

## Issues & Challenges In NAYA Pakistan Housing Scheme

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<b>ARTICLE DETAILS</b>	<b>ABSTRACT</b>
<p><b>History</b>  <i>Received: September 2019</i>  <i>Available online: December 2019</i></p> <hr style="width: 20%; margin-left: 0;"/> <p><b>Keywords</b>  <i>Naya Pakistan</i>  <i>Housing Scheme</i>  <i>KIBOR</i>  <i>NAPHDA</i>  <i>Construction</i></p>	<p><b>Purpose:</b>            The aim of this paper is to analyze the perception of common people while availing loan facility under Naya Pakistan Housing Development Authority.</p> <p><b>Methodology:</b>            The sample size of 200 families was taken to conduct the interviews of consumers who are willing to take the advantage of this NAYA Pakistan housing scheme. Convenience sampling was used as a sampling technique.</p> <p><b>Findings:</b>            Large number of people showed interest in borrowing under this newly launched scheme. But survey showed couple of problem/reservations from consumer's perception regarding validation of this scheme. Some respondents showed dissatisfaction with the banking staff as there was a little knowledge about this scheme others might worry about the bank processing fees what if their loan for house financing was not approved, all would go into the vein. Some people might have addressed the un-certainties between the non-alignment of federal and provincial government and other state departments on one page as they might have seen in the past</p> <p><b>Conclusion:</b>            It is concluded that government has announced this scheme despite contraction in demand and uncertainty created by the recent resurgence of the Covid-19 pandemic. Since this scheme is new and there are bunch of questions regarding its success. Sustainability, security, convenience, quality housing scheme is very import for affordable housing. A lot more partners such as builders, constructors, NGO's also required to produce units in bunch of quantity</p>

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## 1. Introduction

In order to reduce income in-equality and sense of deprivation government in many countries rely on affordable housing schemes. The term Affordable housing referred for those who can have median household income or below as the criteria given by the government (federal or local) by an acknowledged housing affordability index.

With rising population and urbanization the challenge of obtaining housing with safety, quality, and affordability of course has become a serious issue (Zyed 2014). The challenge is not limited to less developed countries, where nearly thousand of million people live in urban areas; but it is also prevalent in the developed economies, where many middle-income households, struggle to find affordable housing. The demand for housing is so much that the formal housing sector is not been able to mass-produce new housing at the pace, scale or price needed to respond. Resultantly, housing affordability has become pain in the neck for both low and middle income earners (Ahmed 2015), where the majority of chunk is compelled to find some alternative such as informal or illicit housing solutions.

The UN estimates that the world population gets reach to 8,500 million by 2030, where majority of population (2/3) of total, will be living in urban areas. Whereas, by 2020 approx. 1/3 of total population need new shelter for housing and basic urban necessities and infrastructure. So the rapid urbanization will push hard on delivery systems of housing, this problem will continue for emerging countries until suitable housing solutions take place. This will confront the global development agenda at the utmost importance (World Bank). Hence, housing finance is vital for financial markets and correlation to the local and international investor base.

### 1.1. Housing in Pakistan

Housing plays a pivotal role in economic development of country by contributing in GDP, employment creation, growth, and enhancing social standard. In addition, forty (40) industries and seventy (70) percent of un-skilled labor are connected with housing and construction sector. The affordable housing in Pakistan has become a critical issue as there is huge dearth of housing around 12 million (Mr.Mohsin Shekhani - ABAD Chairman) and demand is getting increased day by day.

Provinces wise estimate suggest that housing shortage in Punjabis being highest around 5.5 million housing units, followed by Sindh (3.1), KPK (1.3) and Balochistan (0.5) housing units. If we compare these figures in terms of percentage, Sindh has the highest shortage by 57 percent of total existing housing stock, followed by Balochistan (42%), Punjab (40%) and KPK (37%).

**Table.1.Province wise housing needs**

Province	Required	Available	Backlog
Punjab	19.3	13.8	5.5
Sindh	8.6	5.5	3.1
Balochistan	1.6	1.1	0.5
KPK	4.7	3.4	1.3

**Source: Estimate based on PSLM and Census 2017**

In order to achieve affordable housing dream the incumbent government of Pakistan has promised to build around 5 million houses during five years of tenure (1 million each year). For this purpose “Naya Pakistan Housing Development Authority” (NAPHDA) was launched. Continuous efforts were made by incumbent government to encourage domestic banks to provide loans but for around two years this effort was went fruitless.

When the newly formed government came in to the power, economic condition of Pakistan was uncertain, with huge balance of payment, unbearable internal and external debt burden, low export volume, less agricultural production with almost non appearance of job opportunities in a country. The government was hoped that construction sector is the one which can address all these issues at once and can contribute huge in the prosperity of the country. So the federal government of Pakistan has made various efforts for Naya Pakistan housing scheme and introduced benefits under the umbrella of Fixed Tax Regime for builders and investors, where by 90 percent tax relief and no source of income would be asked. Beside, incentives were also given to private domestic banks for financing the housing project, which would uplift the construction industry and come up with cheap cost houses and open new employment opportunities. The chairman of Naya Pakistan Housing Task Force (Mr. Zaigham Rizvi) said that as of today banks have given only Rs. 106 billion worth of housing loans during the last seventy (70) years which comprise only 0.23 percent of the GDP (world bank) which is least in South Asia region against the average of 3.4%. It was September, 2020 when State Bank of Pakistan along with commercial banks finally decided to offer scheme to the people of Pakistan for benefiting from affordable housing.

In line with its vision affordable housing to the masses, A Rs 300,000 subsidy will be given to each house in the Naya Pakistan Housing Scheme. This will be for the first 100,000 houses in the projects, for this reason government of Pakistan has allocated 33 billion for payment of interest subsidy for financing over of period of ten (10) years and has assured un-interruptedness of facility. It is pertinent to mention that GOP will provide subsidy in the shape of reduce markup for 10 years, after ward banks will change KIBOR plus 2.5 to 4 percent. For this purpose, SBP and government of Pakistan have signed MoU. This facility will grant individuals, who will construct or buy a new house/apartment for the very first time to avail banks financing at subsidized and much affordable interest rates. SBP has instructed banks to keep 5% of their total portfolio for the construction industry, this makes up Rs 330 billion of banks liquidity.

This research program seeks to understand feasibility of affordable housing models with the help of banking sector and issues and challenges faced by consumers during borrowing, what may be required for better, fairer growth. The research is exploring what drives improvements in ordinary living standards across the country, the major challenges that have emerged over recent decades including affordability, sustainability, and how these might be addressed.

**Table.2. The Scheme of Naya Pakistan Housing Development Authority**

Parameter	Category-1 (NAPHDA+Projects)	Category-2 (Non-NAPHDA)	Category-3 (Non-NAPHDA)
Size of Housing unit/ Apartment	up to 125 sq. yds (upto 5 Marls) with covered area of upto 850 sq. ft	up to 125 sq. yds (upto 5 Marls) with covered area of upto 850 sq. ft	more than 125 sq. yards up to 250 sq. yds (upto 10 Marls) with covered area of upto 851 sq. ft to 1100 sq. ft

Maximum Price of Unit (PKR)	3,500,000/-	3,500,000/-	6,000,000/-
Minimum Customer Equity	10%	10%	15%
Financing Range (PKR)	2,700,000/- (Max)	3,000,000/- (Max)	5,000,000/- (Max)

**Source: State Bank of Pakistan**

Banks will ask in payment, maximum interest rate of KIBOR plus 250 basis points for Tier-1 and KIBOR plus 400 basis points for Tier-2. The interest subsidy provided by the government will reduce the borrower's rate for the initial five years to 5% and 7% for the subsequent five years for both Categories.

In case of Tier-3, banks will fix maximum interest rate of KIBOR plus 400 basis points. However, GOP will provide markup subsidy to reduce borrowers' rate to 7% for first five years and 9% for the subsequent five years. The eligibility criteria are given below.

- ✓ Age Requirement 25 to 60 years
- ✓ Min Monthly net disposable Income 25,000/-
- ✓ Min Business/ Employer Experience 5 years
- ✓ Debt Burden: upto 45%
- ✓ First time home owner
- ✓ Applied for construction or first time purchase of newly constructed affordable housing units as per criteria as specified.
- ✓ Unit financed will be mortgaged in favor of bank
- ✓ Loan documents and risk acceptance criteria will be applied by banks
- ✓ Processing fees ranges between 2500 to 8000 depending on the bank you finance

Various studies have been made in Pakistan regarding affordable housing but no study has been conducted so far to address exclusively issues and challenges faced by end consumers. Motivation for this sort of analysis not only taken from the gap that exists in housing literature but also this kind of approach helps the importance of formulating policies; family friendly safe spaces may be acquired for children to grow up in, for older people to live in the majesty of their own homes, with accessibility all basic facilities to share for everyone. Unlike other research papers, the key for this paper is to see the perception of common people while availing loan facility under Naya Pakistan Housing Development Authority.

This study was only focused on Housing facility (NAPHDA) announced by government of Pakistan with the help of SBP in collaboration with banks; challenges and issues faced by end consumers in Karachi city of Pakistan. Expected Contribution, including positive changes that could be made across the housing system which could help state institutions and policy formulators to corroborate the sustainable affordable housing for low earners.

This research consists of five chapters. Chapter 1 is an introduction to the research comprising the background of study, problem description, motivation/rationale, limitations and significance of the research. Chapter 2 discusses the literature review in this area and the academic framework for the study followed by research methodology in Chapter 3 is methodology which includes research design, data collection and sample size of the research. Chapter 4 discusses the analysis of outcome of survey. Chapter 5 finalizes the thesis and includes the directions for further research.

## 2. Literature Review

Previously, affordable housing has become a pivotal issue for researchers. Structure of housing was studied by (Milligan 2003) who explored that there are three constituents in housing policy which ultimately impacts on affordability. These are housing production, housing consumption and housing exchange. Furthermore, Ahmed (2015) studied the socio economic variables and stated that income, price of house, affordability and other demographic factors such as age of the family head, size, education, marital and the number of earners is the key elements in determining the housing demand in Pakistan.

Saidu and Youm (2020) explored that only affordable housing does not satisfy the people but its sustainable housing which provides sustainable environment and basic facilities such as security, welfare of its residents, social amenity, technology, acceptability etc. Jabeen, Sheng & Amir (2015) investigated housing crisis in Pakistan and found that movement of people in big cities put pressure on demand results adverse impact on environment. They further concluded that lack of housing laws and construction regulations create distortion in the market resulted prices will increase and more urban slum. Beside inefficient legal frame work, high stamp duty and fees, weak tax frame work and ineffective land dispute mechanism discourage bank to provide loan to the public. There is less coordination among the departments to implement policies set out at national level.

Zyed (2014) explored from the market of Malaysia that it's a responsibility of state to provide more affordable housing as to cater maximum number of people especially low and middle income group. It is because one of the biggest problem faced by younger working household (YWH) was to find affordable housing. His study further revealed that more national level scheme must be introduced to produce more quantity and quality houses.

There are various factors such as economic, demographic and social factors which determine the demand (Albouy, Ehrlich & Liu 2016). In addition to these factors, there are other factors too, such as income, housing price, wealth and remittance also affect the demand (Francke, 2004; Miron, 2004). Beside, mortgage finance and available money also play a vital role for buying the house. Housing demand simply depends on the one's income; ability and willingness to pay which in turn depends directly on others factors, such as family size, total income, inflation expectations (Gibb, 2000).

Investigation of Mankiw and Weil (1989) found that demand is also influenced by demographic factors. Factors such as real income and difference in age group play a role in housing demand (Green and Hendershott, 1996). This theory is supported by (Goodman, 1990), who found additional factors such as income, cost of apartment/ flat, credit availability, price of substitute housing, consumer preferences, price of complements and investor preferences.

Social factors such as growth rate of population, number of children each family plans, their mindset toward marriage, number of members working full time job etc also play positive role for housing demand (Gate 2007). Lesser the children and more number of family workers would directly influence savings which would ultimately influence the housing demand. He further stressed that if cost of house is higher children would be force to live with their parents unless they sought out some affordable accommodation.

Housing also plays a vital role in improving health, quality of life and strengthens social attraction (Kahlmeier et al., 2001; Aliu & Adebayo, 2010). Facilities such as structural soundness, availability of basic facilities such as water, disposal of waste, location, availability of transport is considered to be indicator of good quality (Un-Habitat, 2010). In other way quality housing feature was investigated by (Aulia, 2006) by categorizing in physical and non-physical attributes. The physical characteristics include location, type of housing, design of house, and the residents comfort level. Contrary, non-physical characteristics include the feature of socio economic, people mixture and level of crime of that vicinity.

(Ahsan 2018) explored causes of unaffordable housing in Pakistan. Factors such as excessive land price, high cost of mortgage, deficient household income, high construction cost and scarcity of land are some of common reasons due to which housing become unaffordable. (Fariha & others 2018) identified some parameters such as location, design; construction material which played role for made it possible for affordable housing. Detailed analysis of housing condition was made quantitative and qualitative by (Zaki & Javed 1981), who has discussed the role of government agencies, reasons for increasing the prices of construction, and facilities which could push the prices higher.

Winston (2009) was proponent in his research that the key aspect for development of housing that needs to be focused includes, construction and design, strategic location dwelling use and regeneration and cultural factors which influence the basic requirements of housing. Sustainability can be ensured by incorporating these needs in low cost housing. Many authors have carried out research on sustainability of housing, it is widely accepted that environment, economy and social equity are three basic principle values of sustainability (Chan & Lee, 2009).

One of renowned economist, Mr. Ammar H Khan, has raised doubt about the viability of projects especially in big cities, where finding a suitable land and build homes around 3.5 million rupees, which may be only possible where there is no lease of land or suburban housing schemes.

### **3. Methodology**

The aim of this study is to examine the consumer perception regarding this newly introduced home loan policy offered by banks. To achieve the objectives of this study we conducted interviews. Convenient sampling method was used in selecting the respondents from low and middle class inhabitant in different areas of Karachi city, Pakistan by knowing the perception of consumers about mortgage financing by taking to the research to the next level for possible solution of affordability.

The primary data have been collected by using surveys. It has been supplemented by the discussion with the respondents of low and middle income group, those who want to borrow under this scheme.

In the first step, those people who showed desire to borrow under this newly launched scheme were selected as a sample unit for research as per convenience. In the next step those interested people had been selected for knowing the perception about the housing facility.

## 4. RESULTS

The finding described in this chapter represents the data collected from participants with the help of survey/ questionnaire and supported by interviews. The aim of this research is to investigate the common issues and problems faced by the end users while getting affordable housing under the umbrella of Naya Pakistan Housing Development Authority (NAPHDA).

**Table.3.Outcome of Survey**

S. No	Respondent's Characteristics		Percentage of Total Response
1	Gender	Male	84%
		Female	16%
2	Age (in Years)	24 or less	12%
		25 to 40	51%
		41-60	29%
		61 or above	8%
3	Religion	Muslim	98%
		Non-Muslims	2%
4	Education	Below Intermediate	25%
		Intermediate	22%
		Bachelors	29%
		Masters and above	24%
5	Marital Status	Single	41%
		Married	52%
		Divorced	4%
		Widow/ Widower	3%
6	Occupation/ Profession	private sector	48%
		Self employed	35%
		Public Sector	10%
		Others	7%
7	Monthly House Hold Income	25,000 or less	12%
		25,001 to 50,000	70%
		50,001 to 100,000	13%
		100,001 and above	5%
8	Working Experience	less than 5 years	20%
		5-10 years	53%
		above 10 years	27%

**Source: Author's own elaboration**

Based on data, convenient sampling was used for survey of household 200 families which was carried out in Karachi, Sindh, Pakistan as a part of the fieldwork research. The household's survey data of social, economic characteristics indicate that all the study areas are neither uniform in character nor the people living in there possess uniform socio characteristics.

Survey respondents were approximately male as compared to female (84% & 16%

respectively). More than half of respondent aged between 25 to 40 years (51%) followed by 41 to 60 (29%). The study area is pre-dominantly include Muslim (98% of households), with a minority Christian and Hindus (2% of households). Qualification levels in the community are moderate, with twenty five (25) percent of respondents having no formal education. Among all respondents, 22 percent have completed up to intermediate (Class 12), 29 percent have studied up to graduation, while 24 percent have post graduation.

People who showed interest in Naya Pakistan Housing were mainly married (52%) followed by singles (41%) the rest of percentage was shared between divorced (4%) and widower (3%). It is also worth mentioning that people who were working privately (48%) showed more interest in scheme. Above table also indicate that majority of respondent's house hold income (70%) was above 25,000 and less than 50,000/-. Their experience was mainly 5-10 years.

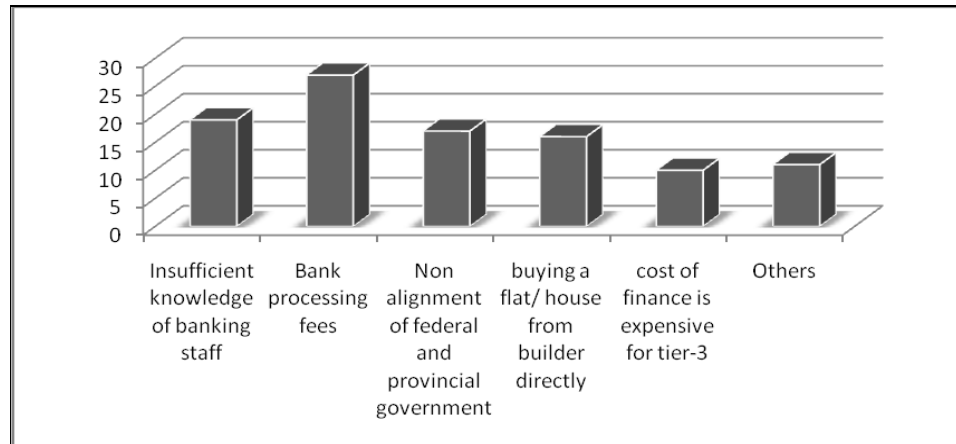
**Table.4. Respondent's Characteristics**

S.No	Respondent's Characteristics	Percentage of Total Response	
9	Loaction (By area)	Gulshan-e-Iqbal	10%
		Gulistan-e-Jauhar	11%
		Malir Cantt	9%
		Lyari	8%
		Saddar	12%
		Clifton	10%
		Kharadar	7%
		North Nazimabad	9%
		North Karachi	9%
		Others	15%
10	Type of accommodation	Flat/ Apartment	72%
		Single storey house	19%
		Double story house	5%
		Others	4%
11	Current Residency	Rent	84%
		owned	4%
		family residencia	9%
		Others	3%
12	Price of your house/ flat	3,500,000 or less	13%
		3,500,001 to 6,500,000	46%
		above 6,500,000	41%
13	Total Rental per month	less than 10,000	8%
		10,000 to 15,000	15%
		15,001 to 25,000	35%
		above 25,000	42%

**Source: Author's own elaboration**

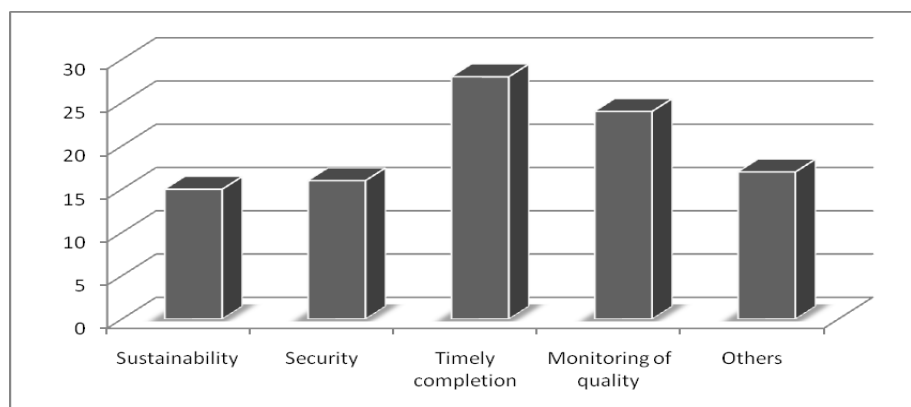


The above Table-4 indicates that people in Karachi are scattered all over the city, while people in majority live in flats (72%) as a common mode of accommodation, which is rented in most of the cases (84%). The price of property is much higher in main areas such as Clifton, Saddar, DHA etc which surpasses 6.5 million rupees as compared to other areas. Rent is also much higher in all over the city where (77%) of people pay above 15,000 per month depends on the location where they live and size of apartment.



**Figure.1.Common problems faced while availing facility under NAPHDA**  
Source: Author's own elaboration

Interested people were facing some of common problems while availing this loan facility. Among all 27% were complained about the bank processing fees which may vary 2,000 to 8,000/- rupees which were too high especially when loan for house finance rejected. Some respondents around 19% also complained about un-trained banking staff as they have meager information about the product. Non-alignment of federal and provincial government, buying a flat apartment/ house directly from builders is posing problems by 17% and 18% respectively. Some people also showed concern about cost of borrowing for tier-3, which is reasonably high. Evaluating the cost of construction early of the project and buying a flat under tier-3 within a limit cap of 6 million are also the problems faced by consumers (Figure-1)



**Figure.2.Fear regarding scheme**  
Source: Author's own elaboration

When respondents were asked about fear regarding NAPHDA scheme, Majority of people (28%) were concerned about timely construction followed by quality construction (24%). Some might have showed reservation about security (16%), sustainability (15%) of scheme and availability of basic amenities such as utilities, sewerage and transport etc (Figure-2)

## 6. Conclusion & Recommendations

This study discusses aims to examine the perception of consumers about newly launched scheme. Our sample comprises of 200 families and information is collected through interviews and. convenient sampling method was used in selecting the respondents from low and middle class inhabitant in different areas of Karachi city, Pakistan who were interested in borrowing the amount for house mortgage under this scheme. The response rate was 92%. Out of which 90% were male and the rest were females.

Large number of people showed interest in borrowing under this newly launched scheme. But survey showed couple of problem/ reservations from consumer's perception regarding validation of this scheme. Some respondents showed dissatisfaction with the banking staff as there was a little knowledge about this scheme others might worry about the bank processing fees what if their loan for house financing was not approved, all would go into the vein. Some people might have addressed the uncertainties between the non-alignment of federal and provincial government and other state departments on one page as they might have seen in the past. Beside, change in governments often lead to non-accomplishment of previous project is also very common. Problems such as bank documentation, buying a house/flat in the name of owner from builder directly subject to its availability also prevail.

Tier-3 which is catering middle income people is also a bit of expensive keeping in view country's current inflation and un-employment rate. People want to live in the middle of city where they work hence prices are normally crossing 6 million for above 850sqft apartment with all facilities and specification. In case of construction, evaluating the cost of project itself is a big challenge as prices for cement and steel and other raw material change frequently possible go upward. New projects of low cost housing are yet to come but availability of basic facilities such transport, water, utilities etc is also a big challenge itself.

It is also to be noted that government has announced this scheme despite contraction in demand and uncertainty created by the recent resurgence of the Covid-19 pandemic. Since this scheme is new and there are bunch of questions regarding its success. Sustainability, security, convenience, quality housing scheme is very import for affordable housing. A lot more partners such as builders, constructors, NGO's also required to produce units in bunch of quantity. This is preliminary stage, and very early to say anything, only the time will tell about the success and failure. Following are some recommendations.

- ✓ There must be proper training for banking staff for familiarity of this newly launched scheme.
- ✓ Processing fees must not be part of scheme in case bank fails to provide loan to them

- ✓ All the stakeholders must have to be on one page including federal and provincial government and there must be Memorandum of understanding between them regarding sustainability of this scheme.
- ✓ The government also permits to buy old houses (at present only those houses/ flats are allowed to purchase which were completed in last one year) under the same budget.
- ✓ For tier-3 which is more towards for middle income people, hence prices in urban cities are much higher hence limit for maximum price may be raised from 6 million to 8 million.
- ✓ Government needs to allow land and space for builders at priority as more construction shall be started soon. It is also, responsibility of government to provide basic facilities at utmost priority to the newly constructed area.
- ✓ Higher rise buildings should be given priority; huge population of Pakistan can't live in bungalows. Cities need to be grown vertically.
- ✓ Government has to create a department who can monitor the progress of newly constructed houses/ flats , and penalties needs to be imposed in case builders/developers does not complete the task at given deadline.

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