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1- INTRODUCTION

Pakistan is currently facing an overall housing backlog & shortfall of 11-12 million housing units. The urban housing shortage is estimated to be around 4 million. Pakistan's urban population is one-third of the total population, which is expected to reach 50% by 2050. Most of the urban housing backlog is in low and lower-middle income segments of the population. On the supply-side, the housing industry has been active in supplying units to middle and upper-middle segments of the population.

Keeping in view the shortage of the houses in Pakistan, Prime Minister of Pakistan set the vision of construction of 5 Million houses to be constructed for lower income groups of economy. To translate the vision into reality, government relaxed different policies for ease of doing business. Similarly, Government has incentivized housing sector by extending special reliefs which will boost up the economy of the country and create jobs.

PHAF being an implementing arm of Ministry of Housing and Works has been tasked to shoulder sizable responsibility in line with vision of Prime Minister. Several projects have been initiated including PHA Residencia Kohat Road Peshawar. PHA Residencia Peshawar would consist of houses (Grey Structure) and finish apartments. The project has been undertaken in joint venture with KP PHA, Government of KP. Upon completion the entire project will be handed over to KP PHA for all purposes.

2- LOCATION

Housing Scheme for Federal & Provincial Employees of Government of KP (BPS 1-22) as well as for General Public at PHA Residencia Peshawar Surizai.

The site is located on Kohat Road, Surizai, Peshawar.





2- THE DETAILS OF QUOTA;

S.No.	Description	Quota
1	PGE KPK including merged districts	30%
2	FGE	20%
3	General Public	35%
4	General Public of Merged Districts of KP	05%
5	Special Person (differently disabled)	01%
6	Ministry of H & W / PHA-F/KP PHA/Housing Dept. KPK	02%
7	Overseas Pakistanis	05%
8	Media Persons	02%

3- TYPES OF HOUSES

Category & Entitlement	Size	Option	Area (SFT)
Cat – I (BPS 20 & Above and GP)	50 x 90	A	4,518
		B	3,937
		C	3,740
Cat – II (BPS 18-19 & GP)	40 x 80	A	3,051
		B	2,983
		C	2,941
Cat – III (BPS 16-17 & GP)	30 x 60	A	2,203
		B	2,122
		C	1,990
Cat – IV (BPS 1-15 & GP)	25 x 50	A	1,538
		B	1,272
		C	1,002





OPTION WISE ACCOMMODATION DETAIL

I. Category-I

Description	Option-A	Option-B	Option-C
(16.53 Marla) House Front 50 Feet X length 90 Feet	5 Bedrooms with attached bath Drawing Room Dining Room Lounges at both Ground & First Floor Kitchens at both Ground & First Floor Dirty Kitchen Box Room Powder room Laundry Servant Quarter Bar.B.Q Terrace Car Porch	5 Bedrooms with attached bath Drawing Room Dining Room Lounge at Ground Floor Sitting Area at First Floor Kitchen both at Ground & First Floor Box Room Powder room Bar.B.Q Terrace Open space for future construction Car Porch	5 Bedrooms with attached bath Drawing Room Dining Room Lounges at both Ground & First Floor Kitchen Laundry Box Room Powder room Open space for future construction Car Porch
Covered Area	4,518 Sq. ft	3,937 Sq. ft	3,740 Sq. ft.

ii. Category-II

Description	Option-A	Option-B	Option-C
11.75 Marla House Front 40 feet X length 80 feet	4 Bedrooms with attached bath Bed/Study with attached bath Formal Sitting / Dining Lounge Kitchen Powder Room Open space for future construction Car Porch	4 Bedrooms with attached bath Drawing / Dining Lounge Kitchen Box Room Open space for future construction Car Porch	5 Bedrooms with attached bath Drawing Room Lounge / Dining Room Sitting area at First Floor Kitchen Powder Room Car Porch
Covered Area	3,051 Sq. ft.	2, 983 Sq. ft.	2, 941 Sq. ft.



iii. Category-III

Description	Option-A	Option-B	Option-C
6.6 Marla House Front 30 Feet X Length 60 feet	3 Bedrooms with attached bath Drawing Room Dining Room Lounge Kitchen Car Porch	3 Bedrooms with attached bath Drawing Room Dining Room Lounge Kitchen Open Space for future construction Car Porch	3 Bedrooms with attached bath Drawing / Dining Room Lounge Kitchen Powder Room Box Room Car Porch
Covered Area	2,203 Sq. ft.	2,122 Sq. ft.	1,990 Sq. ft.

iv. . Category-IV

Description	Option-A	Option-B	Option-C
4.59 Marla House Front 25 Feet X Length 50 Feet	3 Bedrooms with attached bath Drawing / Dining Room Lounge Kitchen Powder Room Car Porch	2 Bedrooms with attached bath Guest Bedroom with attached bath Lounge / Dining Room Kitchen Powder Room Open space for future construction Car Porch	2 Bedrooms with attached bath Lounge / Dining Room Kitchen Car Porch
Covered Area	1,539 Sq. ft.	1,272 Sq. ft.	1,002 Sq. ft.



4 - Facilities to be provided in Grey Structure Housing Unit

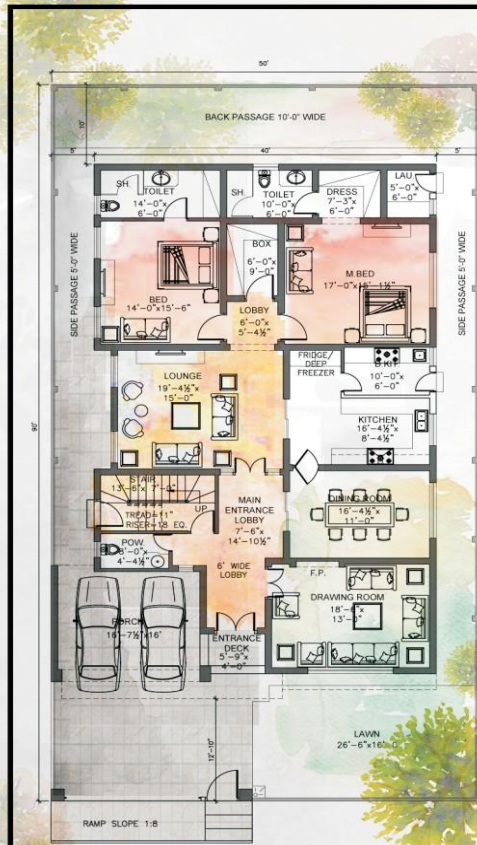
- 1- Sub and Super Structure with plaster work
- 2- RCC Overhead Water Tank RCC Underground water tank
- 3- RCC Septic Tank
- 4- Plastered Boundary wall
- 5- Lean concrete under flooring
- 6- Lean concrete under Plinth protection
- 7- Lean concrete under Porch and other hard standing external areas.
- 8- Electrical conduits with installation of back boxes, LT Distribution board back box, Manhole for LT cable pulling.
- 9- Plumbing water supply & Soil waste piping, CI Gully traps, Floor drains, RCC sewer manhole, vent pipe for OHWT



Layout Plan



I. Category-I (Option-A)



GROUND FLOOR



FIRST FLOOR



ROOF PLAN

HOUSES CATEGORY - I
50'x 90'(16.53 MARLA) OPTION - A

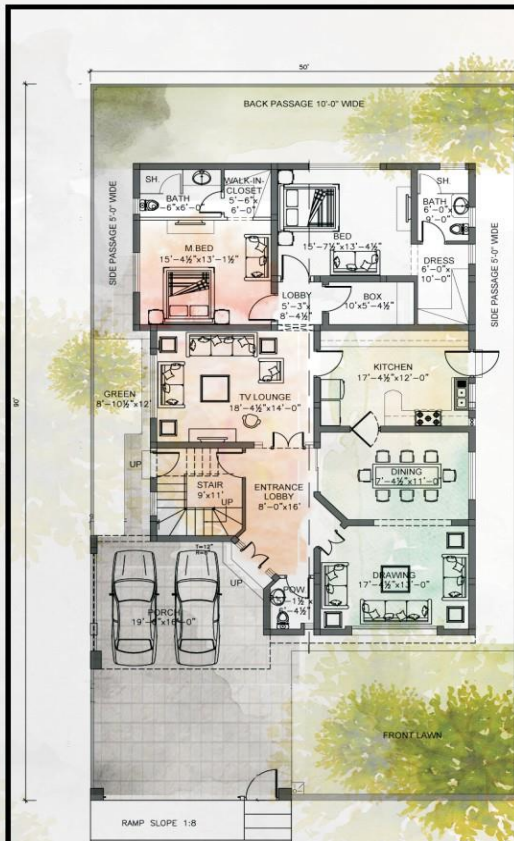
COVERED AREA
GROUND FLOOR = 2,616 SFT
FIRST FLOOR = 1,902 SFT
TOTAL AREA = 4,518 SFT

PHA | RESIDENCIA | PESHAWAR





I. Category-I (Option-B)



GROUND FLOOR



FIRST FLOOR



ROOF PLAN

HOUSES CATEGORY - I
50'x 90'(16.53 MARLA) OPTION - B

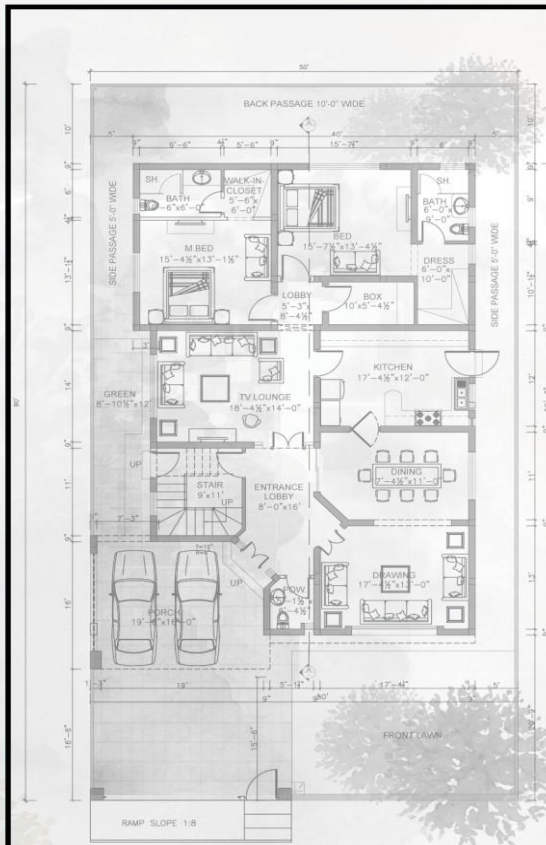
COVERED AREA
GROUND FLOOR = 2,470 SFT
FIRST FLOOR = 1,467 SFT
TOTAL AREA = 3,937 SFT

PHA RESIDENCIA PESHAWAR

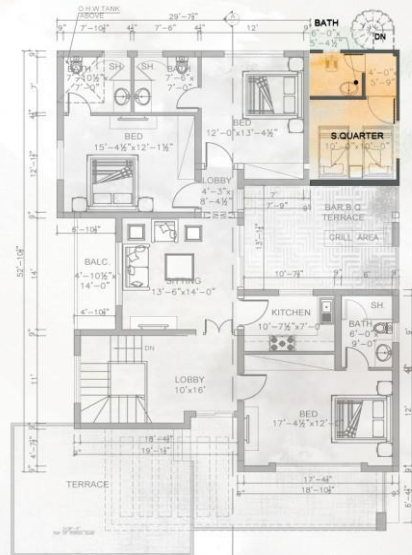




I. Category-I (Option-B)



GROUND FLOOR



FIRST FLOOR



ROOF PLAN

FUTURE EXTENSION
HOUSES CATEGORY - I
50'x 90'(16.53 MARLA) OPTION - B

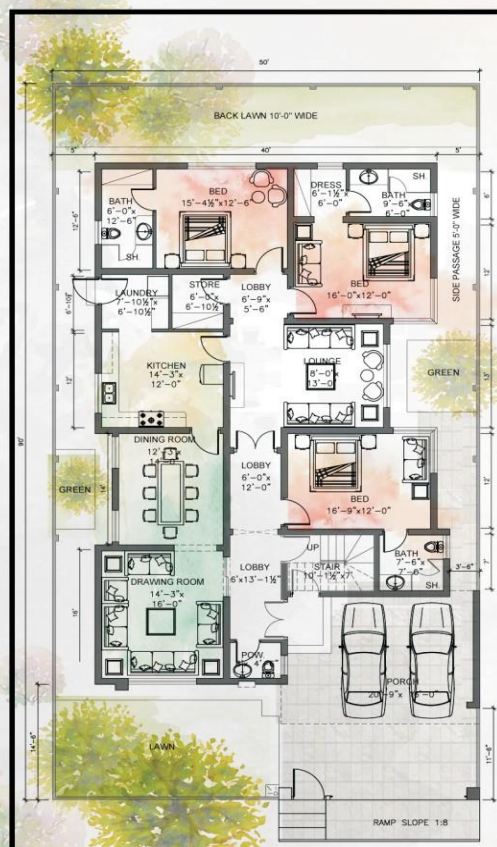
COVERED AREA
GROUND FLOOR = 2,470 SFT
FIRST FLOOR = 1,467 SFT
TOTAL AREA = 3,937 SFT

PHA | RESIDENCIA | PESHAWAR

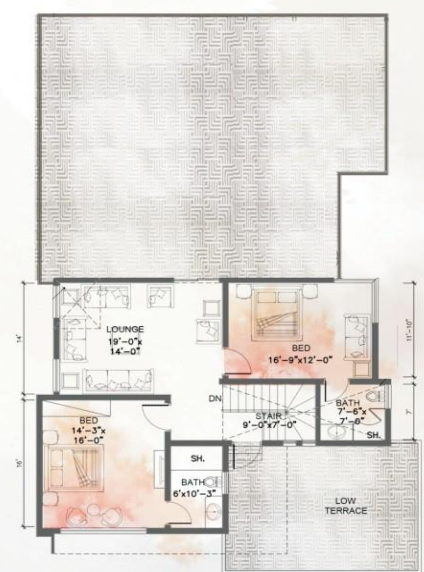




I. Category-I (Option-C)



GROUND FLOOR



FIRST FLOOR



ROOF PLAN

HOUSES CATEGORY - I
50'x 90'(16.53 MARLA) OPTION - C

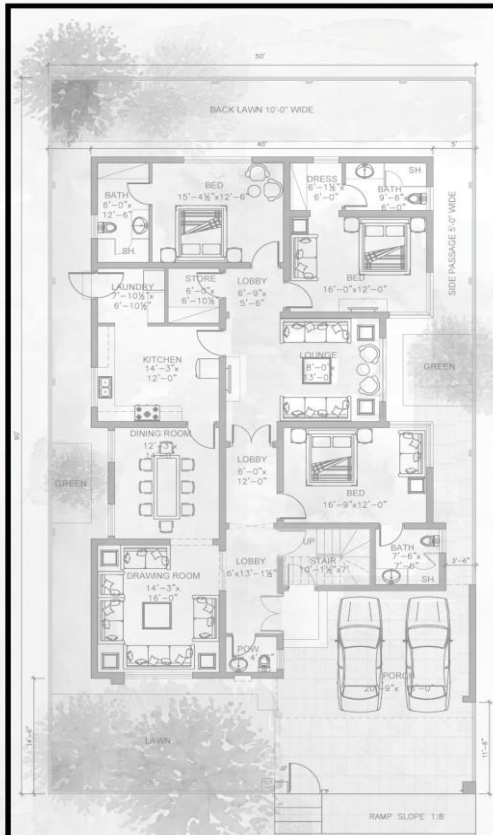
COVERED AREA
GROUND FLOOR = 2,660 SFT
FIRST FLOOR = 1,080 SFT
TOTAL AREA = 3,740 SFT

PHA | RESIDENCIA | PESHAWAR





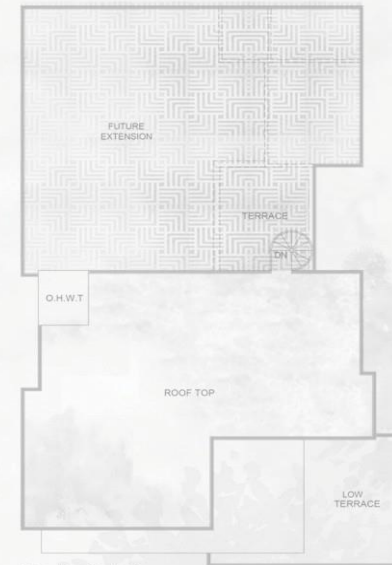
I. Category-I (Option-C)



GROUND FLOOR



FIRST FLOOR



ROOF PLAN

FUTURE EXTENSION
HOUSES CATEGORY - I
50'x 90'(16.53 MARLA) OPTION - C

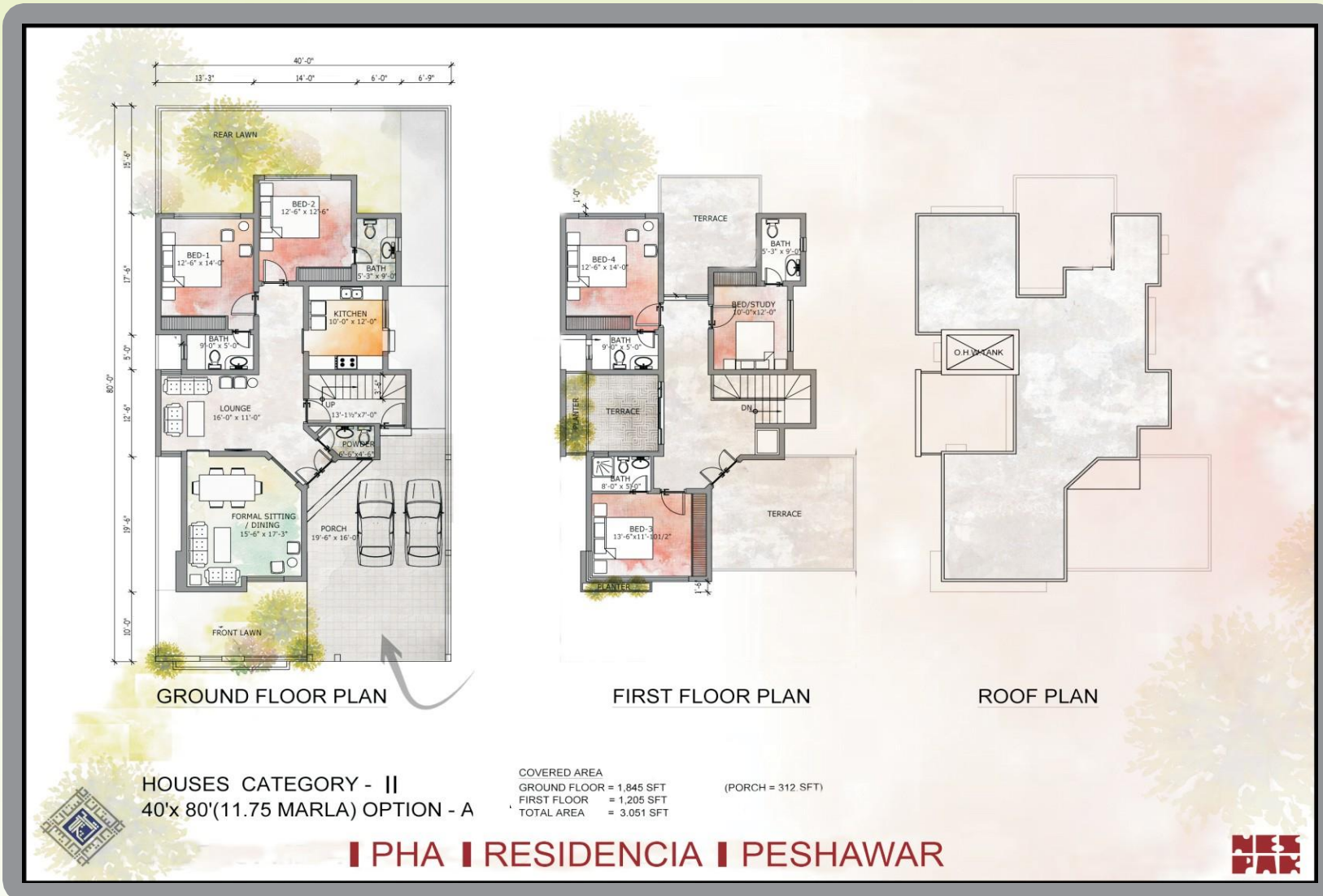
COVERED AREA
GROUND FLOOR = 2,660 SFT
FIRST FLOOR = 1,080 SFT
TOTAL AREA = 3,740 SFT

PHA RESIDENCIA PESHAWAR





I. Category-II (Option-A)



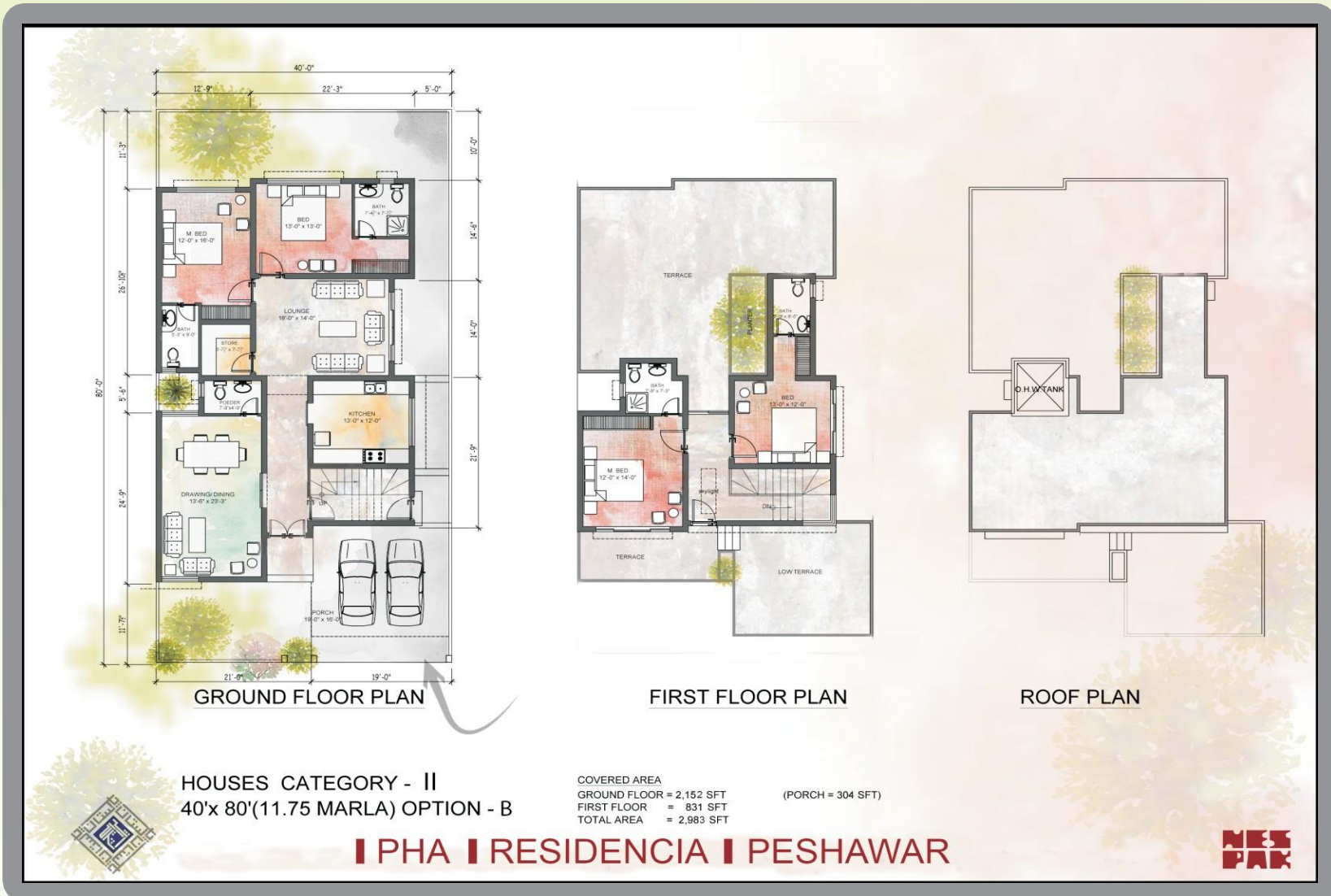


I. Category-II (Option-A)



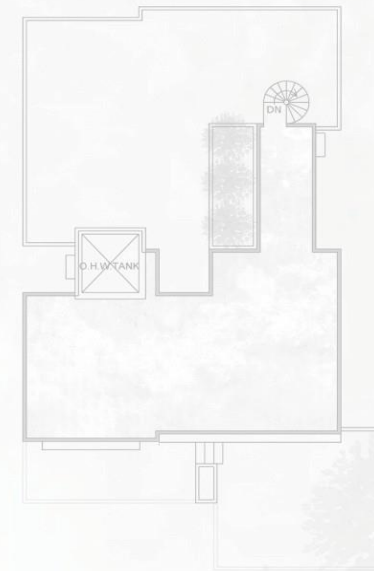


I. Category-II (Option-B)





I. Category-II (Option-B)



FUTURE EXTENSION
HOUSES CATEGORY - II
40'x 80'(11.75 MARLA) OPTION - B

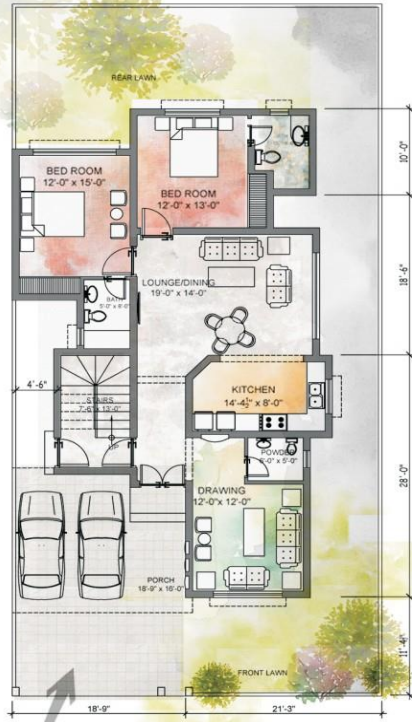
COVERED AREA
GROUND FLOOR = 2,152 SFT
FIRST FLOOR = 831 SFT
TOTAL AREA = 2,983 SFT
(PORCH = 304 SFT)

PHA | RESIDENCIA | PESHAWAR

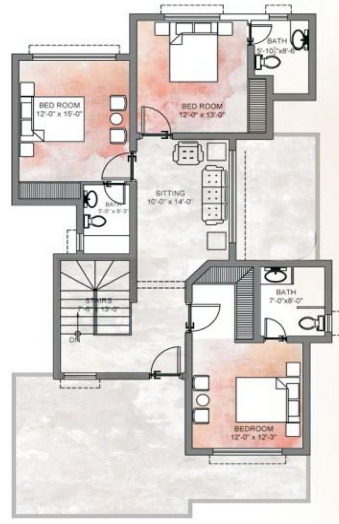




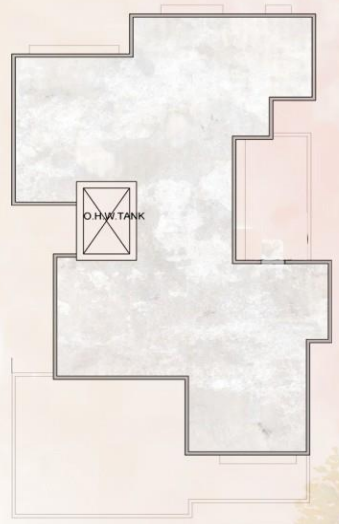
I. Category-II (Option-C)



GROUND FLOOR PLAN



FIRST FLOOR PLAN



ROOF PLAN

HOUSES CATEGORY - II
40'x 80'(11.75 MARLA) OPTION - C

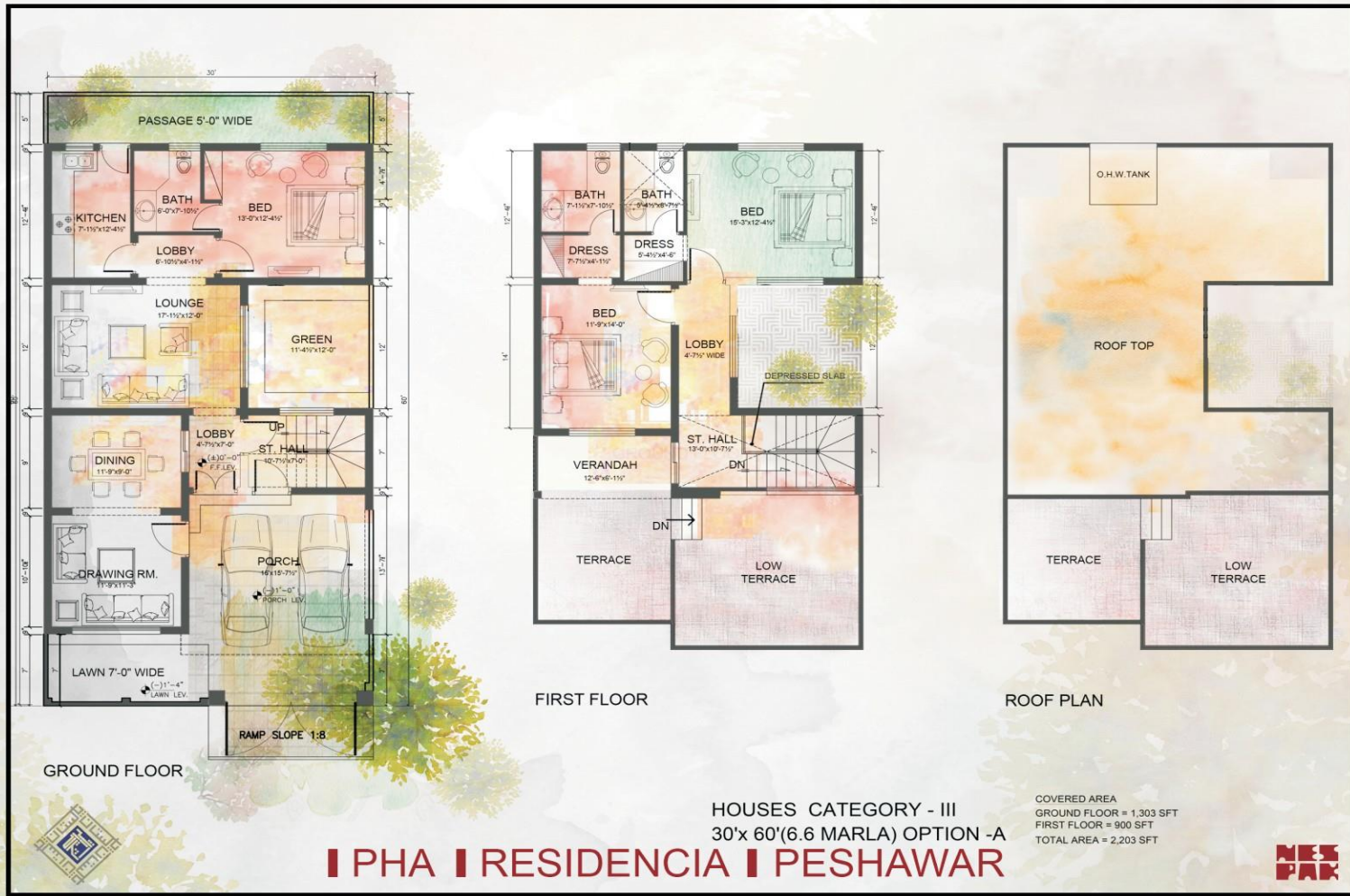
COVERED AREA
GROUND FLOOR = 1,725 SFT (PORCH = 300 SFT)
FIRST FLOOR = 1,216 SFT
TOTAL AREA = 2,941 SFT

PHA RESIDENCIA PESHAWAR



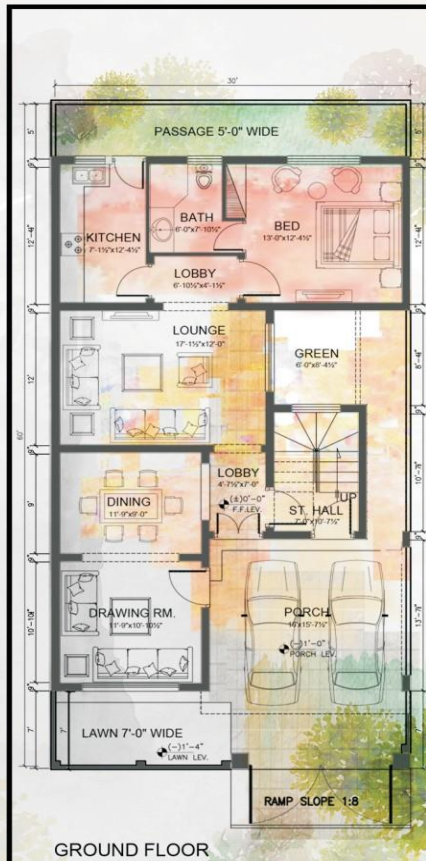


iii. Category-III (Option-A)

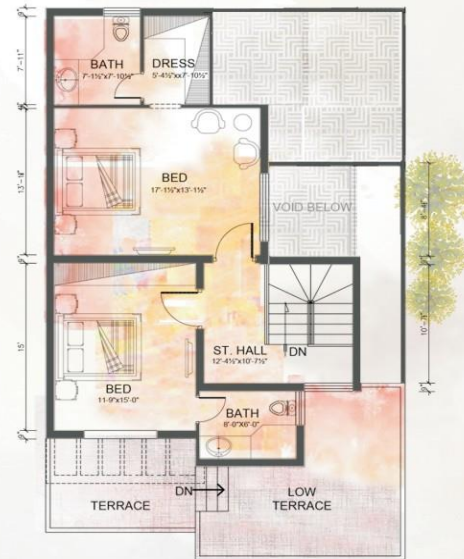




iii. Category-III (Option-B)



GROUND FLOOR



FIRST FLOOR



ROOF PLAN

HOUSES CATEGORY - III
30'x 60'(6.6 MARLA) OPTION -B

COVERED AREA
GROUND FLOOR = 1,303 SFT
FIRST FLOOR = 819 SFT
TOTAL AREA = 2,122 SFT
AREA OF SERVANT QUARTER = 160 SFT

PHA RESIDENCIA PESHAWAR



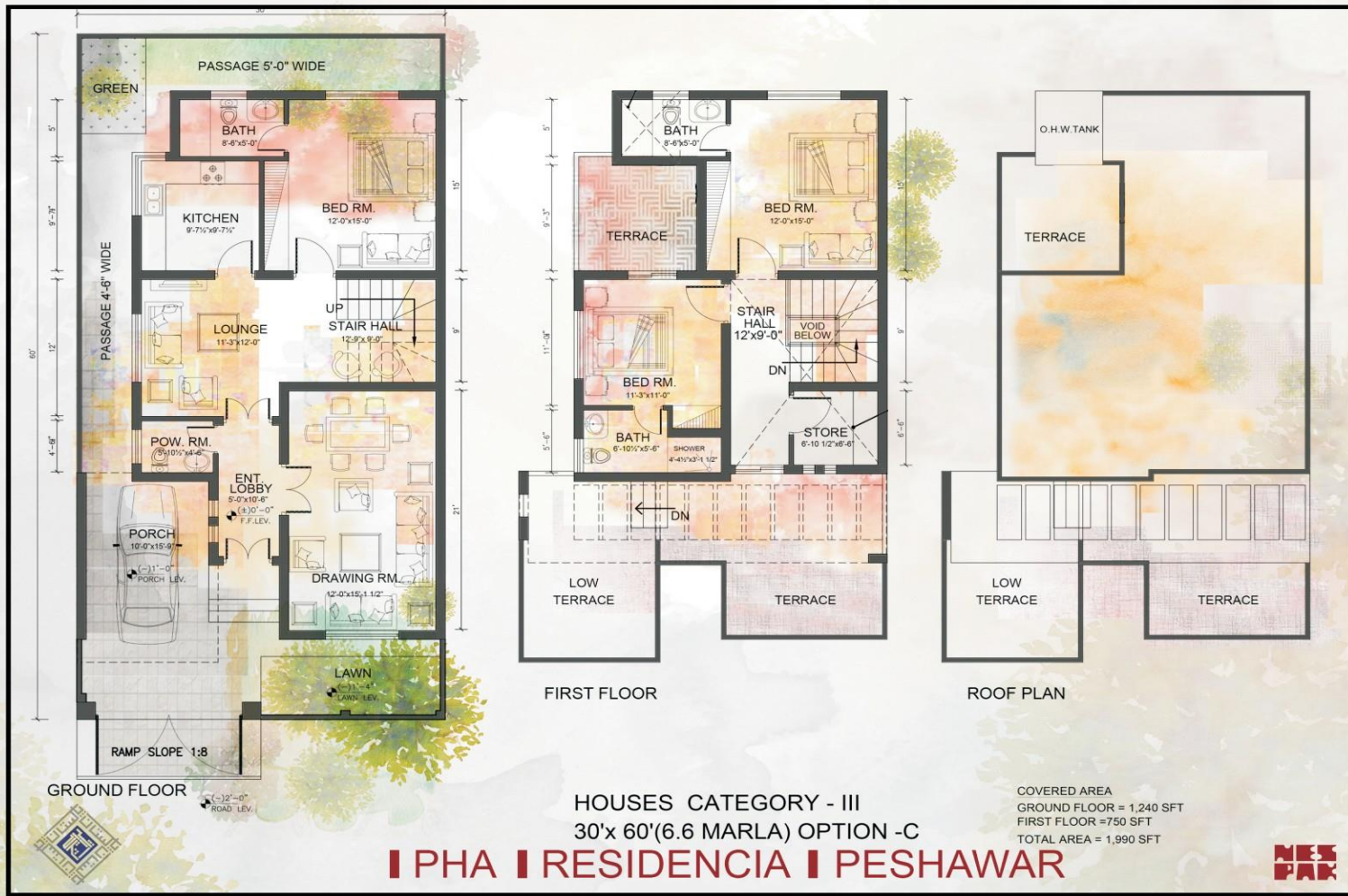


iii. Category-III (Option-B)



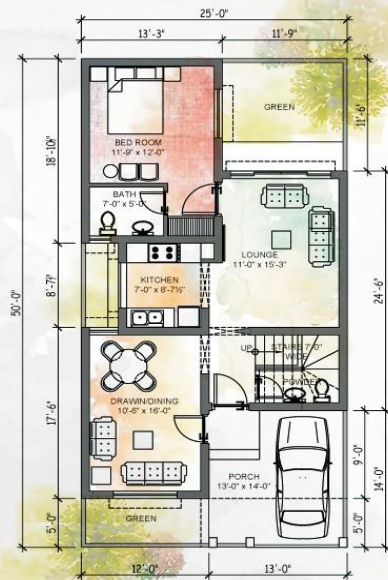


iii. Category-III (Option-C)

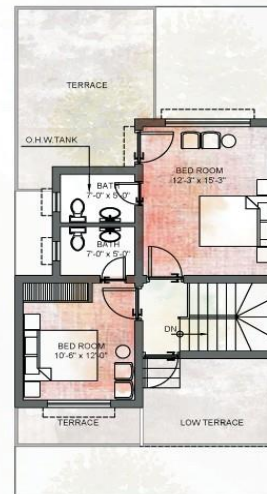




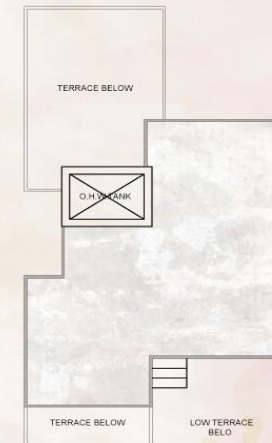
iv. Category-IV (Option-A)



GROUND FLOOR PLAN



FIRST FLOOR PLAN



ROOF PLAN

HOUSES CATEGORY - IV
25'x 50'(4.59 MARLA) OPTION - A

COVERED AREA
GROUND FLOOR = 959 SFT (PORCH = 117 SFT)
FIRST FLOOR = 579 SFT
TOTAL AREA = 1,538 SFT

DEVELOPMENT OF HOUSING SCHEME AT SURIZAI, PESHAWAR

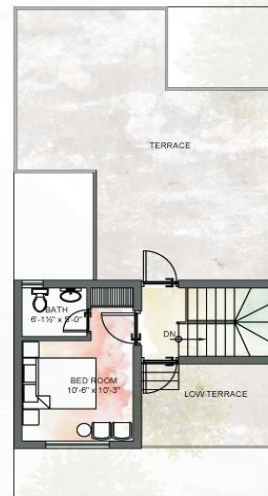




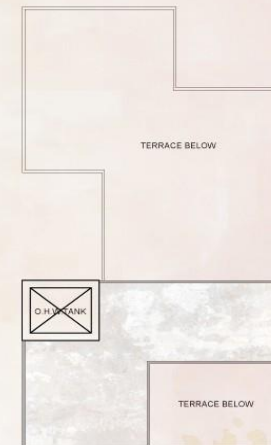
iv. Category-IV (Option-B)



GROUND FLOOR PLAN



FIRST FLOOR PLAN



ROOF PLAN

HOUSES CATEGORY -IV
25'x 50'(4.59 MARLA) OPTION - B

COVERED AREA
GROUND FLOOR = 956 SFT (PORCH = 112 SFT)
FIRST FLOOR = 316 SFT
TOTAL AREA = 1,272 SFT



PHA | RESIDENCIA | PESHAWAR





iv. Category-IV (Option-B)



FUTURE EXTENSION
HOUSES CATEGORY - IV
25'x 50'(4.59 MARLA) OPTION - B

COVERED AREA
GROUND FLOOR = 956 SFT (PORCH = 112.SFT)
FIRST FLOOR = 316 SFT
TOTAL AREA = 1,272 SFT



PHA | RESIDENCIA | PESHAWAR





iv. Category-IV (Option-C)



ROOF PLAN

HOUSES CATEGORY - IV
25'x 50'(4.59 MARLA) OPTION - C

COVERED AREA
GROUND FLOOR = 1002 SFT (PORCH = 133 SFT)



DEVELOPMENT OF HOUSING SCHEME AT SURIZAI, PESHAWAR





Isometric (Interior Plan)



I. Category-I





I. Category-I





I. Category-I





ii. Category-II





ii. Category-II





ii. Category-II





iii. Category-III





iii. Category-III





iii. Category-III





iv. Category-IV





iv. Category-IV





iv. Category-IV





3D Elevation



I. Category-I



HOUSES CATEGORY - I
50' x 90' (16.53 MARLA) OPTION A

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - I
50' x 90' (16.53 MARLA) OPTION B

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - I
50' x 90' (16.53 MARLA) OPTION C

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR





ii. Category-II



HOUSES CATEGORY - II
40' x 80' (11.75 MARLA) OPTION A

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - II
40' x 80' (11.75 MARLA) OPTION B

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - II
40' x 80' (11.75 MARLA) OPTION C

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR





iii. Category-III



HOUSES CATEGORY - III
30' x 60' (6.6 MARLA) OPTION A

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - III
30' x 60' (6.6 MARLA) OPTION B

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - III
30' x 60' (6.6 MARLA) OPTION C

3D ELEVATION

PHA | RESIDENCIA | PESHAWAR





iv. Category-IV



HOUSES CATEGORY - IV
25' x 50' (4.59 MARLA) OPTION A

PHA | RESIDENCIA | PESHAWAR

3D ELEVATION



HOUSES CATEGORY - IV
25' x 50' (4.59 MARLA) OPTION B

PHA | RESIDENCIA | PESHAWAR

3D ELEVATION



HOUSES CATEGORY - IV
25' x 50' (4.59 MARLA) OPTION C

PHA | RESIDENCIA | PESHAWAR

3D ELEVATION





Grey Structure



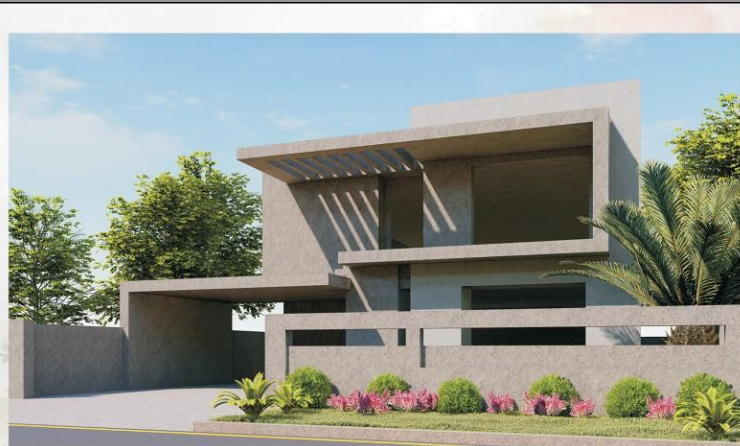
I. Category-I



HOUSES CATEGORY - I
50' x 90' (16.53 MARLA) OPTION A

GREY STRUCTURE

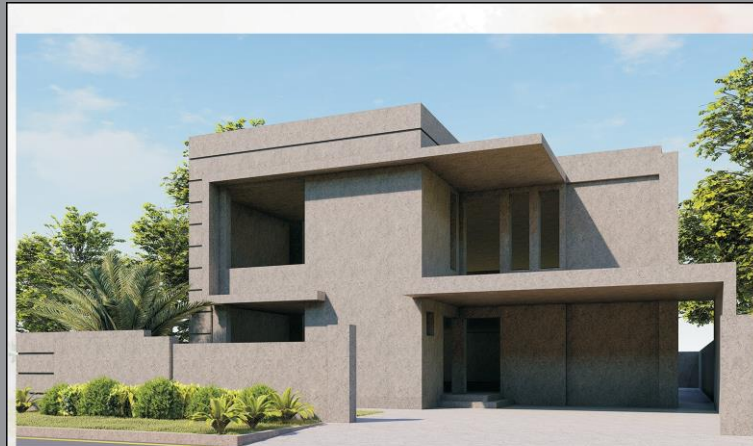
PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - I
50' x 90' (16.53 MARLA) OPTION B

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - I
50' x 90' (16.53 MARLA) OPTION C

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR





ii. Category-II



HOUSES CATEGORY - II
40' x 80' (11.75 MARLA) OPTION A

PHA | RESIDENCIA | PESHAWAR

GREY STRUCTURE



HOUSES CATEGORY - II
40' x 80' (11.75 MARLA) OPTION B

PHA | RESIDENCIA | PESHAWAR

GREY STRUCTURE



HOUSES CATEGORY - II
40' x 80' (11.75 MARLA) OPTION C

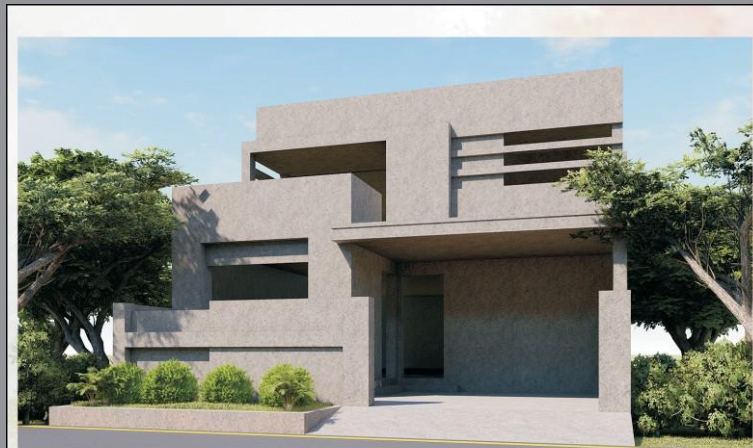
PHA | RESIDENCIA | PESHAWAR

GREY STRUCTURE





iii. Category-III



HOUSES CATEGORY - III
30' x 60' (6.6 MARLA) OPTION A

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - III
30' x 60' (6.6 MARLA) OPTION B

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - III
30' x 60' (6.6 MARLA) OPTION C

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR





iv. Category-IV



HOUSES CATEGORY - IV
25' x 50' (4.59 MARLA) OPTION A

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - IV
25' x 50' (4.59 MARLA) OPTION B

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR



HOUSES CATEGORY - IV
25' x 50' (4.59 MARLA) OPTION C

GREY STRUCTURE

PHA | RESIDENCIA | PESHAWAR





**PAYMENT SCHEDULE FOR GENERAL PUBLIC INCLUDING
(MEDIA, SPECIAL PERSON, OVERSEAS PAKISTANIS AND MERGED DISTRICT OF KPK)**

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	12 Quarterly Installments @ each	10% amount at the time of possession
CAT-I (50x90)	Option-A	4,518	14,124,710	1,412,471	11,299,768	941,647.33	1,412,471
	Option-B	3,937	13,300,422	1,330,042	10,640,338	886,694.80	1,330,042
	Option-C	3,740	12,980,327	1,298,033	10,384,262	865,355.13	1,298,033

PAYMENT SCHEDULE FOR FG/PG EMPLOYEES OF (KPK)

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	12 Quarterly Installments @ each	10% amount at the time of possession
CAT-I (50x90)	Option-A	4,518	12,849,710	1,284,971	10,279,768	856,647.33	1,284,971
	Option-B	3,937	12,025,422	1,202,542	9,620,338	801,694.80	1,202,542
	Option-C	3,740	11,705,327	1,170,533	9,364,262	780,355.13	1,170,533

PAYMENT SCHEDULE FOR M/O H & W, PHAF, KP PHA, HOUSING DEPARTMENT KP EMPLOYEES

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	12 Quarterly Installments @ each	10% amount at the time of possession
CAT-I (50x90)	Option-A	4,518	12,594,710	1,259,471	10,075,768	839647.3333	1,259,471
	Option-B	3,937	11,770,422	1,177,042	9,416,338	784694.8	1,177,042
	Option-C	3,740	11,450,327	1,145,033	9,160,262	763355.1333	1,145,033



**PAYMENT SCHEDULE FOR GENERAL PUBLIC INCLUDING
(MEDIA, SPECIAL PERSON, OVERSEAS PAKISTANIS AND MERGED DISTRICT OF KPK)**

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-II (40x80)	Option-A	3,051	10,724,874	1,072,487	8,579,899	714,991.60	1,072,487
	Option-B	2,983	10,457,121	1,045,712	8,365,697	697,141.40	1,045,712
	Option-C	2,941	10,436,276	1,043,628	8,349,021	695,751.73	1,043,628

PAYMENT SCHEDULE FOR FG/PG EMPLOYEES OF (KPK)

Category	Options	Covered Area	No of Bed Rooms	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-II (40x80)	Option-A	3,051	4	9,574,874	957,487	7,659,899	638,324.93	957,487
	Option-B	2,983	4	9,307,121	930,712	7,445,697	620,474.73	930,712
	Option-C	2,941	5	9,286,276	928,628	7,429,021	619,085.07	928,628

**PAYMENT SCHEDULE FOR M/O H & W, PHAF, KP PHA, HOUSING
DEPARTMENT KP EMPLOYEES**

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-II (40x80)	Option-A	3,051	9,344,874	934,487	7,475,899	622,991.6	934,487
	Option-B	2,983	9,077,121	907,712	7,261,697	605,141.4	907,712
	Option-C	2,941	9,056,276	905,628	7,245,021	603,751.7333	905,628



**PAYMENT SCHEDULE FOR GENERAL PUBLIC INCLUDING
(MEDIA, SPECIAL PERSON, OVERSEAS PAKISTANIS AND MERGED DISTRICT OF KPK)**

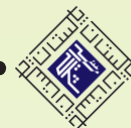
Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-III (30x60)	Option-A	2,203	7,348,436	734,844	5,878,749	489,895.73	734,844
	Option-B	2,122	7,336,993	733,699	5,869,594	489,132.87	733,699
	Option-C	1,990	7,117,394	711,739	5,693,915	474,492.93	711,739

PAYMENT SCHEDULE FOR FG/PG EMPLOYEES OF (KPK)

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-III (30x60)	Option-A	2,203	6,323,436	632,344	5,058,749	421,562.40	632,344
	Option-B	2,122	6,311,993	631,199	5,049,594	420,799.53	631,199
	Option-C	1,990	6,092,394	609,239	4,873,915	406,159.60	609,239

**PAYMENT SCHEDULE FOR M/O H & W, PHAF, KP PHA, HOUSING
DEPARTMENT KP EMPLOYEES**

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-III (30x60)	Option-A	2,203	6,118,436	611,844	4,894,749	407,895.73	611,844
	Option-B	2,122	6,106,993	610,699	4,885,594	407,132.87	610,699
	Option-C	1,990	5,887,394	588,739	4,709,915	392,492.93	588,739



**PAYMENT SCHEDULE FOR GENERAL PUBLIC INCLUDING
(MEDIA, SPECIAL PERSON, OVERSEAS PAKISTANIS AND MERGED DISTRICT OF KPK)**

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-IV (25x50)	Option-A	1,539	5,953,039	595,304	4,762,431	396,869.27	595,304
	Option-B	1,272	5,290,172	529,017	4,232,138	352,678.13	529,017
	Option-C	1,002	4,394,886	439,489	3,515,909	292,992.40	439,489

PAYMENT SCHEDULE FOR FG/PG EMPLOYEES OF (KPK)

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-IV (25x50)	Option-A	1,539	5,053,039	505,304	4,042,431	336,869.27	505,304
	Option-B	1,272	4,390,172	439,017	3,512,138	292,678.13	439,017
	Option-C	1,002	3,494,886	349,489	2,795,909	232,992.40	349,489

**PAYMENT SCHEDULE FOR M/O H & W, PHAF, KP PHA, HOUSING
DEPARTMENT KP EMPLOYEES**

Category	Options	Covered Area	Total Price	10% Down Payment	80% payment in (12) Quarterly Installments	Quarterly Installments Amount	10% amount at the time of possession
CAT-IV (25x50)	Option-A	1,539	4,873,039	487,304	3,898,431	324,869.27	487,304
	Option-B	1,272	4,210,172	421,017	3,368,138	280,678.13	421,017
	Option-C	1,002	3,314,886	331,489	2,651,909	220,992.40	331,489



SALIENT FEATURES

- The proposed housing scheme is planned to be modern and environment friendly. To meet the requirements of a modern urban living, the housing project will be provided with all civic amenities.
- Commensurate with the Town Planning Standards and in conformity with National Housing Policy, a reasonable area shall be reserved for open spaces, green patches etc.
- Planning and Design Standards framed by concerned authority, from time to time, shall be followed during execution of the housing scheme.
- Keeping in view the cost of construction, payment of units has been planned and scheduled in 12 quarterly installments.
- The Physical planning and development will be carried out in accordance with the bye-laws of Local Government and other Regulations as prescribed by the Government of KP. The construction cost of the proposed housing scheme will contain all civic amenities required for a modern community living by providing reasonable open spaces and green patches to ensure a green habitat conducive to environmental conditions. The infrastructure services i.e. water supply, sewerage/drainage, roads network, electricity, gas etc. will be provided in accordance with the by-laws of concerned authorities.



TERMS & CONDITIONS FOR PHA RESIDENCIA PESHAWAR

ELIGIBILITY CRITERIA FOR OFFICERS/OFFICIALS

- 1.1 All Armed Forces, Civil Armed Forces, Civilian Federal/Provincial (Government of KP) Government Officers/officials, cadre and ex-Cadre Officers/officials are eligible.
- 1.2 Only those Federal/ Provincial Government & ex-Cadre Officers/officials are eligible for allotment in PHA Residencia Peshawar project who have registered themselves with PHA Foundation via Membership drive or as decided by BoD from time to time.
- 1.3 Regular BPS shall be considered as on the cutoff date / date of balloting for the allotment.
- 1.4 The eligible Officers/officials will be offered house/ apartment after balloting. This offer will also stand valid to the legal heirs of the successful applicant in case of his / her death.
- 1.5 An officer/official as a government officer/official will be entitled to only one house/apartment from PHAF.

INELIGIBILITY CRITERIA FOR OFFICERS/OFFICIALS

- 2.1 The pay scale of selection grade, acting charge, adhoc, contract appointment is ineligible.
- 2.2 The Officers/officials who have been dismissed from the Government service on disciplinary grounds are ineligible.
- 2.3 Resignation or retirement of Officers/officials without terminal benefits makes them ineligible for allotment.
- 2.4 Federal/ Provincial Government Officers/officials, who have been allotted any house / apartment under PM's scheme as Provincial Government officer by PHA Foundation anywhere in Pakistan, whether retained or disposed of, shall be ineligible.
- 2.5 Contract, adhoc or contingent pay scale / staff employees shall be ineligible.

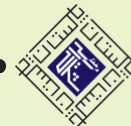


ALLOTMENT OF HOUSE/ APARTMENTS

- 3.1 Offer letters shall be issued to allottees in due course of time after balloting.
- 3.2 House numbers and street/lane number will be allotted through balloting software once the project is completed in all respects and handed over to PHAF by contractors.
- 3.3 Once house number and street /lane number is allotted, allottee shall be bound to pay extra amount (10% or as decided by the authority) for corner houses.

CANCELLATION OF ALLOTMENT

- 4.1 Allotment shall be processed for cancellation in case the successful applicant after balloting does not deposit the down-payment of house/ apartment's price within specific time given in offer letter.
- 4.2 The allottee at any stage can opt for cancellation of his/her allotment subject to deduction of cancellation charges i.e. 10% of deposited or due amount or as decided by the BoD from time to time.
- 4.3 Allotment shall be processed for cancellation in case of non-payment of three consecutive installments.
- 4.4 Cancellation notices will be issued after the default of three quarterly installments and after the issuance of third notice; allotment will be processed for cancellation if the allottee fails to deposit the requisite amount within the given date of the third and final notice.
- 4.5 Cancellation notices will include notice through letter at the address provided by the applicant. It shall be the responsibility of the allottee to inform PHA Foundation in case his/ her postal address changes, failing which PHA Foundation will not be held responsible for any kind of non-communication.
- 4.6 PHA Foundation shall have the right to either retain or dispose of the cancelled house/ apartment, as per policy.
- 4.7 If any personal information regarding service is proved wrong at any stage after allotment, PHA Foundation reserves the right to cancel the allotment and the amount deposited against the apartment shall be forfeited.
- 4.8 In case of cancellation due to non-payment of installments the deposited amount shall be refunded after deduction of 10% of the deposited +due amount at the time of cancellation.
- 4.9 Allotment shall be processed for cancellation in case of any violation of PHA community by-laws.
- 4.10 Allotment can be processed for cancellation in case an allottee does not take possession of the house/ apartment up to one year of formal offer of the allotment by PHAF. Three notices will be issued and in case of failure to comply, the allotment will be processed for cancellation.
- 4.11 Any alteration/ modification in the internal/external design of the house/ apartment without prior permission of the concerned authority of Government of KP/ PHA-F is strictly not allowed. Any additional construction/modification to the construction and property rights are restricted to entrance door of the house/ apartment. The allotment will be processed for cancellation in case of any construction/alteration/modification in the house/apartment /site.



COST OF HOUSE/ APARTMENT

- 5.1 The tentative costs are subject to variations on account of escalation in prices and unforeseen circumstances. The cost of house/ apartment, if increased due to the factors beyond the control of PHA Foundation, shall be finally determined and charged from the allottees on the basis of actual expenditures incurred on completion of the houses/ apartments which will be communicated to the allottees in due course. Actual escalation as per statistical bulletin shall be charged/ recovered either during execution/currency of the project or at the time of handing over of possession as PHA 5.2 Foundation may decide. The allottees shall bear, if in case required in future, the increase in expenses on account of consultancy charges and any unforeseen expenses, contingent on the execution of the scheme in the form of taxes, overheads etc., including the expenditure on account of the establishment / service charges of PHA Foundation as may finally be determined and shall be approved by the PHAF.
- 5.3 The one time or recurring charges / expenditures on account of individual external water, electric and gas connections and other services shall have to be borne by the allottees themselves.
- 5.4 Statuary taxes/duties as per law of the land shall be applicable.

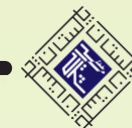
PAYMENT SCHEDULE

- 6.1 10% amount will be deposited as down- payment with application form / after the balloting of the house/ apartment along with non-refundable enlistment / processing/ documentation fee of Rs.15,000/-for general public and Rs.10000/-for government employees.
- 6.2 The successful applicant will have to deposit down-payment on or before the cutoff date communicated in offer letter. In case the successful applicant after balloting does not deposit the requisite down-payment within the given time, the allotment shall be processed for cancellation.
- 6.3 The successful applicant will have to deposit 80% payment of the unit (grey structure house) in 12 equal quarterly or 36% monthly installments which will be issued after deposit of down payment and remaining 10% will be payable at the time of offer of possession of housing unit.
- 6.4 Rebate of 2.5% shall be allowed in case the successful applicant after balloting deposits 50% down payment and 5% in case of payment of 100% of house/ apartment price.
- 6.5 The allottees are bound to pay all other charges, including unprecedented escalation, bank charges, stamp duties, reserve fund, statutory levies, taxes, possession fee, late possession fee etc.
- 6.6 The payment schedule, indicating the date and amount, by which the payment is required to be made, will be communicated in the offer letter. Non adherence to the payment schedule, the allottee will be liable to pay Delay Payment Charges @ 1% of the installment amount.
- 6.7 Requisite down-payment along with the duly filled application form will be submitted in PHA Foundation head office by the member being successful in balloting.
- 6.8 Installments shall be directly paid in favor of PHA Foundation in the shape of Demand draft / Pay Order having particular of allottees and their apartments on Demand Draft/Pay order.
- 6.9 No direct cash payments in Foundation office will be accepted.
- 3.10 No call up notices / reminders will be issued to allottees for payment of installments; hence allottees are requested to adhere to the installments payment schedule.



IMPORTANT GUIDELINES FOR ALLOTTEES

- 7.1 In case of housing units/apartments all open areas within the project premises including space beyond boundary line of houses, rooftop of building blocks shall remain the property of PHA Foundation all times and PHAF (or its authorized entity) reserves the right to utilize them in whichever way they deem fit. Right of the allottee is restricted to the apartment's premises.
- 7.2 No allottee shall have the right to make alteration / construction within or outside his / her house/ apartment including parking sheds or projections etc. The respective allottees or occupants shall abide by the existing by-laws / rules / terms and conditions of the concerned local authorities and PHA Foundation.
- 7.3 From the day of PHA Foundation's formal offer for possession to all its allottees, minor defects of the house/apartment shall be repaired free of cost by PHA Foundation through its contractor for only a period of one year. This period shall not be extended to those allottees who do not take possession after PHA Foundation's offer for taking over possession. Day to day routine maintenance, cleanliness, watch & ward and water as per MoU management etc will be the responsibility of the allottees.
- 7.4 In case, the allottee does not take possession of housing unit / apartment within one year after the possession offered the PHA-F reserves the right to return the deposited amount to allottee & cancel the allotment. The allottee shall have no right to claim the market price of the housing unit / apartment at that time.
- 7.5 Houses / apartments shall only be used for residential purposes and in no case, whatsoever can be used for any other purpose.
- 7.6 The respective allottees or occupants shall abide by the existing by-laws / rules / terms and conditions of the concerned local authorities and PHA Foundation.
- 7.7 Delayed payment charges are levied @ 1 % per month for late payment of installment (for exact No. of days). Waiver of delayed payment charges is not permissible; hence allottees are advised not to apply for waiver of delayed charges and no application will be considered in this regard.
- 7.8 No bank profit will be paid for early payment of installments.
- 7.9 No bank profit / rent will be paid if the project is delayed due to any reason.
- 7.10 No bank profit / markup is payable to allottee in case of withdrawal of the scheme due to any reason.
- 7.11 All the correspondence will be made on the mailing address of the applicant mentioned in the application form. Allottees are requested to intimate to PHA Foundation regarding the change of address, failing which PHA Foundation will not be held responsible for non-communication of any kind.
- 7.12 PHA Foundation shall send the letters to the parent department of the applicants regarding verification of the service status which is provided by the applicant. However till the verification letter is received from the department, Provisional allotment letter will not be issued.
- 7.13 In case of disaster due to any natural calamity or any other reason, PHA Foundation shall not be responsible to make the losses good.
- 7.14 In case the project is closed due to any reason whatsoever, the allottees shall be entitled for refund of deposited amount against the apartment price without any profit / markup and deduction.
- 7.15 The information about contactee as provided in the application form is only to contact allottee, in case of no response from address provided by the allottee. It has no other meanings.
- 7.16 Formal allotment letter shall be issued on clearance of all the dues on request of the allottee.
- 7.17 In case of dispute /contradiction or where interpretation/ purpose of clause etc. would be needed decision of PHA-F shall be final.



PHA AS LOAN FACILITATOR

- House Building advance / loan/ mortgage arrangements will be finalized strictly between applicant and the lending bank / financial institution. PHAF will facilitate the borrower in obtaining loan from any Financial Institution like HBFC, Commercial Banks and Housing subsidiaries of the Banks etc. on the basis of mortgage of property allotted (only on optional basis).
- In case of availing of loaning facility, the individual allottee shall have to provide DEBIT AUTHORITY in favor of PHAF for full credit loan amount disbursed by the loaning authority.
- Applicants shall themselves apply for loan directly to the Financial Institutions. However, PHAF will extend all possible help to its allottees.

IMPORTANT EXPLANATIONS

- All open areas within the project premises shall remain the property of PHAF/PHA-KP at all times and the PHAF/PHA-KP (or its authorized entity) reserves the right to utilize it in whichever way they deem fit. Right of the allottee is restricted to the house premises.
- No allottee shall have the right to make any alteration / construction within or outside his / her house including parking sheds projections etc.
- If required, PHAF/PHA-KP management team will be deputed for the management of project which will provide watch & ward services, plumbing services, electricity repair services and water management services etc. replacement of articles / use of material shall be borne by the allottees.
- After possession, the allottees will be taken on board in consultations for the management of project after its offer but final authority to make decision in the best services to allottees shall rest with PHAF/PHA-KP management team of the project.
- The monthly maintenance charges will be levied from the date of offer of possession by PHAF.
- From the date of PHAF's formal offer for possession to all its allottees, minor defects of the houses shall be repaired free of cost by PHAF through its contractor during the defector liabilities period. This period shall not be extended to those allottees who do not take possession after PHAF's offer for taking over possession. But day to day routine maintenance, cleanliness and watch & ward and water management etc. expenses will be met from allottees monthly maintenance charges collection, as will be prescribed by PHAF, from time to time.
- If an allottee does not take possession within the stipulated period of offer, the maintenance expense will be charged to him / her on monthly basis. Occupation will be given on clearance of all such dues. Inordinate delay in taking possession may lead to levying of penalty as may be decided by the competent authority.
- The respective allottees or occupants of the house shall abide by the existing by-laws / rules & regulations of PHAF and the local authority concerned.
- PHAF shall notify the transfer / sale procedure of house separately including transfer charges or any other charges as applicable at the time of transfer / sale.
- Allottee can sell (Unit and apartment) any stage after clearance of outstanding dues and fulfillment of other formalities.
- The Project, after completion will be handed over to the PHA Provincial Government of KP.

