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Policy Response of Pakistan to

ensure adequate, safe and affordable

housing, basic services & upgrading Slums

INTRODUCTION:

The policy response of Pakistan to ensure adequate, safe, affordable housing and upgradation of slums require a multifaceted and holistic approach. It needs to consider the current dynamics of Pakistan i.e Pakistan is rapidly urbanizing with an annual growth rate of 2.55%, it has a backlog of 10M houses with 400,000 housing units being added to the backlog every year. This presents an imminent housing crisis to Pakistan and according to the latest statistics, Pakistan would need to build 1M houses every year to meet the growing needs of this ever-increasing population. Therefore, Pakistan needs to take prudent policy measures to curb the shortage of housing and to ensure safe, adequate and affordable housing.

Policy recommendations for safe housing

1- Building climate-resilient houses

Pakistan is one of the most affected countries of climate change. To reduce the risk of climate-incurred losses, Pakistan needs to build green infrastructure and climate resilient houses with construction material & techniques robust enough to bear climate catastrophes.

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In flood prone areas like Gush and Punjab, flood resilient houses should be constructed.

Bangladesh Case study: Bangladesh has built cyclone resistant houses to avoid damage and loss caused by ~~chone~~ cyclones.

Japan construction technique allows the usage of construction material that is earthquake resistant.

2- Environment friendly housing using Eocity Model approach

Pakistan should focus on building green infrastructure including houses that ^{don't} contribute to the Green house gas emissions. Using 'Cluster development' where housing units are clustered and 30-50% land is reserved for green space, the houses can save energy costs (as walls of houses are joined and heating/cooling costs is reduced).

Brazil Case study of eco city → Brazil has adopted eco city model in its city Curitiba.

3- Government to introduce policy of ~~inclusive~~ and incentive zoning.

To further ensure that housing units are safe, government should adopt policy of incentive zoning where it gives tax reliefs and concessions to developers building housing units with sustainable and green construction techniques.

Chicago, US employs incentive zoning to give increased density allowances to developers if they build green roofs.

- Policy recommendations for affordable housing
- 1- Government-led initiatives of housing projects
 Government of Pakistan should initiate affordable policies for housing projects. This can be realised through 'Mortgage policies' and housing projects exclusively by the government. Ashiana Housing Scheme by Government of Punjab was a good initiative to build complete houses for low income residents with monthly installments of 82 rupees. Singapore's successful model of ensuring affordable houses was based on its Land Acquisition Act of 1966 where government acquired all the land and established a housing development board to construct housing units for low income and middle income residents.
 - 2- Microfinance policies for banks
 Banks should be incentivised by the government of Pakistan through policy frameworks to introduce microfinance and credit. By giving microloans to deserving people for housing can ensure affordability of houses. Grameen Bank of Bangladesh established by Muhammad Yunus is an exemplary microfinance model. Pakistan can also incentivize Akhuwat foundation to give microloans to lower income people for housing.
 - 3- Government of Pakistan should enhance Naya House Pakistan housing Scheme.

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Naya Pakistan Housing scheme, which originally promised 5 million houses for low income and middle income people, should be expanded to accommodate more people.

4- Public private partnerships

The Government should collaborate with the private entities to ~~collab~~ for the construction of housing schemes for low income and middle income residents.

5- Policy recommendations for Upgrading Slums

1- Upgrade existing settlements

Instead of demolishing the informal settlements, the government should upgrade existing settlements by expanding the infrastructure like schools, hospitals, roads etc. This would also ensure their connectivity with the main-stream urban centers.

Brazil "Favela-Bairro" program is focused on integrating informal settlements with the city through improved infrastructure and services

2- Land regularization or legalisation.

The informal settlements should be regularized by the Government of Pakistan by registering their settlements, giving them property right.

Peru land tenure formalization program (LTFP) provided residents of informal settlements with property titles, allowing them access to credit (allows households to borrow against future income)

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3- Incremental housing schemes

The Government of Pakistan should adopt a policy of incremental housing strategy for informal settlements i.e. increasing the services over time. The Government can provide the foundation and basic services (sanitation, house structure etc) and enable the residents to build the infrastructure gradually.

Chile 'Half a house' program provides residents with a house structure with basic services, allowing them to expand and improve it over time.

Nairobi 'Camp of fire program' gives ownership of informal settlement to the inhabitants in return for the infrastructure the inhabitants build.

Pakistan has also successfully implemented incremental housing strategy in 'Korangi housing scheme'. It should further implement it in more housing projects.

④ Integrate the administration of informal settlements into broader urban planning

The urban planning of cities should include ways to integrate informal settlements into the urban centers. The master plans and strategic plans should include infrastructure, basic services for informal settlements.

Conclusion

The Government of Pakistan can adopt policy frameworks for climate resilient houses and incentivise zoning to ensure safety of housing units. It should also adopt policies

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to increase the affordability of people like Government-led housing schemes and public private partnerships. Moreover, policies should be devised to upgrade slums by improving their existing infrastructure and integrating them into the mainstream urban centres.

~~This~~ These policy recommendations account for a multifaceted approach for Pakistan to ensure safe and affordable housing.

Target 11.1 framed under Sustainable Development Goals 2030 emphasizes ensuring access for all to adequate, safe, and affordable housing and basic services, and upgrading slums. What should be the policy response from the concerned government tiers to achieve this target by 2030?