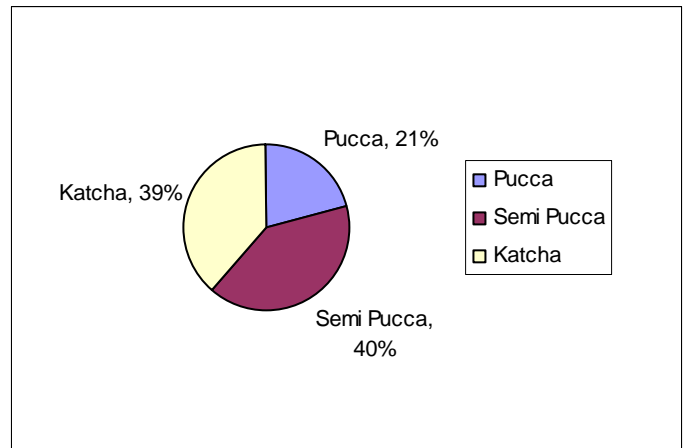
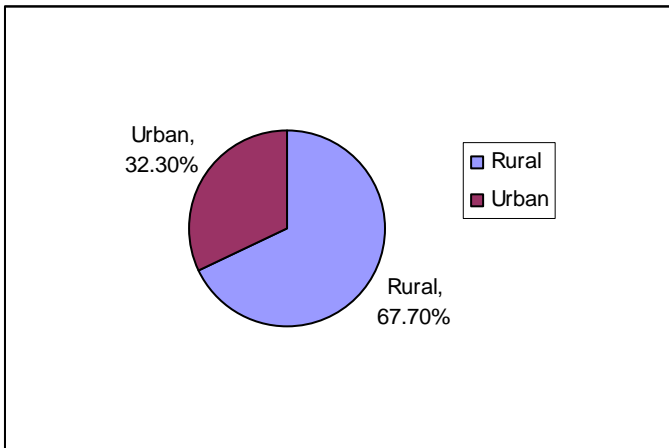




# CHAPTER - 01

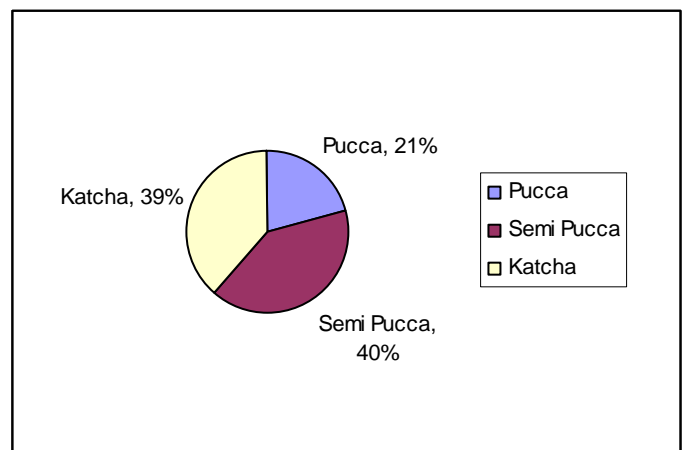
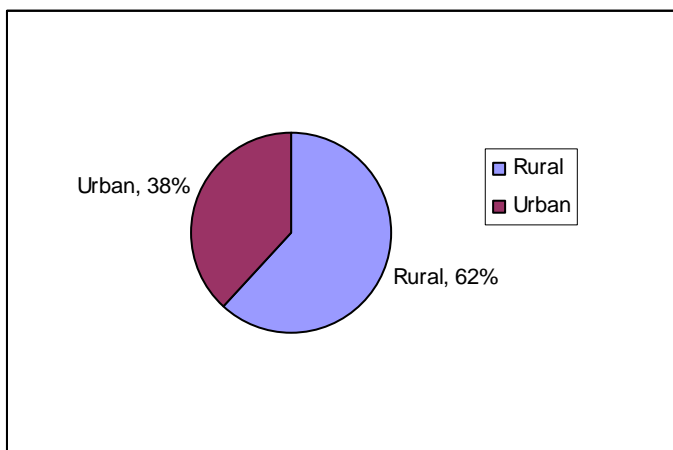
## THE HOUSING & CONSTRUCTION SECTOR

### HOUSING INDICANTS - HOUSING STOCK 1998



Present Stock	:	19.3 Million Units
Housing Backlog	:	5.50 Million Units
Annual Requirements	:	570,000 Units
Annual Production	:	300,000 Units
Recurring Backlog	:	270,000 Units
Household size	:	6.6 persons
Persons/room	:	3.00 persons

### HOUSING INDICANTS - HOUSING STOCK 2006 (ESTIMATED)



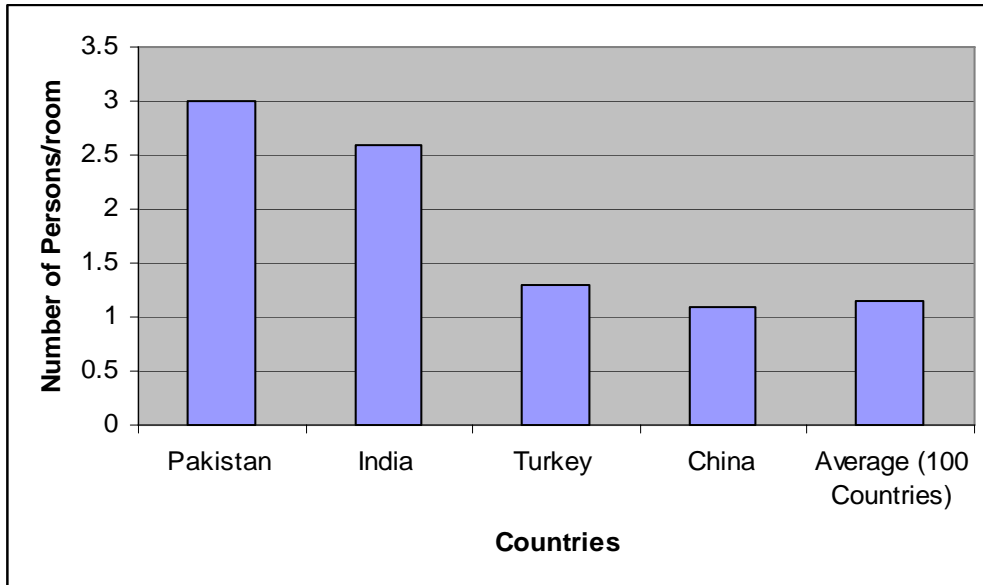
Present Stock	:	21.7 Million Units
Housing Backlog	:	7.90 Million Units
Annual Requirements	:	650,000 Units
Annual Production	:	350,000 Units
Recurring Backlog	:	320,000 Units
Household size	:	6.6 persons
Persons/room	:	3.00 persons



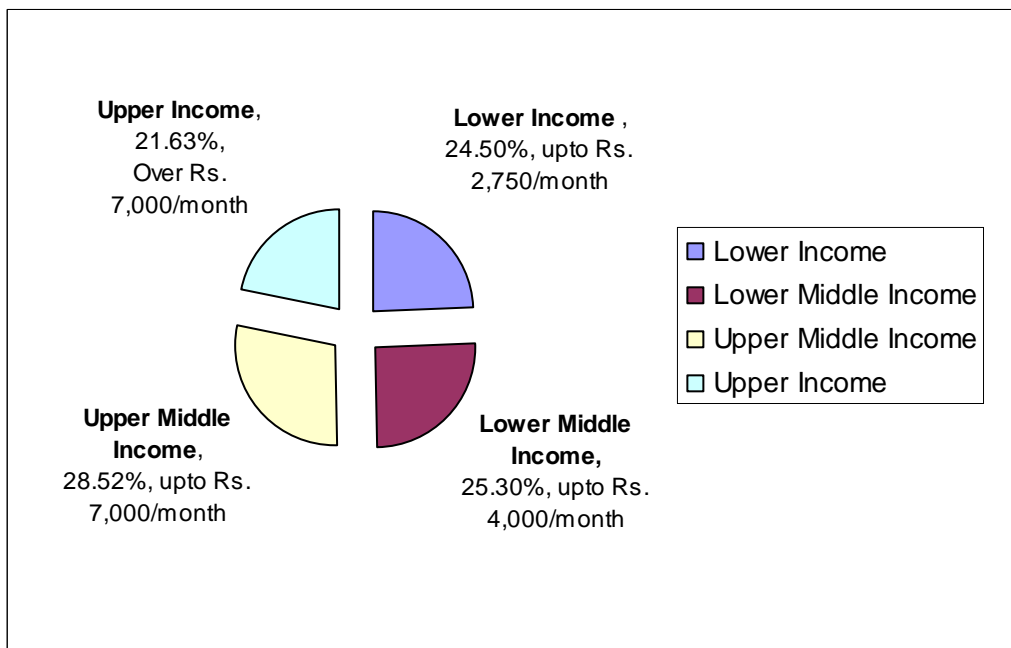
### Key Facts:

- To makeup for the backlog and shortfall in 20 years, production has to be raised to nearly 800,000 units annually.
- Just to meet the annual shortfall, there is a dire need to construct approximately 300,000 Units.
- Average Area of A Unit (2 Rooms) 500 Sq. Ft.
- Construction Space 150,000 Sq. Ft.
- Approximate investment Rs. 150 Billion + Cost of land

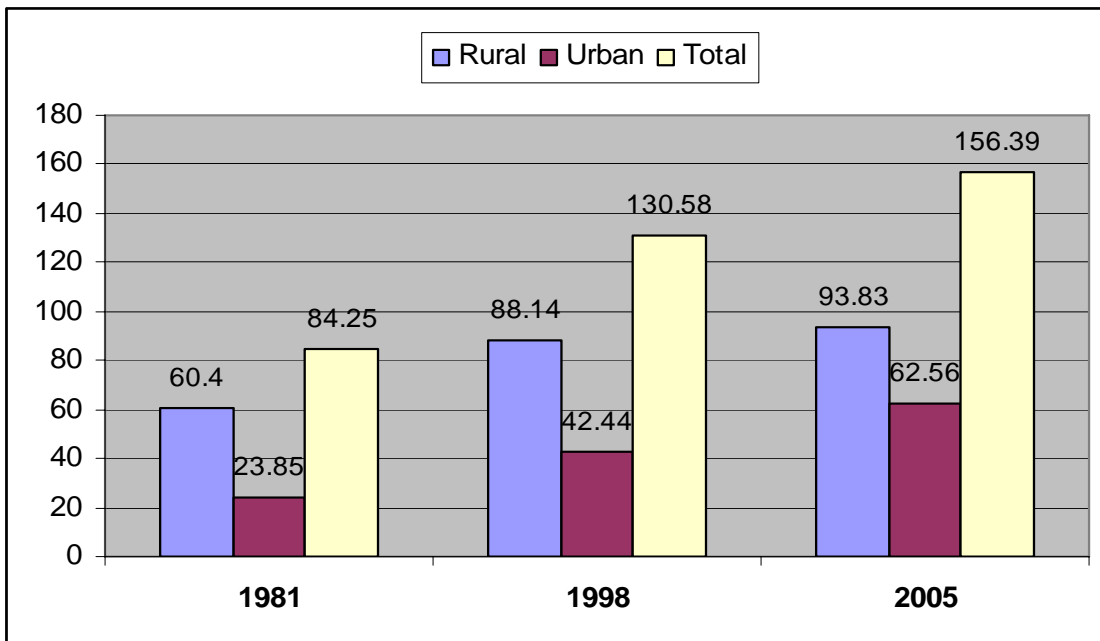
### NUMBER OF PERSONS/ROOM ANALYSIS



### HOUSE HOLD INCOME



## HOUSING INDICANTS – POPULATION IN MILLIONS



Overall Growth rate	:	2.61%
Rural population Growth rate	:	67.5%
Urban population Growth rate	:	3.5 to 4.5%
Urban population	:	32.5% (to increase by 40% in year 2006)
Total Urban Centers	:	498 (Population 10,000)



### Key Facts:

- With the Present growth rate, nearly 650,000 families are added every year.
- For our annual construction of approximately 300,000 Housing Units, approximately 15,000,000 Sq. Ft. space is required for commercial, recreational and parks playgrounds.
- Commercial activities would require 5000,000 Sq. Ft.
- Approximate investment Rs. 12 Billion

# CHAPTER - 02

## NATIONAL HOUSING POLICY 2001

**POLICY MEASURES:** The Housing and Construction sector has also been declared as Industry and placed under priority Industries i.e. category "C" of the Investment Policy. Local and Foreign Companies involved in real estate projects will not market these projects unless the title of the property is transferred in the name of a locally incorporated company and the "Commencement of Business" certificate is issued by the Securities and Exchange Commission of Pakistan (SECP) to the company.

### Enhanced Credit Facilities

- The annual disbursement of HBFC loans has been enhanced from the present Rs 1.2 billion to Rs 7.00 billion over the next 5 years.
- HBFC has introduced bridge financing and bulk financing of housing projects through escrow accounting together with appropriate safeguards.
- Banks Exposure to House Finance has been enhanced from 5% to 10% of their net advances.
- The maximum per party limit has been increased from Rs. 5 million to Rs. 10 million. The maximum debt-equity for housing loans has been increased from 70:30 to 80:20.
- Banks have been allowed to deduct up to 3% of the income arising out of consumer loans for creation of reserve to off-set bad debts in this segment.
- The maximum loan tenure for housing finance has been increased from 15 years to 20 years.
- Banks and DFIs are extending credit facilities for balancing, modernization and replacement (BMR) of machinery used for housing & construction industry.
- Property tax on rented property and for self occupancy has been rationalized.

### Construction Services Sector

- Income from property has been brought under Presumptive Tax Regime; Tax @ 5% of the gross rentals shall constitute full and final discharge of Tax liability.
- Stamp duties and registration fees are being rationalized for housing mortgage.
- Tax @ 1% is charges on import of Cement under clause (13G) of Part II of second schedule to the Income Tax Ordinance, 2001.
- CED on wires and cables has been withdrawn to lessen cost of construction.
- Housing and construction companies are charged via Presumptive Tax Regime, which shall not exceed 1% on yearly receipts.

### Incentives

- Non-utilization fee shall be charged on annual incremental basis only after notified handing over of the development scheme by the development agency to the municipality.
- Stamp duties and registration fees, which are exceptionally high as compared to other countries, shall be adequately reduced to an aggregate total of 1% to enhance registration, improve documentation and increase revenue receipts.
- Import of plant and machinery and spares by the housing and construction companies, not manufactured locally, shall be exempt from custom and import duties in excess of 10%. This will be in accordance with government notification declaring housing and construction as priority "C" industry.

- Guarantees issued by “A” rated insurance companies approved by the Securities & Exchange Commission, in respect of earnest money, retention money, performance maintenance & mobilization advance shall be accepted by various government agencies, departments, etc for implementing housing projects.

#### **Promote Home Ownership**

- No stamp duty/registration fee, etc shall be charged for the housing mortgage.
- Property tax on rented property shall be reduced from the current high rate of 25% to 5%.

#### **Low Income, Low Cost**

- All news construction of houses on plots, measuring up to 150 sq. yards and flats/apartments have an area of 1000 sq. ft. have been exempted from all types of taxes for a period of 5 years.

#### **Revision / updation of building code of Pakistan:**

Immediately after the earthquake of 8th October 2005, Cabinet was briefed on 13-10-2005 regarding the earthquake relief and it was inter alia, decided to undertake revision of building codes and regulations at the national level to ensure safety and security of the residents of buildings.

Accordingly, based on the recommendations prepared by NESPAK for preliminary seismic design parameters and criteria for seismic resistant design of building in Islamabad – Rawalpindi area, the Prime Minister on 31-1-2006 and the Cabinet in its meeting held on 2-3-2006 also endorsed the decisions taken by the Prime Minister.

#### **The decisions taken include:**

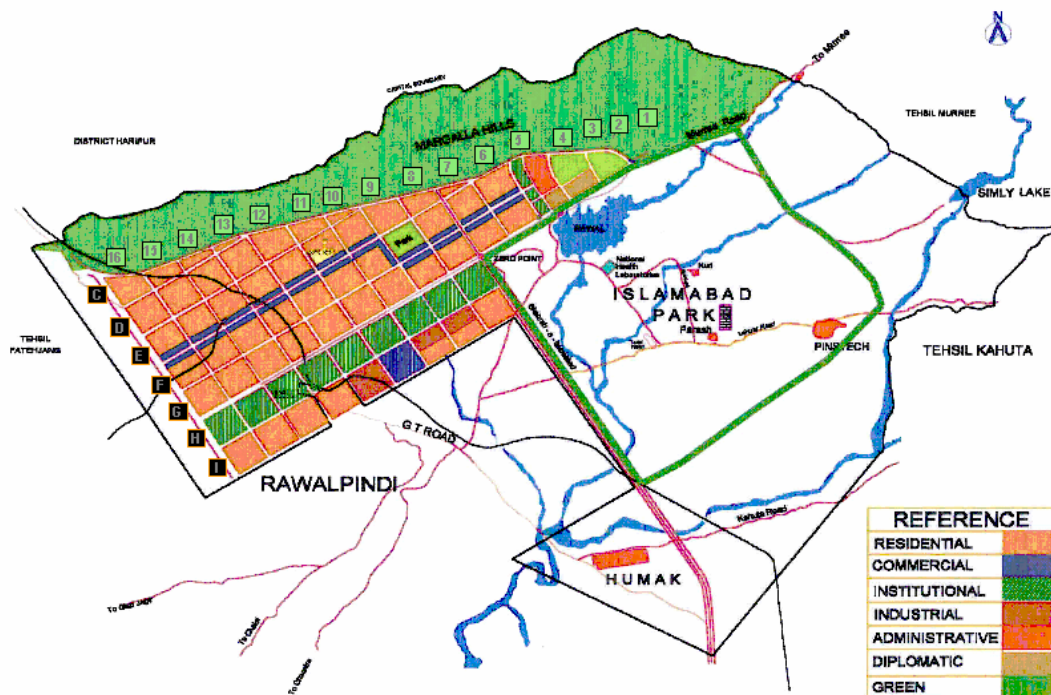
- Placement of Islamabad–Rawalpindi area in Zone-3 (moderate to Severe Damage) instead of the existing position in Zone-2 (Minor to Moderate Damage)
- Taking Peak Ground Acceleration (PGA) values ranging between 0.20g – 0.30g for rock sites as basis for design of various-types of buildings.
- Adoption of International Building Code – 2003 applicable for designing of the buildings in the area.
- Enforcement of revised building code/parameters by CDA/RDA under their existing building byelaws/ regulations for Islamabad/Rawalpindi area.
- No restriction on the height of the buildings in Islamabad/Rawalpindi area subject to construction as per revised building parameters.
- Banning the production/use of cold-twisted (TOR) steel bars in the country.
- Mandatory “Completion Certificate” for higher buildings.

# CHAPTER - 03

## PROCEDURAL GUIDELINES & RULES FOR LAUNCHING A PRIVATE HOUSING SCHEME

### FEDERAL CAPITAL CITY – ISLAMABAD CAPITAL DEVELOPMENT AUTHORITY

#### MASTER PLAN OF ISLAMABAD



#### INVESTMENT OPPORTUNITIES:

- Housing sector
- Building / construction in commercial areas
- Infrastructure
- Information Technology / High-tech Industries
- Recreation and entertainment

#### ISLAMABAD CITY'S HOUSING PROFILE:

Present Population	7, 50,000
Existing Housing Units in sectors	75,000 Units
Housing units required	1, 25,000 Units
Existing "Shortage"	50,000 Units
Additional demand per year	4,000 Unit

\* Shortage mainly amongst low income groups

#### HOUSING SECTOR PROJECTS AVAILABLE:

- Development of sectors D-12, E-12, I-14, I-15, I-16 (30,000 units)
- Development of new housing sectors
- 53 Acres of land for high rise residential apartments in E-11 facing Margalla Hills.

- Possibility of resort housing in Zone IV.
- Low cost housing in various sectors.

## **PROCEDURAL GUIDELINES AND RULES - HOUSING & REAL ESTATE DEVELOPMENT IN ISLAMABAD**

### **MODALITIES PROCEDURES FRAMED UNDER ICT (ZONING) REGULATION, 1992 FOR DEVELOPMENT OF PRIVATE HOUSING SCHEMES IN ZONES TWO & FIVE OF ISLAMABAD CAPITAL TERRITORY ZONING PLAN**

#### **PROPOSAL FOR A HOUSING SCHEME:**

(1) A housing scheme can be sponsored by a registered company or a co-operative society, hereinafter referred to as sponsor, for an area not less than 200 acres falling within Zone-2 and 100 acres falling within Zone-5 of the ICT Zoning Plan.

(2) The sponsor shall not advertise or publicize the proposed scheme in any manner except in accordance with these Modalities and Procedures.

The sponsor shall submit the following documents for preliminary scrutiny.

- o Two copies of Site Plan of the proposed scheme at a scale of 1:10,000 indicating its location with reference to important land marks and permanent ground features.
- o Registration documents of the sponsors including certified true copies of Articles and Memorandum of Association and Aims & Objectives of the Society as the case may be.
- o Statement of verifiable financial resources through last audited balance sheet of the registered Company or certified accounts of Co-operative Society.
- o In case the documents are deficient in any manner, the same shall not be accepted and returned to the sponsor.

**SCRUTINY FEE:** A non-refundable scrutiny fee (departmental charges) of Rs. 10,000/- per scheme shall be payable to the Capital Development Authority, Islamabad, by the Sponsor for the preliminary scrutiny of the proposed scheme. The payment shall be made through a bank draft/pay order. The scrutiny fee is, however, subject to revision by the Authority from time to time.

#### **PROCEDURE FOR PRELIMINARY SCRUTINY:**

(1) The proposal shall be scrutinized by a Committee comprising of:

- |   |          |
|---|----------|
| i. Member Planning  | Chairman |
| ii. DDG Planning  | Member   |
| iii. Any other officer/officers of the authority whom the Committee may like to co-opt. | Member   |

(2) The scrutiny shall be completed by the Committee within 30 days.

(3) In case the committee considers the scheme tentatively feasible it will inform the sponsor accordingly. Otherwise, the committee shall inform them of the objections and reconsider the scheme after settlement of the same.

**DOCUMENTS TO BE SUBMITTED BY THE SPONSORS:** In case the application qualifies the scrutiny by the committee, the sponsors shall be advised to meet the following requirements:-

- i) Three copies of the site plan showing location of the scale of not more than 1:10,000 with reference to its surrounding areas (within a radius of ½ km all around) and the land use plan of the zone in which it falls.
- ii) Three copies of survey plan of the site drawn to a scale of not more than 1:1000 showing Khasra numbers, the spot level and physical features such as high tension lines, water channels, etc. The contours with 0.5 meters or 2 feet interval shall be indicated on the plan.
- iii) Three copies of layout plan drawn to a scale of not more 1.1, 000 showing, the sub-division of land into plots, and allocation of land for various uses in accordance with the planning standards laid down by the Government of Pakistan in the "National Reference Manual on Planning and Infrastructure Standards.
- iv) Layout Plan should be prepared and signed by a qualified Town Planner of a firm of Consultants as may be approved by the CDA from time to time.
- v) A certificate from the Tehsildar, ICT, certifying sponsor's ownership of the land covered by the proposed scheme shall also be provided on one of the copies of survey plan referred to at (ii) above.

#### **PLANNING STANDARDS:**

(1) The planning standards may vary from scheme to scheme depending upon the residential density desired to be achieved by the Sponsors of the schemes. But the land use percentages must remain within the following limits.

(a) Residential	not more than 55%
(b) Open/Green Spaces/Parks	not less than 8%
(c) Roads/Streets	not less than 26%
(d) Grave Yards	not less than 2%
(e) Commercial and Parking	not more than 5%
(f) Public buildings like school, mosque, dispensary, hospital, community centre, post office etc.	not less than 4%

(2) The minimum size of residential plot will be 200 Sq.Yds.

(3) In Zone-2, the layout plan of the scheme shall conform to standard sectoral layout plan of Islamabad.

(4) The easement of nullah, etc., shall be clearly identified and preserved as open spaces.

#### **CLEARANCE OF DETAILED LAYOUT PLAN OF THE SCHEME:**

(1) Objection, if any, in the layout plan will be communicated by registered post acknowledgement due to the sponsors for rectification within a period not exceeding 30 days of issuance of communication, failing which the scheme will not be processed further till removal/settlement of objections.

(2) After the layout plan submitted is cleared, the sponsor shall:

- i) Execute an undertaking regarding acceptance of the conditions relating to planning, designing and implementation of the scheme;
- ii) Deposit the entire development cost of the scheme with the Authority. The amount of development cost shall be assessed by the Authority on the basis of prevailing cost of development. The amount shall be deposited within 45 days of the clearance of detailed layout plan of the scheme;
- iii) In case they do not feel inclined to deposit the development cost of the scheme, mortgage 30% of the saleable area in the detailed layout plan with the Authority as a Guarantee for completing development



works/services within the period specified. The mortgage deed shall be executed by the sponsor and get registered with the Registrar Islamabad, within 30 days after clearance of detailed layout plan of the scheme;

- iv) also transfer to the Authority free of charge, the land reserved for open spaces/parks, grave-yard, and land under right-of-way of roads, etc. in the scheme, within 45 days of the clearance of the detailed layout plan of the scheme.

#### **PUBLIC NOTICE OF PLOTS MORTGAGED WITH CAPITAL DEVELOPMENT AUTHORITY IN THE SCHEME:**

A public notice, shall be published in the press, at the expense of the sponsors, regarding the mortgage of plots under saleable area with the Authority by the sponsors within 5 days after mortgage deed has been executed between CDA and the sponsors.

#### **ISSUANCE OF NOC:**

(1) The NOC conveying the approval of the detailed layout plan of the scheme shall be conveyed to the Sponsors after the registration of the mortgage deed and transfer deed in favor of CDA, and meeting the objections, if any, received in response to the public Notice.

(2) The sponsors shall thereafter be allowed to advertise the scheme.

(3) The validity of the NOC shall automatically be deemed to have been withdrawn in case the sponsors do not complete at least 10 percent of development works within one year from the date of issuance of the NOC.

#### **COMPLETION PERIOD OF THE SCHEMES:**

(1) The sponsors shall be required to complete the development works o the scheme within the time indicated as under:

(a) Scheme covering an area of 100 acres.	Three years
(b) Scheme covering an area between 101 acres to 200 acres.	Four years
(c) Scheme covering an area between 201 to 400 acres.	Five years
(d) Scheme covering n area of more than 400 acres.	Six years

(2) IF THE COMPLETION OF THE SCHEME IS DELAYED BEYOND THE COMPLETION PERIOD SPECIFIED by the party, THE SPONSOR SHALL PAY A SUM OF Rs. 5, 00,000/- for grant of extension for a period of one year. No further extension shall be granted.

**COMMENCEMENT OF DEVELOPMENT WORKS:** The sponsors shall mobilize their resources to start implementing the scheme within a period of six months after the issuance of the letter of approval of engineering designs and detailed specifications by the CDA.

**IMPLEMENTATION OF SCHEME BY THE CAPITAL DEVELOPMENT AUTHORITY ON BEHALF OF THE SPONSORS:** CDA MAY TAKE UP PLANNING, DESIGN AND IMPLEMENTATION OF THE SCHEME, IF REQUESTED BY THE SPONSORS, ON PAYMENT OF DEPARTMENTAL CHARGES @ 8% OF THE TOTAL COST OF THE SCHEME. The rate of departmental charges is subject to revision by the CDA from time to time.

**PAYMENT OF INSPECTION/MONITORING FEE TO THE CDA:** The Sponsors shall pay to the CDA Rs. 1000/- per acre on account of inspection/monitoring expenses during the execution stage of the scheme.

**SOME OF THE PROMINENT PRIVATE HOUSING SCHEMES OF CDA:  
ZONE-II & SECTOR E-11**

NOCS ISSUED				
Margalla View M/s. Twin City Housing (Pvt) Ltd. (2018 Kanals) Sector D-17 (1118 plots)	Khayaban-e-Kashmir M/s. Jammu & Kashmir Coop. Housing Society (3480 Kanals) Sectors G-15 & F-15) (2516 plots)	New Islamabad Garden M/s. Capital Builders (Pvt) Ltd. (800 kanals) (Sector C-17)	Housing Scheme of Cabinet Division Employees Cooperative Housing Society (4400 Kanals) (Sectors E-16 & E-17) (2749 plots)	National Police Foundation (1325 Kanals) (1262 plots)

Source: Capital Development Authority, Islamabad

**ISLAMABAD RESIDENTIAL SECTORS ZONING (BUILDING CONTROL) REGULATIONS 2005:**

- Only such types of buildings/structures can be constructed in Islamabad Capital Territory plots, which are in accordance with the Master Plan / Functional Plan / these regulations and/or as described in the terms and conditions of allotment of respective plot(s).
- A non-conforming use of a building may render the owner and the occupant of the building liable to penalty and eviction from the building and the allotment/conveyance deed of the plot may also be cancelled.
- Authority may consider change of land-use on request of allottees, with or without charges, provided that, the LAYOUT Plan and FUNCTIONAL Plan framed for the same permits such change.
- A house, apartment, flat in a residential building, may be used by its resident professional such as Architect, Town Planner, Lawyer, Doctor, Engineer etc. for "Home Occupation" with prior permission of the Authority, provided the overall residential character of the building/apartment is not changed and not more than two rooms/not more than 25% of covered area of the floor on which it is located. Further more it shall not constitute, in any way, nuisance to the neighbors in any form as determined by the Authority.

**PERMISSION FOR CONSTRUCTION OF BUILDINGS**

- Every person, who intends to carry out building works shall comply with the provisions of these Zoning Regulations along with the relevant provisions of the Building Regulations (Building Regulations 1963).
- No building or structure shall be constructed or any addition/alteration made thereon except: With the prior approval of the Authority, and Minor internal repairs; in accordance with the Building & Zoning.

## DEFENCE HOUSING AUTHORITY (DHA)

### ROLE OF DEFENCE HOUSING AUTHORITY IN REAL ESTATE AND INFRASTRUCTURE DEVELOPMENT:

1. Cognizant of fixed land bank with no expansion possibility in present location of DHA, it undertook a change to modern vertical development in its prime locations (Creek City) instead of horizontal sprawl.
2. Prime Waterfront available to DHA was divided into sectors for value addition to seafront using best expertise available in Pakistan.
3. Waterfront developments incorporate recreational, commercial and residential usages in accordance with site conditions.
4. Infrastructural and services needs both, short and long term were given due attention. DHA Cogeneration Plant due for commissioning in year 2007 will produce 94 MW of electricity and 3 MGD of desalinated water. Similarly improved trafficability will be ensured through massive up gradation of existing system.
5. A DHA regulatory and facilitative frame work with stringent, guarantees and assurance of commitment, qualitative control and time centric project completion is enforced.
6. Private sectors involvement was elicited and solicited by transparent measures, investor friendly frame work and expeditious decision making processes.
7. Up gradation of existing sectors with degraded services is in hand which will avoid disequilibrium between new and old sectors thereby retaining market values of DHA real estate.
8. DHA system and procedures for allocation, property transfers is a major reason for high credibility and high cost of DHA real estate.
9. Value addition of land instead of selling land parcels is the nucleus of reconsidered DHA development frame work.

DHA through a well planned and transparent implementation regime of above strategy, can claim that it is the harbinger of establishing a development paradigm that has become a model for development else where. More specifically up North in the country. Both DHA Lahore and Islamabad have realigned their developments and have sought private investors and despite available land banks found efficacy in vertical and multifaceted developments.

### INVESTMENT OPPORTUNITIES AVAILABLE WITH DEFENCE HOUSING AUTHORITY:

PROJECTS	LAND (ACRE-APPX)	SCOPE OF WORK
<b>CREEK CITY (ZONE-G)</b>		
Creek Vistas	24	12 Towers - 16 Storeys Flats
Creek Views & Terraces	38	22 Towers - 16 To 20 Storeys Flats
Shopping Mall	5.3	5.3 Acres - Covered Area 0.5 M Sq Ft
Creek City Hospital	16.05	300 Bed Hospital
Creek Marinas	19.027	8 Towers – 30 Storeys Flats
Raffles Club	5.436	World Class Town Club
Twin Towers	5.436	2 Towers - 30 Storeys Flats

Source: Defence Housing Authority

PROJECTS	LAND (ACRE-APPX)	SCOPE OF WORK
<b>WATERFRONT – PROJECTS</b>		
Commercial Complex In Zone-A	1.18	Shopping Mall, Office/Comm Towers & entertainment facilities
Entertainment And Facilities In Zone-B & C	100	Amusement Park, Performance Deck, Food Court Complex, Offshore Amphitheatre with Viewers Deck
Infrastructure Zone-D	3	Walkways/Boards, Sitting Areas, Kiosks & restaurants
DHA Cogeneration Plant	10	94 Mw Electricity & 3 Mgd water
Highrise Complex In Zone-E	84.88	8 Towers – 30 Storeys Flats
Residential And Hotel Complex In Zone-E		8 Residential Towers – 30 Storeys Flats & 8 office / Comm Towers – 30 Storeys, 5 Star Hotel & Terraced Housing Units
Water Sports In Zone-F	38.30	Jetties & Marinas For Water Sports & Dolphin Park & Aquarium

Source: Defence Housing Authority

## GOVERNMENT OF PUNJAB

### PROCEDURAL GUIDELINES AND RULES - HOUSING & REAL ESTATE DEVELOPMENT IN PUNJAB PROVINCE

The Government of Punjab, Local Government & Rural Development Department has approved/notified the Punjab Private Site Development Schemes (Regulations) Rules, 2005. These uniform rules are applicable throughout the province for approval of private housing schemes.

#### PUNJAB PRIVATE SITE DEVELOPMENT SCHEMES (REGULATION) RULES, 2005

**NOTIFICATION:** No. SOR (LG) 38-2/2004 whereas it is expedient to provide a framework for facilitating development of Private Housing schemes, while safeguarding the legitimate interests of land owners, potential buyers and the general public. Now, therefore, in exercise of the powers conferred upon him under section 191 of the Punjab local government ordinance, 2001, (XIII of 2001, the Governor of the Punjab is pleased to make the following rules:-

#### SCRUTINY OF SCHEMES:

##### Submission of Application

(1) A Developer shall submit an application for sanction of scheme to (a) the Lahore Development Authority in case scheme falls in the area of City District Lahore, (b) concerned development Authority in case scheme falls in its controlled area as defined under the development of cities act, 1976 and (c) the concerned Tehsil Municipal Administration (TMA) in all other cases.

(2) No such application shall be entertained unless it is accompanied by:-

- (a) Scrutiny fee @ Rs. 100 per Kanal of the proposed scheme Are;
- (b) Developers ownership/title documents in respect of land proposed for the scheme along with Khasra Plan (aks-e-shajrah) duly verified by the concerned District Officer (Revenue);
- (c) non encumbrance certificate pertaining to the land proposed for the scheme duly issued by the competent Authority,
- (d) location plan and layout plan of the scheme including the division of the scheme into plots, provision for streets, drains and open spaces, reservation of land for public utility services to be transferred to the development Authority or Tehsil Municipal Administration, in the case may be, prepared by a Town Planner keeping in view planning standards as per rule 6;
- (e) Topographic/site survey of the area;
- (f) Copy of the National Identity card of the Developer or its authorized representative;
- (g) Details of land proposed to be acquired, if any, provided that land proposed to be acquired shall not exceed 20% of the total area of the Housing schemes;
- (h) Statement of the works that shall be executed at the cost of developer; and
- (i) Statement of the period during which the area shall be developed.

(3) Prior to the acceptance or refusal of the application, and approval of the designs and specifications, the Tehsil Municipal Administration shall get the scheme, designs and specifications scrutinized by a committee called the Scrutiny committee.

- (4) The Scrutiny Committee shall comprise the following:-
- |     |   |                  |
|-----|---|------------------|
| (a) | District coordination officer                 | Convenor         |
| (b) | Executive District Officer (Works & Services) | Member           |
| (c) | Executive District Officer (Revenue)          | Member           |
| (d) | Deputy Director, PHATA sub region.            | Member           |
| (e) | TMO of the concerned TMA                      | Member           |
| (f) | T.O. (Planning) of the concerned TMA          | Member/Secretary |

(5) The Committee may, if deemed appropriate, also seek assistance from any expert.

(6) Within 7 days of receipt, the Tehsil Municipal Administration shall forward the application, designs and specifications to the scrutiny committee for its examination and recommendations.

**PRE-REQUISITE OF SCHEME:**

(1) The development Authority or Scrutiny Committee, as the case may be, shall examine the application keeping in view the following:-

- (a) that all the documents/requirements as per rule 3 (2 ) are complete;
- (b) that width of access road is not less than 30 feet;
- (c) that scheme is safe from the danger of flooding;
- (d) that minimum area of the scheme is not less than 160 Kanals; and
- (e) that land is not required or have been notified by the Government for any other purpose;

(2) The development Authority or the Scrutiny Committee, as the case may be, shall not proceed further with the application in case any of the pre-requisite are not fulfilled and the Developer shall be informed accordingly: Provided that the decision of the scrutiny committee shall be subject to the approval by the Tehsil Municipal Administration.

**INVITING OBJECTIONS:**

The development Authority or scrutiny Committee as the case may be, after fulfillment of the pre-requisites by the Developers and verification of the title of the Developer, shall at the Developer's cost, cause to be published in two daily national newspapers public notice inviting objections to the proposed scheme. The Objections, if received, shall be communicated to the developer within three days for attending the same.

**PLANNING STANDARDS:**

For the purpose of roads and residential use, the "National Reference Manual on Planning and Infrastructure Standards" shall be kept in view. The land uses other than the above shall be as under:-

- |                                       |                                       |
|---------------------------------------|---------------------------------------|
| (f) Open spaces/parks                 | Not less than 7% of total scheme area |
| (b) Graveyard                         | Not less than 2% of total scheme area |
| (c) Commercial Area                   | Not more than 5% of total scheme area |
| (d) Maximum size of Residential plots | 1000 sq. yards.                       |
| (e) Minimum Road Width                | 30 Feet                               |
| (f) Public Buildings                  | 2-10%                                 |

### **SCRUTINY SCHEMES:**

(1) The Development Authority or Scrutiny Committee as the case may be, shall examine the application in the light of public objections, if any and the planning standards and shall convey their observation/objections, if any, to the Developer within thirty days who shall re-submit the same after attending the same.

(2) The Development Authority shall take a final decision regarding sanction of the Scheme within 15 days of completion of scrutiny in accordance with its procedure.

(3) The Scrutiny Committee, shall forward its recommendation to the Tehsil Municipal Administration within seven days of completion of scrutiny.

(4) If the Development Authority or Tehsil Municipal Administration, as the case may be, proceeds to sanction the Scheme, then prior to issuance of such sanction, it shall require the Developer to fulfill within fifteen days the following requirements:

- i. deposit the prescribed fee for sanction;
- ii. submit transfer deed for transfer of the area under roads, open spaces/parks and graveyard to the development Authority or Tehsil Municipal Administration, as the case may be;
- iii. mortgage 20 % of the saleable area of the Scheme or furnish bank guarantee of National bank of Pakistan or the Bank of Punjab equivalent to the total cost of the development works as scrutiny for due completion of development works in the name of the Development Authority or Tehsil Municipal Administration as the case may be, and
- iv. Transfer 1 % of the total scheme area for public building, excluding the area of Mosque, to the Development Authority or Tehsil Municipal Administration, as the case may be. The area so transferred shall not be used by the transferee for any other purpose.

(5) After fulfillment of the above requirements, a formal letter of sanction shall be issued by the Development Authority or Tehsil Municipal Administration, as the case may be within ten days.

(6) No Scheme shall be advertised or publicized in any forum, media and press, nor shall plots or houses be offered for sale in any scheme prior to its sanction.

(7) The Developer shall include the following, in the advertisement:

- a. Total area of the approved scheme alongwith its location;
- b. Total number of residential and commercial plots of various sizes as approved by the competent Authority;
- c. The detail of plots mortgaged with the Development Authority or Tehsil Municipal Administration, as the case may be;
- d. Period for completion of development work(s);
- e. Name of sanctioning authority and letter of sanction; and
- f. In case of allocation of plots through ballot, if shall be indicated in the advertisement.

### **FARM HOUSING SCHEME:**

In addition to the conditions specified for the sanction of a Housing scheme, the following conditions shall be applicable in case of Farm housing Scheme.

- (a) Plot size shall not be less than 4 Kanal;
- (b) Road width shall not be less than 40 feet;
- (c) 5 % area of the scheme shall be reserved for the public utility plots viz. schools, dispensaries, open spaces and play grounds, mosques, post office, police station , bus terminal, public toilets, community centre etc. the sub-division of plots shall not be allowed below 4 Kanal;
- (d) 2 % of total area of scheme shall be provided to graveyard;
- and
- (e) 10 % of saleable area shall be mortgaged with the Development Authority or Tehsil Municipal Administration as the case may be, as a security for the development works or bank guarantee of National Bank of Pakistan or the Bank of Punjab, equivalent to the total cost of development works shall be provided by the Developer.

#### **RELEASE OF MORTGAGED PLOTS:**

The Mortgaged plots shall be released by the Development Authorities or Tehsil Municipal Administration, as the case may be, on obtaining field reports from the concerned departments and authorities about the satisfactory completion of development works in the following order and proportion, respectively:

(i) Water supply, sewerage and drainage system	30%
(ii) Roads	30%
(iii) Electricity	30%
(iv) Street lights and Horticulture	10%

#### **EXECUTION OF SCHEME:**

- (1) No person shall develop a scheme except in conformity with these rules.
- (2) If the scheme is not developed within the stipulated period, or if the development is not in conformity with terms of the sanction, the Development Authority or the Tehsil Municipal Administration as the case may be, may take over the development of the scheme and execute necessary works from the proceeds of sale of mortgage plots or encashment of bank guarantee. In case of difference, the same may be recovered from the Developer as arrears of land revenue.

#### **SUPERVISION AND CONTROL:**

- (1) The Provincial Government may call for and examine the record or any proceedings for the purpose of satisfying itself to the correctness, legality or propriety of sanction of scheme, recommendations, observations, penalty or order recorded or passed and as to the regularity of any proceedings.
- (2) On examining the record, the Government may pass such order as it deems fit, but before canceling or recalling sanction of the scheme, the Government shall afford the Developer an opportunity of being heard.



## GOVERNMENT OF SINDH

**LAND IN KARACHI SINDH:** In Sindh all land is owned by Government of Sindh and the custodian is Board of Revenue i.e Member land utilization Board of revenue GOS , But the land in big cities and even close to big cities is not available. The land is also owned in Karachi by DHA, CDGK, CAA, etc. All these agencies lease land for 30 years to the investors in real estate and Housing projects. DHA has already leased some land at water front to local and foreign investors where as GOS /CDGK also offered land in Korangi Karachi to Kanooz Al- Watan for construction of low cost housing.

### KARACHI BUILDING TOWN PLANNING REGULATIONS, 2002

#### ENGAGEMENT OF PROFESSIONAL:

1. Every person who intends to carry out building/land development works or to demolish a building or to carry out addition/alteration or repairs in a building, shall engage respective professional a tables below to prepare Architectural/Town Planning engineering Design and Drawings including specifications and to supervisor their respective works at site.
2. The requirement for engagement of professionals and their authorization shall be as given in Tables 3.2 and 3.3.

**Table 3.1 - Categories of Development Works**

<b>CATEGORY - 1</b>	<ul style="list-style-type: none"> <li>o Bungalow on plot up to 120sq.yds (100.33Sq.m)</li> <li>Any other building on plot up to 120Sqy.(100.33Sq.m) with height up to 33ft.(10m)</li> </ul>
<b>CATEGORY -II</b>	<ul style="list-style-type: none"> <li>o All bungalows</li> <li>o Any other building with total floor area up to 20,000Sq.ft.(1858.74Sq.m) and/or height up to 50ft.(15.2m), other than Category I&amp;IV.</li> </ul>
<b>CATEGORY -III</b>	<ul style="list-style-type: none"> <li>o All buildings with total floor area greater than 20,000Sq.ft. (1858.74Sq.m) and/or height greater than 50ft. (15.2m) other than Category IV.</li> </ul>
<b>CATEGORY -IV</b>	<ul style="list-style-type: none"> <li>o Public use buildings with total floor area more than 3600Sq ft.(336Sq.m), buildings for essential facilities, public sale buildings.</li> </ul>
<b>CATEGORY -V</b>	<ul style="list-style-type: none"> <li>o Land development works for land with area 2.5acres (1hectare) and greater.</li> </ul>

**Table 3.2. Procedure for Approval**

S.No.	CATEGORY	PLAN SIGNED BY PROFESSIONAL	APPROVAL GRANTED
1.	1	Building Designer or Architect Or professional Engineer (Civil) Or Structural engineer.	(One Stage) Final Approval
2.	ii	Architect and/or Structural engineer	(One Stage) Final Approval
3.	iii	Architect and Structural Engineer	(Two Stages) Architecture Approval Submission of structural design/drawing for record (and vetting).

4.	IV	Architect and Structural Engineer Plumbing and electrical drawings in public sale buildings by relevant professional.	(Two Stages) architecture Approval Structural design and drawing duly vetted by proof engineer plumbing and electrical drawings duly signed by relevant professional
5	V	Town Planner	(One Stage) Final Approval.

**Table 3.3 Maximum Authorization of Professionals**

S.No.	Professional	Category-1	Category-11	Category-iii	Category-iv	Category-v
1	Building Supervisor	Supervision with 2 years experience	Supervision with 5 years experience	Supervision with 10 years experience	-----	-----
2.	Building Designer	Design & Supervision	Supervision	----	-----	-----
3.	Architect	Architectural Design & Supervision	Architectural Design & Supervision	Architectural Design and Supervision	Architectural Design and Supervision	-----
4.	Professional Engineer (Civil)	Design & Supervision	Supervision	Supervision with 5 years experience	Supervision with 5 years experience	Supervision
5.	Structural engineer	Structure Design & Supervision	Structure Design & Supervision	structure Design & Supervision	structure Design & Supervision	Structure Design & Supervision
6.	Proof Engineer			Structural vetting	Structural Vetting	-----
7.	Town Planner	-----	-----	-----	-----	Design & Supervision

**SUBMISSION OF PLANS FOR APPROVAL:**

1. Two sets of all documents relating to the plot together with a letter from the concerned Authority confirming the title/land use physically fresh demarcated/dimensions of the plot along with the existence of any road widening/cut line reservation.
2. In case of form (ZP-I) for proposed plan, initially three sets and finally six sets of drawings for category 1 & II of buildings at the time of submission, duly signed by the owner and duly signed and stamped by the relevant professional. The drawings, should show plans, Sections and Elevations together with other necessary details pertaining to RCC elements, joinery work and covered area etc. of every floor, including basement, of the building intended to be erected, along-with a block plan of the site, drawn to a scale of not less than 1:500 (1"=40'), showing the position of proposed building and existing building if any, the width and levels if necessary, of the streets on which the plot abuts: and the survey number or the numbers of the adjoining plot or plots, if any, together with the cardinal points, which shall be drawn to a scale of not less than 1:100 (1"=').

**IN CASE OF CATEGORY III AND CATEGORY IV BUILDINGS:**

- (a) Initially three sets and finally six sets of architectural working drawing/plans, at the time of initial submission, by the owner and duly signed and stamped by the relevant professional. The drawings should show plans, Sections and elevations of every floor, including basement, of the building intended to be erected, which shall be drawn to a scale of not less than 1:100 (1"=8').
- (b) The soil investigation is to be carried out by a Licensed Geo-technical firm.

#### **PERIOD OF APPROVAL:**

After the receipt of an application for permission to carry out building works, the Authority shall:

- (a) Pass orders granting permission to carry out such building works within 60 calendar days.
- (b) In the case of refusal/objections, issue the consolidated objections/observations, specifying the provisions of the Regulations to the Professionals within 30 days.

#### **FLOOR CERTIFICATE:**

For Category "III" and Category "IV" buildings, the owner and professionals shall submit to the authority floor certificate (Form ZP-5) casting of slab of each floor, verifying that all the building line and structural members on the said floor are in conformity with the design and specifications as approved by the Authority. If the owner/professional is fails to submit the floor certificate the authority may stop the further construction work.

#### **PERMITS AND PROCEDURES-LAND DEVELOPMENT:**

(1) Unless there is anything repugnant in the subject or context, or unless otherwise provided in these Regulations, "land development" or the "development of land" shall include the dividing of land into plots, the amalgamation of plots, infrastructure development operations, in, on, over or under land, making of any material change in the use of land, and the creation or termination of rights of access.

(2) The following activities or uses shall be taken for the purposes of these regulations to involve land development as defined herein unless expressly excluded by these Regulations:

- a. A change in type of land use: a change from one designated class of use to a use in another designated class;
- b. A material increase in the intensity of use of land, such as an increase in the number of businesses, manufacturing establishments, offices, or dwelling units in any, structure or on land;
- c. Commencement of excavation on a plot of land;

#### **GENERAL REQUIREMENTS FOR DEVELOPMENT PERMISSION:**

No person or group of persons may carry out land development or permit land development without a valid development permit. The land development shall be in compliance with the requirements, restrictions or conditions of:

- (1) These Regulations,
- (2) any applicable detailed plan,
- (3) any applicable general standards and area standards,

- (4) any applicable land grant;
- (5) any applicable sub-division plan; and
- (6) The conditions of a development permit.

**CONDITIONS FOR DEVELOPMENT PERMITS:**

MP&ECD or the concerned authority may attach to a development permit conditions which concern any matter subject to these Regulations including means for:

- a. establishing more detailed records by submission of drawings, maps, or specifications;
- b. Minimizing any adverse impact of the proposed development upon other land, including the hours of use and operation and the type and intensity of activities which may be conducted;
- c. Controlling the sequence of land development, including when it must be commenced and completed;
- d. Controlling the duration of use of land development and time within which any structure must be removed;
- e. Ensuring that the land development is maintained proper the future;
- f. Designating the exact location and nature of development;

## **GOVERNMENT OF NWFP**

The whole of NWFP is without mentionable land developers/investors in Private sector. In the Public sector, the dissolved PUDB created under Urban Planning Ordinance 1978 which was authorized to create Development Authorities in 6 administrative divisions of the Province for the public sector Housing schemes in 11 districts, on the self finance basis.

In this private sector up till now within the Urban limits the only rules available and were applied by the Building Control Section was NWFP Building regulations, 1985.

Keeping in view the private sector interest after devolution, a set of guidelines is being framed by the Provincial Government for the public Housing developers; however, generally the following information is requested for the processing of the case:

1. The background of the builders and developers including registration of the firm and NICs and complete addresses of the directors of the firm/firms.
2. Financial status of the builders and developers, including their bank account statement with addresses supported by certificates from their banks regarding their financial soundness.
3. Title of the property: Complete documents of the property including Aks-e-Shajrah and Naqash-e-Tasveri transferred in the name of the builders or developers.
4. Incombursome certificate regarding the property complete in all respects.
5. Agreement with the approving Authority,

## **PROCEDURAL GUIDELINES AND RULES - HOUSING & REAL ESTATE DEVELOPMENT IN PROVINCE OF NWFP**

### **NWFP BUILDING REGULATIONS, 1985**

#### **THE ACTIVITIES OF BUILDERS AND DEVELOPERS:**

(1) Approval of schemes: No persons/society shall launch any housing development scheme within the urban areas, without the prior approval of the agency,

(2) No Building shall be constructed before agency has in the prescribed manner approved the plan of such building, their of, on payment of such fee as may be prescribed by the agency.

(3) Sales of Plots: No developer shall transfer any plot or plots on the basis of ownership or by sale or advertise such transfer, without obtaining a No Objection Certificate from the Agency.

(4) Where the developer has failed to deliver the possession of the plot mentioned by Agency by the date specified in the Agreement with the transferee, he shall unless the date has, on his application, been extended by the Agency, pay such penalties to the buyer/allotees to be determined by the Agency.

**INFORMATION FOR NO OBJECTION CERTIFICATE:** A builder or developer shall for the purpose of obtaining No Objection Certificate, as the case may be, furnish full and true information to the Agency duly attested in the manner as may be prescribed.

- o His own title and title or interested of any other person or any other encumbrance such as mortgage or lease or lessee in respect of the land on which a building is to be constructed or which is to be developed into plots.
- o Plans, specifications, design and material to be used is approved by the agency.
- o All money payable under any law for the time being in force in respect of the building or plot, as the case may be, which may include taxes, ground rent, revenues assessment, electricity and water charges.
- o Such other information and documents as may be specified by the agency

**GRANT OF LICENCE TO BUILDERS OR DEVELOPERS:**

(1) No Builder or developer shall engage in construction or transfer of a building or, as the case may be, development or transfer of plot or plots, except with a licence granted by the agency in the manner and on the terms and condition including fees.

(2) Sale of Buildings: No builders shall sale, or advertise for sale any buildings through any audiovisual ads or any other means before he has obtained approval in writing of the agency and he shall mention such fact in the advertisement which will further specify all size details about the buildings.

No builder shall without approval of the agency make any alterations in the structure described in the plans, design and specifications approved by the agency.

(3) The builders shall take out a contractor "All Risk Insurance policy" in respect of the building which shall also cover losses arising out defects in design and earth quake.

(4) Where any structural defect in the building or the material used in the construction, thereof or any unauthorized change therein is brought to the notice of the builder with a period of one year in respect of structure and, 6 month in respect of the fixtures from the date of physical position to the transferee, such defect or unauthorized change shall be removed without any additional cost from the transferee or appropriate compensation be paid to him, and in the case of dispute as to the defect or change or quantum of compensation the decision of the agency shall be final.

## **GOVERNMENT OF BALOCHISTAN**

### **PROCEDURAL GUIDELINES AND RULES - HOUSING & REAL ESTATE DEVELOPMENT IN PROVINCE OF BALOCHISTAN**

#### **PRIVATE HOUSING SCHEMES REGULATIONS, 1993**

**Notification:** No. 60/QMP/QDA/2005. In exercise of the powers conferred under section 16 of the Quetta Development Authority ordinance. 1978, the Quetta Development Authority is pleased to make the following regulations, namely:

**PLANNING PERMISSION & PROCEDURES: Framing of a Housing Scheme** means a Housing scheme can be framed by cooperative societies, and individual a group of individual or any of his/their attorney on his/their behalf for an area not less than 32 Kanals falling within the Quetta Valley Area for submission to and approval of the Quetta Development Authority, Quetta, as per residential zones specified in Quetta Master Plan.

#### **SUBMISSION OF A HOUSING SCHEME FOR OBTAINING PLANNING PERMISSION (NOC):**

Every application for a Housing scheme for which planning permission (NOC) is required shall be submitted by the sponsors to the Town the town planning directorate of the Quetta Development Authority, Quetta, alongwith 6 copies each of the following documents as under:

- a. Site plan of the proposed schemes on scale 1:10,000 duly prepared and signed by a registered Town planner.
- b. Khasra Plan of the proposed site duly signed by the Patwari of the area indicating the location of the proposed Housing scheme including list of Khasra numbers alongwith the areas.
- c. One copy of the National Identity Card of the sponsors.
- d. In case the documents are incomplete and deficient in any manner, the same shall not be accepted by the Authority and will be returned to the sponsor.

**SCRUTINY FEE FOR GRANTING PLANNING PERMISSION:** As Scrutiny fee @ Rs. 5000/- shall be payable to the Quetta Development Authority, Quetta by the sponsor for each scheme for which the "Planning Permission" has been requested. The payment shall be made through a Chalan to be prepared by the Town Planning Directorate, QDA on the request of sponsor of a scheme. The Scrutiny Fee is, however, subject to revision by the Authority, from time to time.

#### **PROCEDURE FOR SCRUTINY OF APPLICATION FOR THE GRANT OF PLANNING PERMISSION**

- a. On submission of the requisite documents and the deposit of the Scrutiny fee as mention above, the Director Town planning will forward a set of these documents to the Chief Engineer, who is also a member of the Committee constituted for considering the grant of Planning permission for Housing scheme.
- b. The member of the committee or their representative, not below the rank of a Director will hold a meeting within 30 days of the submission of the application to consider the grant of planning permission.

#### **TIME LIMIT FOR SCRUTINY OF APPLICATIONS FOR PLANNING PERMISSION:**

The planning permission shall be granted or refused by the committee in a period not exceeding 60 days from the date of acceptance of the application for planning permission in the office of the Director Town Planning.

**PLANNING STANDARDS:** The Planning standards may vary in each scheme depending upon the residential density desired to be achieved by the sponsor of the scheme. But the land use percentage distribution must remain within the following limits.

- |    |   |                   |
|----|---|-------------------|
| a. | Residential   | Not more than 65% |
| b. | Commercial  | Not more than 2%  |
| c. | Open/Green spaces   | Not less than 7%  |
| d. | Roads/Streets   | Not less than 20% |
| e. | Graveyards  | Not less than 2%  |
| f. | Public Buildings  | Not less than 2%  |
| g. | The width of the streets proposed in the layout plan will not be less than 30 feet (or 9 meters). |                   |
| h. | The maximum size of residential plot will not be more than 1000 square yards.                     |                   |

**MORTGAGE OF PLOTS:** After the approval of layout plan by QDA:

- The sponsor shall be required to mortgage 30% of the saleable area in favor of the Authority.
- In case the sponsor doesn't desire to mortgage 30% of the saleable area, he shall be required to deposit the entire development cost of infrastructure with the Authority or shall furnish a bank guarantee from a scheduled bank of equivalent amount in favor of the Authority. The amount of Development cost shall be assessed by the Authority on the basis of prevailing cost of development.
- The sponsor shall also be required to transfer to the Authority free of charge the land reserved for roads, parks, public buildings and graveyards in the scheme.

#### **DEVELOPMENT SITES FOR HOUSING/REAL ESTATE DEVELOPMENT IN BALOCHISTAN:**

List of upcoming development sites are as under	
Takatu Housing scheme	Pakistan Housing Scheme (Phase III and IV)

Real Estate Development Investment opportunities in Sites like Khuzdar, Loralai, Hub, Uthal, Turba, DM Jamali, Mastung, Pishin, Chaman, Killa Saifullah and Sibi are also enormous.

**Source: Quetta Development Authority**

#### **LIST OF MAJOR LOCAL COMPANIES IN THE HOUSING SECTOR IS AS UNDER:**

- Ali Town Housing Scheme
- Gulshan Hassan Housing Scheme (part of Ali Town)
- Frontier Core Housing Scheme
- Pine Town Housing Scheme,
- Shinghar Housing Scheme
- Garden Town Housing Scheme
- Sangeen Housing Scheme

**Source: Quetta Development Authority**



## **GWADAR DEVELOPMENT AUTHORITY**

### **TOWN PLANNING REGULATIONS, 2004**

**NOTIFICATION:** No. G-DEV/\_\_\_\_\_/in exercise of the powers conferred under section 24 of the Gwadar Development Authority Act, 2003 (V of 2003), the Authority is pleased to make the following regulations, namely:-

**FRAMING OF A HOUSING SCHEME:** A Housing scheme can be made by co-operative societies, on individual, a group of individuals or any of his/their attorney on his/their behalf for an area not less than 32 kanals falling within the Gwadar Tehsil for submission to and approval of the Gwadar Development Authority as per residential zones specified, in Gwadar Master Plan.

#### **SUBMISSION OF A HOUSING SCHEME FOR OBTAINING PLANNING PERMISSION:**

Every application (appendix-A) for a housing scheme for which planning permission (NOC) is required shall be submitted by the sponsor to the Town Planning Directorate of Gwadar Development Authority, along with six (6) copies each of the following documents:

- (1) Site Plan of the proposed scheme on scale 1:10,000 duly prepared and signed by a Registered Town Planner.
- (2) Khasra plan of the proposed site duly signed by the patwari of the area indicating the location of the proposed housing scheme including list of Khasra numbers along with areas.
- (3) One copy of the National Identity Card of the Sponsor.
- (4) The documents which are incomplete and deficient in any manner shall not be accepted by the Authority may be returned to the sponsor.

#### **SCRUTINY PROCESSING FEE FOR GRANTING PLANNING PERMISSION:**

A processing Scrutiny fee as mentioned in the application form shall be payable to the Gwadar Development Authority, by the sponsor for each scheme for which the "Planning Permission" has been requested. The payment shall be made through a Chilean to be prepared by the town Planning Directorate, GDA on the request of the sponsor of a scheme. The scrutiny fee is, however, subject to revision by the Authority from time to time.

#### **PROCEDURE FOR SCRUTINY OF APPLICATION FOR THE GRANT OF PLANNING PERMISSION:**

- (1) On submission of requisite documents and the deposit of the scrutiny fee, the Director Town planning will forward a set of these documents to the Chief engineer, who is also a member of the committee constituted for considering the grant of planning permission for housing scheme.
- (2) The member of the committee or their representatives, not below the rank of a Director will hold a meeting within 30 days of the submission of the application to consider the grant of planning permission.

#### **ASPECTS TO BE CONSIDERED BY THE MEMBERS OF THE COMMITTEE FOR GRANTING THE PLANNING PERMISSION:**

The committee shall be required to evaluate proposal for the grant of planning permission keeping in view the following aspects:

### **Chief Engineer GDA:**

- He will examine the proposal so as to ensure that the road network proposed in the housing scheme is strictly adhered to the Master Plan of the Authority so as to ensure proper access to the proposed scheme in future.
- He will evaluate the proposal keeping in view the developmental potential of the proposed site. The physical conditions existing in the proposed site and their compatibility with development programme of the Authority. He will approve the infrastructure design to be submitted by the sponsor at later state and the possibility of linking the scheme with the water supply, sewerage network of Gwadar City.

### **Director Town Planning GDA:**

- He will scrutinize Site Plan, Khasra plan, submitted along with the proposal in order to ensure their correctness and identify/locate it in the Gwadar/Master Plan Area to ascertain its proposed use. He will assess the proposal so as to ensure that it does not come in conflict with any proposed/notified scheme of the Authority or any other scheme of the Government or Semi-Government agency processed and approved by the Authority. He will also ensure that proper Town Planning Standards are being adopted as per scheme Regulations.

### **TIME LIMIT FOR SCRUTINY OF APPLICATIONS FOR PLANNING PERMISSION:**

The planning permission shall be granted or refused by the committee in a period not exceeding 60 days from the date of acceptance of the application for planning permission in the office of the Director Town Planning.

### **PLANNING STANDARDS:**

(1) The planning standards may vary in each scheme depending upon the residential density desired to be achieved by the sponsor of the scheme. But the land use percentage distribution must remain within the following limits:

(a) Residential	Not more than 60%
(b) Commercial	Not more than 4%
(c) Open/green spaces	Not less than 7%
(d) Roads/streets	Not less than 20%
(e) Graveyard	Not less than 2%
(f) Public Buildings	Not less than 2%

(2) The width of the streets proposed in the layout plan will not be less than 30 feet (or 9 meters).

(3) The maximum size of a residential plot will not be more than 2500 sq. yards.

Note: In case of sub-division scheme, having an area of less than 4 acres, the percentage distribution of land use will be decided by director Town Planning GDA, according to the size of the scheme & existing facilities available in the surrounding localities. Does not apply to commercial area provided in the Master Plan.

(4) Fee for processing and detailed planning prescribed in the application form shall not be more than Rs.8, 000 /- per acre covering the entire area of the scheme.

### **MORTGAGE OF PLOTS:**

After the approval of the layout plan by Gwadar Development Authority.

- (a) The sponsor shall be required to mortgage 30% of the saleable area in favor of the Authority.
- (b) In case the sponsor does not desire to mortgage 30% of the saleable area he shall be required to deposit the entire development cost of infrastructure with the Authority or shall furnish a bank guarantee from a scheduled bank of equivalent amount in favor of the Authority. The amount of development cost declared in the application form shall be assessed by the Authority on the basis of prevailing costs of development.
- (c) In any case account of development cost shall be maintained in a bank in Gwadar Town.
- (d) The sponsor shall also be required to transfer to the authority free of charge the land reserved for roads, parks, public buildings and graveyards in the scheme.

# CHAPTER - 04

## STATE BANK OF PAKISTAN

Given the potential of housing sector both for the economy and banking sector, SBP is working for creating an enabling environment for the banking system with an overarching objective of enhancing the size and efficiency of housing finance so that the supply and allocation of financial resources are optimized.

2. Since SBP is the regulatory and supervisory Authority of the banking system, therefore, the role of SBP is to facilitate and provide a level playing field from banking viewpoint to stakeholders for the development of housing finance and housing sector. Therefore for encouraging banks/DFIs to undertake exposure to the housing and construction sector, SBP has liberalized the credit regime for housing loans, the details of which are as under:

- Banks exposure to housing finance has been enhanced from 5% to 10% of their net advances.
- With effect from March 19, 2005, the maximum per party limit of Rs. 10 million, in respect of housing finance, has been removed and banks/DFIs have been allowed to determine the housing finance limit in accordance with their internal credit policy, credit worthiness and loan repayment capacity of the borrowers. At the same time, while determining the credit worthiness and repayment capacity of the prospective borrower, banks/DFIs are instructed to ensure that the total monthly amortization payments of consumer loans, inclusive of housing loan, should not exceed 50% of the net disposable income of the prospective borrower.
- The maximum debt-equity ratio for housing loans has been increased from 70:30 to 80:20.
- The maximum loan tenure for housing finance has been increased from 15 years to 20 years. Commercial banks are encouraged to float long-term housing bonds of not less than 10 years maturity for prudent Asset liability Management (ALM). Moreover, in order to facilitate securitization of mortgage/construction/developer finance through Special Purpose Vehicle (SPV) in accordance with BPD Circular No. 31 dated November 14, 2002, banks/DFIs are allowed the following relaxations with respect to listed and Unlisted Mortgage/Construction/Developer Finance Asset Backed securities (ABS):
  - i. Listed ABS: The minimum credit rating for banks/DFIs to make direct investment and for taking exposure (i.e. undertaking lending and reverse repo) against listed ABS for mortgage/construction/developer finance is reduced from "A" to "A-(or equivalent)".
  - ii. Unlisted ABS: Banks/DFIs are allowed to invest in non-listed mortgage/construction/developer finance ABS having a minimum credit rating of "A - (or equivalent)" as well as to take exposure (i.e. undertaking lending and reverse repo) against the security of such non-listed ABS. Regulation R-6(1-A) (c) of PRs for Corporate/Commercial Banking is accordingly modified.

### HOUSING LOANS TO INDIVIDUALS:

3. Keeping in view the regulatory framework and strategic focus of SBP to institute a market-based housing finance system and the mandate of Housing Advisory Group (HAG), which is working under the aegis of SBP, to propose reforms in the provision of housing finance; during the last couple of year, the banking system has been steadily gearing its efforts for providing housing finance to the general public. This can be gauged by the fact that scope of housing finance has not remained limited to selected areas of three cities i.e. (Karachi, Lahore and Islamabad, but has expanded to a number of other cities such as Multan, Rawalpindi, Faisalabad, Gujranwala, Hyderabad, Quetta, Muzaffarabad, Peshawar, Sialkot etc. At the same time, banks have reviewed their criteria of minimum income so as to meet the demand of low and middle income groups for acquiring early homeownership through housing finance. Accordingly, banks have devised such housing finance products that can be availed by individuals with income as low as Rs. 5,000/-, however, in most of the cases the minimum monthly income required for qualifying for the housing loan is between Rs. 15,000-20,000. Moreover, banks are gradually educating the general public regarding the benefits of housing finance through promotional material and advertisement campaigns. This is indicative of the fact that banking system during March 03 and June 05 has been able to increase its exposure to the housing finance from Rs. 1,931.6 million to Rs. 26,309.92 million **(for details please refer to Table 1 on page 35-36)**. Moreover, potential mortgagors' have recognized the benefits of purchasing residential property on mortgage and unlocking their equity in a residential property through housing finance.

### LENDING TO THE CONSTRUCTION SECTOR AND REBADS:

4. Most of the banks, which have entered the housing finance market, are taking a strategic long term view of the housing finance in Pakistan and accordingly have formulated plans to expand their housing finance portfolio overtime and are negotiating with Real Estate Builders and Developers (REBADS) for the provision of financial arrangements for the development and construction of residential properties.

However, given the potential and economic size of the construction sector, empirically the lending of banks to the construction sector has remained low **(Table 2 on page 37)** due to a number of factors. As regards lending to REBADS, which is a part of the construction sector, the lending by the banking system has been constraint because Real Estate Projects (REPs) have remained booking driven and most of the REBADS are not organized as limited companies. Therefore, at present, SBP is exploring the ways and means of increasing lending to the REBADS by looking at implications of possible measures which could help in enhancing the comfort level of banks/financial institutions (Fis) for undertaking financial arrangements with REBADS.

### INVESTMENT IN RESIDENTIAL & NON-RESIDENTIAL BUILDING: AN ACCEPTABLE SECURITY:

5. Investment in residential as well as non-residential buildings is an acceptable and popular security to cover the credit risk of the scheduled banks. Therefore, all scheduled banks have provided substantial advances to borrowers against pledge of residential and non-residential buildings, the details of which are provided in **(Table 3 on Page 37)**.

# CHAPTER - 05

## PROCUREMENT OF LAND

### EAL ESTATE PRICES IN PAKISTAN

Prime Sectors 500 – 1000 Sq yd plot:

Land Value (Per Sq yd)	2002	2005
Lahore	Rs. 10000	Rs. 25000-30000
Karachi	Rs. 10000	Rs. 25000-30000
Islamabad	Rs. 15000	Rs. 35000-40000

Built-up Area Value (Per Sq ft):

	2002	2005
Lahore	Rs. 1200	Rs. 2500 – 3000
Karachi	Rs. 1500	Rs. 3000 – 4000
Islamabad	Rs. 2000	Rs. 4000 – 4500

Source: Defence Housing Authority – Karachi

## RECOMMENDED HOUSE LAYOUT

### For a 5 Marla House (front 25 feet x length 45 feet)

#### Ground Floor:

- 2 bedrooms (13 x 12 ft) + attached bathrooms (5 x 5 ft)
- 1 Kitchen (6 x 8 ft)
- 1 Car porch (15 x 10 ft)
- 1 TV Lounge (13 x 10 ft + 2 x 8 ft)
- 1 Drawing Room (11 x 13 ft)
- Vacant space (5 ft each on front and back sides)

#### First Floor:

- 2 bedrooms (13 x 12 ft) + attached bathrooms (5 X 5 ft)
- 1 store (6 x 8 ft)
- 1 stair room (10 x 10 ft)
- 1 TV Lounge (13 x 10 + 2 x 8 ft)
- 1 Living room (7 x 13 ft)
- Terrace (5 feet)

### For a 10 Marla House (front 35 feet x length 65 feet)

#### Ground Floor:

- 2 bedrooms (14 x 14 ft) + attached bathrooms (7 x 7 ft)
- 1 Kitchen (15 x 10 ft)
- 1 store (14 x 10 ft)
- 1 Car porch (15 x 10 ft)
- 1 TV Lounge (14 x 20 ft)
- 1 Drawing Room (20 x 15 ft)
- Vacant space (10 ft on front and 7 ft at back, 5 ft Galley)

#### First Floor:

- 3 bedrooms (14 x 14 ft) + attached bathrooms (7 X7 ft)
- 1 stair room (10 x 10 ft)
- 1 Kitchen (15 x 10 ft)
- 1 TV Lounge (14 x 20)
- 1 Living room (15 x 15 ft)
- Terrace (5 feet)



## KEY MATERIAL ASSUMPTIONS

Materials	Estimated requirements	Cost Assumptions	
		Pakistani Rupees	Price Unit
Bricks	20/ sq ft	2400	Thousand
Sand	1 truck/167 sq. ft	1600	Truck (350 Cubic ft)
Crush	0.6 Cubit feet/sq. ft	20	Cubic ft
Steel	1.35 kg/sq. ft	30	Kg
Cement	1 Bag/3.07 sq. ft	230	Bag
Mud	1 trolley/ 87 sq. ft	500	Trolley
Tiles on roof	2500 for 5 Marla, 3000 for 7 Marla and 5000 for 10 Marla House	1800	Thousand
Tiles for front	52.02 sq. m for 5 Marla, 59.83 sq. m for 7 Marla, 65.03 sq. m for 10 Marla	425	Sq. m
Grills	160 sq. ft for 5 Marla, 160 sq. ft for 7 Marla and 280 sq. ft for 10 Marla	Including labor 150	Sq. ft
Glass	140 sq. ft for 5 Marla, 140 sq. ft for 7 Marla and 250 sq. ft for 10 Marla House	30	Sq. ft
Lamination	12 sheets for 5 Marla House, 16 sheets for 7 Marla House, 18 sheets for 10 Marla House	1025	Sheet
Chip oard	66 sheets for 5 Marla House, 74 sheets for 7 Marla, 74 sheets for 10 Marla House	700	Sheet
Ply	12 sheets for 5 Marla House, 17 sheets for 7 Marla House and 19 sheets for 10 Marla House	210	Sheet
Wood	242 sq. ft for 5 Marla, 296 ft for 7 Marla, and 296 sq. ft for 10 Marla House	15	Sq. ft

# CHAPTER - 06

## FOREIGN COMPANIES "OPERATING" IN HOUSING & CONSTRUCTION SECTOR OF PAKISTAN

Sr.	Group Name	Country
1.	Road Builder (M) Sdn Bhd	Malaysia
2.	Mudajaya Corp. Barhad	Malaysia
3.	TAK Management Consultants, SDN Bhd,	Malaysia
4.	Maxcorp-Paragon Developers (Private) Limited	Malaysia
5.	Metro Ikram SDN BHD	Malaysia
6.	Berjaya Land Berhad from Kuala Lumpur, Malaysia	Malaysia
7.	Eden Developers	Malaysia
8.	Kanooz Al Watan Group of Companies	Saudi Arabia
9.	Saudi Engineering Group International	Saudi Arabia
10.	Heesung Construction Corporation	South Korea
11.	Contra Projects Development	Egypt
12.	China Estate Construction Hong Kong	China
13.	Al Habtoor Group	UAE
14.	Emirates Global Investment Ltd.	UAE
15.	Al Nahayan, Abu Dhabi Group	UAE
16.	Al-Ghurair Giga (private) limited	UAE
17.	Kuwait National Real Estate Company (private) limited.	Kuwait
18.	Lahore Sun city (private) Limited.	England
19.	Bahria Town Private Limited	England
20.	Kaston Pakistan (private) Limited	England
21.	Creek Towers (Pvt.) Limited	England
22.	Progressive Builders (Private) Limited	Oman
23.	Raffles Club (Private) Limited	Singapore
24.	Creek Marina (Private) Limited	Singapore

Source: Board of Investment & SECP



## AVAILABILITY OF PUBLIC OWNED LAND FOR HOUSING/REAL ESTATE OR COMMERCIAL DEVELOPMENT

CITY	AREA	LOCATION	OWNED BY
Lahore	Total Land / Area 1.87 acres (14 kanals 18 marlas) Covered Area 59,396 Sq. Ft.	Upper Mall Lahore	Government of Punjab
Rawalpindi	7 Acres (56 kanals)	Ex- Commissioner House, Near Punjab House Rawalpindi	Government of Punjab
Karachi	Plot # 3/4: 9468 sq.yds. Plot # 5 : 4011 sq.yds.	PLOT #3/4 & #5, Abbasi Shaheed Road, Near FTC Building, Karachi	State life insurance corporation of Pakistan
Karachi	13400 sq.yds	State Life Plot #7, M. A. Jinnah Road, Karachi	State life insurance corporation of Pakistan
Karachi	9180 sq. yds.	2, Lackey Road, Off I.I Chundrigar Road, Karachi	State life insurance corporation of Pakistan
Karachi	6750 sq yds	STATE LIFE BUILDING (Bath Island), 1-A, Framrose Road, Bath Island, Clifton, Karachi	State life insurance corporation of Pakistan
Lahore	6000 sq. yds.	State Life Plot Davis Road, Lahore	State life insurance corporation of Pakistan
Islamabad	4202 sq. yds	STATE LIFE BUILDING Plot # 7, Blue Area, Islamabad	State life insurance corporation of Pakistan
Islamabad	12000 sq.yds	Main Shakra-e-Faisal, Adjacent to Finance and Trade Center	Ministry of Foreign Affairs
Karachi	45,012 sq.yds	Main Shakra-e-Faisal	Army Welfare Trust
Karachi	41,057 sq.yds	Korangi Road, Adjacent to FTC building	Army Welfare Trust
Karachi	23,960 sq.yds	Mubarak Shaheed Road, Karachi Cantonment	Army Welfare Trust
Karachi	6,384 sq.yds	Rafique Shaheed Road, Karachi Cantonment	Army Welfare Trust
Karachi	9.304 Acres	MEO Karachi	Army Welfare Trust
Karachi	8.48 Acres	FTC Karachi	Army Welfare Trust
Karachi	1.319 Acres	JPMC Road Karachi	Army Welfare Trust
Karachi	4.958 Acres	Abesenia Road Karachi	Army Welfare Trust
D.I. Khan	21.680	Cantt Area known as Parade Ground, MEO Kohat	Army Welfare Trust
Faisalabad	46.02 Kanals	Sargodha Road	Army Welfare Trust
Karachi	485.5 Acres	Jinnah International Airport	Civil Aviation Authority
Lahore	134 Acres	Allama Iqbal International Airport Lahore	Civil Aviation Authority
Islamabad	3200 Acres	Proposed New Islamabad International Airport Islamabad	Civil Aviation Authority
Islamabad	9216 sq.yds	Plots # 59 & 60, Blue Area Islamabad	Civil Aviation Authority
Karachi	44,000 sq.yds	Mehmoodabad, Korangi Road, Karachi	Pakistan Railways
Karachi	28,000 sq.yds	Railway Stadium, I.I Chundrigar Road, Karachi	Pakistan Railways
Karachi	8,633 sq.yds	I.I Chundrigar Road, Opp GPO Building, Karachi	Pakistan Railways
Karachi	16,000 sq.yds	I.I Chundrigar Road, Karachi	Pakistan Railways
Lahore	100,000 sq.yds	Mayo Gardens, Lahore	Pakistan Railways
Lahore	4,000 sq.yds	G.T Road, Baghbanpura Lahore	Pakistan Railways
Karachi	61 Acres	On the intersection of University Road and Shaheed-e-Millat Road, Karachi	Government Of Sindh
Karachi	39,178 sq.yds	Aiwan-e-Sadar Road	Government Of Sindh
Karachi	24,200 sq.yds	Main Shakra-e-Faisal	Government Of Sindh
Karachi	14,520 sq.yds	Main Sir Shah Suleman Road, Gulshan-e-Iqbal	Government Of Sindh
Karachi	311,458 sq.yds	Main Garden Road	Government Of Sindh
Karachi	43,560 sq.yds	Main Shakra-e-Liaquat	Government Of Sindh
Karachi	41,692 sq.yds	Court Road	Government Of Sindh

Source: Provincial Governments and Local Development Authorities

# CHAPTER - 08

## IMPORTANT CONTACT POINTS

<b>Ministry of Housing &amp; Works</b> Pak Secretariat, B-Block, Room No 112 Housing & Works Division Islamabad Office: 051-9217156 Fax: 051-9202952	<b>Pakistan Housing Authority</b> Ground Floor, Shaheed-e-Milat Secretariat, China Chowk, Blue Area, Islamabad Tel: 051-9201550, 9211151 Fax No. 051-9201230	<b>National Construction Limited</b> Managing Director National Construction Limited 26-Mauve Area, G-9/1, Islamabad Tel: 051 – 9261720	<b>Planning &amp; Development Division</b> Secretary, Planning & Development Division Block P, Pak Secretariat, Islamabad Fax: 051- 9202704	<b>State Bank of Pakistan</b> Banking Policy Department I.I.Chundrigar Road, Karachi Tel: 021-9212459, 24450-3966 Fax: 021-9212567
<b>HBFC</b> Finance & Trade Center Shakra-e-Faisal - Karachi Tel: 021-9202314 Fax: 021-9202360	<b>Govt. of Punjab</b> Secretary, Planning & Development Department, Government of Punjab, Lahore Tel: - 042-9210109 Fax: - 042-9210182	<b>Govt. of Sindh</b> Secretary, Planning & Development Department, Government of Sindh, Karachi Tel: - 021-9211405, 9211921 Fax: - 021-9211922	<b>Govt. of NWFP</b> Secretary, Planning & Development Department, Government of NWFP, Peshawar Tel: - 091-9210516 Fax: - 091-9210498	<b>Govt. of Balochistan</b> Secretary, Planning & Development Department, Government of Balochistan, Quetta Tel: - 081-9201052 Fax: - 081-9202419
<b>Capital Development Authority (CDA)</b> Executive Block-V, Khayaban-e-Suharwardy G-7/4, Islamabad Tel: 051-9201016 Fax : 051-9207075 & 9219413	<b>Defence Housing Authority (DHA)</b> 2 –B, East Street, Phase 1, DHA, Karachi Tel: 021- 5886413, Fax: 021-5886406	<b>Lahore Development Authority (LDA)</b> 9th Floor, LDA Plaza, Egerton Road Lahore Tel: 042- 9201531-35	<b>Rawalpindi Development Authority (RDA)</b> Murree Road, Near Liaqat Bagh. Rawalpindi Tel: 051-5554043 Fax: 051-5530423	<b>Quetta Development Authority (QDA)</b> Fariab Road, Quetta Tel & Fax: 081-9211067
<b>City District Government Karachi</b> 05 <sup>th</sup> Floor Civic Center, Public Housing Scheme, Gulshan-e-Iqbal, Karachi Tel: 021-9230676	<b>Peshawar Development Authority (PDA)</b> Phase V, Hayatabad, Peshawar Tel: 091-9217027, Fax: 091-9217030, 091-5822501	<b>Multan Development Authority (MDA)</b> MDA Chowk. Multan Tel: 061-9200831-832 Fax: 061-9200833	<b>Faisalabad Development Authority (FDA),</b> Tel: 041-9200088-89 Fax: 041-9200089	<b>Gwadar Port Authority (GPA)</b> Governor House Road, Gwadar Balochistan Tel: 0864-210953, Fax: 0864-211775
<b>Chief Minister's Investment Cell,</b> Chairman, Chief Minister's House, Karachi Tel: 021-9202027-9202051-25 Fax: 021-9202069	<b>International House Finance Limited Corporate Services Department,</b> 315, Third Floor, Progressive Plaza, Beaumont Road, Karachi. Tel: 021-568 0369, 568 7539, 568 7532 Fax: 92-21 568 3186	<b>Federal Bureau of Statistics</b> G-8 Markaz, Plot No 17, Islamabad Tel: 051-9260934 Fax: 051-2250894	<b>All Pakistan Contractors Association</b> RB-3, 1st floor, Awami Complex, Usman Block, new Garden Town, Lahore Tel 042-5839371, Fax 042-5838860	<b>Association of Builders &amp; Developers (ABAD)</b> St-1/D, Block 16, Gulistan-E-Jauhar, Karachi Tel 021-8113646/8113649, Fax 021-8113648, 4613648
<b>Karachi Building Control Authority</b> Civic Centre Gulshan-e-Iqbal, Karachi Tel : 021-9230326, 9230329	<b>Board of Revenue Sindh Government</b> Tel : 021-9202630, 9203407 Fax: 021-9203407	<b>Board of Revenue Punjab Government</b> Tel: 042-9210780, 9210781 Fax: 042-9210797	<b>Board of Revenue NWFP Government</b> Tel: 091-9210328 Fax: 091-9210975	<b>Board of Revenue Balochistan Government</b> Tel: 081-9201015 Fax: 081-9201774

<b>Table 1: Housing Loans by Banks – Quarterly Movements (Million Rupees)</b>										
	31 March, 03	30 June, 03	30 Sep, 03	31 Dec, 03	31 March, 04	30 June, 04	30 Sep, 04	31 Dec, 04	31 March, 05	30 June, 05
<b>Gross Disbursement (GDS)</b>	2,958.83	3,559.20	4,547.88	5,701.30	7,464.08	10,168.49	14,361.93	19,285.08	25,090.25	30,523.84
Increase in GDS	600.36		988.68	1,153.42	1,762.78	2,704.41	4,193.44	4,923.15	5,805.17	5,433.59
% increase in GDS	20.29%		27.78%	25.36%	30.92%	36.23%	41.24%	34.28%	30.10%	21.66%
<b>Net Outstanding (NOS)</b>	1,931.62	2,372.27	3,175.66	4,097.19	5,602.30	8,204.64	12,064.74	16,712.94	21,468.05	26,309.92
Increase in NOS	440.64		803.39	921.53	1,505.12	2,602.33	3,860.10	4,648.21	4,755.10	4,841.87
% increase in NOS	22.81%		33.87%	29.02%	36.74%	46.45%	47.05%	38.53%	28.45%	22.55%

<b>Table 1: Housing Loans by Banks – Quarterly Movements (Million Rupees)</b>										
<b>Components of Gross Disbursements</b>										
Construction loans (GDS)	672.94	733.32	818.35	1,085.62	1,451.40	1,585.01	2,250.84	3,084.39	4,258.62	5,170.38
Outright purchases (GDS)	1,841.12	2,240.24	2,960.53	3,715.06	4,916.77	7,094.89	10,164.08	13,512.06	17,187.04	21,078.47
Renovation loans (GDS)	444.78	585.64	769.00	900.62	1,095.91	1,488.60	1,947.55	2,688.63	3,644.59	4,275.00
<b>Total Gross Disbursement</b>	<b>2,958.83</b>	<b>3,559.20</b>	<b>4,547.88</b>	<b>5,701.30</b>	<b>7,464.08</b>	<b>10,168.49</b>	<b>14,362.48</b>	<b>19,285.08</b>	<b>25,090.25</b>	<b>30,523.84</b>
<b>Components of net disbursements</b>										
Construction loans (NOS)	461.45	491.03	571.79	734.52	1,028.79	1,196.79	1,850.66	2,653.12	3,683.90	4,455.27
Outright purchases (NOS)	1,243.33	1,532.36	2,109.16	2,771.43	3,815.62	5,904.71	8,677.15	11,815.15	14,891.85	18,265.60
Renovation loans (NOS)	226.84	348.88	494.71	591.24	757.89	1,103.14	1,536.93	2,244.67	2,892.30	3,589.06
<b>Total net outstanding</b>	<b>1,931.62</b>	<b>2,372.27</b>	<b>3,175.66</b>	<b>4,097.19</b>	<b>5,602.30</b>	<b>8,204.64</b>	<b>12,064.74</b>	<b>16,712.94</b>	<b>21,468.05</b>	<b>26,309.92</b>

<b>Table 2: Scheduled Banks – Advances to Construction Sector (End of period: Million Rupees)</b>									
June - 00	Dec – 00	June – 01	Dec-01	June – 02	Dec – 02	June – 03	Dec- 03	June – 04	Dec - 04
5,934.30	7,117.40	6,398.70	5,545.50	4,988.90	11,015.60	7,497.10	12,138.30	12,794.50	17,088.40
Source: Statistical Bulletin, State Bank of Pakistan									

<b>Table 3: Scheduled Banks – Advances by Securities pledged (End of period: Million Rupees)</b>										
	June - 00	Dec – 00	June – 01	Dec-01	June – 02	Dec – 02	June – 03	Dec- 03	June – 04	Dec - 04
<b>Buildings</b>	73,143.70	75,572.70	82,295.80	92,085.30	83,136.70	115,945.80	91,554.70	123,257.90	143,423.00	173,387.10
Residential	46,603.20	49,635.10	50,572.30	51,060.70	54,334.40	57,972.90	59,270.20	70,931.10	88,955.00	104,682.30
Non Residential	26,540.50	25,937.60	31,723.50	41,024.60	28,802.30	57,972.90	32,284.50	52,326.80	54,468.00	68,704.80
Source: Statistical Bulletin, State Bank of Pakistan										

**HOUSING INDICATORS - 1998 CENSUS:**

Indicators	Pakistan	NWFP	FATA	Punjab	Sindh	Balochistan	Islamabad
Total Housing Units	19211738	2211236	341114	10537127	5022392	971116	128753
Persons Per Housing Unit	6.80	8.00	9.30	6.90	6.00	6.70	6.20
Person Per Room	3.13	3.34	2.91	3.04	3.37	3.07	2.16
Single Room Housing Units (%)	38.11	27.71	13.04	31.97	56.94	42.77	16.01
Two Rooms Housing Units (%)	30.54	34.50	25.91	33.54	23.87	25.18	29.47
3 - 4 Rooms Housing Units (%)	24.43	29.11	40.49	27.12	15.62	22.69	38.38
5 & more Rooms Housing Units (%)	6.92	8.67	20.56	7.36	3.56	9.36	16.14
Pucca Housing Units (%)	54.64	56.15	36.73	62.00	46.69	14.19	87.97
Owned Housing Units (%)	81.19	80.61	90.08	82.97	76.90	86.64	47.75
Housing Units having Electricity (%)	70.46	72.19	61.97	72.49	70.08	46.62	91.39
Housing Units having Pipe Water (%)							
Inside	28.08	27.19	12.39	24.34	37.17	25.31	57.28
Outside	4.18	12.27	6.92	2.18	4.53	4.33	6.05
(%) Housing Units using Gas for cooking	20.19	9.80	1.28	17.67	32.43	9.84	71.93
(%) Housing Units with Separate Kitchen	32.70	33.01	56.37	31.48	34.60	22.71	62.70
Households with exposure to Media							
Television	35.32	24.60	28.10	36.70	41.87	15.34	61.30
Radio	23.94	27.40	92.20	18.00	29.75	39.72	43.10
Newspaper	21.20	13.20	15.00	19.90	28.83	14.69	51.40

Source: Population Census Organization