

AN OVERVIEW OF DOMESTIC LEGAL FRAMEWORK RELATING TO HOUSING INDUSTRY IN PAKISTAN VIS-À-VIS HOUSING FOR ALL IN PAKISTAN

Iqra Ishfaq

Advocate High Court.

Email: iiqraishfaq@gmail.com

Dr Shahid Rizwan

Assistant Professor of Law, GC University Faisalabad.

Email: shahidrizwan@gcuf.edu.pk

Muhammad Irfan

Principal Topper Law College, Faisalabad.

Email: irfanrana38@yahoo.com

Abstract

In order to achieve the goal of housing for all, each UN Habitat member state must assume responsibility for enacting the required amendments to current legislation as well as the introduction of new legislation and policies that are in accordance with human rights. In Pakistan to enforce right to housing there are laws. Analysis of these laws is important because after analysis we would be able to find out grey areas in the laws and search out obstacles in implementation. There are some laws enumerated here which have concern with the right to housing, that which legal framework is adopted and which laws are enforced. Recent reforms in laws relating to housing have been discussed briefly. These reforms are very good that it will solve many problems in the field of housing. This new legislature work has passed but to get fruit from this tree, there is need of enforcement. Laws without enforcement are like tree without fruit. Need of the hour is to enforce these laws in letters and spirit so that the work on "housing for all" could be accelerated.

Keywords. Housing, Punjab, Laws, Rules, National.

Laws Related To The Legal Framework Of Housing Industry The Punjab Development Of Cities Act 1976

It allows the government to declare a city's area as an authority and change its limits at any time. The Governor of Punjab reconstituted Rawalpindi as a development authority on August 29, 2001, with the following members. The authority to regulate the housing industry in Punjab includes the Chief Minister, three provincial assembly members, the mayor of the area, the chairman of the planning and development board, the finance secretary, the housing and urban department secretary, the local government secretary, the commissioner of the area concerned, the district Coordination Officer (DCO), Director General (DG), all managing directors and experts (Qasim & Nawaz, 2020).

The apex court of Pakistan emphasized in the case order that public functionaries must implement the law in an even-handed manner to protect public safety and ensure compliance with the Development Plan. Discrimination under section 13 is provided to prevent housing societies from violating the master plan. It has also been decided that authority's discretionary powers are not unbridled, and the objectives of the Act can only be achieved if exercised in a letter and spirit. The apex court of Pakistan ruled out in the case (Faiz Karim Vs Multan Development Authority) that the chief minister's cancellation of plot allotment was subject to authority under Punjab Development of Cities Act 1976. ("Haji Allah Rakha Vs Faisalabad Development Authority,") The Punjab Development of Cities Act of 1976's authority established under section 4(4) was the only one with the authority to make any decisions on the assignment or cancellation of the property.

Punjab Land Use (Classification, Reclassification and Redevelopment) Rules 2020

The Government of Punjab issued notice number in order to exercise the authority granted under section 310(1) read with sections 7 and 259 of the Punjab Local Government Act 2019. The rules classify land into residential, commercial, industrial, agricultural, and notified areas. Residential areas are classified into approved schemes and established built-up areas. Land use Plan means a plan drawn up approved by the local government under section 259 of the Act which provides the Actual land use both in planned and unplanned areas within the local area of local government. Planned Area means the area of the local government with defined land uses as per approved schemes, master plan and outlined development plan (Jhandyana, 2019).

Approved areas have plots of over 2 kanals, ranging from 30 to 180 feet, and a typical right of way of 60 feet. Established Local government shall within six month from the notification of the rules 2020 prepare a land use classification map

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using satellite image. A local government shall prepare the Land use classification map for an approved scheme by collecting the approved scheme plans and divide into classes. Under Section 14 Local government shall also mark conversion of plot if done with approval of competent authority and if not converted with approval then mark it as non conforming use. Chief Officer after scrutiny and clearance submit the map and minutes of District planning and Design committee to the council for approval (Samie et al., 2020).

Residential zones must be divided into authorized, allowable, and banned uses by the local government. Residential apartments, townhouses, detached and semi-attached homes, community parks, places of worship, cemeteries, and horticulture are all permitted uses. Daycare facilities, elementary and secondary schools, dispensaries, guest homes, modest corner stores, and offices are all permitted uses (Samie et al., 2020).

Punjab Private Housing Schemes Rules 2022

The governor of Punjab has made these rules in exercise of powers conferred to him under section 202 of the Punjab Local Government Act 2022. According to the rules Local Government has been empowered to approve housing Schemes to do housing Activity. Local Government shall allow housing schemes in the Areas declared as residential area in the site development zone, structure plan or Master plan or outlined development plan or Peri- urban structure plan according to rule 5. Rule 2(n) describes Private housing schemes, cooperative housing schemes, farm housing schemes, and any other type of housing plan are included in housing schemes. Under rule 6 sponsors shall apply for approval of housing scheme to the Local Government concerned. A certified title document to establish the ownership of land, such as registered sale deed, mutation or fard-e-malkiyat is necessary to get approval. There are mere requirements mentioned in Rule 6, which are necessary to fulfill before approval and local government shall not entertain any incomplete application. Rule 7(3) (b) bound Local government that it shall evaluate that housing society should not be land locked it should have access to a road having minimum width of 40 feet. It is not prone to flood, ownership of the land belongs to sponsor, it is not notified by the collector for Acquisition for public purpose, it is in confirmation with the master plan or outline development plan, soil is suitable etc,. Chief Officer of the local government after receiving complete application forwards it to other agencies for verification of NOC's, within two working days. Those agencies would verify or send their objections if any within eight days. In case of reservations from agencies Chief Officer forward it to sponsor for rectification or action. After receiving complete application chief Officer within ten days scrutinize layout plan

according to the standards. He would forward the ownership documents to Additional Deputy commissioner (Revenue) who would verify the document and report state land falling in the purposed area. After verification of ownership document Chief Officer would notify in the form A for inviting objections. Reserving minimum 20 percent of the residential area for small plot of 3 to 5 Marla or apartments is impliedly for poor segment of society. This is Rule 10 that Planting minimum of ten trees per kanal, a four-foot-wide footpath in the road, and a right-of-way of sixty feet on both sides of the road are additional beneficial stipulations. Marketing, advertisement, and sale of plots would be permitted upon receipt of an approval letter in Form -D, payment of the approval fee and penalty, execution of transfer and mortgage documents, and integration of the same in the revenue record. Rule 22 has resolved the problem of advertisement and sale of plots without having authority to sale. The sponsor is not permitted to promote or sell any mortgaged residential land until it has been redeemed. Rules have bound sponsor to execute registered agreement With the allottee at the time of booking of plot or constructed house and on payment of full installment sponsor shall immediately execute sale deed in favor of allottee. Rule 32 is for maintain records and sending copy to L.G every month; the sponsor must give a copy of the booking agreements and sale deeds to the local government. This rule has finished the problem of file system and more revenue would generate now (Zafar & Waheed, 2022).

The National Housing Policy 2001

It is a significant policy that guides all levels of Pakistani government, including the federal, provincial, and local ones. It intends to address the issue of slums, ghettos, and squatter communities as well as to meet everyone's housing needs and to finish the 4.30 million housing unit backlogs. The policy aims to expand and strengthen initiatives to ensure adequate housing for all Pakistani citizens. The proposed policy aims to improve Pakistan's housing policy measures to ensure adequate housing for all citizens, as the country faces a backlog of 4.30 million units. This policy admits at page 25 that more than fifty percent population of Pakistan lives in slums. UN-Habitat aims to assist Member States in formulating and implementing housing policies, including slum upgrading and slum prevention. The policy aims to increase production of 500,000 housing units annually, focusing on moderate housing for the poor and low-income. Key objectives include accelerating housing activities, creating employment for skilled and unskilled individuals, facilitating slum regulation, and addressing corruption (Norris & Winston, 2003).

The goal of the program is to implement austere housing regulations, limit corruption, regulate slums, and generate jobs for both skilled and unskilled

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individuals. Additionally, it emphasizes the accessibility of housing inputs, the regularization of slums, low-income housing, the growth of new towns, and the regularization of tasks. On March 29, 2008, a special initiative that used a comprehensive architectural approach and regional materials was introduced to create houses for the underprivileged. Since starting of the mission placed on the Federal Ministry of Housing and Works, which is unable to fulfill its duties in housing since it is a provincial matter, the policy, while sound on paper, has not been put into practice. The National Housing Policy 2001 must be put into practice by the Federal Ministry of Housing and Works, however funding has not been adequately provided. The State Bank of Pakistan claims that since the policy's inception, the housing policy's execution has not been adequate and that there is still more work to be done on it. The problem behind its execution is lack of coordination between federal and provincial governments.

Agenda 2030 aims to provide housing units to all Pakistanis, with housing programs and administrative steps focusing on low-income groups. Priority is given to these groups, ensuring effective housing solutions for the poor and middle-class. A vertical housing model has been proposed for maximum resource utilization, with more financial facilities planned to accelerate housing activities (Punjab Land Use (Classification, Reclassification and Redevelopment) Rules 2020). A good housing policy should ensure easy access for all, maintain confidence in sufficient housing units for future generations, and avoid discrimination against certain groups. It is very important to consider macroeconomics, environmental and social development policies while making policy. The existing housing policy formulated in 2001 needs to be updated and strengthened based on international best practices and local conditions. A good housing policy should address issues such as cost reduction, free flow of financing, supply demand balance and legal mechanisms to secure maximum human values (Arshad & Routray, 2020).

The National Energy Conservation Policy 2005

The National Energy Conservation Policy 2005 includes suggestions and initiatives to improve end-use efficiency across all industries, including Pakistan's housing industry (Khan, 2020). The plan includes activities for improving energy efficiency at the house on a short- and long-term basis, as well as constructing insulation that is suitable for Pakistan's varied temperature zones. The Building Energy Code used in Pakistan's housing industry is another goal of this plan. The establishment of a national agency based on the Pakistan Housing Authority is a workable solution. This will encourage energy efficiency and stop the wastage of irreplaceable energy resources. ENERCON's objectives

and responsibilities include putting energy-saving measures into action. Implementing energy policies in the real world is badly needed. (The Punjab Private Housing Schemes Rules, 2022)

The National Environmental Policy 2005

The Pakistani housing market is intimately tied to the National Environmental Policy 2005. It involves actions like providing a clean water supply and getting rid of trash from slums and housing societies when it comes to housing and asylum. After developing master plans at the province, divisional, district, and tehsil levels to improve the caliber of housing infrastructure in accordance with global environmental standards, environmental policy may be more effective (Khalid, 2020).

The National Climate Change Policy 2012

The National Climate Change Policy 2012 focuses on land use, town planning, and building models to adapt to climate change trends (Carter et al., 2015). It aims to create housing infrastructure to address the shortage of housing units for poor and white-class families. Governments must budget for housing in Public Sector Development Programs (PSDPs) to meet the UN Habitat Agenda's housing for all goals. Measures include city development strategies, city improvement strategies, 1 million housing units for low-wage citizens, legislative and regulatory changes for pro-poor housing markets, improvement of informal settlements, encroachment elimination, and improvements in water supply and sewerage. These measures aim to reduce housing shortages and promote urban development in Pakistan's urban areas (Jabeen, Sheng, & Aamir, 2015).

The Task Force on Urban Development Report, 2011

The Task Force on Urban Development Report, established by the Planning Commission of Pakistan, aimed to investigate urban conditions and provide recommendations for formulating a National Urban Policy to address urban planning challenges. The report in 2011 highlighted problems in urban planning, suggested solutions for environmental management and disaster risk management in major cities, and proposed low-energy consumption structures. The National Framework for Disaster Risk Management (NDMRF) 2007 identified hazards faced by buildings, such as earthquakes, floods, and landslides. The report also highlighted the inability to incorporate building codes into urban housing activities, resulting in unsafe housing patterns in large cities (Ahmad & Anjum, 2012).

Significant laws relating to housing activity The Land Acquisition Act of 1894

The Land Acquisition Act of 1894, which encourages both the public and private sectors to buy property for public purpose, is a key statute in Pakistan's

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housing business. However, the Act in its current form discourages investment and does nothing to advance the housing sector. In Pakistan, the majority of housing societies do not purchase land for their housing societies, which creates a discrepancy between principle and practice. The lengthy procedure of the Act makes it difficult for the housing industry to quickly acquire land (Gates, 1968).

A private home developer in Pakistan named the Defense home Authority (DHA) devised a distinctive method of acquiring land. DHA works with middlemen to buy property from landowners by paying the price and giving the land to DHA authority. DHA housing developments cater to Pakistan's wealthy class. Although the cost of lands acquired under this Act is routinely overestimated, the Act asks for market-based compensation. The determination of market value and the acceptance of the decision to acquire land for a "public purpose" are the topics of protracted legal disputes. Nearly 40% of all court cases in Pakistan – more than a million litigations involving land – are still pending. ("National Housing Policy 2001,")

The Registration Act 1908

The Registration Act of 1908 is a crucial legislation that outlines the registration process for documents transferring rights, titles, or interests in immovable property worth 100 Pakistani rupees or more. However, due to high registration fees, the general public and housing developers often choose not to follow the Act, opting for alternative methods like the file system. Land redistribution is difficult without following the registration process, and property record malpractices, particularly in metropolitan areas, hinder the housing business. Banks are hesitant to grant loans for homes and other productive activities due to a poor land record system and inadequate title records (Gates, 1968).

The registration of deeds is one of two important services given to the general public by the Punjab Board of Revenue. The procedure of deed registration not only protects individuals' vital property/land rights, but it also acts as one of the province's main sources of revenue. To improve service quality and protect government interests, BOR Punjab has implemented two key interventions in the shape of the e-stamp system and computerized Registration of Deed (ROD). However, due to an exponential rise in service volume over the previous few decades, as well as many operational issues, the need for further enhancements has been felt strongly. E-Registration Process: In light of the shortcomings of the current method, BOR Punjab has chosen to use an electronic system.

The Stamp Duty Act 1899

The experience since independence has demonstrated that by cutting the tax

rate, the Government of India received more money rather than less. ("Human Rights in Cities Handbook Series the Human Rights-Based Approach to Housing and Slum Upgrading,") The Punjab government has amended the Stamp Duty Act 1899, following federal instructions. The Stamp (Amendment) Ordinance 2020 has been enacted, reducing stamp duties in various transactions. The main changes are found in Schedule 1, which reduces stamp duty rates on certain instruments. The main changes include a reduction in stamp duty on a Certificate of Sale, Conveyance, Decree, Exchange, Gift, Lease, Partition, Release, Settlement, Transfer of Lease, and Transfer of Right or Interest relating to immovable property in an urban area. The stamp duty on a Certificate of Sale has been reduced from 5% to 1% of the property's value. The stamp duty on Conveyance has been reduced from 5% to 1% of the property's value. The stamp duty on a Decree has been reduced from 5% to 1% of the property's value. The stamp duty on an Exchange of immovable property in an urban area has been reduced from 5% to 1% of the highest value and from 2% to 1% of the lowest value. The amendment aims to enable the construction sector to experience resurgence amid a global health tragedy. It will provide relief to people looking to purchase immovable properties in urban areas without being charged excessive stamp duties, stabilize the economy, and increase investment in the country during this crucial period (Alm, Annez, & Modi, 2004).

Illegal Disposition Act 2005

This enactment is to protect right of people to have property, entitle it, own it and no other person is allowed to dispossess him from his property without lawful authority and using legal process. A person who forcibly evicts another person from his property faces a punishment of up to 10 years in prison, a fine, and any necessary restitution. The lack of robust monitoring and enforcement mechanisms for regular irregularities is causing concern due to the presence of required rules and regulations (Lau, 2016).

Recent Reformation in Pakistan's Laws to Provide Right to Housing to Disadvantaged People

Enabling Legal framework to make successful public private partnership is very crucial. After analysis of laws relating to housing right we have find grey areas in laws and legal framework. To reform those laws is very crucial to provide pace for disadvantaged people. Recent reforms are appreciated able (Malik et al., 2020).

Online Record of Land Titles Data

To resolve issues of unclear land titles and ensuing claims is crucial so that hard earned money be made safe from frauds and qabza mafia. Punjab Land Record Authority is working to provide online record to general public. You don't have to leave your house to check and verify your property's ownership. This is now

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possible simply completing property and personal information on the website (Ullah & Akhoubzi, 2020). Simply go to Property Registry Search and provide the following information:

1. Navigate to the PLRA website.
2. Choose your district name from the drop-down menu. Select a service center from the list.
3. Then select whether you want to input your CNIC, bahi, registration number, or name.

Once you have given the information, you will obtain comprehensive records for each mauza. Choose the one about which you wish to learn more. When you click View Details, you'll get a list of the property's owners.

The following are the benefits of using the Punjab Land Record Authority

You are not required to pay any fees to the patwari. You may check your records from the convenience of your own home. It takes less time to transfer property ownership, commonly known as a mutation. But the problem is that government should advertise the use of this website so that people can get aware of this site.

The stamp duties have been lessened. The Punjab government has amended the Stamp Duty Act 1899, following federal instructions. The Stamp (Amendment) Ordinance 2020 has been enacted, reducing stamp duties in various transactions. The main changes are found in Schedule 1, which reduces stamp duty rates on certain instruments. The main changes include a reduction in stamp duty on a Certificate of Sale, Conveyance, Decree, Exchange, Gift, Lease, Partition, Release, Settlement, Transfer of Lease, and Transfer of Right or Interest relating to immovable property in an urban area. The stamp duty on a Certificate of Sale has been reduced from 5% to 1% of the property's value. The stamp duty on Conveyance has been reduced from 5% to 1% of the property's value. The stamp duty on a Decree has been reduced from 5% to 1% of the property's value. The stamp duty on an Exchange of immovable property in an urban area has been reduced from 5% to 1% of the highest value and from 2% to 1% of the lowest value. The amendment aims to enable the construction sector to experience resurgence amid a global health tragedy. It will provide relief to people looking to purchase immovable properties in urban areas without being charged excessive stamp duties, stabilize the economy, and increase investment in the country during this crucial period (Ilbert, 1901).

The Registration of Land is online now

The Board of Revenue, Punjab (BOR Punjab) is introducing an electronic system for automated deed registration to improve service quality and protect the

interests of the government. The E Stamp system and computerized Registration of Deed (ROD) are being introduced to address operational challenges and increase the volume of services. The e-Registration process aims to overcome existing shortcomings and facilitate the public through automation, better record keeping, and time savings. Key features of the new system include e-Stamp Challan creation, fee payment, security paper issuance, accessing the e-Registration portal, initiating the deed registration process, verifying paid challans, entering party particulars, forwarding deed registration requests to the Sub-Registrar, recording party and witness statements, automatically assigning Bahi and Document numbers, and printing and issuing to citizens/customers. The system aims to save time and improve the overall efficiency of the deed registration process (Ellis et al., 2006).

Punjab Private Housing Schemes Rules 2022

The governor of Punjab has made these rules in exercise of powers conferred to him under section 202 of the Punjab Local Government Act 2022. According to the rules Local Government has been empowered to approve housing Schemes to do housing Activity. Local Government shall allow housing schemes in the Areas declared as residential area in the site development zone, structure plan or Master plan or outlined development plan or Peri- urban structure plan. Private housing schemes, cooperative housing schemes, farm housing schemes, and any other type of housing plan are included in housing schemes. A sponsor shall apply for approval of housing scheme to the Local Government concerned. A certified title document to establish the ownership of land, such as registered sale deed, mutation or fard-e-malkiyat is necessary to get approval. There are mere requirements mentioned in section 6 , which are necessary to fulfill before approval and local government shall not entertain any incomplete application. Local government shall evaluate that housing society should not be land locked it should have access to a road having minimum width of 40 feet. It is not prone to flood, ownership of the land belongs to sponsor, it is not notified by the collector for Acquisition for public purpose, it is in confirmation with the master plan or outline development plan, soil is suitable etc,. Chief Officer of the local government after receiving complete application forwards it to other agencies for verification of NOC's, within two working days. Those agencies would verify or send their objections if any within eight days. In case of reservations from agencies Chief Officer forward it to sponsor for rectification or action. After receiving complete application chief Officer within ten days scrutinize layout plan according to the standards. He would forward the ownership documents to Additional Deputy commissioner (Revenue) who would verify the document and report state land falling in the purposed area. After verification of ownership

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document Chief Officer would notify in the form A for inviting objections. Rule 10(b) reserving minimum 20 percent of the residential area for small plot of 3 to 5 Marla or apartments is impliedly for poor segment of society. Rule 10 requires planting a minimum of ten trees per kanal, a four-foot-wide footpath in the road, and a right-of-way of sixty feet on both sides of the road are additional beneficial stipulations. Marketing, advertisement, and sale of plots would be permitted upon receipt of an approval letter in Form -D, payment of the approval fee and penalty, execution of transfer and mortgage documents, and integration of the same in the revenue record. The sponsor is not permitted to promote or sell any mortgaged residential land until it has been redeemed. Rules have bound sponsor to execute registered agreement With the allottee at the time of booking of plot or constructed house and on payment of full installment sponsor shall immediately execute sale deed in favor of allottee. Every month, the sponsor must give a copy of the booking agreements and sale deeds to the local government. This rule has finished the problem of file system and more revenue would generate now (Zafar & Waheed, 2022).

E stamp paper

Using e-stamp paper services, the issuance of stamp paper in old dates has been stopped and it will be possible to solve the disputes of buying and selling property with e-stamp paper. With the determination of the correct value of the property, it has become possible to eliminate forgery / fraud. Verification of e-stamp paper is also been done online. Our government is committed to providing services to the people at their doorsteps by introducing reforms to ensure merit and transparency. After the introduction of the e-stamp, the revenue collected from the sale of judicial and non-judicial stamps rose, according to an examination of revenue collection. From FY 2016–17 to FY 2020–21, Lahore generated revenues of PKR 67 billion, PKR 19 billion, PKR 16 billion, PKR 14 billion, PKR 11 billion, and PKR 11 billion, respectively. Lahore is followed in income generation by Rawalpindi, Faisalabad, Gujranwala, Multan, and Sialkot. Online verification for the e-stamp function is available; however the SMS (8100) service for verification was not.

Removal of file system

Punjab Private housing Schemes Rules 2022 have bound sponsor to execute registered agreement with the allottee at the time of booking of plot or constructed house and on payment of full installment sponsor shall immediately execute sale deed in favor of allottee. Rule 32 demands that every month, the sponsor must give a copy of the booking agreements and sale deeds to the local government. This rule has finished the problem of file system and more revenue would generate

now. Now rightful claimants have got rid from land mafia or unlawful occupiers (Kaur, Anand, & Roy, 2024).Mortgaging land owned by housing society sponsor to local government until development work completed.

This incumbent upon the sponsor to execute mortgage deed, in the office of sub registrar, in favor of Local Government concerned to the extent of twenty percent of sale able plots and in case of farm housing scheme ten percent of the saleable plots. Rule 21(1)(e) is security of development works. This is a very admirable clause: under Rule 37, local governments shall release the mortgaged plots after completion of development work. 25 percent land redemption is allowed when the water supply, drainage, and sewerage systems are completed. 25 percent land redemption on completion of road work, 10 percent redemption on provision of Sui Gas if service is not available, then a certificate from Sui Northern Gas Limited of non-availability, 10 percent on completion of horticulture works, and 5% on the development of a solid waste management system. This section has ensured the development work before these sponsors of housing societies were not performing their duty in time. If they are unable to do development work in time, an extension of the time limit is granted on payment of the penalty levied upon them under Rule 36 (Zhang & Liu, 2023).

Tree plantation and preservation of environment of housing societies

Rule 10(b) xi has made it compulsory for every housing scheme plantation of ten trees per kanal is necessary to get approval from the local government. Water purification, solid waste management is also requirements to get approval. Green belts, green islands and open spaces are exclusive from the area designated for the parks under rule 10 of Punjab private housing Rules, 2022 (Mukhlis, Rizaludin, & Hidayah, 2022).

Inter agency coordination

This is duty of deputy commissioner to establish coordination between local governments and the provincial or federal institutions. According to the Punjab Civil Administration Act, 2017, this is duty of Deputy Commissioner to convey initiatives, directions and measures of Provincial and Federal Government as principle representative of the government. (Section 32 Punjab Local Government Act 2022)

No advertisement of plots until requirements of Local Government concerned completed

It is not allowed to advertise or sale plots until requirements of Local Government completed under rule 23. Rule 31 has mentioned the contents of advertisement which have closed the doors of frauds and misrepresentations. The contents of the advertisement shall include information on the area and location plan of the housing scheme, plots sold, mortgaged plots, development completion period,

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public buildings, open spaces, parks, name of the approving authority, approval number and date, details of plots to be sold, etc .

Amendments in “Companies Act 2017”

Since the publication of the “Companies Act 2017”, the application of section 456 has been held in abeyance. This entire section has now been omitted. This amendment has been made under. Before this amendment companies registered under Companies Act 2017 were to follow section 456 which was unconstitutional (Hassan, 2022). The housing or real estate companies are subject of province and SECP is federal institution. The issue has been resolved now.

Conclusion

Pakistan has implemented several reforms to improve housing rights and public-private partnerships. The Punjab Land Record Authority (PLRA) is providing online land title data, allowing the public to verify property ownership without leaving their homes. The Punjab government has amended the Stamp Duty Act 1899 to reduce stamp duties on various transactions, aiming to stabilize the construction sector and increase investment during the global health crisis. The Board of Revenue, Punjab (BOR Punjab) is introducing an electronic system for automated deed registration to improve service quality and protect government interests. The Punjab Private Housing Schemes Rules 2022 empower the local government to approve housing schemes, requiring certified title documents, access to a 40-foot road, flood-resistant soil, and minimum 20 percent reservation for small plots. E-stamp paper services have been introduced to address disputes related to property buying and selling, and the file system has been removed to eliminate land mafia and unlawful occupiers. Inter-agency coordination is established by the deputy commissioner, and advertisements of plots must include information on housing schemes, plots sold, and development completion periods.



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