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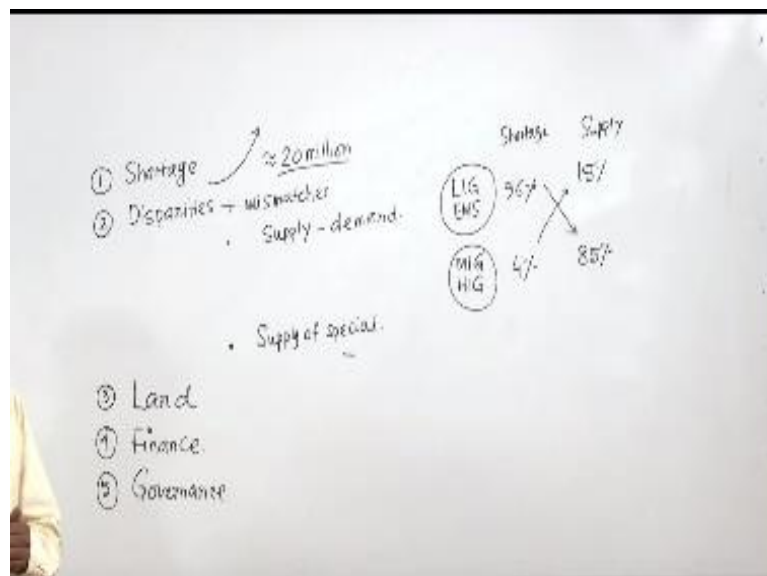
Housing Policy & Planning

Lec – 04 Policy and Public Intervention – 1

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Hello, Welcome to the lecture 4. In Lecture 4 we will discuss about the housing policy and government intervention. In Lecture 3 we discussed about the present housing condition in India. We identified few issues, which will take for the discuss of the policy and the intervention mostly those issues are before going to the policy, we should have quick look on the issues.

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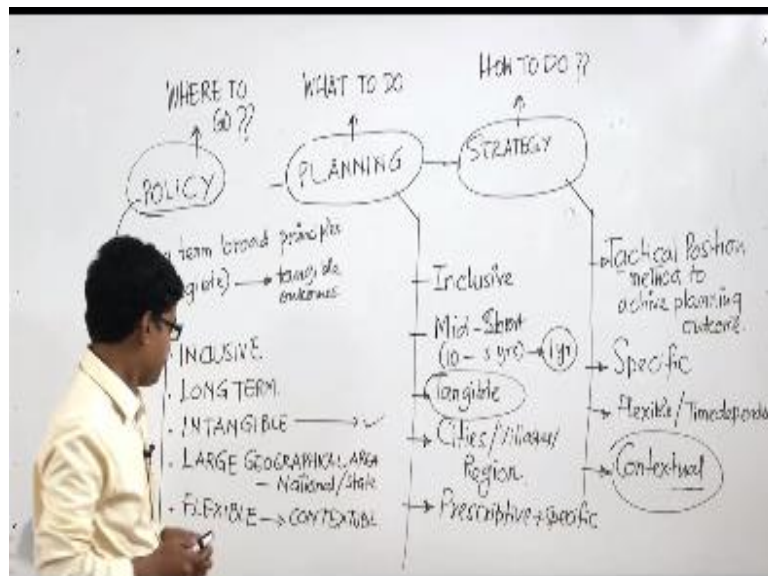
We identified that the housing shortage for past few decades is ever increasing that is the first thing. Presently it is 20 million roughly. We discussed that housing shortage and housing situation in India is having several disparities and also mismatches. One of the mismatches was between the supply and demand. We discussed that the LIG and EWS and MIG and

HIG for this people. The shortage is 96% of total and this only 4%. This is shortage. Whereas the supply is only 15% and 85%.

So you can see that the shortage and the supply do not match with the current situation. The second mismatch was between the supplies of special category housing. By enlarge this shortage is for family based housing requirement, but there are housing shortages required for the non-family single person or a couple of person who come for the short duration in the cities that is another issues.

Third, which we discussed is the issue of the land. Forth, we also mention the finance and also governance mechanism. So based on this today we will discuss the policy and public intervention. Now so that we can address this issue, which we discussed, so for discussing these we have.

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The first discussion on housing policy planning and then strategy. We will see what does it mean, what are the difference between these three terms and then we will see the public interventions in terms of policy and planning and the strategy. So what are policy? Policy is basically some long duration, long term, broad principles. Principles, which is by enlarge in tangible, but it leads to some tangible outcome. So, it is basically some broad principles or a broad guideline which is given and which is basically in tangible. It has some in tangible

guidelines, but whose main objective is to bring some tangible outcomes. So a policy must be inclusive. A policy should cover all categories of houses, all categories of people.

All geographical variations, all time lines a policy should be long term. A policy is made at least for 20 years future. Sometime policies are amended, but policy made for long term benefit of the overall country. Then policy is basically intangible and policy covers large geographical area like housing policy, any policy it should cover either national or state. Usually we do not make the policy for the cities or for the local areas. So these are the basic elements or dimensions of a policy and definitely. The policy should be flexible so that it can serve different contextual.

So these are broad dimension from the policy. It should be inclusive. It should cover all categories of people, all categories of the environment. It should serve long-term purpose for a country or for a state. It is basically intangible principles for ultimate outcome will be intangible. Large geographical area coverage either national or state and it should be flexible so that every context it can be suitably used. After we make the policy, it is basically after that we make the planning.

Similarly for planning also it is inclusive; therefore planning also should be done for all categories people, all categories of all age people, all categories of community, similarly like policy. It might be for midterm, mid and short term like 10 to 5 years possible. Unlike the policy, the planning must be giving some tangible outcome or tangible benefits and it serves unlike the large geographical area, it large, it serves cities, or villages or region and the policy flexible or contextual, the planning is prescriptive and specific.

For example, if we make plan for city of Mumbai, it should not be applicable for any other city. It is specific prescription for a city. So the planning is inclusive like policy. It serves make to short-term 5 to 10 years in some cases it is also 1 year as annual plan. I will come later for the discussion of the planning. The planning should give some tangible benefits, tangible outcome at the end planning exercise. It serves cities, village and region and it is prescriptive and specific not flexible and open.

After the planning is done, we come to this strategy. What is a strategy? Basically in planning or in policy everything cannot be done very straight forward way. Sometime there

are many ways to achieve certain objective or certain function so which of the path or which of the methods we should take as a path that is very, very important in planning. So it is strategic position, so basically strategy it is a tactical position or method to achieve planning outcome, like we told that planning is always have the outcome of tangible outcome to achieve the tangible outcome.

What about the tactical position or method we are taking that is part of strategy. For example if you plan for a clean and green environment for a city, what are the methods or what are the ways we should take for city to achieve the green and clean city that becomes the tactical position or the methods or the ways to achieves these, this become the strategy. So therefore strategy always specific and in some cases it can be flexible or time dependent, any strategy if you that it is not working for particular context even if the strategy is taken and it is not bringing the tangible outcome, we may change or we may revise the strategy may be next year or next to next year.

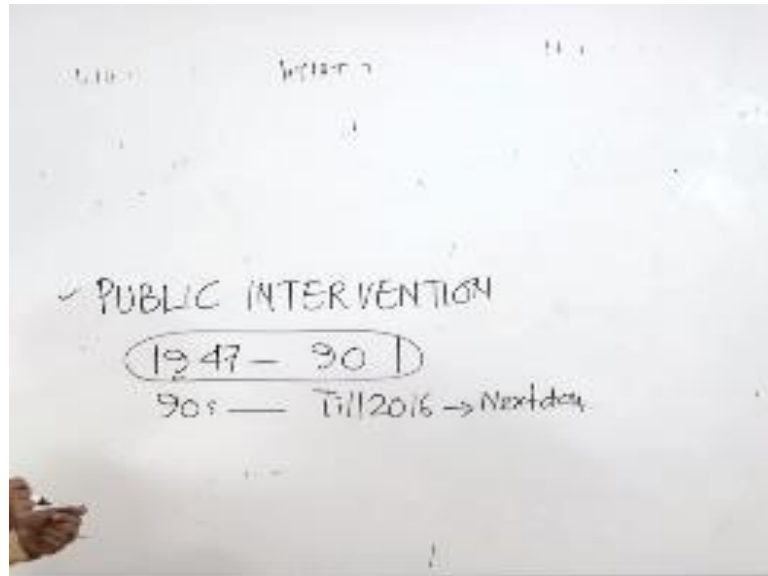
So that it becomes the flexibility and time dependent and in always it is contextual. The strategy taken for a plain land cannot be successful the strategy for the hill areas. The strategy taken for a river basing conservation cannot be applicable for strategy for the conservation of a desert area or any other area. So planning strategy is always contextual based on the geography community people and environment. Therefore, we discussed the three-term policy planning and strategy.

So what is basic difference, basically policy tells you that where to go????? That means where we should reach in long-term perspective and planning tell us that what to do??? For our cities or for our regions and to achieve that the strategies tell us how to do??? Therefore this is basic differences of the policy planning and strategy. So policy gives the broad deduction, which gives as a long vision where to go, to achieve these we have to prepare plan, which is basically perspective and what to be done.

It gives you the specific action and to achieve these we take some strategy location, strategic tactical position that becomes the strategy and basically it is how to do, how to bring this planning intervention so in housing policy and planning intervention, we will discuss policy then planning and with the planning we also discuss strategy, how for a city level, we can make planning and strategy that will discuss. So after this, we will see in India after the

independence how the polices came one by one and we will see that what are the planning intervention, public intervention happen before that.

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So now we will go to the public intervention. We have to discuss this, we have divided into two parts from 1947 to 1990s we discuss today and from 1990s to till 2016 we will discuss next day. So let us see what happen for the public intervention in housing after the independence from 1947 to 1990.

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Public intervention in Housing (1947-till 90)

- 1952: Subsidised Housing Scheme for Industrial Workers and Economically Weaker Sections
- 1954: Low Income Housing Scheme
- 1956: Subsidised Housing Scheme for Plantation Workers
- 1956: Slum Clearance and Improvement Scheme

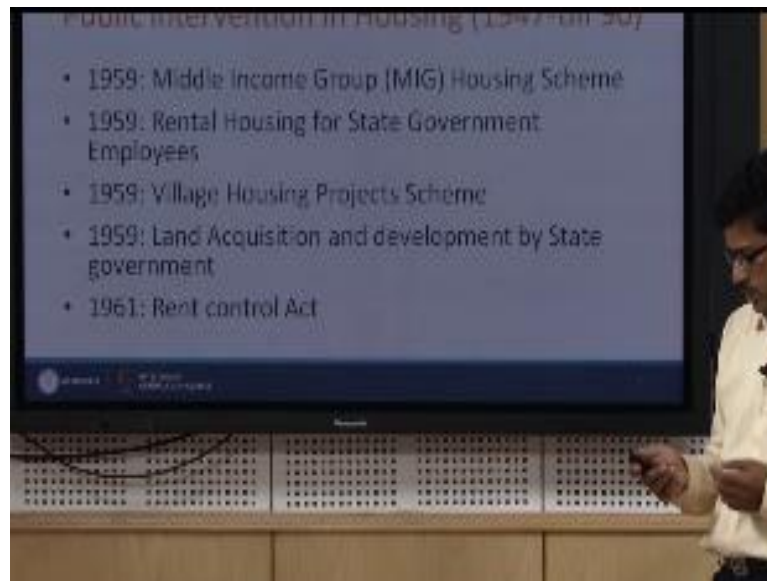
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So immediately after the independence the major situation was that due to the division of the country due to the migration, due to the various social problem, the shortage of housing was very severe and they started with the subsidise houses came for industrial worker and economical weaker sessions as package to the particular group in 1952. Then they came up with low income housing scheme for the state and city level following that within one or two years.

So the first intervention was basically for the industrial worker and then they come up with different kind of people, but definitely they are in the low income housing scheming. Then in 1956 they came up with the subsidies housing scheme for plantation worker. Again there was need for providing housing or low cost housing for the plantation workers in different states that happen in 1956.

After that the concept came that some clearance, various state government authority they came up with some clearance act and improvement schemes. So basic objective of this act was to clear slum from the congested city to the outskirts or some part where the land is available and improve their condition that was the some clearance and improvement scheme.

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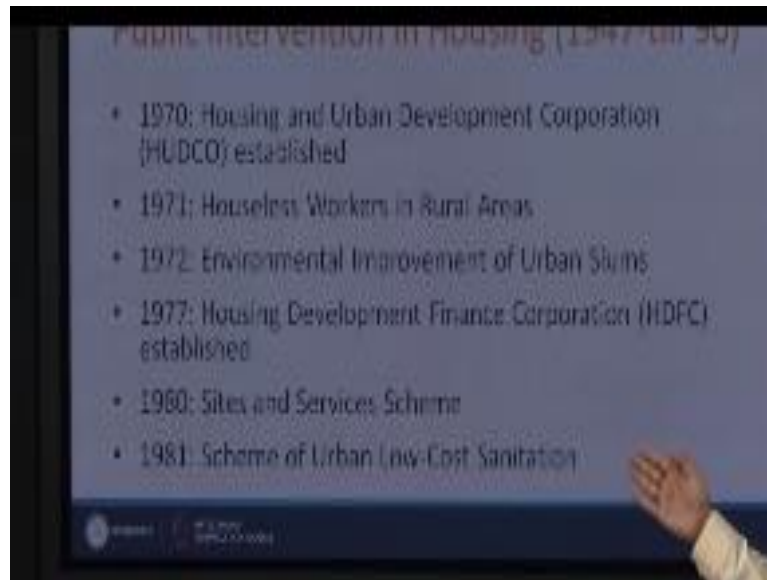
Next in 1959 they also try to incorporate little higher, I mean income group other than economical weaker session and low income house. The government wanted to become more inclusive in terms of housing provision. In 1959, government started rental housing for the state government employees in different states, because the government employees otherwise they did not have any avenues to get the formal houses from the government. After this face government looked into the village housing project they taught that why only cities or the urban areas, let us look into the village and let us consider on those areas.

So they came up with schemes and projects. Up to this time, government failed that all the projects this was suffering from delay on affordability, non-fallible on the project, non-completion of the project; one reason for this was the availability of the land. So they try to a coolant to get more land by the state government, so that when the housing is required to be developed. The land is available with the government that was the next stage when government try to have better prepared for provision of the housing where is earlier before this the approach was only housing provision to give the housing for a particular group.

Next they also try to bring some kind of reform in the rent control act in the legal reform. They understood that not only the housing provision, like the land the reform and land assembly, land is required similarly unless, until, we reform or we change modify or mean

different acts, which controls the housing delivery and housing governers. The people will not get house in cheaper rate, so they revise this.

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At the governers level they thought that there we need apex organisation in the country to develop various technical and innovative solutions in terms of technology plans and designs materials and which cast here the knowledge training and research in the different state. So in 1970 they established housing and urban develop in corporation in HUDCO. So till now the HUDCO is working at the apex level and coordinating all such similar projects.

Then again the project for the rural areas was repeated in 1970s for the till this point they work for the housing provision, but now there was another approach that people thought about that without giving the house can we improve the environmental condition by giving the basic services like water supply or accessibility or sanitation and the waste management to the existing slums. So if we provide the environmental improvement unless otherwise also if we do not even give the provide housing structures, the building then also their quality of life improves substantially with the improvement of the environment and the basic services.

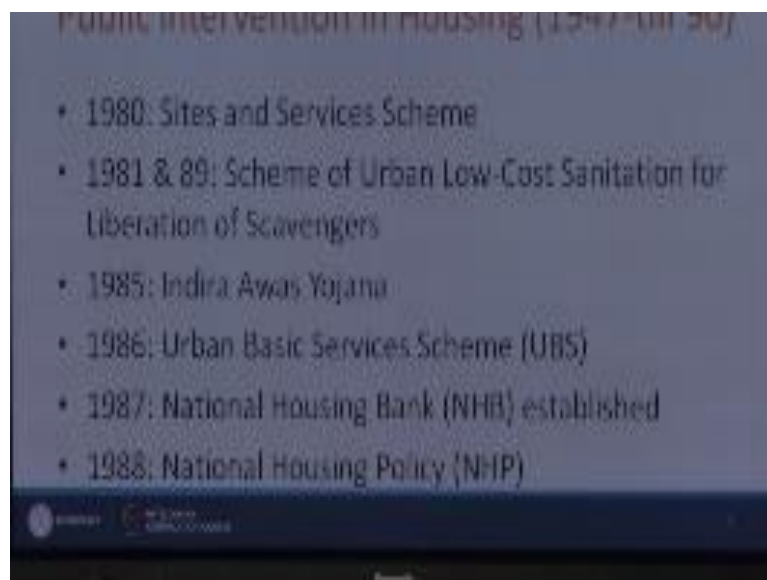
Then it was try to bring slow, slow some enabling environment in the housing market. The housing developer finance corporation HDFC established the basic objective of this bank basically was to create an environment where people get easy housing finance housing loan

the projects, which does not have the enough money. They get the house loans and deliver the projects. So we can see for the first time after the independence that government try to have some enabling environment in terms of land and then finance.

So we talked about the slum clearance acts and some clearance approach. In the slum clearance approach basic objective was to take slums outside the city or of the city and resettle them. So one of the scheme was this approach was no site and services where basically they use to provide the site and some basic services like sanitation, water, supply and access road.

So that they can build their own house in incremental fashion, but by in large site and services those it is very successful in some of the pockets, but in some states also it was not such successful because of the location problem, which have the limitation and because of the limitation of getting job in the city code area. So we will come to this problem later on and also, but this was started in 1980s as site and service scheme. Similarly like environmental improvement program this scheme for urban low cost sanitation program started in cities basically in 1980s.

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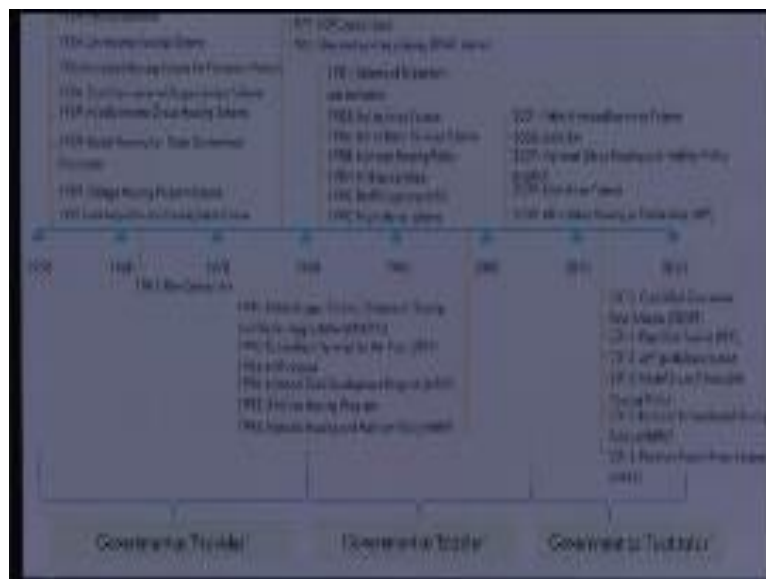
Site and services scheme continued and then scheme for low cost sanitation continued in 1985 the apex program for the rural housing Indira was Yojana came. The basic objective

was to give very affordable houses in cheaper rate to the poor people living in the rural area that was the Indira Yojana. In 1986 urban basic services scheme or in short UBS came. It is also objective was to provide the basic services sanitation, water supply etc to the city people. National housing bank established the objective of national housing bank was to create another enabling environment to create more number of banks to leverage the facility of the housing finance like the HDFC.

So national housing bank at the apex level, they try to incorporate the facility or benefit of the housing finance every level, every state, and every city level and following these various banks and the housing finance institutions developed. In 1988, the first national housing policy came for the first time up to this time government experimented with several types of housing basically in the provision mode basically. They wanted to give housing to particular people, but after 30 or 40 years of experimentation they understood that probably this is not the right way.

We should have a comprehensive policy for the whole country considering the diversity of our geography, diversity of the community, diversity of the religion, diversity of the economic disparity. So the first time in 1988 national housing policy came.

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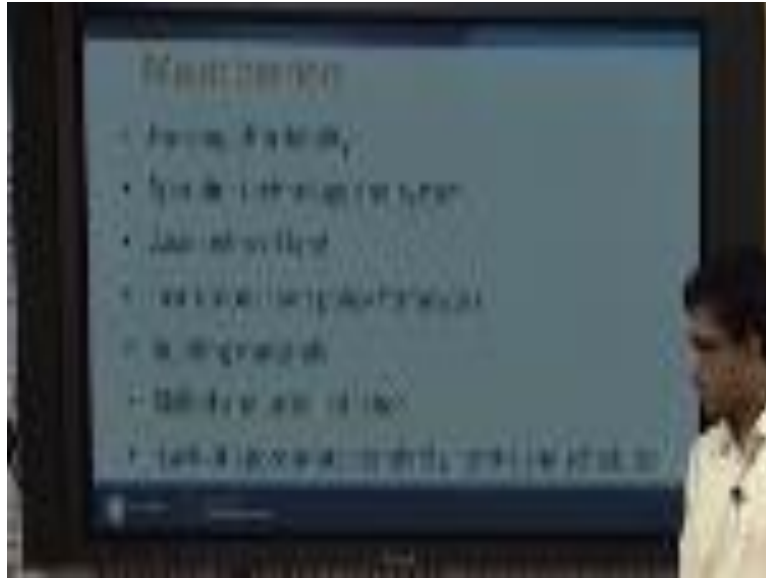


So after this is the first time then several housing policies came that will discuss next day the basic provision of the policy. So let us see overall how it happen so in 1950s, 60s, 70s, 80s and 90s up to this period basically government role was as provider. Like their role was to provide house a particular economic group or particular category or particular state or particular cities, but slowly they started realising that this is not sufficient. So they came up as role as a enabler and they started several works like say national housing policy NDO all these works and which shows that government try to create an enabling situation so that other also can act and can provide housing for the poor and the all groups and the after 1990s after this time this part is little different.

We will discuss next day that here government also try to become a facilitator even if they provide the housing or enable others to provide housing here their role is to facilitate the process to facilitate the acts reforms in the land and finance so that other like private companies, joint venture companies housing finances, eco system or environment is created where everybody can participate, everybody can act, and everybody can deliver housing so that is paradromic.

This will be discussed next day, but what u got that till 1990s the major barriers we observe the major problem was basically housing affordability other than houses given by the government, which is in the subsidies straight other than that there are a very few projects are the people who could effort the private housing or the formal housing.

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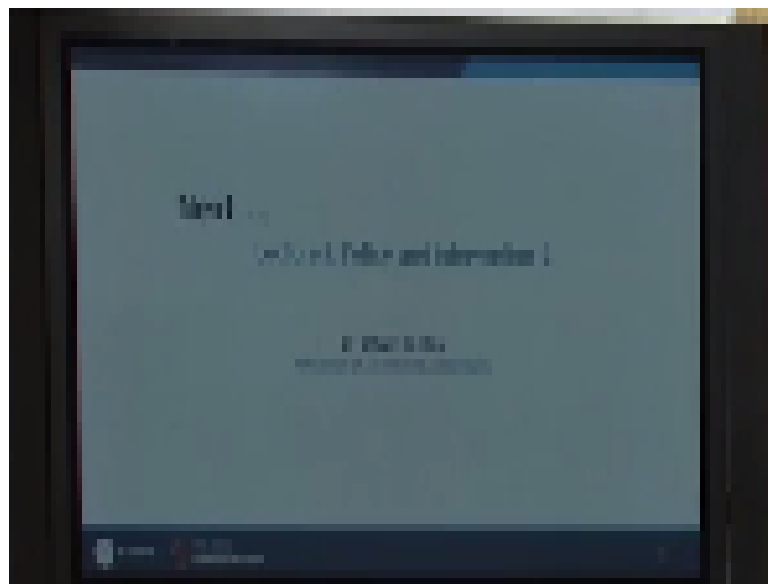
Then another major barrier was the delivery of the housing usually housing projects takes several years sometimes three years, 4 years and because of the conventional technology, which is buyers are slow and because of the non-availability of the urban land. The delivery of the housing was very, very slow.

Apart from that institutional and policy frame work was major drawback in this period because government only understood to frame policy before 1990s, in 1988 only before that there were going in path of a kind of piece meal approach. They are taking the projects by project approach; they are providing the housing in terms of the specific group. So in terms of building materials and the technology there was the need for innovating in the building materials and technology.

So that we can come up with the faster housing construction, permanent housing construction, permanent building, permanent unit for the common people that partly they are hut co and some other organisation they started, but definitely lot of works need to be done and lastly the availability of the skilled and unskilled labour whenever there is change in technology or the building materials we need to continues changing of the skills of the labours because the amount of the skilled labour is very low in our country and unskilled labours are abundant.

So that is another major barrier in delivering housing in desired quality and also there are shortage of the standards norms and schedules. Right now we have different kinds of standards norms applicable in India, but slowly, slowly we should come to a common paradigm, common standards, common norms, where every state can act, where state can deliver housing with some commonalities and with some contextual differences.

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So next day we will discuss the policy intervention to I will discuss after 1990s how the policy and the public interventions change from a provider enabler to more facilitator mode so to for a quick summery, we discuss today 3 element, one is policy planning and strategy, policies the long-term brought principle intangible principle it is inclusive, but it is major objective is to bring some tangible benefit for the common people whereas planning is very specific to particular region cities and region or a city or village which gives a prescription for the benefit of the people and it also inclusive, where as policies inclusive and basically have large like a country or a state and strategies basically tactical position to achieve some particular objective under the planning.

Therefore the policy is basically long-term vision where we want to reach the goal, the target and planning is basically prescription for city or region what to do and what will be the path of achieving all those objectives and specific and the strategy is basically how to achieve. The path and methodology and then we described and demonstrated some of the public

intervention like government of India after 47 till 90s where we have seen that their approach was basically to provide housing for each and every category of the people, every category of the people.

But in 1990s just before 1990s and 1988 they felt that definitely they should come up from a provision mode to a facilitator mode and they should approach in comprehensive way that is why they made the national housing policy in 1988. So next day we will discuss the national housing policies after the 90s and then we will come with several other interventions and we will discuss in details. Thank you.

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