

INDIAN INSTITUTE OF TECHNOLOGY ROORKEE

**NPTEL
NPTEL ONLINE CERTIFICATION COURSE**

Housing Policy & Planning

**Lecture – 15
Summing up of part -1 (policy) &
Introduction to housing planning**

**Dr. Uttam K. Roy
Department of Architecture and Planning
Indian Institute of Technology Roorkee**

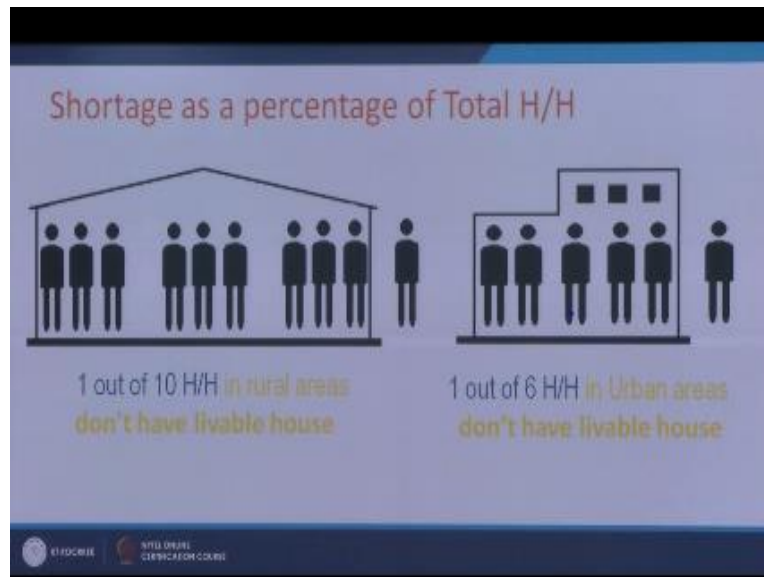
Hello! Today we will discuss some of the discussion we had on housing policy matters. And introduce the subject of housing planning. So far we have covered all the aspects of the housing policy in various dimensions how it acts in the market and now will go to the next part, the planning part of this housing, so before we go to the next part, we will quickly summarize some of whatever we covered in last few lectures and then introduce the subject of planning. So we started with the housing typology.

(Refer Slide Time: 01:17)

	Form	Housing supply	Setting	Group
INTRODUCTORY SESSION	Organic	Old city housing	Urban	MIG, LIG
		Urban village	Do	LIG, EWS
		Traditional Housing	Rural	MIG, LIG
		Private plotted houses	Rural	MIG, LIG
1. Introduction to housing 2. Housing classifications 3. Existing housing situations	Formal	Private developers housing	Both	HIG, MIG, LIG
		Cooperative housing	Both	HIG, MIG
		Employees housing	Both	HIG, MIG
		Public developers housing	Both	All
		Private plotted housing	Urban	HIG, MIG
		Rental housing	Urban	HIG, MIG
	Informal	PPP or Joint ventures companies housing	Urban	All
		Illegal/unauthorized housing	Both	LIG, EWS
		Unauthorized land invasion slum and squatter	Urban	EWS
		Rental in unauthorized/illegal houses	Urban	LIG, EWS

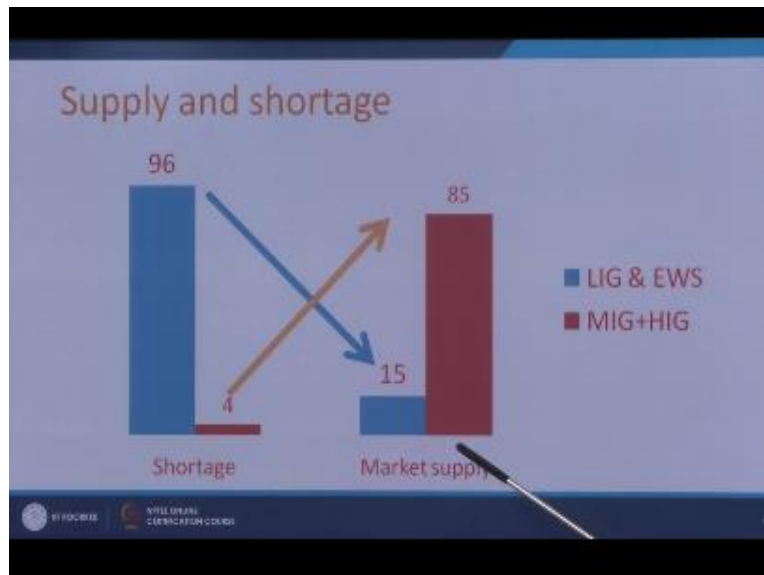
We told you that primarily three categories of housing typology at their organic formal and informal. The organic housings are basically grown over the year in the cities or the rural areas, old city house, urban village, traditional housing private product house. The formal houses are basically formal houses which is delivered by the formal agencies government and private including rental housing and cooperative housing and informal houses are the houses which is build illegally cohort the incrust land by the people like slums and quarters .

(Refer Slide Time: 01:54)



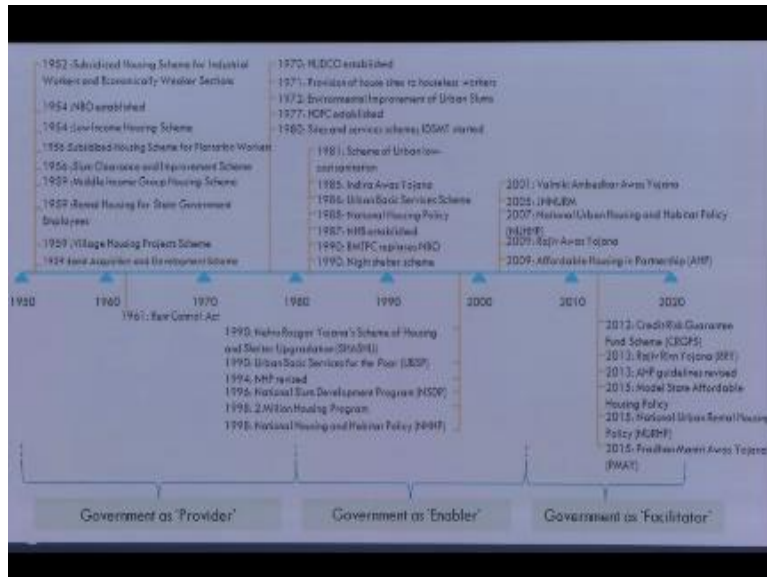
And also unauthorized construction. So after discussion housing typology we visited over all condition of the situation of the housing situation in our country. So we saw that in our country around out of 10% in rural area one is out of livable condition and urban area the situation is out of six household one is not having the livable house that is the condition. So after this we also discuss the overall situation in terms of supply of housing and demand of housing. We saw that the economic group, the lower income group and economical weaker section.

(Refer Slide Time: 02:31)



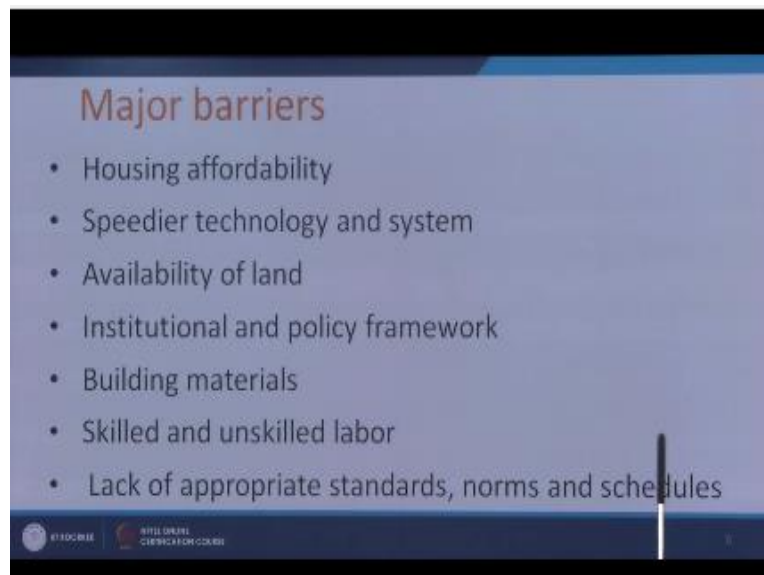
They have the highest demand in terms of housing, but the market supplies very less, only 4% where as the market supplies maximum for the MIG and AGIG 85%, even if they have only 15% of the total housing requirement. So there is decrement between the supply and demand severe mismatch between supply and demand which we discussed. Then we revisited the housing programs so far we had in last 70 or so years in starting from 50s to till 2010 or 15.

(Refer Slide Time: 03:18)



We have seen that first few decades till to 1980. The government rule was as provider to provide the housing directly to the people then next two decades the governments rule was enabler. They enabled the private agencies and other agency so that also they can be partner and now 2000 onwards with the open market the rule of government is facilitator. They are facilitating the process of housing delivery in more numbers through the market and also through the government agencies so that at the end of the day people get more number of housing. So we ended up with the deflection program which is right now going on and before that.

(Refer Slide Time: 04:19)



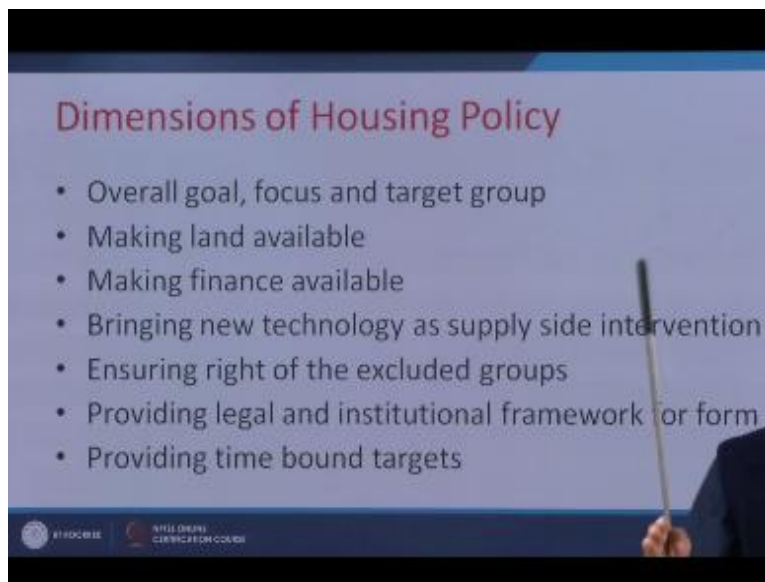
We had various programs including Rajeev awas yojana. So we analyzed all these programs and we identified few major barriers we just creating housing shortage, incremental housing shortage and non fulfillment of the housing shortage less number of supply. So the first thing was housing affordability because of the poverty in the urban area, the lower income group economically weaker section. They affordability is the major problem. Second is this PDS technology and system. Because of the conventional technology which is slow in delivering the housing project in time. So that is another major problem the projects are not getting completed within their given time.

Then land is also major barrier. We are not getting lot chunk of land in urban area and because of that the mass housing is not possible, but last few decades one or two decades, because of the various land reform and pro land policy of the government. Now we are inner position that up to we have somewhat work on this problem. Then also we need a reverse policy frame work holistic and a comprehensive policy frame work to incorporate all the barriers, incorporate all the opportunities to take the current problem of the housing to a solution in the near future. So policy frame work also needs are institutional frame work as well.

They eco system required to generate new kind of building materials, eco friendly building materials and making them available in facility of the project site is also required which is the major barrier for the projects under the government in intervention. And also liver is I mean availability of the skill labor basically is a major problem for the programmers or the intervention we had in India. So after discussing IND find major barriers, there are few other barriers, but these are the major barriers we discussed how a housing policy can be comprehensive holistic to add this each of the barrier.

There are barriers like standard norms and schedules, I mean we have specific Indian standards or building construction and all those practices, but when we invite the new technology or the new materials definitely we have to update the norms and standard and have to make the new standards and norms. That is what the requirement, so based on the barriers, we discussing the housing policy now.

(Refer Slide Time: 06:57)



The policy has different dimensions. What is the policy? So we discussed various dimensions one by one. So policy basically overall goal or focus and a target group. A policy definitely will indicate the target group to which the policy is aim to and also it should have a overall goal

and focus. For example, the current policy, housing policies main focus is to achieve house in for all by 2022. And this target group is basically the people who do not have the house or in future who will lose their house or they do not have the possible people who need the house in future also. For housing subject like housing land is very very essential. We cannot make the housing project in sky. We have to have the land in our facility of the cities. So housing policy definitely should all over indicate the land availability. Then finance, around the resource required is finance.

Most of the cases the finance is required from various sources private, public, the NRI fund, the foreign direct investment. So policy document definitely will indicate the finance availability and its mechanism. Then technology and supplies are intervention should be also adjust in the policy current policy, housing policy adequately adjust this issue ensuring right of the excluded rules we have told that economical weaker section and lower income group even if they have major deficiencies in the housing the market supplies are very less. So how a policy mechanism can address that issue that is very very important through the programs of the intervention.

Providing legal in institutional frame work for reform providing time and targets for the institutions and the organizations. So that they can achieve the overall target and the goal. So these are the various policy we discussed policy parameters or dimension. Now coming to the land matters, they are all four basically four approach by which we can make the land available for the housing project. The first approach was land acquisition where the government authority can acquired the land for the bigger projects that we know use of the land acquisition act. Presently in 2013 and 2014 who have amended the land acquisition act which was very earlier very older act.

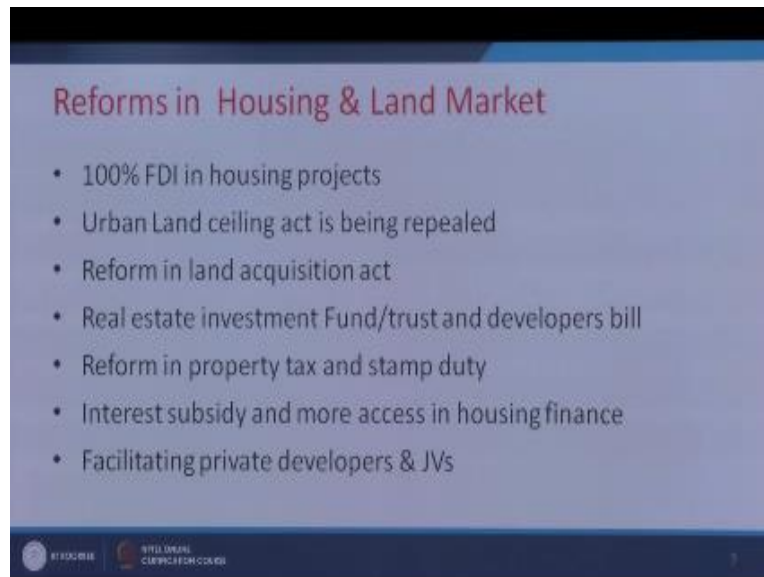
(Refer Slide Time: 09:31)



But we have amended that at recently. Then second is the master plan based approach which is not exactly acquiring the land, but to control the land by indicating by prescribing the desire land use, the density and is various utilization factors including the building contracts and regulation. The second part of the land assembly based approach where we do not acquire the land as such permanently. But we take the land from the people for some time. We assemble the land, we develop the land and then some part of the land is given back to the people and some part of the land is utilized for the future developmental of the infrastructure and housing.

So that is third approach before the approach is the public private partnership models here neither we acquire land, neither master plan base approach. But we then overall frame work of master plan some bigger land for a particular public purpose can be acquired by the private agency and the private agency can work under the collaboration or under the partnership with public agency and that we become the private public partnership model so that is called guided land level of is. This four approach is basically available right now in which we can expect the better land available for the housing project. So these are the reforms other than the land the various reforms like 100% foreign direct investment urban land ceiling act.

(Refer Slide Time: 11:04)



The land ceiling act was there till some years back. So it basically registered the land bigger land holding under one ownership. So that is now repealed that is why the bigger land is available in the cities. Reformation in land acquisition we had already amended the land acquisition act then real estate investment fund and trust and developers will we have recently make the developers build to convert to this build to act. So right now this is the objective of this investment trust to make the funds available from the investment of the people.

And the objective of the developers act was to ensure the transparency and accountability of the people or the home barrier who are the endorsers in the house planning and management process. And also refund is required in the property tax and stamp duty and the housing construction is not sufficient after the construction the transaction or the registration of the housing or the house unit in the name of the owner or the endures are very important and that the ground the how benefit could be given to the economical weaker section and the lower income group that is a challenge.

That is one reform all the state government they are bringing in the land matters then on the financial matters the interest subsidy is given through various schemes given by the government.

And also we are facilitating private developers and joint ventures, after that we also discuss the affordability as a subject we discuss that affordability traditionally was approach from income perspective. All of these we calculate the affordability from the income level of the people or their family, but right now we are slowly slowly going to a paradigm where the affordability is considered as a physical phenomena of a floor space considering lot of people or a family that initially they are able to only have a very small house.

(Refer Slide Time: 13:27)

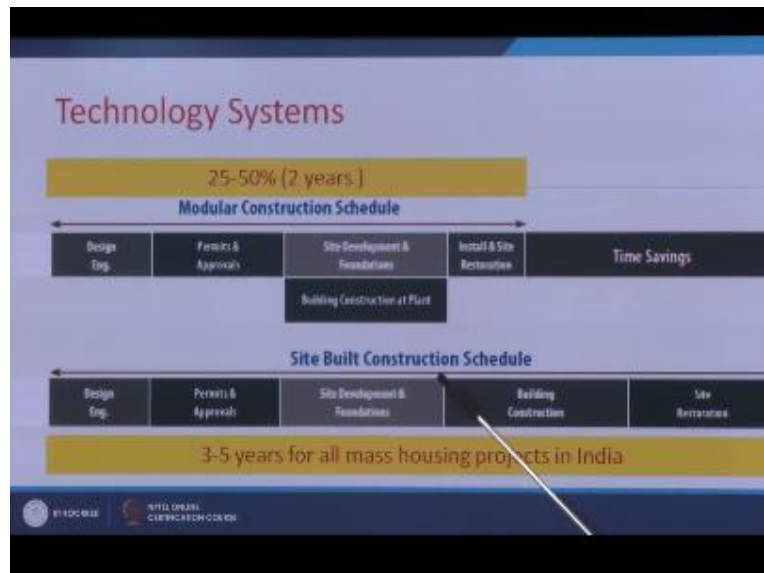
Changing perception of Housing Affordability

Housing Target group Categories	Definition as per				
	Government of India†			State Government (West Bengal)*	
	Built up area	EMI or rent	Maximum Price	Built up area	Income level (as of 2010 price)
Economically Weaker Section (EWS)	Upto 300 sft	Not exceeding 30-40% of gross monthly income	Rs. 1,75,000 (2692\$)	200 to 399 sft	Up to Rs 10,000.0 (154\$) per month
Lower Income Group (LIG)	301 to 599 sft		Rs. 4,01,000 (6170\$)	400 to 599 sft	From Rs 10,001.0 to 15,000.0 (154\$ to 230 \$)

Source: *West Bengal Housing Board, Government of West Bengal [order no. 488(21)-H/3M-2/2007 (N.) dated 06.09.2010] Affordable Housing in Partnership Guidelines 2011 (Amended), Ministry, Govt of India

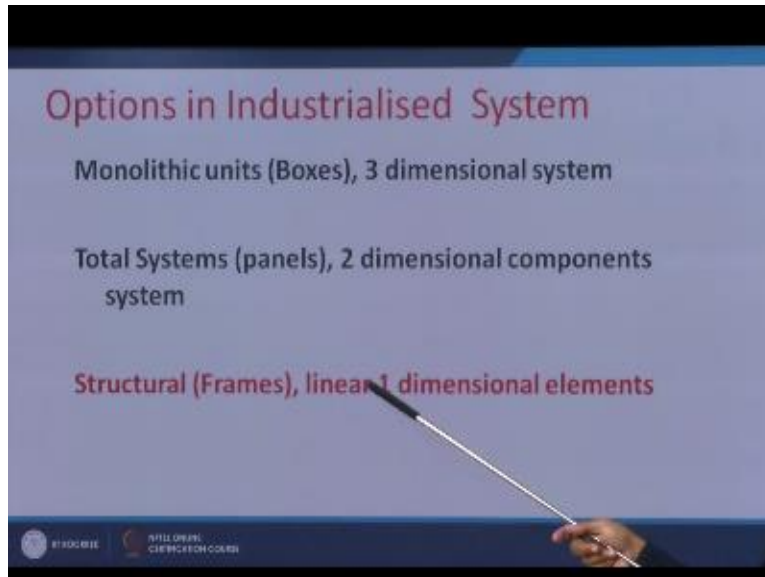
And over the years when they get more earning they can gradually go to the higher level of housing so the change is from a income based approach to an area based approach. Like in government of India they have provide up to 300 square feet for the economical weaker section and 300 to 599 square feet for the LIG people. Similarly for another state government we have shown in similar square feet or income both are there but right now most of the cases we are going thought this that is the income floor area approach.

(Refer Slide Time: 14:01)



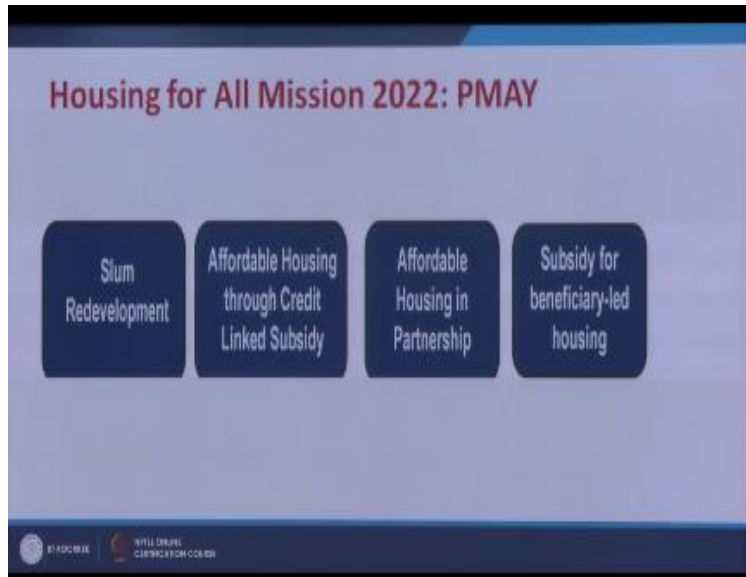
After that we discussed technical systems the essence of the technology system was that to go for a side to come from site build construction schedule to a modular construction schedule were we minimize the site building construction structure which it transfer to the building in a plant and so that we can reduce the time and save the time and more time save the more the cost economy and more the effectiveness of the house and not only that we can achieve the quality better if we go for a balance between the on side activity and the off side activity.

(Refer Slide Time: 14:43)



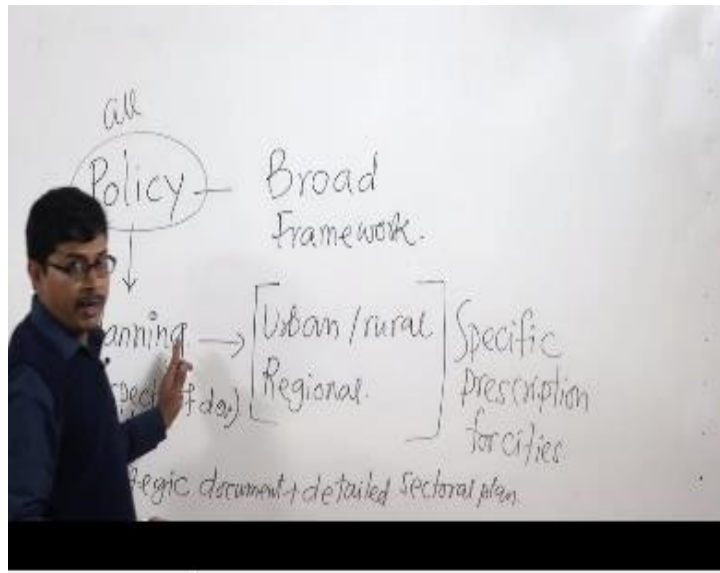
So considering the technology these systems we have, we have several options like say balance option or the flame option from that we discussed the frame option is the suitable option and for Indian case we show the case study also and in kind program like Pradhan mantra awas yojana. And that technology summation which is a part of Pradhan mandri yojana they are focusing on that only. So coming to the current government program Pradhan mandri yojana has four components the first component is about,

(Refer Slide Time: 15:06)



20 to end

(Refer Slide Time: 20:59)



In the next stage we can incorporate the essence of planning after the policy. Now policy is a basically broad framework. Okay. So what does a policy do? Policy gives a overall umbrella because India a country like India is very large country having so many geographical variations so many cultural variation so many economic variations so policy gives a umbrella of the holistic approach towards solving a problem.

So it gives a overall target overall idea and overall broad guidelines broad framework but what it does not give is a specific prescription for a particular city or a particular region for example if you want to make a city plan or a housing proposal for a particular city the housing policy does not give that a exact prescription so this city authority or the authority which is entitled or involved to do that they have to do the next level of the exercise which we call; at planning , sometimes we call it urban planning or rural and sometimes the planning which we call as regional planning sometimes.

We call it as state level or national level planning but when we talk about a physical planning geographic planning basically this two are the options when we talk about the physical planning ,

physical means whenever we are going to prescribe in specific intervention in any geographical land geographical piece of land or land cover so this is the next stage after the policy which is basically a broad framework the urban and the regional planning but whether the planning is done for the housing or any other components are there no, planning is done for all the parameters in involving the human life, for example transportation , accessibility, housing, the industrial development the commercial development the city level open spaces and the all the institutions and the health facility so housing the planning is done for all aspects of development so then it follow the next level;

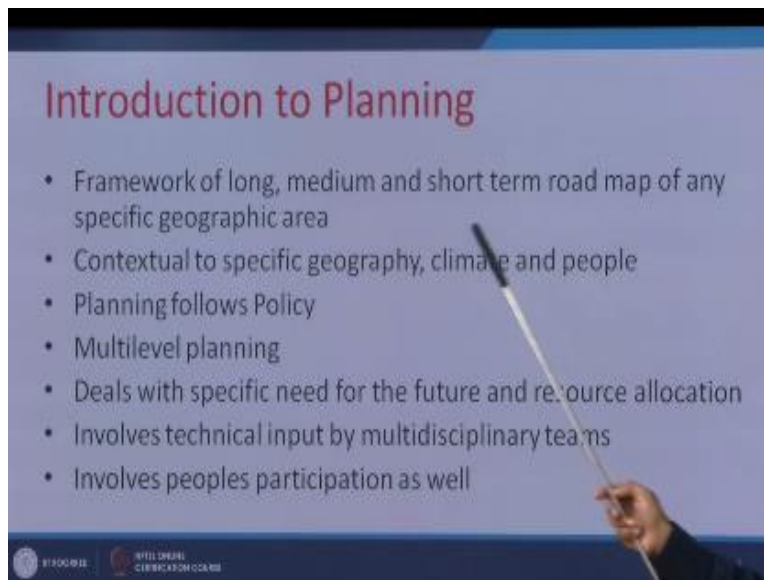
Of planning exercise we do a detail exercise for housing the transportation planning the mobility aspect and the green aspect everything so we make a the next stages document or it can be called as a detailed sectoral plan so in this detail sectoral plan or strategic document we will detail out each piece of land about its use about the typology prescribed and how we can achieve that both are considered but before we go to that level we have to touch up on the planning to understand its mechanism fully.

So planning so how the planning is done at the urban and the regional level considering the policy aspects now there are lot of policy like housing policy, environmental policy, transport policy lot of policies are there so in a planning basically we combine all the policies so we reflect all the policy in the planning of a city or region and then we detail out each strategic document one by one based on the policy parameter and the planning , so what does a planning exercise or a strategic exercise offer it offers a very specific prescription of a city or a village or a region prescription can be detailed for a land matter.

Can be financial matter can be institutional matter can be the built how the building will come out what it will be the heights total volume what it will be typology what it will be its use what it will be its composition what it will be its classification how does it look like the way we build a city so each and every thing will be prescribed in planning and followed by the strategic document which is not possible in the policy document, because policy document is a overall broad framework of all the states and all the cities all the region in the country irrespective of the geographical variations irrespective of cultural variations so taking this concept in our mind so

let us see what are the major points in the planning which we will cover in the next few lectures like we discussed the frame work of long medium and short term.

(Refer Slide Time: 26:07)



Road map of any specific geographic area so based on this discussion the planning basically can be a long term like 20 to 25 years. It can be medium term 5 to 10 years it can be very short term like 6 months 1 year. Action plan 1 year prescription for development for any geographical area and it is contextual it is contextual planning and strategy for any development is always contextual the planning made for the green planning is labor applicable for the hill areas planning made for the hill areas never will be applicable for the coastal areas.

So these are different basically planning is done after the policy so planning follows the policy whatever the policy mandates or policy guidelines there so planning cannot deviate that planning has to follow that but based on that definitely planning can diversify in few areas

End

For further Details Contact

Coordinator, Educational Technology Cell

Indian Institute of Technology Roorkee

Roorkee – 247 667

Email: etcell.iitrke@gmail.com, etcell@iitr.ernet.in

Website: www.iitr.ac.in/centers/ETC, www.nptel.ac.in

Production Team

Neetesh Kumar

Jitender Kumar

Pankaj Saini

Graphics

Binoy. V. P

Camera

Sarath Koovery

Online Editing

Jithin. K

Video Editing

Arun. S

NPTEL Coordinator

Prof. B. K. Gandhi

An Educational Technology Cell

IIT Roorkee Production

© Copyright All Rights Reserved