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HOUSING POLICIES

Presented by:
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History

• Housing policies of the Government of India have come a long way since the 1950s. While at the start of “planned development” the policies were more welfare centric, later on these came to be driven by a well-defined constellation of economic interests. At the same time, the role of the government has also changed gradually from being a provider of housing to being merely a facilitator of housing activity. For an easier understanding it divides the period since 1950s into four phases.
• The first phase roughly comprises of the first two decades, when the initial policies were taking shape and the government was trying to address the problems of all sections of society.

• The second phase is roughly the period from the early 1970s to mid 1980s; in this period, the government accepted that it cannot serve all the sections of society and hence started focusing only on weaker sections (WS).

• The third phase is roughly the period from the mid 1980s to early 2000s. In this period, neoliberal policies made their way into the discourse and its focus changed from physical provision of housing to its financing.

• The last phase refers to the last 10-12 years. In this period, the government has definitively adopted the role of facilitator. It is now promoting the participation of private sector in housing activities for all the sections of society, while itself taking a backseat in all these activities.
Housing Policies over the years

- First National Housing Policy in India formulated in 1988.
- Further, new National Housing & Habitat Policy announced in July, 1998
  - with some landmark initiatives like involvement of multi-stakeholders,
  - repeal of Urban Land Ceiling Act,
  - permitting Foreign Direct Investment in housing and real estate sector, etc.
INTRODUCTION

- National Housing Policy (NHP) In view of various problems faced in relation to housing in independent India, it became necessary for the government to come out with a comprehensive national policy that clearly spelt out priorities for promoting a sustained development of housing. The National Housing Policy emphasised in its preamble that housing is not only a commodity but also a productive investment.
Objectives

• To assist all people, and in particular the houseless, the inadequately housed and the vulnerable sections and to secure for themselves affordable shelter through access to developed land, building materials, finance and technology;

• To create an enabling environment for housing activity by various sections by eliminating constraints, and by developing an efficient and equitable system for the delivery of housing inputs;

• To expand the provision of infrastructure facilities in rural and urban areas in order to improve the environment of human settlements, increase the access of poorer households to basic services, and to increase the supply of developed land for housing;

• To undertake, within the overall context of policies for poverty alleviation and employment, steps for improving the housing situation of the poorest sections and vulnerable groups by direct initiative and financial support of the State.

• To promote a more equal distribution of land and houses in urban and rural areas, and to curb speculation in land and housing in consonance with macroeconomic policies for efficient and equitable growth
GOAL’S

(1) To motivate and help all people and in particular the houseless and the inadequately housed, to secure for themselves affordable shelter through access to land, materials, technology and finance.

(2) To improve the environment of human settlements with a view to raise the quality of life through the provision of drinking water, sanitation and other basic services.

(3) The policy envisages priority for promoting access to shelter for the houseless and disadvantaged groups such as Scheduled Castes
A new national housing and habitat policy 1998 was formulated and approved during July 1, 1998.

• To facilitate construction of 20 lakh dwelling units each year with more emphasis on the poor. Out of 20 lakh additional houses, 7 lakh houses would be constructed in urban areas while remaining 13 lakh in rural areas.

• HUDCO is expected to meet more than 55 per cent of the target i.e. 4 lakh units and balance 3 lakh units per year will be met by other housing financial institutions recognized by the National Housing Bank, Corporate Sector and Co-operatives.
Housing scenario of India

- **Owner Occupation**: 64%
- **Private Rented Occupation**: 18%
- **Social Rented Sector**: 17%
- **Shared Ownership**: <1%

Source: DLCS; Lyons housing review for shared ownership based on data for England
1.2 Million More Supportive Housing Units Needed to Serve Variety of Populations

- Eldery: 25%
- People with Intellectual or Developmental Disabilities: 25%
- People Leaving Prison or Jail: 23%
- Homeless Individuals: 9%
- People with Mental Illness: 6%
- People with Substance Use Disorders: 4%
- Families: 5%
- Youth: 4%

Source: CSH
Policies

• **National Urban Housing & Habitat Policy (NUHHP), 2007:**

The National Urban Housing & Habitat Policy 2007 (NUHHP-2007) has been formulated keeping in view the changing socio-economic parameters of the urban areas and growing requirement of shelter and related infrastructure. The Policy seeks to promote various types of public-private partnerships for realizing the goal of “Affordable Housing for All” with special emphasis on the urban poor. Given the magnitude of the housing shortage and budgetary constraints of both the Central and State Governments, the NUHHP-2007 focuses the spotlight on multiple stake-holders namely, the Private Sector, the Cooperative Sector, the Industrial Sector for labour housing and the Services/ Institutional Sector for employee housing.
Model State Affordable Housing Policy (2015):

The National Housing and Habitat Policy (NUHHP), 2007, with a mandate of providing “Affordable Housing to All”, envisaged that the States would prepare a State Urban Housing and Habitat Policy and also a State Urban Housing & Habitat Action Plan. The policy empowers the States to include passing of specific Acts by the States to achieve the housing policy objectives through institutional, legal & regulatory reforms, fiscal concessions, financial sector reforms and innovations in the area of resource mobilization for housing and related infrastructure development including promotion of cost effective building materials and technologies at the State level.
Draft National Urban Rental Housing Policy (2015):

Urban housing shortage in India, estimated to be 18.78 million during the 12th Plan period with consequent increases resulting in increase in urbanization in future years, is an area of concern. Historically housing policy/programmatic interventions have been oriented towards home ownership, nevertheless, providing housing to all on ownership basis has proved challenging. Growing family needs had resulted in overcrowding and slum like situations due to lack of alternatives such as rental housing and absence of rental housing frameworks in the Country. In order to address these issues, the Ministry of Housing and Urban Poverty Alleviation has come up with the Draft National Urban Rental Housing Policy (NURHP), 2015. The vision of the Draft Policy is ‘to create a vibrant, sustainable and inclusive rental housing market in India’
THE RAJIV AWAS YOJANA PROJECT (RAY)

- The RAY programme aims at creating a slum free India. It was launched in 2011 in two phases. The “preparatory phase” ended in 2013. The “implementation phase” was sanctioned for action from 2013 to 2022. The two major objectives of RAY can be summed up as follows:
  - Legal recognition of slums and bringing them into the formal system.
  - Redress the failures of the formal system

The RAY comprises of a series of guidelines that govern the many aspects of the program, right from the policy measures to be taken to the way in which these measures must be implemented. For our study, we shall focus only on the policy measures proposed by this scheme.
“HOUSING FOR ALL 2022”

• The policies which have been envisaged by the governments over the years have been some modification of “Housing For All 2022” (HFA) policy (MoHUPA, 2015) that has currently been introduced. The HFA policy envisages providing, according to the President’s Speech, “every family with a pucca house with water connection, toilet facilities, 24x7 electricity supply and access”. 
Pradhan Mantri Yojna (Gramin)

- Pradhan Mantri Awas Yojana – Gramin targets for 2017 has been revised by the central government after the announcement made by PM Narendra Modi in his 31st December Speech. The government has increased the overall number of housing units to be constructed by 1 Crore under the PMAY-G.
Pradhan Mantri Awas Yojana- Housing for All (Urban)

- The Mission is being implemented during 2015-2022 and provides central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs for:
  - In-situ Rehabilitation of existing slum dwellers using land as a resource
  - Credit Linked Subsidy
  - Affordable Housing in Partnership
  - Subsidy for beneficiary-led individual house construction/enhancement.
INAUGURATING THE PMAY (GRAMIN) FOR THE STATE, ASSAM
Components of PMAY-Urban

Benefits to eligible candidates are being provided through 4 different components of Pradhan Mantri Awas Yojana as following:

1. In-situ Slum Redevelopment (ISSR) Scheme
2. Credit Linked Subsidy (CLSS) Scheme
3. Affordable Housing in Partnership (AHP) Scheme
4. Beneficiary-led Individual House Construction (BLCs) Scheme
National Rural Livelihoods Mission—An Overview

• The core belief of NRLM is that the poor have innate capabilities and a strong desire to come out of poverty. This intrinsic capability of the poor is unleashed only when they are organized into institutions which are truly owned by them, provided sufficient capacity building and handholding support. A sensitive support structure from national level to subdistrict level is required to induce such a social mobilization process.
NRLM Mission

• “To reduce poverty through building strong grassroots institutions of the poor. These institutions enable the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis”.
Guiding Principles of NRLM

• Poor have a strong desire to come out of poverty, and, have innate capabilities
• Social mobilization and building strong institutions of the poor is critical for unleashing their capabilities
• An external dedicated and sensitive support structure is required to induce social mobilization
Values

• The core values which will guide all the activities under NRLM are as follows:
  • Inclusion of the Poorest
  • Transparency
  • Accountability
  • Equity – to the disadvantaged, esp. women and vulnerable groups
  • Partnerships; and
  • Ownership and key role of the poor in all stages – planning, implementation, and, monitoring
Mission Mode approach

• The implementation of NRLM in a Mission mode is essential as it will enable (a) focus on targets, outcomes and time bound delivery (b) shift from the present allocation based strategy to a demand driven strategy enabling the states to formulate their own poverty reduction action plans, and (c) monitoring against targets of poverty outcomes.
Key features of NRLM

1. Sensitive Support Structure of National Rural Livelihood Mission:

The major drawback in SGSY was lack of dedicated manpower for the process intensive work envisaged under the programme. All evaluation studies have pointed out this as critical shortcoming. Hence, the major innovation under NRLM is the setting up of sensitive and dedicated support structures at the National, State, district and sub-district levels. The district level units for managing the activities of NRLM will have suitable linkages with District Rural Development Agencies (DRDAs).
2. Universal Social Mobilization

This will ensure that at least one member from each rural poor household, preferably a woman, is brought under the Self Help Group (SHG) network in a time bound manner. Efforts will be made to strengthen and consolidate all existing SHGs of poor households formed by various organizations.
3. Promotion of Institutions of the Poor

These institutions will partner with Government, Public and Private sectors for last mile delivery of social and economic services for the poor. NRLM will in addition promote specialized institutions like Livelihoods collectives, producers cooperatives/companies for deriving economies of scale, backward and forward linkages, and access to information, credit, technology, markets etc. The Livelihoods collectives will enable the poor to optimize their limited resources.
Jawaharlal Nehru National Urban Mission (JNNURM)

- JNNURM was launched in December 2005 with aim to cover construction of 1.5 m houses for urban poor during the Mission period (2005-2012).

It has two Sub-Missions:

- Basic Services for the Urban Poor (BSUP) seeks to provide seven entitlements/services - security of tenure, affordable housing, water, sanitation, health, education and social security in low income segments in the 65 Mission Cities.

- The Integrated Housing and Slum Development Programme (IHSDP) seeks to provide the above mentioned 7 entitlements, services in towns/cities other than the Mission Cities.
Affordable Housing in Partnership: Modification in JNNURM

- Modification in the guidelines of JNNURM (BSUP) to facilitate and incentivize land assembly for affordable housing.

- Provision of central assistance of 25% for the cost of the provision of civic services for projects for affordable housing at an approximate cost of Rs.5000 crore.

- The objective of the scheme would be to support the construction of 1 million affordable dwelling units in the first phase, with a minimum of 0.25 million EWS dwelling units.

- Disbursement of funds linked to the actual provision of amenities. A normative cap per EWS/LIG dwelling unit to be fixed in consultation with the States for the purpose.
Government announces new PPP policy for private investments in affordable housing

Taking its efforts to achieve ‘Housing for All by 2022’ further, the central government has announced a new public-private partnership (PPP) policy for affordable housing that allows extending central assistance of up to Rs.2.50 lakh per each house to be built by private builders even on private lands.

Under this policy announced by Minister of Housing & Urban Affairs Hardeep Singh Puri, eight PPP (Public Private Partnership) models have been provided for private sector to invest.
Objectives

• Enhancing Access to Low Cost Land.
• Reducing Costs through Efficiency Gains in Construction and Operations.
• Access to Financing and Capital Markets.
• Private Land for affordable housing in exchange for permission for more intensive utilization of land.
Housing Policy (Assam)

• The National Housing Policy has been announced at the National level as a whole. Considering the above, State Governments are also trying to develop their own housing policies. In view of that, the Government of Assam wholly endorses the need of a National Housing Policy and also formulated Housing Policy at the State level. Assam is one of the states which formulated State Housing Policy in Sept. 1988, and the same was finally approved in 1993 as Assam State Housing Policy. The same is now being applied in Assam.
Apun Ghar home scheme

**Apun Ghar** is a new home loan scheme for Assam Government employees under which home loans will be provided to the state govt employees at subsidized interest rates. The Assam government has signed with the state bank of India to provide home loans at hugely subsidized interest rates to its employees.
• Under the Apun Ghar scheme, the state government would provide housing loans at a subsidized rate of 5% for its women employees and 5.5% for men employees. The loan would be provided without and collateral security and processing fee. The main objective of Apun Ghar housing loan scheme is to provide housing to all state residents. Though, Pradhan Mantri Awas Yojana is also running in all the towns and cities of the state under which loans at subsidized rates are provided.

• Under the Apun Ghar scheme, the state government employees can avail a loan of up to Rs 15 Lakh for with an interest subsidy of 3.5%. The subsidy on interest rates would benefit state government employees in terms of lower interest rates and lower EMI’s.
Goals of the State Housing Policy

Main goals to be achieved in next 10 (ten) years would be to:

(i) construct more houses for the poor, so that a dent is made in regard to housing shortages;

(ii) supply of developed land, finance to E.W.S. and L.I.G.;

(iii) develop low-cost building materials and cost-effective construction technologies;

(iv) upgrade rural and urban unserviceable house;

(v) construct house for S.C. and S.T.;

(vi) provide minimum level of basic services and amenities for healthy environment through integrated development of rural and urban settlement.
CONCLUSION

• Urbanisation and housing reveal a nation’s economic growth and social wellbeing. India’s urban population is growing at an average 2.1% every year since 2015. It is likely to reach 60 crore by 2031 (up from 37.7 crore today). But the growth in housing has been unable to keep pace. Currently, the housing shortage in India is close to 1.9 crore units. The economically weaker sections (EWSs) and lower income groups (LIGs) account for 96% of the urban shortage.

• The Government of India has recognised the need to fill the gap in both urban and rural housing. Large-scale housing policies that are affordable are sure to help.
THANK YOU