

OpenVoiceNews Pakistan

Transparent. Unbiased. Yours.

Punjab Moves to Expand Affordable Housing with Comprehensive New Legislation

July 28, 2025

– Categories: Real Estate



Punjab's housing department has launched an ambitious legislative initiative to significantly increase affordable housing and make home ownership more accessible across the province. This move, directed by the provincial government, aims to embed low-cost, inclusive housing within both public and private development projects, with an emphasis on placing new homes in locations that provide reliable access to key services like schools, healthcare, transportation, and essential utilities.

The proposed legislation seeks to create a standardized regulatory framework that will apply uniformly across all development authorities in Punjab. This includes the Ravi Urban Development Authority (RUDA), Punjab Housing and Town Planning Agency (PHATA), Central Business District Authority (CBDA), and district-level authorities. The purpose of this harmonized approach is to ensure consistent housing quality standards and equitable access to affordable homes, regardless of the buyer's geographic location within the province.

A housing department spokesperson explained that the new regulations will incorporate Corporate Social Responsibility (CSR) mandates. These will legally require developers to set aside a specified portion of their projects exclusively for affordable housing units. This means private sector developers will be obligated to contribute actively to inclusive urban growth, reinforcing the government's commitment to sustainable development and social equity. The legislation aims to hold developers accountable and prevent disparities in housing opportunities across Punjab's diverse regions.

Alongside the legislative changes, the government's 'Apni Chat Apna Ghar' (Our Roof, Our Home) program continues to play a critical role in the affordable housing strategy. This initiative offers interest-free loans to low-income families, helping thousands achieve home ownership. So far, over 60,000 households have benefited from the program, which has received more than 1.5 million applications. During the 2024-25 fiscal year, the program exceeded its target by providing loans to over 51,000 families, surpassing the original goal of 47,000.

Housing Secretary Noorul Amin Mengal recently praised the success of the 'Apni Chat Apna Ghar' initiative, stressing that it is being implemented fairly and without discrimination. Officials who have inspected completed housing units reported high levels of satisfaction among beneficiaries, highlighting the program's tangible impact on improving living conditions.

This comprehensive approach, combining a solid legislative foundation with practical financial assistance, is a significant step forward in addressing Punjab's housing challenges. As the province continues to grow, these efforts are essential to ensuring that all citizens have access to safe, affordable homes in thriving communities.