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## Punjab Pioneers Affordable Housing Revolution

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The Punjab government has initiated landmark legislation to transform housing accessibility, mandating affordable units in all major developments. This progressive policy requires both public and private projects to incorporate budget-friendly housing with essential amenities, marking a significant step toward inclusive urban growth. The draft law standardizes regulations across development authorities, including Ravi

Urban Development Authority (RUDA) and Punjab Housing and Town Planning Agency (PHATA), ensuring consistent quality province-wide.

A groundbreaking Corporate Social Responsibility (CSR) clause compels developers to allocate portions of residential projects to affordable housing, blending market forces with social welfare. This innovative approach leverages private sector participation to address Punjab's estimated 2.5 million housing unit deficit. The policy complements the successful Apni Chhat Apna Ghar scheme, which has already provided interest-free loans to 60,000 families, receiving an overwhelming public response with 1.5 million applications.



The legislation specifically targets integrated communities by requiring affordable housing near schools, hospitals, and transport networks, addressing common criticisms of low-cost housing isolation. Industry analysts note this could create new economic ecosystems, with service sector growth following residential development. Standardized eligibility criteria across authorities like the Central Business District Authority (CBDA) will prevent exploitation while maintaining developer profitability through density bonuses and expedited approvals.

Punjab's housing initiative represents a rare policy trifecta, stimulating construction employment, fulfilling social obligations, and preventing urban sprawl. As the draft moves toward ratification, its success will hinge on balanced implementation that satisfies both developers' viability concerns and citizens' affordability needs. This could establish Punjab as a model for other provinces grappling with urbanization challenges, proving that thoughtful regulation can create win-win solutions for economic growth and social equity. The coming months will reveal

whether this ambitious framework can deliver concrete results beyond impressive statistics.

