

Appraisal of National Housing Policy - A Case of Pakistan

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Abstract-Housing backlog, the under provision in housing sector owing to failure in meeting the previous target plans, is the biggest outcome of continued urbanization. Land, infrastructure, finance, administrative bodies, real estate markets and most importantly role of government are most significant factors in this regard, and the tool through which the Governments intervene is usually known as housing guideline or housing policy. Through a critical study of international housing policies, this paper emphasizes the importance of a concrete housing policy and will develop the basis on which housing guidelines can be worked out. In case of Pakistan, National Housing Policy 2001 is analyzed. The factors that hindered the proper implementation are also highlighted. This paper attempts to put forward some recommendations that can be a part of Pakistan's housing policy. Hence, this research tries to shape up the housing guidelines in order to make housing more affordable.

Keywords-Housing Policy, Affordable Housing, Governance, Supply and Demand, Guidelines.

I. INTRODUCTION

Housing is a multi-faceted term usually defined as a shelter for the human beings, however it can be defined in numerous ways depending upon the perspective of the analysis. As defined by Oxford Dictionary, "house" is a building for human abode and "housing" is for dwelling houses mutually. United Nation, however, has different take on the definition of housing, under its view; housing is not only a shelter but also a mean to create communities [i]. Moreover, according to UN definition, housing should play two roles, the interior should provide space where a household having people of different age, sex and occupation can live comfortably. On the other hand, the exterior should provide grounds for the healthy meeting and fruitful interaction of different households living in community [ii].

In the world, housing conditions remained fairly satisfactory until the rapid urbanization and massive migration towards urban areas took place, resulting in exponential growth of cities, which led to increased demand for housing against the minimal supply causing land scarcity and augmented land values [iii].

Above stated scenario compelled the people to live in dwellings, which were either too small or in very bad condition. It is estimated that 25% to 33% urban dwellers of the developing countries are living in poverty and cannot afford adequate housing and it is the need of the hour to adopt some social and economic strategies to make a nice housing affordable for masses [iv].

The effect of this urbanization has been greater in developing countries. This is where the planners, the architects and the policymaker possess a key role to play, all of them, together, have been putting forward some integrated and practical recommendations to control the constantly worsening situation of housing sector. These guidelines are usually known as Housing Policy and every country develops its own housing policy in accordance with the urban context and the needs of urban poor [v]. Development and implementation of the housing policy has been practiced widely throughout the world. However only a few countries considered the low-income groups of society in true spirit while devising the policy. Likewise Pakistan also developed its first National Housing Policy in 2001 but the implementation and success of this policy is still debatable [vi]. This paper aims to deliberate the housing policy in a detailed manner ranging from the definition of the housing policy to the importance and impacts of the housing policy. It tries to evaluate the performance of the National Housing Policy of Pakistan by comparing it with the housing policies of some other countries. Later on, it discusses on what should be the constituents of the successful National Housing Policy and eventually it puts forward the recommendations for Pakistan, so that it would influence affordability of urban poor towards attaining adequate housing.

II. PROBLEM STATEMENT

Like stated earlier, housing can be defined as the shelter provided to households which combine together to form a community. Likewise policy can be defined as a certain course or action plan chosen by an individual or a group in order to form a set of alternatives, in accordance with the present scenario, as a base for making decision for the present and future [vii]. Thus, Housing Policy can be defined briefly as a course

adopted by government in order to achieve certain objectives such as improvement of housing stock or elimination of homelessness [viii]. More comprehensively, it may be defined as policy shaped by the government outlining the vision, goals and particular details of how government will work in coming years to provide a diverse stock of affordable housing meeting the present and future needs. It also comprises the details of financial support, where needed, and an impartial criteria for picking eligible stakeholders to work within the particular situation [ix].

As evident from the above stated definitions, formation of a concrete housing policy is one inevitable step that needs to be taken if a government aspires to improve the living conditions in the country. A good housing policy orients the scattered efforts of government towards a pre-determined target and ensures optimum output. Land supply, infrastructure, housing norms, rural housing, urban poor, slums and squatters, housing finance, role of government, private sector and community, management of housing stock, disadvantaged groups and fiscal and legal framework are the most important elements which must be considered while developing a housing policy [x]. A policy can affect masses only if above-mentioned factors are considered in true sense.

III. OBJECTIVES OF HOUSING POLICY

When planners, architects, government officials and other stakeholders come together to devise a housing policy their ultimate goal is to provide adequate and quality housing access, be it owned or rental housing, to all groups of society [xi]. To achieve this goal the policy makers design an action plan which is based on some fundamental objectives. These objectives drive the formation of the policy and the policy takes course according to the characteristics of the objectives and the goals. Some basic objectives which usually dictate the policy making are as follows:

- The first and foremost objective is to enable the sector of society, either homeless or having inadequate housing, to get access to quality housing within their resources.
- To make housing affordable for the citizens by promoting and ensuring direct and active participation of government and its institutes in housing delivery system at all levels [xi].
- To expand the opportunities of home ownership in the country by strengthening the current administrative setup, also provision of infrastructure to rural areas and increase in the supply of developed land and basic services to poor household to improve living condition throughout the country is also a part of this arrangement [xii].
- To encourage the private sector to come forward

and invest in the housing sector.

- To regularize housing markets in a way that it offers a variety of affordable housing which satisfies the needs of all income groups.
- To spread awareness regarding the significance of effective planning and use of latest technology and materials in construction [xiii].
- To improve cadastral system, land record system and legal framework to facilitate the citizens.

IV. OVERVIEW OF EXISTING HOUSING POLICIES

Since the World War II, different kinds of housing policies have been employed and practiced throughout the world, all those policies can be categorized into four basic types: policies related to *demand* and *supply* and policies promoting *home ownership* and *rental housing*. Table 1 shows some characteristic of policies developed throughout the world falling among four major types [iii].

TABLE I
OUTLINE OF HOUSING POLICIES BASED ON FOUR DIMENSIONS

Dimension	Owned Housing	Rental Housing
Demand Side	<ul style="list-style-type: none"> -Cash reimbursements for housing -Subsidies for housing sector -Drop in interest rate of mortgage plans -Mortgage interest subtraction from income tax -Improved quality standards -Property levy on housing procurements -Regulations in loan-to-value and debt-to-income ratios -Constraint of new purchases 	<ul style="list-style-type: none"> -Fixed volume cash grants -Rental grants -Rent records -Housing receipts -Slum deterrence -Controlling the rents
Supply Side	<ul style="list-style-type: none"> -Municipal housing -Subsidies to contractors -Raising quality standards 	<ul style="list-style-type: none"> -Public housing -Subsidy to suppliers -Slum upgrading

Source: Asian Development Bank Institute

Demand oriented policies mainly address the demand side of the housing sector and include strategies which increase the housing demand in first phase to ensure increased home ownership and then attempt to control this demand. World War II caused massive destruction in many countries, to overcome the housing shortage caused by war and the rapid urbanization; affected countries introduced supply oriented policies. Likewise many developing countries also introduced supply-oriented policies to cope up the housing demand by providing more housing units.

Many countries underwent major shift in their policy making, shifting their focus from supply side to demand side, Republic of Korea and Singapore are such examples, and the said countries first adopted supply oriented policies and increased the housing supply later these countries shifted towards demand side policies. In this phase, the focus of government was on interest rate deregulation, reverse mortgage loans and cash subsidy. Even currently, policies focusing on supply side are deemed equally important in many developing Asian countries. For instance, in case of India, policies addressing supply side are still considered as important as policies aiming on demand side to ensure delivery of affordable housing units.

Below a brief explanation of housing policies of different countries, developed and developing, is given. This selection is made on the fact that these countries were able to solve most of their housing issues through a disciplined implementation of their National Housing policies. Housing policies of England, Chile, USA and Malaysia are studies in order to understand how these countries coped with the issues related to the housing sector. Moreover it helped in developing a better understanding of processes and practices involved in devising an effective national housing policy is made. The said countries are continuously altering their housing policies as per their needs and come up with their new national housing policy after a definite time period.

A. Housing Policy of England

To start with, England is a country where political system as well as the fiscal sector, both are highly centralized, so the housing sector is also administrated by central institutes. Housing sector, along with the finance sector and the department of works, addresses the housing matters. To materialize the policies, government also invites the housing developers, building contractors, housing associations, mortgage lenders and landlords to come forward and collaborate with the government institutions. Additionally, planning regulations, grant funding and loan programs are the interventions that government makes as per demand [xiv].

Over the years, the basic objective of England's government has always been to improve the ratio of home ownership. To achieve this goal the government and concerned departments have introduced different policies and guidelines.

But in all these policies, the government focused on increasing the home ownership by enhancing the purchasing power of the community, unfortunately the supply did not increase accordingly. This resulted in increased demand against the shortage of units and led to affordability crisis. However in all these years, the conditions of housing stock improved and in last decade, the ratio of non-decent houses has decreased to below 20% that was used to be 35% in 2006 [xv].

TABLE II
PHASES OF HOUSING POLICY OF ENGLAND

1919-1970s	1980-2010	2013	2015-2020
Social Housing	Right to buy	Help to buy	Increased supply
Provision of decent housing to army recruits. After WWII 0.8M units built to replace those destroyed during war.	Idea was to increase ownership, social tenants allowed to buy social rented houses.	Different programs launched to enhance buying power of people to stimulate housing demand.	Production of 1M houses in 5 years to ensure the increased supply and affordable prices.

After realizing the core flaw, the government now aims to deliver 1 Million units in five years (2015-2020). Through this program the government wants to ensure not only the increased ownership but also increased housing supply. If delivered within time, these 1 Million units will be a great addition to the housing stock of country and will be affordable for homeless to get a house.

B. Housing Policy of Chile

The per capita income of Chile is \$14,000, the highest in South America. The key factor of Chile's housing policy has been to support home ownership for low to middle income families. The policies include household saving programs, housing subsidies given by the state and the government assistance for long period mortgages. These interventions considerably accelerated the progress of formal sector and mortgage sponsored home ownership [xvi].

Public housing policy aimed to increase ownership and reduce housing shortage, in second half of 20th century government focused on constructing affordable units and built 75% of estimated built units. This resulted in less crowded housing units, as 242,000 secondary households were living in main housing unit in 2002, this number dropped to 126,000 in just four years [xvii]. Later on government introduced a new program which focused on provision of funds, instead of loans, to households to facilitate the purchasing of newly built or an existing housing units. Recipients were required to pay a minor sum of funds. It eventually led to notable reduction in public loans and support to middle-income groups [xviii].

Authorities also aimed to improve access to quality and affordable housing, more quality units were provided and condition of old units was improved. As a result, number of households living in substandard housing units which was recorded to be 780,000 in 1992 dropped to less than 500,000 in 2011 and decline in poverty rate was also observed.

At the market end, the management tried to

increase the opportunities to access housing finance and provided supplementary grants to low income groups empowering them to acquire a housing unit in an affordable way. Administration also concentrated on rental housing programs and sponsored low and middle-income young families to fulfill their extended housing needs by enabling them to pay 25% of their total income to housing rent. Emergent families with household heads 18 to 30 years old with a whole monthly earnings between \$360 and \$1,125 were targeted, the rent varies but was assumed to stop at \$400.

In late 1970's, Chile adopted market oriented social housing policies and demand side subsidies were envisioned to provide better access to housing finance and formal housing. In this strategy, the state provides supplementary grants to low income groups empowering them to acquire a housing unit in an affordable way [xix].

C. Housing policy of Malaysia

Government of Malaysia perceives the housing sector is of vital importance as it ensures socio-economic stability and promotes development all across the country. Government recognizes Housing as a basic need and an important component of country's economy. According to the economic report 2010/2011 issued by Ministry of Finance Malaysia, the construction sector is expected to contribute 4.9% of the Gross Domestic Production (GDP) in 2010.

Since independence, the Malaysian government has prioritized the provision of low cost housing in their five years national plans. For the said purpose, the government agencies directly controlled things and managed to deliver housing units in urban areas with the collaboration of various private urban agencies. Further, in order to ensure the provision of low cost housing, the private sector was bound to have 30% quota for low income housing in residential areas [xx].

Like all other countries, Malaysia also faced some issues and challenges over the decades, and their housing policy was pivoted around some problems. Below is an overview of issues which Malaysian government focused while devising their housing policy.

- Abandoned housing projects
- Increasing gap in supply and demand of housing
- Poor quality of built houses and old construction techniques.
- Low affordability of the poor to own or rent houses
- Noncompliance of building and planning regulations
- Inefficient monitoring by government agencies

The concerned authorities tried to address the above cited challenges and thus the recent housing policies had these basic and foremost objectives:

1. To ensure the provision of adequate and quality housing having all the comprehensive facilities and conducive environment.

2. To enhance the capability and accessibility of the people to own or rent houses.
3. To set out the recommendations for future to make sure the sustainability of the housing sector

In order to obtain the objectives defined above, the policy is formulated on the basis of thrusts and policy statements.

First of all, the policy framework laid focus on the provision of adequate housing based on the specific needs of target groups. It was recommended that government institutions collaborate with private agencies to ensure the delivery of rental and saleable housing for people belonging to income levels. It was suggested that the quota of low-cost houses to be built in any new mix-use development must be in accordance with the demand in that particular locality [xxi]. It also included suggestions to improve the capability of the people to own or rent houses, such as setting realistic prices for low cost houses and controlling ownership and procurements to bar the speculation in housing sector. It also recommended establishing Housing Micro Finance Institutes in order to provide the financial support to the low income group to enable them to have access to shelter.

Secondly, it emphasized on improving the quality and productivity of housing sector. The use of skilled and qualified workers was recommended for construction works in order to raise the quality of construction. Some standards and specifications were set and their compliance was obligatory for everyone, additionally few restrictions were proposed to increase the use of locally available building materials.

The policy framework emphasized on ensuring the effective implementation of measures taken by the government and to ensure that people comply with the regulations. Improving, formulating and enforcing laws, regulations and guidelines pertaining to the housing sector

The policymakers insisted upon those rules and practices which will lead to sustainability in the housing sector. This could be achieved through use of new technologies, innovations and provision of environmental friendly housing. Urban renewal and redevelopment of old buildings was appreciated and focus was laid on to Improving research and development efforts in housing sector [xxii].

D. Housing policy of United States

In United States of America, after food and medical expenses, housing is the third largest consumer expenditure. According to the housing act of 1949, congress announced its goal to provide decent and affordable housing to every American family. To achieve this goal, central authorities has helped in funding of building and restoration of over 5 million housing units for low income families and provide rental vouchers to almost 2 million more households but the country's housing issues remains the same [xxiii].

The housing policies of USA are usually outlined as per following objectives:

- Ensuring a minimal quality of housing.
- Increase in housing supply, encouraging new construction and maintaining existing housing.
- Stabilizing rents and asset prices.
- Reducing crowding.
- Encouraging home ownership.
- Fostering community development.

Public housing program originated in 1937 resulted in increased job opportunities and slum clearance as it has ability to meet the state's need for low cost housing. The housing division of public works announced 58 projects containing more than 25000 dwelling units [xxiv]. In 1949, the housing act reauthorized the public housing program and aimed to deliver 81,000 housing units in next six years [xxv]. Since the program started, an increase in housing production was recorded after 1980, and peak production of 1.4 Million units was recorded in 1994, by 2012 it had declined by 18% with the loss of more than 25000 housing units. Only 9% of all public housing of 2012 was built after 1989. On the other hand 44% of all public housing had been built before 1970. In 2012, 3,095 housing authorities owned and operate public housing in the United States [xxiii].

Above-mentioned examples, successful or not, somehow helped the authorities in containing the housing issues to a manageable extent. Although, in some cases the situation got out of control in form of decline in production of housing or reduced ownership, however, the authorities tried to propose an amended policy to cope up with the situation. In all examples, the common factor was the neutral, unbiased and nonpolitical implementation of the policy in its true spirit. This sincere implementation was the key factor in catering the housing issues.

E. Summary

From the above cited examples, it is obvious that government institutions are the topmost authority who can regulate and regularize the housing sector and ensure the housing access for all classes of society. Increased supply, control over home ownership, provision of social and public housing, stable rents and asset prices, community development, initiation of house financing and lastly the transparent implementation are the few success factors which the afore mentioned examples project. These constituents, if used by any country, in accordance with their demographic scenario and other conditions, can help significantly in addressing the issues related to housing sector and the results will be of great magnitude.

F. Housing Policy of Pakistan, Then and Now

Unlike many other countries, authorities of Pakistan took almost 55 years in publishing its housing policy i.e in the year 2001. Till then, Pakistan has not

put forward any new or revised policy in 17 years. As a result, the magnitude of housing short fall is on high increasing rate in comparison to growth of population [xxvi].

The configuration of country's housing stock based on index of 'average number of persons per room' clarifies a loud rise in the percentage of housing units with a steady surge in the average number of persons per room on state and regional scale [xxvii].

Currently, Pakistan holds National Housing Policy (NHP) 2001, which focuses on basic requirements of producing a constructive environment in order to stimulate and expedite housing sector. The policy intends to back the new ideas and their implementation in order to guarantee liveable and acceptable housing for all its citizens [xxviii].

This policy aims to recognize chunks of land, be it state land or private land, in rural and urban areas to develop it for housing purposes. Therefore, the routine holdup laws in the procurements practice will be removed and amended in order to minimize litigation [xxix]. The main proposals are:

- Land record correction and up-to-date information system shall be developed using digital, remote sensing methods, GIS mapping, satellite imageries, etc.
- House financing organizations shall be encouraged to stimulate savings and start micro financing for low-income people using community organization such as NGOs and CBOs.
- Subsidized loans will be provided for development and construction of rural housing as well [xxix].

The key accomplishments of National Housing Policy 2001, were regularization of Katchi Abadis, provisions for low incoming housing, development of new towns and regularization of housing taxes. In 2008, a special program started for housing sector that aimed to construct one million housing units annually to deliver housing facility to the public. The policy, however, was deferred to be reviewed in 2015, which was not held uptill today [xxx].

Housing policy proposed in 2001 focuses on aspects such as katchi abadis, urban regeneration and slum up-gradation and puts forward a set of policy actions referring to planning rules, regulatory authorities and resettlement plans.

As per the results of census 1998, just three years before this Housing Policy was proposed, there were total 19.3 Million housing units in country, among them, 32.3% were located in urban areas and 67.7% of houses belonged to the category of rural housing. The results of census 1998 pointed out housing backlog of 4.3 million units and 0.3 Million housing units were needed every year. 8 years after this policy was implemented, the situation worsened even more and the housing deficit reached to 7.57 Million and nearly

1.3 Million units were needed every year but the supply was not sufficient [xxxii]. The country needs addition of 300,000 housing units per year, however, owing to less housing production, housing shortfall is increasing by 270,000 every year [xxxiii]. As per 2017 census, the existing housing stock of country consists of 19,211,738 units. Currently, there is housing backlog of 10 Million units and further deficit of nearly 0.4 Million housing units is added to this already existing housing backlog [xxxiii]. These statistics critically evaluate the performance of the National Housing Policy of 2001 and from these figures it is quite obvious that the said policy could not bring positive or significant reforms in housing sector. By 2050, Pakistan will be the fifth most populated country with its current growth rate [xxxiv], if the government and the concerned authorities do not pay attention to this issue the scenario in coming years will be more chaotic.

There are a number of factors which led to ineffective and unproductive execution of the measures advised by the said housing policy[34].The main obstacles that hampered the just implementation of housing policy are:

1. The low-income group was not even able to afford the cheapest housing unit built by any public or private developer.
2. Failure to collect revenue is another main hurdle.
3. Gap between supply and demand curves is constantly increasing.
4. The housing programs lacked community participation and delivered units turned out to be not only expensive but against the needs and desires of the people.
5. Due to high maintenance and other costs of housing, the owners fulfil their needs by selling homes.

Owing to the above-mentioned factors and due to improper implementation of this housing policy, it was unable to deliver up to the expectations and the housing conditions in country got worse with passage of time.

V. RECOMMENDATIONS

Housing policy of Pakistan 2001, contrary to the expectations, failed to cope the housing issues of country and it resulted in increased homelessness and housing backlog. Even after the failure of said policy, the government or the housing ministry has not developed any new guidelines for the housing sector. Currently, the housing policy of Pakistan needs to be redevise on immediate basis, lessons learnt from the failure of this policy can be used to amend the loopholes and flaws present in the Housing Policy of 2001. Moreover, the ingredients extracted from the consulted case studies can also be used to bring reforms to the National Housing Policy of Pakistan. Thus relying on the above mentioned characteristics following alterations are proposed to be incorporated in

the existing housing policy:

A. Increased Supply

Nothing beats the supply. In order to improve the housing conditions, the basic and most imperative measure is the escalation of the housing supply. The government and housing authorities need to increase the annual production of housing units to cut short the gap between demand and supply.

B. Direct Government Role

Supply of housing must increase, having said that, the government should drive the housing sector itself. Instead of just facilitating the builders and private sector, the government must play a direct role and should get in the driving seat. This way the government authorities can ensure transparent and clear housing transactions.

C. Increased Ownership

Along with the increased supply, the government should focus to increase the demand ability of housing, among the citizens. Government should introduce opportunities such as mortgage programs, equity loans and shared ownership to ensure maximum people are able to get hold of a housing unit.

D. Increased Land Supply

Housing authorities should utilize more land situated on the peripheries of the urban areas for development of new urban neighborhoods. However, government should prefer non-agricultural and barren land, especially those underutilized land chunks within the cities, for such activities.

E. New Sub-Urban Towns

In addition to use more land for development, the authorities should try to develop new cities and towns in sub-urban land located between cities. These new towns, having affordable land prices will house more households and this practice will reduce the pressure on the existing urban areas.

F. Mixed Use and Increased Density

In development of new towns and cities, focus must be laid on to vertical expansion and horizontal sprawl must be discouraged. Mixed-use development must be ensured in these new neighborhoods. These measures will result in increased density, so more households can be accommodated using less horizontal space.

G. Planning Rules

Planning rules and regulations set by the development authorities need to be revisited, building byelaws should encourage such spaces which are livable. Open areas must be restricted to a reasonable limit and commercial style of construction adopted by

developers and builders must be discouraged. Planning and design must be on human scale. Pedestrian's oriented development should be encouraged whereas extra wide roads and boulevards must be discouraged.

H. Tax Relaxation on Housing

Government should revise the taxation system for real estate and housing. On small houses, the government should reduce the tax rate to the possible extent and also provide subsidy on building material for such houses. For large houses, villas and commercial projects the government should levy comparatively higher tax rate. Earning from these projects should be used to subsidize small-scale projects. Moreover heavy taxes should be imposed on multiple selling and purchasing of houses to discourage the business aspect in real estate.

I. Upgradation of Existing Housing

Along with development of new neighborhoods, the ministry of housing should also upgrade existing housing stock, such as slums, squatters and katchiabadis. In this way, government can produce more livable housing units by utilizing less funds.

J. Incremental Housing and Micro Finance

Government should also facilitate the incremental housing and start the microfinance programs for low income groups who cannot afford to borrow bigger loans from banks and other corporate sources. Through these micro loans the low income group can construct and improve their housing conditions in increments.

K. Rental Housing

Government should also start to subsidize the rental housing and instead of supporting home owners only the government should also develop policies to support and help the tenants. Social housing program of England is a good example in this parameter.

L. Implementation and Monitoring

Above all the government needs to have a cell which makes sure unbiased, non-political and timely implementation of policies set by ministry. This cell should also be responsible for eradicating the corruption and discrepancies in the housing sector. This cell should also monitor and evaluate the performance of housing policy and should advise steps for future.

M. Discourage Speculations and Investors

Government needs to eliminate the aspect of business and investment and should ensure that housing is a basic need. Heavy taxes should be levied on continuous selling of the plots. Immediate possession of plots should be ensured instead of filing system. Delivery of constructed houses instead of plots can also be helpful in discouraging the speculations.

There is a dire need to redo the housing policy of

Pakistan on the above mentioned parameters and the revised policy must be implemented in a fair and transparent way keeping aside all political, regional and cultural differences. This true implementation of the policy can go a long way in ensuring adequate and cheap housing for all the sectors of the society. Through strict monitoring and periodic assessments the government can easily shape up the policies in future as per the conditions and the needs of its people.

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