

LOW COST HOUSING

MODEL 1

Projects on Government Land

- NAPHDA to work in collaboration with Development entities/Authorities to provide Low Cost Housing all over the country.
- Land is provided by the Development entities/ Authorities for the construction in **Urban** centers.
- Government's noble intent of providing housing to the underserved at affordable price can only be realized by adopting all possible measures to limit / cap the price of houses for low / medium income members.
- Development Authorities to develop land and construct through finance from the banks.
- NAPHDA to provide cost subsidy of 300,000 to eligible applicants registered through "Naya Pakistan Housing Program" (NPHP).

NAPHDA will provide following incentives/facilitation

- Coordination with different Governments for provision of road, water and sanitation infrastructure up to the project site.
- Arrange the end buyers and mortgage facility from the banks for low income segment group.
- 90% tax rebate on projects approved by NAPHDA.

MODEL 2

Projects on Government Land (Peri- urban centers)

- NAPHDA to work with Provincial Governments to provide Low-Cost Housing all over the country on government Land
- Land is provided by the Provincial Governments for the construction in **Peri – Urban** areas at subsidized rates.
- Provincial Governments to develop land and construct through EPC mode.
- NAPHDA to provide cost subsidy of 300,000 to eligible applicants registered through "Naya Pakistan Housing Program" (NPHP).

- Government's noble intent of providing housing to the underserved at affordable price can only be realized by adopting all possible measures to limit / cap the price of houses for low / medium income members

NAPHDA will provide following incentives/facilitation

- Coordination with different Governments for provision of road, water and sanitation infrastructure up to the project site.
- Arrange the end buyers and mortgage facility from the banks for low income segment group.
- 90% tax rebate on projects approved by NAPHDA

MODEL 3

Projects on Private Land

- Participation by private sector Developers on Market Based Terms 'Real Game Changer.
- NAPHDA to facilitate builders in development of housing projects on private land subject to certain conditions:-
 - (i) Clear title and verified ownership of land.
 - (ii) Livability.
 - (iii) Encumbrance free contiguous land with clear title.
 - (iv) Availability of basic services / accessibility to a road network.
 - (v) Clearance for housing purposes.
- Private sector will be encouraged to participate in the NAPHDA Negotiated Procurement Process in accordance with the procedure approved by the Federal Cabinet.
- Developers to be prequalified by NAPHDA to ensure successful execution and elimination delivery risk.
- Developer will construct houses by arranging developer finance from the banks.
- NAPHDA will provide following incentives / facilitation:-
 - (i) Provision of 300,000 as cost subsidy to eligible applicant registered through Naya Pakistan Housing program (NPHP)
 - (ii) Facilitation in approvals and NOCs

- (iii) Coordination with respective Governments /development authorities for provision of road, electricity water and sanitation infrastructure up to the project site.
- (iv) Arrange the buyers and mortgage facility from banks for registered applicants through NPHP.
- (v) 90% tax rebate on low cost housing projects approved by NAPHDA.

