that by 2025 nearly half of the country’s population will be living within cities.

[QWP asks ECP to decide foreign funding case against PTI](https://nation.com.pk/14-Nov-2020/qwp-asks-ecp-to-decide-foreign-funding-case-against-pti)

Through such major housing initiatives and reviving the housing facilities in the country, PM Imran Khan is making impressive and appreciable headway through determined, committed and forward-looking efforts. This is like a ray of hope for the lower middle-class income groups who are yearning to live a dignified life in their own shelter. Against all odds and challenges, the incumbent federal government is striving hard to provide low cost housing to deserving people to further the vision of the prime minister on the model of a welfare state.

The Federal Government Employees Housing Authority was tasked with achieving this cherished objective. It has already launched different schemes in line with the targets set by the federal government and also is pursuing joint ventures on private and government lands. For accelerating the work, Naya Pakistan Housing Development Authority was established.

Furthermore, the federal government also revived various projects, previously impended, such as Green Enclave, 1 Bhara Kahu project in December 2019 and allotted 3282 plots to applicants, 5198 plots were allotted under Sky Garden after its revival in July 2020 and another 3240 plots under Lifestyle Residency Apartments G-13 scheme. The Kashmir Avenue G-15 Islamabad scheme under which 1467 apartments, 3432 apartments are to be built under Chaklala Heights Rawalpindi scheme, 3945 apartments under Skyline Apartments Islamabad scheme and another 1258 under Lifestyle Residency Lahore scheme are to be expected as well.

[Locust attacks, bad planning, have resulted in shortage of wheat: PBF](https://nation.com.pk/14-Nov-2020/locust-attacks-bad-planning-have-resulted-in-shortage-of-wheat-pbf)

The federal government has also signed a Memorandum of Understanding (MoU) with the provincial government for developing government to government projects, targeting 16,000 apartments for fishermen, 18,000 apartments and 12,000 plots for members of the general public in Balochistan, 750 apartments in Khyber Pakhtunkhwa and 798 apartments in Azad Jammu and Kashmir.

For boosting the housing and construction activities in the country, the federal government had announced heavily incentivised relief packages for the construction industry during the pandemic which has already started bearing fruit. The major housing initiative will also be benefitting more than 40 allied industries directly and indirectly besides creating lot of employment opportunities in the country.

According to the information available from official sources, during last couple of months or so, a total of 127 construction projects valuing at Rs63 billion have been registered and another 114 projects costing Rs109 billion are under process. Within these projects, 44 would be developed in Lahore, 61 in Karachi, 30 in Islamabad, 19 in Rawalpindi, 10 in Faisalabad and the rest from other cities.

[Pakistan heading in right direction: Shibli Faraz](https://nation.com.pk/14-Nov-2020/pakistan-heading-in-right-direction-shibli)

The construction industry’s package included tax incentives, waivers and subsidies in sales tax, capital gain tax and withholding tax. It even included fixed tax at the rate of per square yard or per square meter from the investors. Those investing in Naya Pakistan Housing Programme will be given as much as 90 per cent rebate in fixed tax. The package also included a subsidy on 5 and 10 marla houses, allocation of 5 per cent banks financing for house building and a one window operation to facilitate the builders.

The Naya Pakistan Housing Developing Authority would help address the country’s annual requirements of 400000 units. PM Imran Khan, besides his other heavy commitments on internal and external sectors, is taking due interest in the implementation of the PTI government’s ambitious ventures and is chairing meetings at the appropriate level in this regard as well.

The banking sector, headed by the State Bank of Pakistan, is also extending all cooperation and assistance in pursuance of the federal government instructions. Additionally, banks are keeping the PM updated in regards to all kinds of facilitation offers, including bank loans, ensuring in particular that their self-respect is duly taken into consideration by all concerned.

[PM felicitates Hindu community on Diwali](https://nation.com.pk/14-Nov-2020/pm-felicitates-hindu-community-on-diwali)

There are many more details about different aspects of the major housing initiative but these are being avoided for a want of space. The major initiative is bound to succeed in due course with the blessings of Almighty Allah and the continued determination, commitment and pledge on the part of the Prime Minister, his team and all others concerned directly and indirectly.