Year Book – FY 2022-23
Naya Pakistan Housing and Development Authority (NAPHDA)

1. **Overview**. Naya Pakistan Housing and Development Authority (NAPHDA) was established under NAPHDA Act, 2020 for the purpose of planning, development, construction and management of real estate development schemes and projects with particular focus on affordable housing. NAPHDA aims at addressing the housing needs of low and middle income segment, through sustainable policy measures / reforms. Besides, NAPHDA was also assigned several additional tasks in collaboration with other stakeholders, mainly revival of construction sector through appropriate policy measures, digitalization of cadastral land records, master planning of major cities, digital projects approval regime based on one window digital portals along with backend automation and automated application tracking system.

2. **Achievements**

a. **Housing by Federal / Provincial Government Authorities.** Consequent to creation of requisite enabling environment for development of affordable housing both by the private sector and state owned authorities / organizations, NAPHDA worked with all provincial housing authorities and private sector for initiation of affordable housing projects. NAPHDA signs an agreement with the government entities / private sector for the provision of enabled end users, cost subsidy (Rs 300,00 per house) and loan under Tier 1 of the government markup subsidy scheme (GMSS). Summary of housing units planned / under construction is as under:-

Type of Projects		No of Units			Aprx Cost (Bn)
		Approved	**Under Construction**	**Completed**	
Govt Orgs Dev Auths (CDA,LDA) / PHA		34,330	9,320	-	45.46
Peri Urban	Punjab (Phase I & II), KP	4,322	839	-	8.0586
	Punjab (Phase-III)	4,776	-	-	8.5968
Private Lands	Eligibility Letter issued (27)	10,633	-	-	47.096
	Approved / Under process (32)	43,443	-	-	-
Akhuwat Foundation (Interest free loan)		22,079	-	22,079	11.3
Housing Loans under GMSS		31,391	2,998	28,298	118.988
Total		**150,974**	**13,157**	**50,377**	**239.5**

b. **Low Cost Housing by Private Sector with Government's Support**

With all the facilitation / incentives offered by the government, the private sector has submitted 339 proposals under negotiated procurement for public private partnership scheme to NAPHDA, out of which 127 projects comprising 259,399 housing units have already been shortlisted. Negotiations with 84 private parties have been conducted so far. 27 x private parties for construction of 10,633 housing units have been referred to the banks. Work would start on acceptance / approval by banks. The concept is that houses would be built by the private sector. Banks would help in financing and NAPHDA would provide enabled end users.

c. **Measures to Promote Construction and Housing Sectors**. After thorough consultations with all stakeholders including representatives of construction industry, State Bank of Pakistan, FBR, provincial governments and development authorities, major impediments hampering the growth of construction industry were identified for priority intervention. These included issues related to taxation, project financing through banks, project approvals and mortgage / housing finance. As per this regime taxes were significantly reduced for all types of construction. However, **for low cost housing units 90 percent taxes were waived off**.

d. **Economic Impact of Construction Projects**

Ser	Province	Projects Approved (Apr 20 – Jun 23)	Worth (Rs Billion)	Jobs Created
1.	Punjab	72,810	1328	1,138,006
2.	Sindh	17,166	695.5	521,622
3.	Khyber Pakhtunkhwa	13,217	262.68	225,150
4.	Balochistan	3,728	44.036	38,856
5.	ICT	5,021	235.5	165,000
Total		**111,942**	**2565.72**	**2,088,634**