

## **Affordable Housing in Pakistan: A Comparison between Landed and Vertical Housing Development in Lahore**

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### **Abstract**

Pakistan has experienced substantial housing growth and stands as one of the most urbanised countries in South Asia, yet it grapples with a housing backlog exceeding 10 million units. The affordability challenges in Lahore are particularly acute. In the realm of affordable housing, there is a preference for vertical living over landed homes. However, no prior research has systematically examined the price correlation between apartment living and landed housing, along with the impact of policies in the context of neoliberal ideology within Pakistan. Neoliberalism, emphasising the superiority of the market over the state has been a dominant force influencing affordable housing strategies. With this backdrop of affordability and neoliberalism, this paper aims to examine the performance difference between landed and vertical housing development. This paper aims to draw an affordability comparison between landed and vertical housing development using a document review and market survey. The study used a qualitative approach employing a case study design. For the data collection, interpretative discourse analysis for public documents was performed, and field surveys for pricing evaluation were conducted in Lahore. The analysis revealed that apartments by the private sector are not affordable for low-income people, often characterised by larger sizes and lacking specific quotas for low-income residents. The study recommends a comprehensive review of building regulations, particularly focusing on specific provisions (quota) targeting low-income people in housing development.

**Keywords:** Affordable Housing, Neoliberalism, Building Regulation, Low Income Quota, Lahore.

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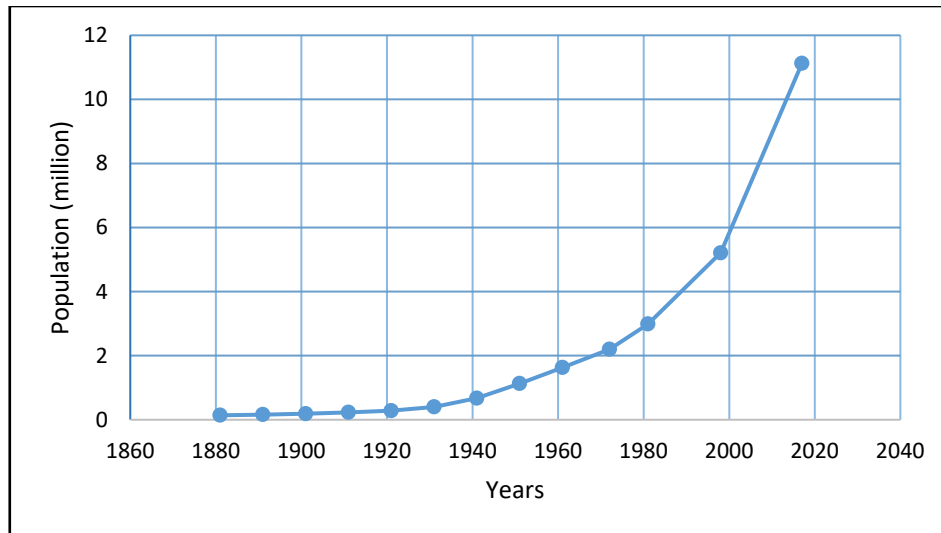
### **1. INTRODUCTION**

In the past two decades, scholars have written extensively about the issues related to affordable housing (Chaplin & Freeman, 1999; Fingleton, Fuerst, & Szumilo, 2019; Stone, 2006), low-cost housing (Özsoy & Gökmen, 2017; Ward, 2019). Although much of the earlier writing reported on the experiences faced by megacities experiences such as Hong Kong, New York, London, and Tokyo (Metcalf, 2018; Toly, 2017), by the 1990s, housing affordability issues were well documented in most regions of the world and diverse contexts. Sustainable Development Goal 11 in its target 11.1 aims at the provision of safe, adequate, and affordable housing (Habitat, 2018). However, the factors that determine housing affordability vary by location and institutional structure of one particular country and require explication.

The scarcity of land along with the increasing need for housing around the capital city caused its inhabitants to move to apartment properties. Although apartments are not major housing typologies for Indonesians who prefer landed houses, the demand for apartment units continues to grow rapidly (Osmadi, Kamal, Hassan, & Fattah, 2015).

Although numerous steps were implemented to improve housing affordability, many argued that neoliberalism created new issues in the regulation of housing affordability (Friedman & Rosen, 2019; Peck & Tickell, 2002). Neoliberalism is characterised by economies dominated by a free market, operating in a deregulated and privatised environment (Eshel & Hananel, 2019; Turner, 2008). Neoliberalism has been the dominant political-economic paradigm in North America, West Europe, and developing regions of the world for the previous three decades. It has resulted in structural changes in the role of governments in the market (Marom & Carmon, 2015). In Pakistan, this ideology implemented the IMF-mandated structural adjustment program SAP in 1988, focusing on economic liberalisation, privatisation, and deregulation (Ahmed & Khan, 2009).

In Pakistan, the subject of housing affordability is not new. In developing countries like Pakistan, discussion of the challenges faced by various stakeholders in regulating housing for the urban poor is still limited. While scholars have written various issues related to housing in Pakistan, such as homelessness (Hameed, Nadeem, Anjum, & Tabbasum, 2016), squatters and slums (Rana & Bhatti, 2018), and low-cost housing (Tariq, Salman, et al., 2018). The housing situation is not good in Lahore, the capital city of Punjab Province. Lahore is the country's second-largest metropolis and has grown significantly in recent decades as census data reflect the growth of population from around 1.12 million in 1951 to 11 million in 2017 as illustrated in Figure 1.



**Figure 1:** Population Growth of Lahore (million)  
*Source:* Pakistan Bureau of Statistics 1998 and 2017.

The total urban population of Lahore grew by 3 % between 1998 and 2017, while the country grew at 2.4 % (Pakistan-Bureau-of-Statistics, 2017; Statistics, 1998). Provisions of affordable housing have been a real challenge in Lahore, where, there is a growing demand for affordable housing (Hameed et al., 2016). The median household income in Lahore is estimated at PKR 25,000 (US\$241) per month (Statistics, 2015). To cater for the needs of the masses, the Lahore Development Authority (LDA) is the responsible authority to regulate housing. It oversees and amends its building and zoning regulations to encourage the private sector to construct apartment and landed housing. Thus, there is a need to assess the impacts of the promulgation of these amended building and zoning regulations on the housing situation in metropolitan. Previous studies highlight that a lack of housing has resulted in widespread squatting and homelessness in the country with landed and vertical housing options (Rana & Bhatti, 2018.,Tariq, et al., 2018, Hameed, et al., 2016). Although the government actively promotes homeownership in Pakistan, the country's housing stocks, especially social housing for low-income groups, remain limited, especially social housing for low-income groups. Hence, Pakistan's poor have been denied access to a fundamental need: affordable housing. Therefore, this study aims to compare landed and vertical housing in terms of affordability during the housing delivery system in Pakistan to

gain a better understanding of how government policies and political processes interact with globalising, modernising, and neoliberalising forces to create housing

## **2. LITERATURE REVIEW**

### **2.1 Neoliberalism and Affordable Housing**

Urban development and governance have been severely influenced by neoliberalism in recent decades (Friedman & Rosen, 2019; Hackworth & Moriah, 2006; Peck & Tickell, 2002). According to Harvey (2007), neoliberalism is a political economy theory that advocates for the liberation of individual and entrepreneurial freedom within an institutional framework characterised by free markets and free trade ideology, with an aim of enhancing human wellbeing. Scholars have argued that the ideology of neoliberalism, with its emphasis on the primacy of private property rights, the free flow of capital without restrictions, self-regulation by a free market, and deregulation, has had a significant impact on housing policy trajectories and urban governance in several countries (Aalbers, 2016; Christophers, 2013; Taruvinga & Mooya, 2018).

Housing affordability has been significantly impacted by this setting. The concept of affordability housing has gained prominence in the past two decades (Fingleton et al., 2019; Stone, 2006). Most people, who spend a major portion of their income on housing, experience a poor quality of life (Ezebilo, 2017). Definitions of affordable housing vary in Asian countries. In Tariq et al.'s (2018) research involving the perspective of developing nations on housing affordability, affordable housing implies accommodation for people whose family income is in a lesser ratio to the median household income of that area. This ratio is established by relevant housing authorities to provide affordable housing. The Indian government states that "Affordable housing refers to any housing that meets some form of affordability criterion, which could be income level of the family, size of the dwelling unit or affordability in terms of size or ratio of house price to annual income" (Parekh et al., 2008, p. 7). In Malaysia, affordable housing broadly denotes adequate housing in terms of quality, location, and cost, which does not prevent occupants from fulfilling other basic necessities (Ling & Almeida, 2016). Although affordable housing serves to fulfil low-income families' needs (Opiyo et al., 2018), housing development is increasingly used worldwide for profitmaking (Chen & Shin, 2019). Hence, neoliberalism has led to a restructuring of government roles. Privatisation has become a common strategy in many countries during the neoliberal era to alleviate the financial burden associated with public housing policy (Qian, Chen, & Cheung, 2019). Thus, with the advent of the neoliberal order in the late 1970s, nations throughout the world restructured their affordable housing policies to align with neoliberal principles (Hackworth & Moriah, 2006; Peck & Tickell, 2002), and Pakistan is no exception to this global trend.

The influence of neoliberalism became notable in Pakistan during the 1990s. The government's priority in Pakistan has shifted from social welfare to privatisation due to the adoption of an open market policy. As a result, the government withdrew from active participation in the market by allowing the private sector to be more proactive in housing production. This shift had a negative impact on the provision of housing for the poor. The profit-oriented nature of the private sector made it challenging to anticipate the delivery of affordable housing for the urban poor (Javed, 2020). The transition to a free market in housing production required active involvement from the government to provide room for the private sector to operate within a system previously dominated by the state in Pakistan (Hasan & Arif, 2018).

### **2.2 Affordable Housing in Pakistan**

Pakistan is one of the most urbanised nations in South Asia with 36.4 per cent of the urban population. The urban population has almost doubled from 43 million to 75 million between 1998 to 2017 (UN-Habitat, 2021). With the current annual trend of 3% increase, Pakistan's total population is

expected to reach 380 million by 2050 (Kugelman, 2014). Being the sixth most populous country in the world, Pakistan is currently experiencing rapid changes in the housing development process as almost 40% of the total population residing in the city centre (Gul, Nawaz, Basheer, Tariq, & Raheel Shah, 2018; Mustafa & Sawas, 2013). Previous studies have indicated that a lack of housing in the city centre has led to widespread squatting and homelessness across the country (Malik & Wahid, 2014; Tariq, Zafar, et al., 2018). The Pakistani government introduced National Housing Policies in 1994 and 2001 to increase the housing stock and improve the quality of current housing units (Ahmad, Iqbal, & Siddiqui, 2018). Regardless, both policies fell short of addressing housing needs (Tariq et al., 2018), thus rendering the provision of affordable housing in Pakistan a perpetual challenge. This underscores the formidable challenge of housing shortage in the urban centres of Pakistan. Pakistan had a total housing demand of 4.3 million in 1998 (UN-Habitat, 2021), but it increased to 10 million with an annual incremental need of 700,000 housing units in 2019 (SBP, 2019). The availability of land at an affordable price and the provision of affordable housing pose a major constraint in the country (Mustafa & Sawas, 2013). This issue in the city centre is exacerbated by the high cost of land, rendering many housing developments built by private real estate developers largely unaffordable (Mumtaz, 2019). Hence, urbanisation and housing shortages have created the problem of affordability in urban areas.

### **2.3 Urbanisation and Affordable Housing in Lahore**

The high rate of urbanisation and housing shortage has severely affected the housing market of Lahore. In Lahore, the provisions of affordable housing present a substantial challenge, given the escalating demand for affordable housing (Hameed et al., 2016). It is estimated that 75% of residential land development is done by informal/unplanned sectors in Lahore (Hussnain, Wakil, Waheed, & Tahir, 2016). Currently, the city has 300 informal housing settlements in the form of slums and squatters (Malik, Roosli, & Tariq, 2020). Hence, the country is facing a severe shortage of affordable housing shortage. The current housing development i.e. apartment and landed housing along with existing policies and regulations in the country unable to address the housing demand, especially in Lahore. Furthermore, the role of international financial institutions through neoliberalism in governing affordable housing production in Pakistan remains unexplored. From the above discussion, cost, size and regulations for both landed and vertical housing are the parameters based on which comparison has been done for the performance difference between landed and vertical housing in Lahore.

## **3. RESEARCH METHODOLOGY**

This study employed a qualitative research approach through a case study design. For the data collection, document review and field surveys were conducted to compare apartment housing development with landed housing from an affordability perspective, guided by regulatory frameworks. Acknowledging the role of discourses in framing housing problems and solutions (Clapham, 2019), this research is informed by a qualitative interpretative discourse analysis (Gurran & Phibbs, 2013) of key policy documents associated with the development of apartment and landed housing in the case study i.e., Gulberg, Lahore along with a market survey for the price assessment. In this methodological approach, the researcher interpreted documents to imbue voice and significance around the assessment topic, which, in this instance, pertains to affordable housing (Bowen, 2009). The research design i.e., case study, data collection methods and analysis techniques employed for this study are discussed in detail in the following sections.

### **3.1 Case Study**

Lahore, the capital city of Punjab Province, has nine (9) administrative towns along with a cantonment area. This study aims to compare the affordability of housing between landed and vertical development and Gulberg Town in Lahore has been selected as a case study as a high number of apartment projects exist in this town (illustrated in Figure 2). The qualitative approach guided by a case study is suitable to fulfil the study's aim.

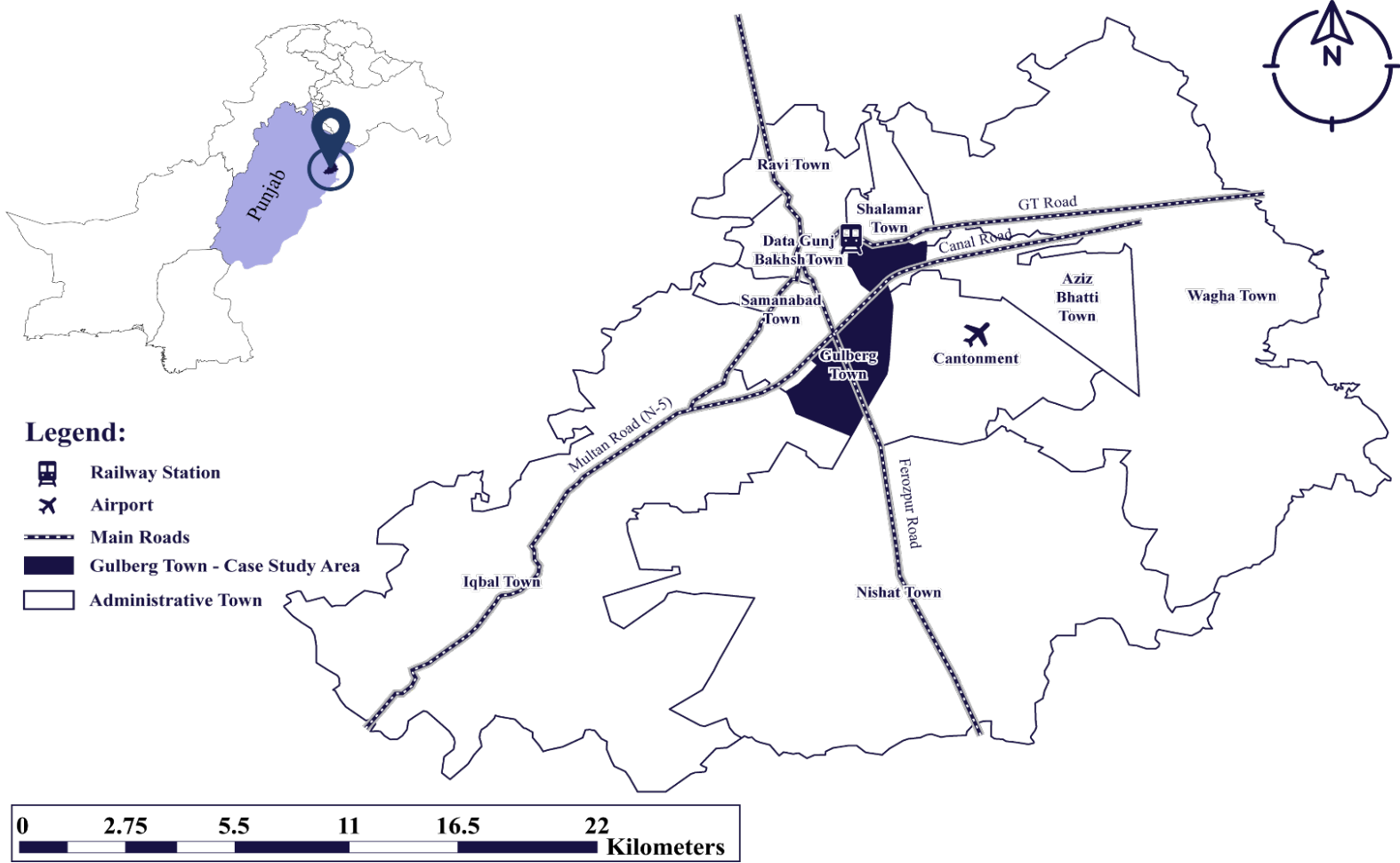


Figure 2: Administrative Towns in Lahore

### **3.2 Data Collection and Analysis Technique**

This research considers two types of housing provision in its scope: landed housing and apartment living. For the data collection, two sources provided information that was centred on affordable housing. Review of the government document and market survey for the per sq. ft. price assessment and location. Document analysis was conducted across public documents. "Lahore Development Authority Building and Zoning Regulation 2019," which serves as a primary document meant for building codes for the development of both apartment buildings and landed housing reviewed in this regard. Similarly, to know about the low income quota in housing development, The Management and Transfer of Properties by Development Authorities Act 2014 was reviewed. A thorough examination of the regulation was undertaken, with a specific focus on its implications for affordable housing production in Lahore. The investigation involved a comprehensive review and examination of pertinent clauses within the 2019 regulations, specifically focusing on Clause 2.2.3 for landed housing and Clause 2.5 for apartment buildings. These clauses address building regulations governing the development of both apartment buildings and landed housing. The analysis aimed to understand the permissible covered area, height restrictions, and other relevant parameters for development. Furthermore, the database incorporated the analysis of policy advice and reports from various government ministries, which were publicly accessible.

For the assessment of per sq. ft. selling price, a market survey was conducted and online portals were also used to evaluate the prices of landed and vertical dwelling developments. The marketing departments of the developers and real estate brokers were visited. Two major online portals Zameen.com and Graana.com were utilised for the per sq. ft. price assessment. Comparative cost analysis is based on the market data of the constructed or ongoing housing projects (vertical or landed) and a similar type of study has been conducted by Osman, Nawawi, & Abdullah (2008). In the same way, size has a linear or positive relationship with price even in both scenarios; apartments or landed houses (Gustavsson & Vahtola 2014). For the initiation of the market price survey, apartments in the study area were mapped in 2023. A total number of 20 apartment projects in Gulberg Town, Lahore were identified through the LDA record, as shown in Figure 3.



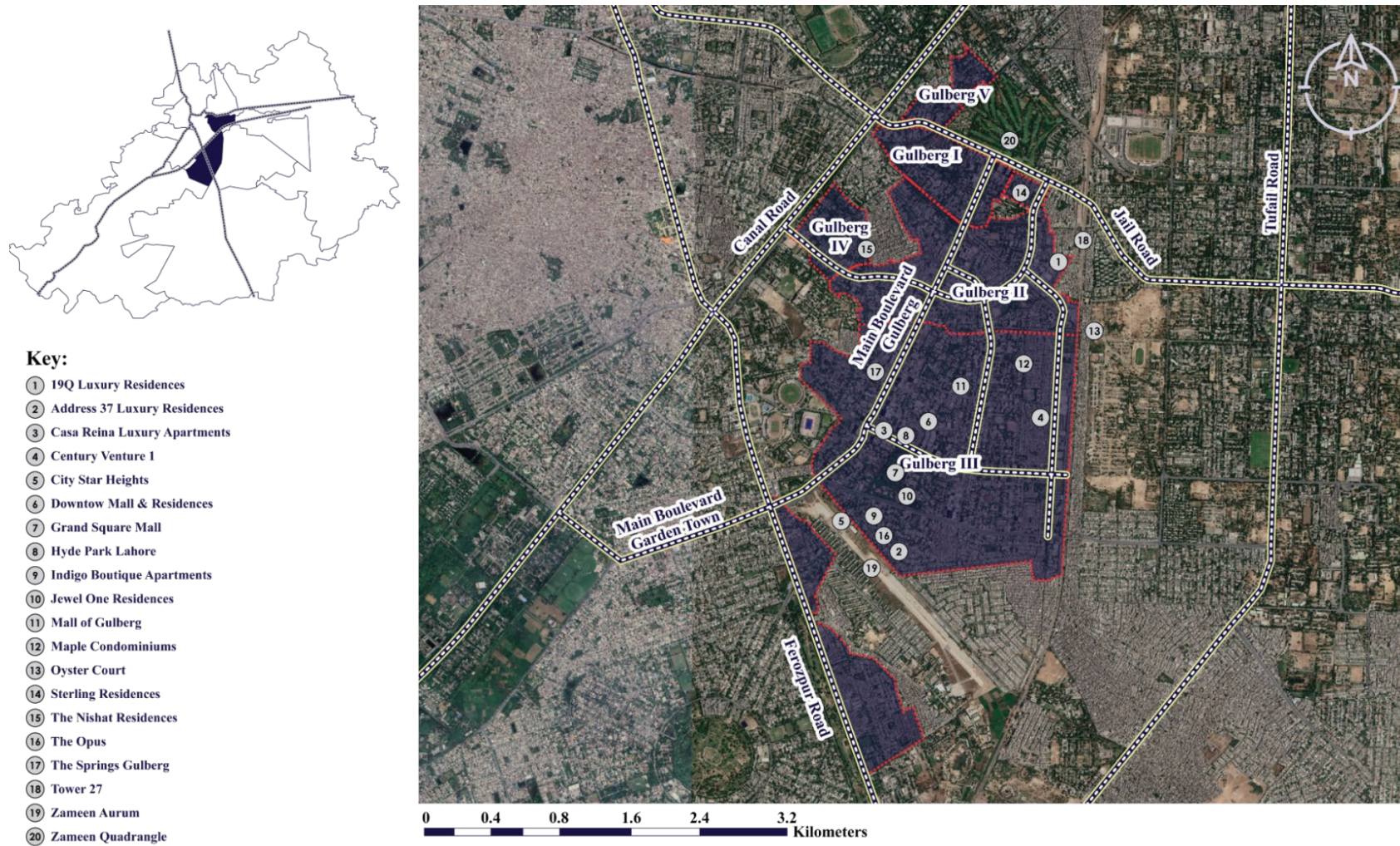


Figure 3: Apartment Projects in Gulberg Town, Lahore

For the analysis, the selling rates per sq. ft. of these apartments were compared with the landed housing in the vicinity area. Furthermore, data on approved building plans of these apartments was analysed to determine the apartment sizes.

## 4. RESULTS AND FINDINGS

### 4.1 Cost Comparison between Landed Housing and Vertical Housing

The survey revealed that there are two main types or locations of apartment buildings in Lahore. The first type is situated along the main distributary roads connecting various major parts of the city, such as Johar Town, Thokar Niaz Baig, Canal Bank Road area, and the Cantonment area. The second type comprises apartments situated along the neighbourhood streets within Gulberg. Table 1 categorises and explains the selling rates per square foot of apartments in Gulberg town, as well as their location in terms of road network or accessibility.

**Table 1:** Average selling rates per sq. ft. of apartments in Gulberg

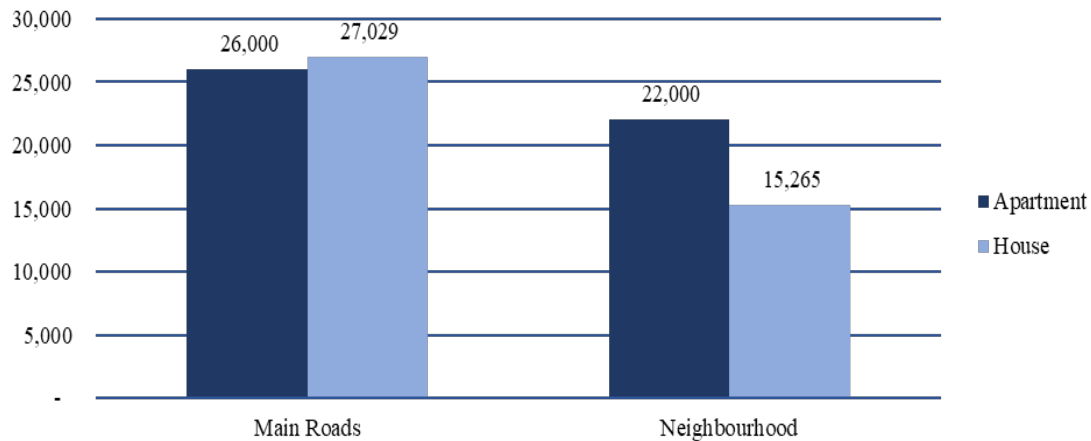
	Apartment in Gulberg Town, Lahore		Average Selling Rates
Apartments on Main Distributory Road	1. Downtown Mall and Residences 2. Mall of Gulberg 3. The Nishat Residences 4. Grand Square Mall		PKR 26,000 (per sq. ft.)
Apartments in Neighbourhood	1. 19Q Luxury Residences 2. Address 73 Residences 3. Casa Reina Luxury Apartments 4. Century Venture 1 5. Hyde Park Apartments 6. Indigo Boutique Apartments 7. Jewel One Residences 8. Maple Condominiums	9. Oyster Court 10. Sterling Residences 11. The Opus 12. The Springs Gulberg 13. Tower 27 14. Zameen Aurum 15. Zameen Quadrangle 16. City star Heights	PKR 21,000 (per sq. ft.)

Source: Authors

The information from the market price survey and online real estate portals provided notable patterns in the selling prices per square foot of landed homes and apartments. For instance, the comparison was specifically made between apartments situated along main distributive roads and local neighbourhood roads and the landed housing in their respective areas. This approach was adopted to ensure a logical and rational basis for the comparison. The selling rates for both categories, as illustrated in Figure 4, were then compared and analysed.

Apartments situated along main roads exhibit higher selling rates, closely aligning with the pricing of nearby landed houses. The relative difference in their prices is approximately 1000 Rs/sq. ft. This higher pricing and minimal difference with landed housing can be attributed to their adjacency to main roads. Notably, apartments along the main roads in Gulberg are predominantly rented out, experiencing heightened demand due to their prime location. The analysis of prices for apartments and landed housing in inner neighbourhoods yielded different outcomes compared to the main road projects. Apartments in these areas are priced more affordably than the corresponding landed housing, with a relative difference of approximately 7000 PKR/sq. ft. This suggests that apartments in the inner neighbourhoods are more economical than landed housing. While there is a common perception that apartments are generally more affordable than landed housing, this study underscores the exception observed in the context of main roads. The findings indicate that apartments along main roads are in greater demand, competing closely with landed houses in terms of cost.





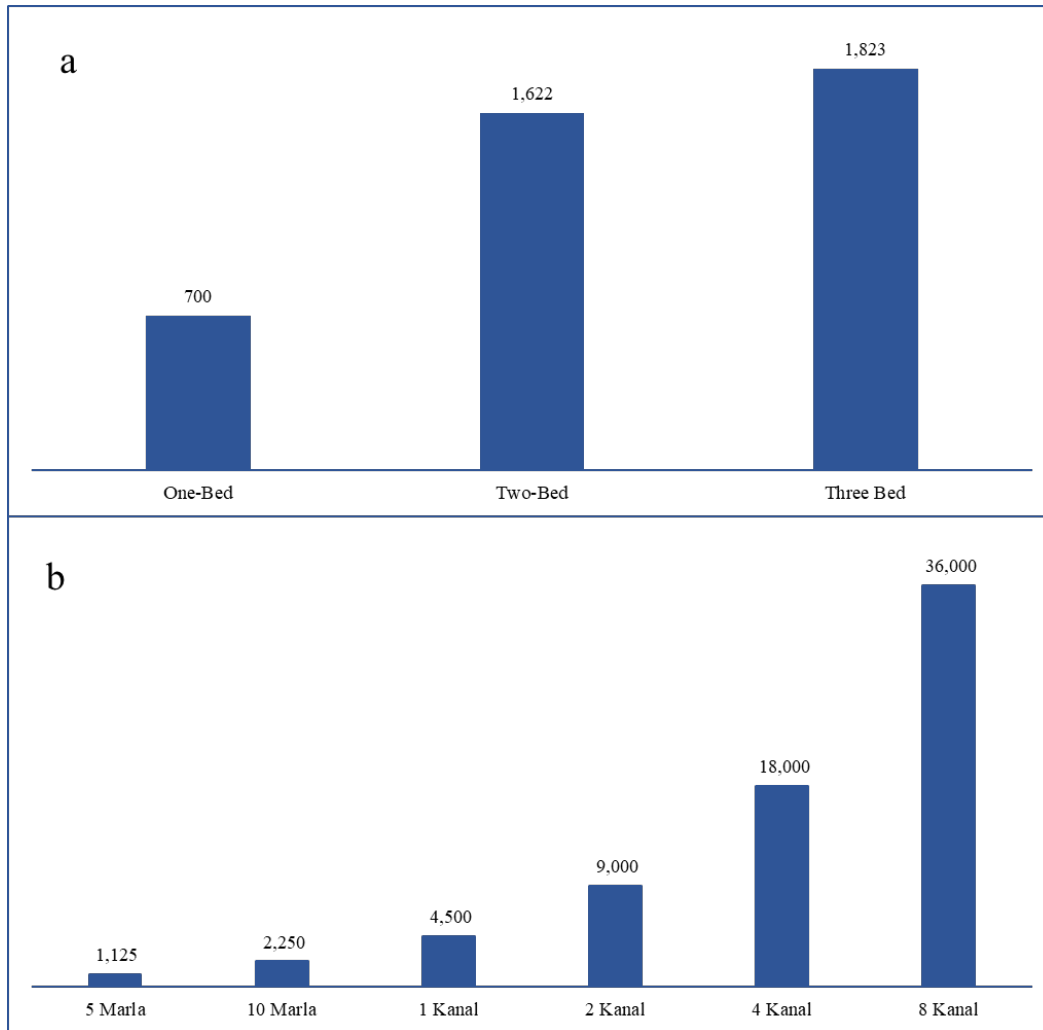
**Figure 4:** Selling Rates (PKR) per sq. ft. of apartment and landed housing abutting on the main road Vs neighbourhood

*Source:* Authors

#### 4.2 Size comparison between apartments and landed houses

Approved building plans of the 20 apartment units for comparison purposes were obtained from the regulating authority i.e., LDA. Similarly, for the analysis of the landed houses, the approved Layout plan of Gulberg scheme was examined. The distinctive trend observed during the analysis pertains to the sizes of apartments. The approved layout plans and building plan data for the 20 apartment sites reveal notably spacious apartment dimensions. For instance, two-bedroom and three-bedroom apartments boast sizes of 1,621 and 1,823 square feet, respectively. These dimensions suggest that these apartments are designed to cater for the needs of a higher-middle and higher-income demographic, with a focus on providing luxurious living spaces. Typically utilised by families, two to three-bedroom apartments command a high per square foot selling price. The consideration of these larger area sizes further exacerbates the affordability challenge, rendering such flats financially inaccessible to a broader demographic.

On the other hand, while examining landed plots data acquired through the approved LDA layout Plan, five different sizes are provided in Gulberg town Lahore, as shown in Figure 5b. The plot sizes are mostly large which subsequently provided the opportunity for individual owners to construct their own houses on that plot. Analysis revealed that large size plots are given in Gulberg Town, Lahore with a minimum landed plot size of 1,125 sq. ft., which goes up to 36,000 sq. ft. These rates are much higher than median household income of people residing in Lahore which is estimated at PKR 25,000 (US\$241) per month (Statistics, 2015). It means that low-income people or even middle-income people have few options available in landed housing.



**Figure 5a:** Apartment sizes in sq. ft., **Figure 5b:** Plot sizes in sq. ft.

### 4.3 Document analysis for apartments and landed housing

The document analysis of apartment housing construction revealed the absence of a specific quota reserved for allocation to low-income individuals. For instance, The Management and Transfers of Properties by Development Authorities Act 2014 indicates a lack of exclusive arrangements for low-income in public housing development in landed form. Similarly, for apartments developed by the private sector, the government provides no incentives to developers to make them affordable as per LDA Building and Zoning Regulation 2019. These provisions led to the construction of market-oriented, profit-driven projects. Consequently, individuals with low income must compete with the general public and purchase these apartments at market rates. The combination of conservative building and zoning regulations, coupled with higher land and construction costs, further contributes to the unaffordability of apartment housing in Lahore, Pakistan. The absence of a quota for low-income housing in apartments leaves the urban poor with no viable options.

Furthermore, in landed housing development, LDA Building and Zoning Regulation 2019 revealed that the restriction on ground coverage for landed housing limits the utilisation of additional available space for residential purposes. Conversely, the examination of apartment housing regulations disclosed that construction is restricted to Ground plus 11 floors, with no permission to exceed this limit. Moreover, the imposition of a 65% ground coverage restriction further constrains the available space for habitation within apartment complexes.

**Table 2: Document Analysis**

<b>Landed Housing/ Plots</b>		
<b>Plot Size</b>	<b>Height (feet)</b>	<b>Ground Coverage (%)</b>
5 Marla <sup>1</sup> (1125 sq. ft.)	38 (3 floors)	75
10 Marla (2250 sq. ft.)	45 (4 floors)	70
1 Kanal (4500 sq. ft.)	45 (4 floors)	65
2 Kanal (9000 sq. ft.)	45 (4 floors)	55
4 Kanal (18000 sq. ft.)	45 (4 floors)	55
8 Kanal (360000 sq. ft.)	45 (4 floors)	55
<b>Apartment housing</b>		
<b>Height</b>	<b>Ground Coverage (%)</b>	
G+11 Floors (160 feet)	65	

Sources: LDA Building and Zoning Regulations 2019

These strict building codes make it unaffordable to develop a dwelling, whether it is in a vertical or landed form.

## 5. DISCUSSION

The literature revealed that affordability has emerged as a substantial challenge in Asian cities, and the concept of affordable housing is intricately entwined with the influence of neoliberalisation, exerting a profound impact on housing markets and policies across major urban centres. Neoliberalism has played a pivotal role in housing production, marked by the withdrawal of governmental intervention, thereby enabling the active participation of private sectors in housing development. Despite the widespread influence of neoliberal ideologies on housing dynamics, there exists a limited body of research exploring the role of governance in generating affordable housing in Pakistan within the context of neoliberal principles. The country is grappling with an urban housing crisis exacerbated by rapid population expansion and accelerated urbanization.

The objective of the above mentioned analysis was to look at the performance of vertical and landed housing, with a particular emphasis on governing laws for the private sector, and their implications for affordability. It is widely believed that apartment housing and vertical expansion can offer viable solutions to the challenge of affordability. In an effort to promote apartment housing by the private sector, the Lahore Development Authority (LDA) amended the Building and Zoning Regulation in 2019. A comparative analysis of selling rates per square foot was also conducted between apartment housing and landed housing. The building regulations for both types, i.e. apartment housing and landed housing were scrutinised and compared, with a specific focus on predetermined factors such as allowed ground coverage and height. Despite the enactment of these regulations, concerns persist regarding the unmet needs of low-income individuals. The observed higher selling rates for both apartment and landed housing underscore the imperative need for a comprehensive and holistic review of the entire regulatory process.

<sup>1</sup> Marla: 225 sq. ft.

## **6. CONCLUSION**

This study revealed that both apartment living and landed housing are generally unaffordable for low income groups in Pakistan. The limited number of available apartment projects fails to adequately accommodate the city's growing population. Document analysis underscores that the absence of a specific quota for low-income individuals in apartment living exacerbates the affordability challenge. Neoliberal housing policies are significantly reshaping housing strategies, building codes, and regulations on a global scale, and Pakistan is no exception to this trend. The prevailing building and zoning regulations result in housing, whether in the form of apartments or landed houses, being financially out of reach for many. Notably, the affordability challenge extends to apartment housing, which is surprisingly on par or very closely aligned with the cost of landed housing in Pakistan. The current housing policies and associated building and zoning regulations stand as the primary drivers of the escalating prices. These policies are influenced by neoliberal ideologies, further contributing to the affordability crisis in the housing sector.

Rigorous building regulations significantly contribute to the ongoing issue of unaffordable housing. Stringent limitations on apartment height and covered area, as stipulated in regulations, result in a reduction of available space for housing. Moreover, the absence of criteria for small-sized apartments or a defined quota for low-income individuals under the LDA Building and Zoning Regulation 2019 exacerbates the challenge. Private developers predominantly offer larger-sized apartments, catering to a higher-income group, consequently leaving a gap for smaller and more affordable housing options. These larger-sized apartments are often acquired by individuals with higher incomes. It is imperative that comprehensive research and policy attention be dedicated to examining the both immediate and long-term implications of existing policies to address these housing challenges. This reform should include the establishment of a reservation quota for small-sized, low-income apartments, addressing the specific challenges faced by this segment of the housing market.

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