

**INDIAN INSTITUTE OF TECHNOLOGY ROORKEE**

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**Housing Policy & Planning**

**Lecture – 05  
Policy and Public intervention-2**

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Hello, last day last lecture we discourses about the public intervention in housing till 90's. We have seen that various problems and issues where faced by the government of India and also the state government we achieve the goal of housing for all. So today will have a quick look at the barriers are the problems faced in last 4, 5 decades till 90's and what are the various interventions done by the government of India so for till the latest time that is 2015 or 16 so this all points we will discuss last day which are the major barriers and issues faced by the government of India.

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**Major barriers**

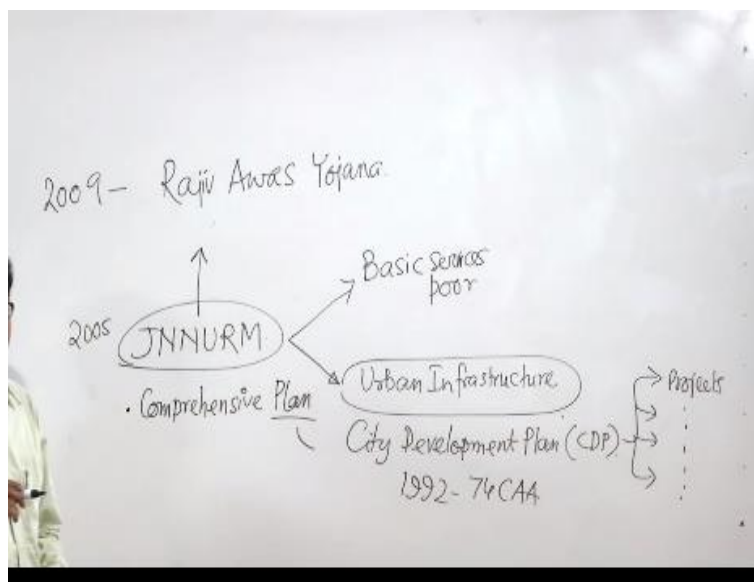
- Housing affordability
- Speedier technology and system
- Availability of land
- Institutional and policy framework
- Building materials
- Skilled and unskilled labor

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Housing affordability, speedier technology and system availability of land, institutional and policy framework building materials skilled and unskilled labor availability in the housing construction so after facing all this problems and barriers government tried to improvise slowly and came off with different type of program after 90's till this time and which are basically in major change in the approach and out look towards housing till the 90's and after then 90's.

So this pictures we say last day till this point we discussed in today will have a discussion till 2015 what would happen after that in 90's now you can see that in the year 2000 several programs like.

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Nehru Rozgar Yojana came here government of India they consider are they understood that housing is not our house it is essentially a very important part and linked with the livelihood are the Rogar so they indicated the Rozgar Yojana with the shelter profession later on this program emerge to SJSRY Swarna Jayanti Shahari Rozgar Yojana which is nothing that but livelihood or income generation activity in the cell group in the urban areas which is also link with the basics advisor and the housing.

So this program came in the year of 2000 in 1990 between 90 and 2000 many other programs came like urban basic service for the poor in this program the main objective of the program was to provide basics services without this mainly in the building without removing in the building without resettling the housing or slums as such providing basic services for the poor. This program came the next one is the natural housing policy. This is revised based on this policy will discusses after one lecture all the natural housing policies together we will discuss.

But today we are just touching upon the policies that why it was required revised. So basically it wanted to have a comprehensive approached in housing provision in urban rural areas of the country the next which was done by the government is the NSDP natural slum developing project which is the extension of the basic services projects plus the basic services plus the essential amenities like community center are the school all the health facility.

So this natural slum development project also came up during this time further in 1998 2 million housing problem came housing program. Whose basic objective was to achieve housing for all but it was not sufficient only to take a 2 million housing program but it was essential to incorporate various reform and private sector to deliver the housing which came after that the next decade that we will discuss and after that also the in 1998 the natural housing and habited policy.

Habited policy also came in 1998 during this decade so in this decade government experimented with the side based basic hard vicious driven housing approach with the live butte linkage and the target of overall housing for all by creating 2 million housing program and revising the natural housing policy and natural housing habited policy in 1994 and 1998.

So after during this decade government who realize that probably the housing provision by the schemes and programs is not sufficient by the government it is not sufficient unless we bring some changes in the supply and the demand side intervention like land fiancé enabling the private developer etc.

That is why after 2000 onwards government came up with separate programs along with the reforms that is the decade from 2000 to 2010 we have seen the large size very big size programs and schemes which is also coupled and attached with the reforms that will discuss now. See the first program was the scheme was the November 2001 that is VAMBAY the objective of this JOJONA was to provide the house for the slum population in urban area for very minimum affordable price like 30000 to 40000 rupees for each house hold.

That was VAMBAY project so after the VAMBAY project taking clue from the earlier decades NSDP and UBC project government consider that we should go for the comprehensive program and then the deluxe program and that the name of January 2005 scheme which is a JNNURM. so, this program came with objective of providing basic service for the poor and also urban and infrastructure that different between to this two component this is basic services for the poor.

Including the housing and basic services is aim to for the poor people of the city whereas the urban infrastructure is aim to the other population except the poor or as a whole for the city. So the JNNURM was the major flaxseed bigger program.

Which was emphasized by the government of India, the major points or major achievements or characteristics of JNNURM was that it was comprehensive in nature, for their first time they told that all the schemes individual scheme likes NSDP, UBSP all this scheme are super seeded those all no longer existing in the place of the scheme we are going to launch a program called JNNURM and hear every city every state government they has to make a comprehensive plan of their comprehensive plan of their housing and infrastructure.

And that it called, so the basic change in the JNNURM was that the scheme driven from the abysmal approach driven strategy to a comprehensive strategy through the repetition of city development plan and then come to the industrial projects all region scheme that is the different which was achieved during the JNNURM, now you know that in 1992 after this 74<sup>th</sup> constitutional amendments act the in 1992 - 74 CAA ACT.

The basic planning job was signed to urban local bodies but they were not doing but after this JNNURM in 2005 they made this city development plan with the help of the government and they came up with various projects, so this plan is followed by various projects. So that is the uniqueness of the JNNURM another very important element in the JNNURM was that the whole program is linked with various reforms.

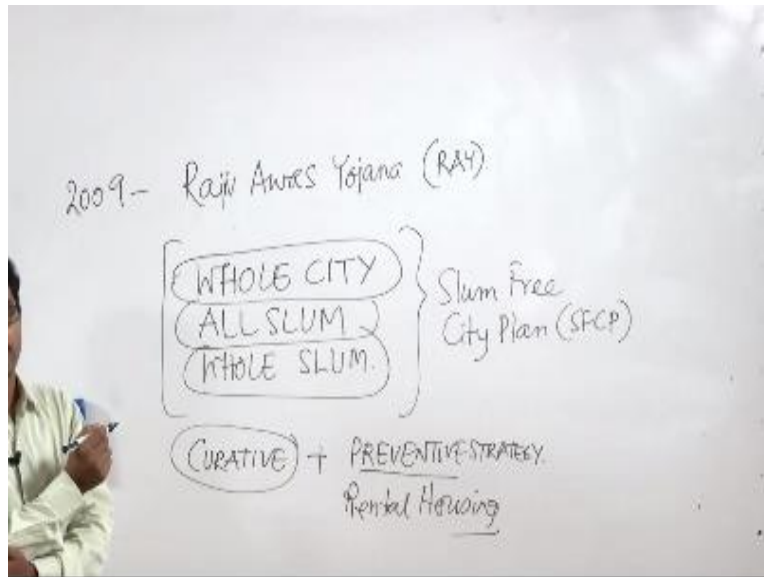
We discuss the reform is nothing but the organizational discipline. So it was considered that without the reform at the organizational level at the policy level or at the government level no programs or no plan can be achieved that we why the reform the sores attached with this. In the next lecture we will come with the detail discussion of the reform that is why you were not going in the very details part of the JNNURM.

But JNNURM was very important in terms of its comprehensive in approach its achievement for making the city development plan for the first time for all the cities across the country and also achieving substantial basic services for the poor and urban infrastructure and in our cities and urban areas.

That was a JNNURM period following the JNNURM another program came in the year of 2009 is called Yojana in this program the basic difference between the Rajiv Awas Yojana or in short RAY was that while JNNURM approach for overall improvement of the city including the urban poor their housing in basic services you can see this two basic components were basic service for the poor and urban infrastructure for the whole city.

But in Awas Yojana it is completely focus on the shelter housing and the approach which Rajiv Awas Yojana took after JNNURM which is significant difference in the approach it is that it took the approach.

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That whole city in JNNURM only the beneficial who had the land ownership they got the benefit of the programs but those poor's who did not of the owner their ownership of the land did not get the ownership, but Rajiv Awas Yojana it was say that the program only for the whole city, all slums and within the slum whole slum and so that you can prepared slum free city plane.

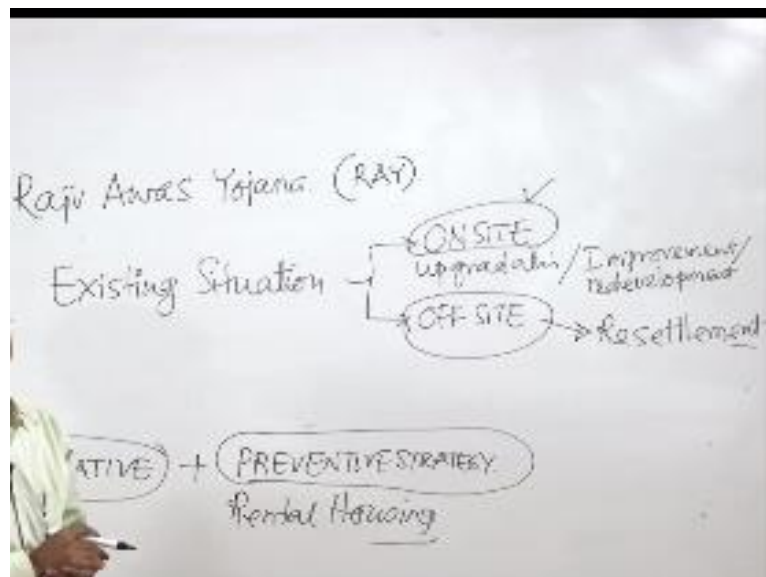
Basically it is the plan showing the all detailed description of the existing slums and the other housing typologies and plan for every each and slum times wise that was basically Moto of the Rajiv Awas Yojana. Another very, very important part of the Rajiv Awas Yojana was that in the first time in India after the independents organists to create different type of housing to meet get of the prevent the future information.

Basically what about do you this palm it is plan in JNNURM and other programs basically we did for the exertive palms as a curative strategy, so curative strategy where able various there, were about the poor people population there, why are tried to higher redevelop the slum either resistive the slum are upgrade are improve their condition. But here for the first time, the proposed same preventive strategy they told that the slum formation which is also effect of the

aggression and the migrated people do get the affordable houses in the city that is why they are sometimes compel to make the slums this quarter.

So, unless we make some prevent action like creating the rental housing this slum populations are some problem will not be reviewed only wield creating actions. So therefore in the Yojana the curative and preventive strategy both are very, very important which was consider in Rajiv Awas Yojana, another very important strategy in there Rajiv Awas Yojana was taken by the government was that.

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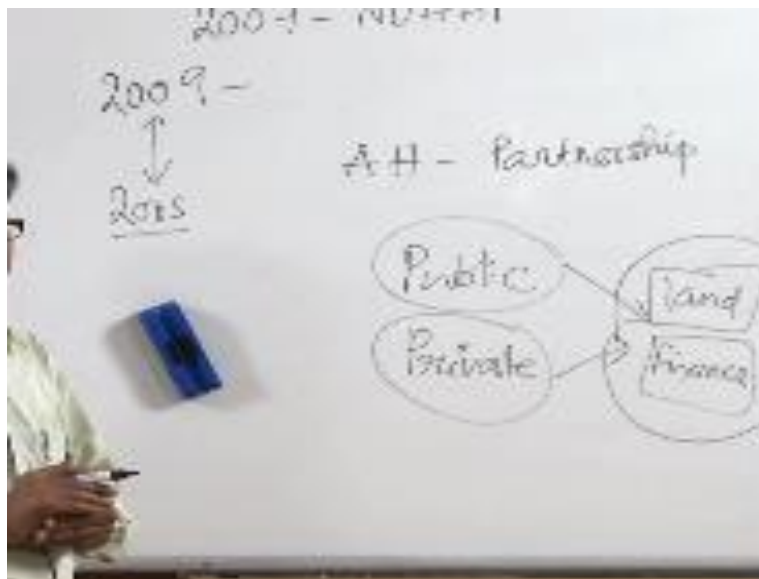


It was considered the existing situations of the slums under the slum free city plan every city support to make the detail study of the existing situations and best of the existing situation in terms of structural quality land tenure their service quantity everything they have to higher come to conclusion that it can be an onsite or offsite. So it can view on site up gradation, improvement or it can be redevelopment, whereas there may be some settlements and most of the, here it was told that our approach will be to achieve onsite development or up gradation for as possible.

It the land tenure land ownership is not there for a people so government to will try to having land sharing methodology to create the onsite developing project. But where the settlement or slums are lying in a dangerous or disasters like canal found of the railway tracks or the disaster found area where there can on those kind of situation the offsite resettlement could be throughout.

So that was very important approach in Rajiv Awas Yojana that coming forming resettlement revaluation mode it was the emphasis given on the onsite up gradation and redevelopment of the slums. So that was in short the element of the JNNURM and RAY after that government also came off with the strategy of the joined ventures like they came of the with affordable housing Policy (AHP).

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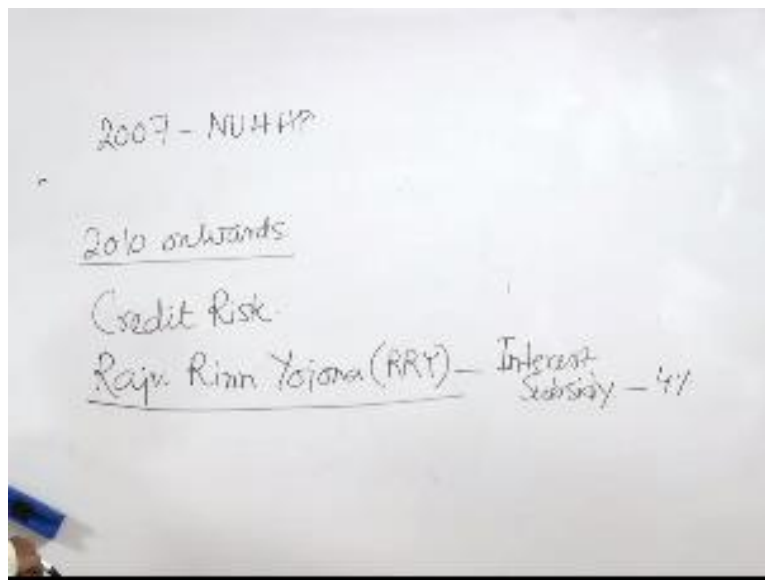


Affordable housing with partnership, here public and both can be partnership, public and provide the land and finance in this mechanism various projects were the built during 2005 JNNURM period 2009 this time maximum project were belt across the country in public private partnership which to the called affordable in the partnership. So that it is very important change in the can ambary housing planning or strategies practice in India.



So to this mechanism the effectiveness to total delivery of housing in fact many folded. This is a major achievement during this time this project. Next we have seen the another program that national housing and habited policy 2007 national urban housing habited policy came where major employs given on the technology and the delivery and its satiability and following that in 2000 after this decade after JNNURM and RAY this decade. We came to the current decade which is basically 2010 onwards.

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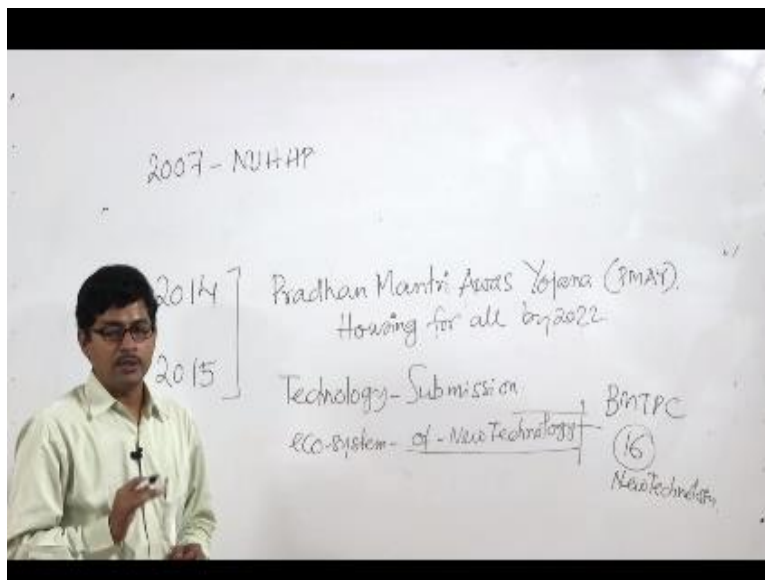
So in 2010 onwards we have first of all we continue de Jale the JNNURM and RAY after that we came of this several programs like you can see the credit risk grantee, so credit rick which is nothing, but government task risk for the credit for the individual barware, are the institutional barware, so that the money flow, financial flow in the market housing market you study and the contractions supply in the market that was another very import in part of the program which was part of this decade.

And then another program came RRY (Rajiv Rinn Yojana) in this program -the objective was to in the poor part son are you commons man when dated by the housing finance from the bank or

any financing institution. Sometimes they cannot repay the money. The government told that under this Yojana they will give some interest subsidy for example if the bank interest for the housing loan or housing finance is a 10%. So government will private up to 6 to 7 % and so that individual customer they will maximum 4 % of the interest.

So, that is another approach which was there RRY was the major intervention in the housing finance for the individual housing finance. then after this there affordable housing in partnership that was revised affordable housing policy for the state it came as a model by the government of India visuals discuss after one or two lectures and then in 2015 in 2000 may be major program came in India and right now we are following that.

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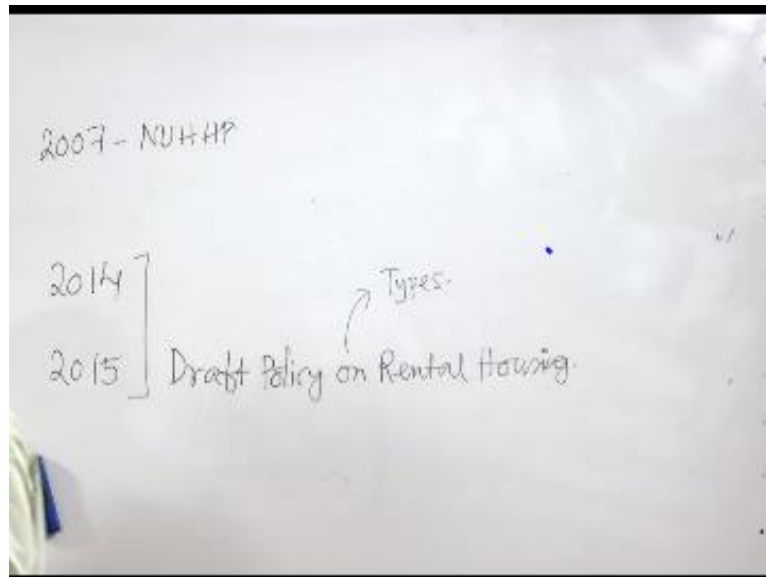
In 2014-2015 following the RAY government current government India they launched another program called Pradhan Mantri Awas Yojana PMAY. The main motto main goal of this program, was to achieve housing for all by the year 2022 and. This Yojana was various aspects in terms of the supply side and demand side at one site, one hand it is creating the demand side infrastructure like the mortgage guarantee, the interest subsidy, the regularization of the housing finance market everything.

Another supply side they through about the technology submission whose main objective will be to create the eco system of, eco system of new technology whose new technology can deliver first our housing. Because the current housing market are housing supply mechanize have basically counties of the conferencing housing contention who is takes 4 to 5 years for the major housing project. So as result after the compulsion of the project, the project gets delay are some time the cost extension is there. And he result command customers and command man there are to pay major, the major junk of the money.

So, what a government try to see this overall systemic change in the housing supply mechanize. If the housing constriction time is reduced by one of one third and by new technology may be cost and time will be achieve for the region, some new technology are invested and after right know the BMTPC Building material technology promotion council who is basically coordinate in the projects. This particular scheme and they have identified 16 new technologies.

Currently this technology are under trail under restart and develop and video research laboratory and IITs. So this technology after short and experimentation and short a testing this can be apply for the housing shelter. So, this is one of the major achievement in Rajeev Awas Yojana the which can be stages the housing all by 2022. At the same time with the Pradhan Mantri Awas Yojana consider the preventive action which was investigation in Rajeev Awas Yojana.

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The government of India all so came off we there draft policy on rental housing. So we told that in rental housing basically government saw that it is the to creating varies tips of rental housing for the people integration are the migration ultimately will arrest be care frameless of slum in the preventive manner. So government came off with the policy rental housing this policy tells are every various tips of the migration, migration types of the migrated people what kind of housing. What kind of the housing typology depressor of the require and what could be this strategy for the city to make the housing for the transiently for the migrated people.

So right know who have Pradhan Mantri Awas Yojana summation and rental housing policy this are working at the national level. So major change after the government as provider then enabler and right know during 2010 -2020 we are the scene that government role as facilitated. There are basically facilitating the market facilitating people facilitating developer to create more housing an also there facilitating people to by the house lower cost of rate. So that see major the current per demon of the housing delivery in India Public interventions. Next ledger will discuss along with the public intervention what are the reform changes also came in terms of land finance,

legal all the reform the scheme. So that we can understand of this policy after that very detailed manner in the further lectures thank you.

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