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## Punjab's Housing Scheme Delivers 50,000 Interest-Free Loans

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— Categories: Real Estate



Punjab Chief Minister Maryam Nawaz announced that 50,000 low-income citizens have received interest-free housing loans under the provincial government's "Apni Chat Apna Ghar" scheme in just six months. The initiative, launched to improve access to affordable housing, has gained significant momentum across the province.

Speaking at a public event held at the Expo Centre in Lahore, the Chief Minister confirmed the successful disbursement of over Rs74 billion in loans for home construction. The loans

range from five to ten marlas, and the first phase has recorded a 99% repayment rate, a figure officials say reflects strong public trust in the program.

“This program is not just about housing, it’s about empowering families to secure a stable future,” said Maryam Nawaz during her address. She also met with several recipients of the scheme, including women and laborers who have started building their homes.

One beneficiary, a rickshaw driver from Rawalpindi, shared how he had long dreamed of owning a house and expressed gratitude for the opportunity to finally make it a reality. His sentiments were echoed by others in attendance, many of whom have already begun construction.

According to the government’s figures, more than 37,000 families have received both loan installments, and around 52,000 houses are currently under construction. Additionally, about 9,000 homes have already been completed.

Officials reported that the monthly repayment rate has been set at Rs15,000 to keep the process manageable for families. By the end of the current month, the scheme is expected to reach 75,000 total disbursed loans.

CM Maryam highlighted that around 45,000 homes are in various stages of construction and reaffirmed the government’s commitment to scaling the project. “This initiative is focused on giving people real tools to improve their lives with dignity,” she said.

The “Apni Chat Apna Ghar” scheme has emerged as one of Punjab’s most widely received welfare programs, especially in urban and semi-urban areas. With housing demand growing and land prices remaining high, initiatives that ease financial barriers are expected to play a critical role in provincial development.

The government has indicated that further phases of the scheme may be announced later in the year, subject to loan performance and demand.

## **LHC Halts Land Acquisition for Industrial Estate in Gujrat**

The Lahore High Court (LHC) has issued a status quo order, temporarily halting the Punjab Small Industries Corporation (PSIC) from acquiring cultivated agricultural land in Mauza Sarai Dhing, Gujrat, for the proposed development of a Small Industries Estate.

The decision came during a hearing presided over by Justice Khalid Ishaq on a petition filed by Badarud Din and 49 other local landowners. The petitioners argued that the planned acquisition would adversely affect the environment, food security, and their constitutional rights.

Represented by Advocates Mubeenud Din Qazi and Rohail Rehman Qazi, the petitioners contended that the use of fertile agricultural land for industrial purposes posed a serious threat to the right to life as protected under Article 9 of the Constitution. They further cited Article 9-A, introduced through the 26th Constitutional Amendment, which establishes the right to a clean and sustainable environment as a fundamental right.

In response, the court emphasized the constitutional significance of preserving agricultural land, particularly in the context of environmental protection and food sustainability. Justice Ishaq noted that development plans must respect both legal and ecological standards.

The court ordered the PSIC to submit a comprehensive report at the next hearing, detailing:

- The number of industrial estates already established in Punjab,
- The number of those estates that are currently functional,
- The total number of operational industries within those estates,
- The number of vacant plots,
- And how many plots, if any, have been repurposed for real estate development?

The court's decision temporarily blocks any further acquisition or development activity on the contested land until the case is fully reviewed.

The next hearing has been adjourned to a later date, pending submission of the required documents by the PSIC.

This case highlights ongoing concerns about balancing industrial development with agricultural preservation and environmental rights, a matter of increasing significance in Punjab's rapidly urbanizing regions.