

**INDIAN INSTITUTE OF TECHNOLOGY ROORKEE**

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**Housing Policy & Planning**

**Lecture – 07  
Housing Policy**

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Hello, today we will discuss the housing policy framework. Under this policy framework, we will discuss first the major components of a typical housing policy based on the Indian housing policies done so far, and then we will take a case of a state level housing policy to understand in details about the various components and its strategy. So basically, we have several policies framed so far in India. The first policy came in 1994 as national housing policy. The second policy, which is named as a national housing and habitat policy, it came in 1998. Then national urban housing and habitat policy 2007 and state model affordable housing policy 2015 and the national urban rental housing policy 2016. Now all these policy documents have different dimensions and different components, which is addressed,

But for a typical policy documents what are the different dimensions, different components, we should see that. The first important component of a housing policy is the land, because without land no housing; no houses can be constructed, so how in a city or in a urban area land can be supplied, what are the means to create more amount of land and also the tenure can be ensured for the poor people, that is the first strategy to be taken in a housing policy. Then legal and regulatory frame, to supply more number of housing in a urban area specific state of legal and regulatory reforms need to be done, that is also included in housing policy.

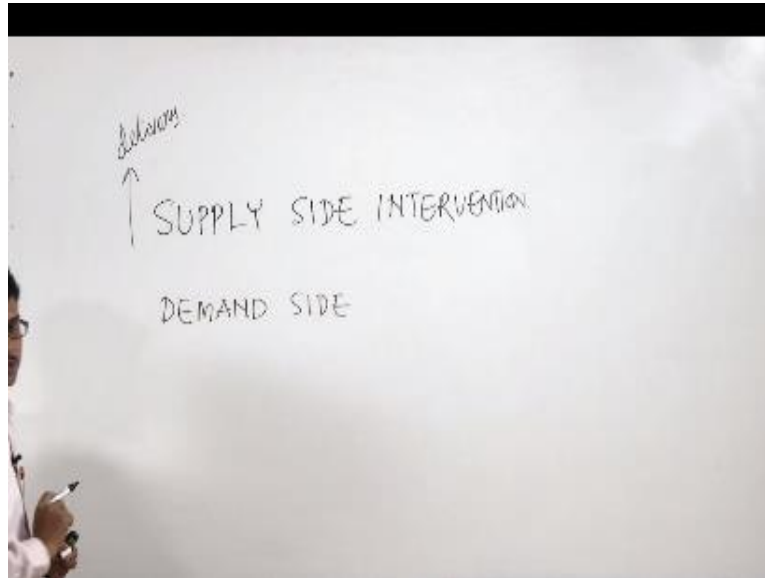
Third is the finance or the availability of the fund, may be private, may be government, may be joint venture, so the policy definitely should give a direction of the availability of the fund. Then how the participation of other partners like private partners, NGO's will be there that is also a question housing policy should answer. Second is that how a whole housing development housing delivery will be operated and to be situation through a government and private mechanism or a combination of that, and also some demand side strategy or enabling strategy, which makes people or the end users or beneficiary more enable to take the advantage of the market, to take advantage of housing policy.

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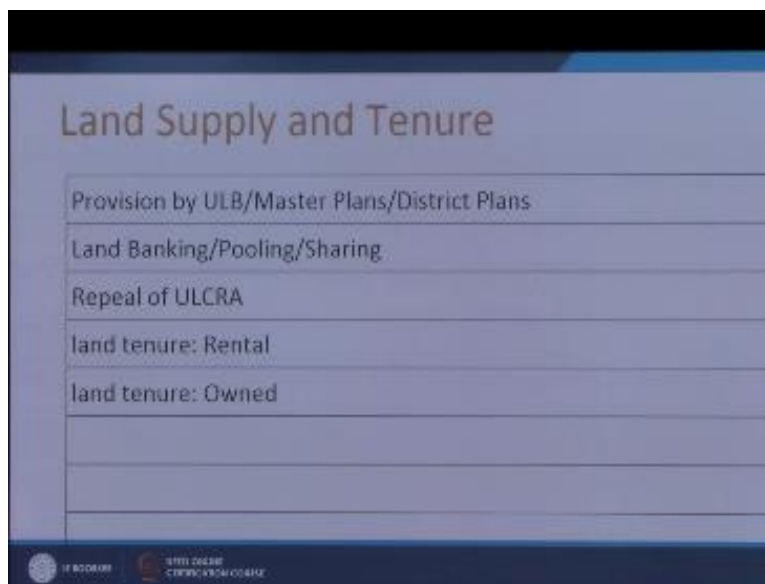
So basically the point number one, two, three, four, five all these dimensions are basically improves the supply of the housing and that is why these are called basically the supply side intervention,

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And also basically supply side improves the delivery and also we have demand side intervention, which basically enables people to enhance their capacity to buy a house from the market. So these two elements are covered in a typical housing policy now we should see and also the technology interference. How the technology can help the housing delivery in a more faster and more quickly and in a cost effective way that is also part of supply side intervention. Now let us see the, the under the lines of the supply tenure what are the basic requirements to be intimated, first is whether the land management or the provision is covered by the urban local bodies, master plan, or the district plan. That means overall planning framework whether the land as a subject covered or not.

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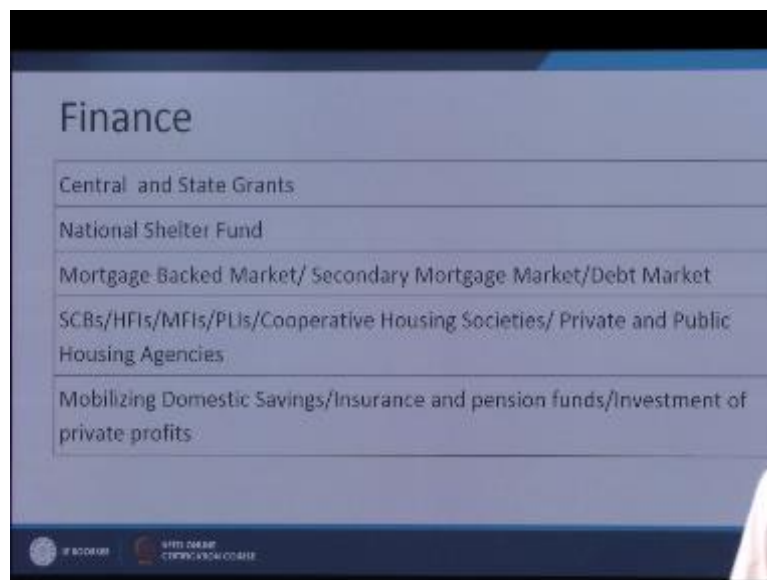


Second is whether at the urban local body level whether the land banking, pooling and sharing. This kind of strategies is incorporated or not or what are the willing strategy proposed or indicated to gather, generate more amount of land. Then repeal or withdrawal of the urban landscaping act and regulation act. We have discussed in detail about the landscaping act, therefore we are not going into further details, but this act basically restricts the large amount of land in a single ownership. So repealing this act will enable the various land owners and private

developers to assemble the large amounts of land, so that more amount of housing can be generated.

Then the tenure, whether the tenure is rental or it is owned, so what kind of tenure of the land is basically proposed or indicated, that is the very important part of the housing policy. Then the financial part,

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So whether the finance come from the central government or state government there could be state fund where the some amount of premium amount can be taken from the private developer as the government developer for developing the housing and that fund can be liveried or the lower income group housing. There could be sources of funding by the mortgage finance or secondary mortgage market, or debt market, this market can also create substantial amount of

funding for the housing projects. Then the various housing finance institution cooperative society and other public and private society.

They can also mobilize and arrange the housing finance. Apart from that mobilizing domestic savings, insurance and pension funds, investment of private profits, that also sometimes add very important source of housing finance, so why What are the all this categories options in all these in the housing policy. What are the major trust area. What is the priority in the housing finance options. That question need to be answered in a typical housing policy framework. Let us now discuss about the institutional frame work, how housing policy works under in institution of the government and private body.

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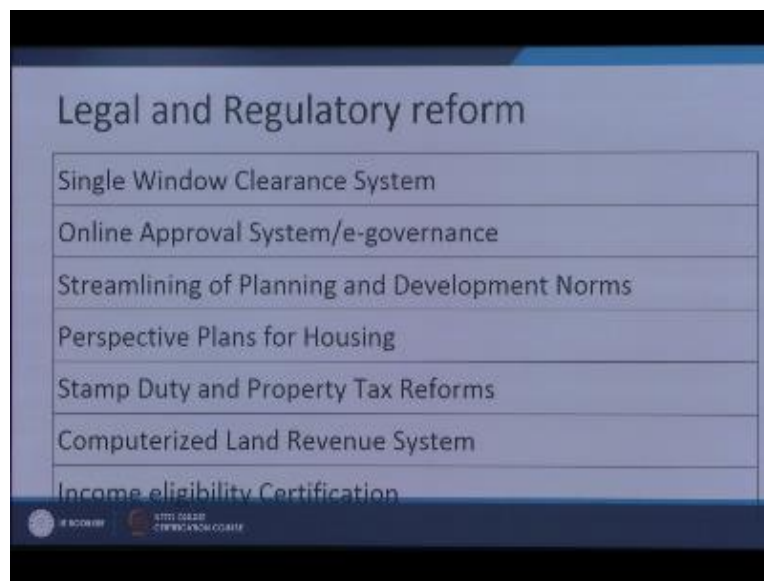


So at the central level, there is a central level monitoring committee at the, at the minister level at the central government level after the central government level monitoring committee that is a state nodal agency, sometimes the state nodal agency or the urban department, sometimes it is the housing board, so every state government has to finalize that who is the state nodal agency. Apart from the central and state nodal agency there could be a special purpose vehicles at state

level. The state government or central government, they can create separate organization just for this purpose to deliver a different or various kinds of different housing projects.

And also nodal agency at the urban local body level or the developmental society's level or the neighborhood group level, also the urban local bodies developmental authority and the local level there could be agencies who look after the development of the housing projects including the private developments. So this is the institutional frame work under which the whole housing delivery will be operated. Then let us see the how the legal and regulatory form will help us in creating the more number of housing and deliver more number of housing.

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First of this is single window clearing system. We know that the governor structure is sometime hampers the speedy delivery or the speedy sanction of the project, so the single window clearing system is one of the means which helps developers to get the all the clearness sanction to deliver more housing project. Online approval system or e-governance also can help in quickly delivery or quickly sanctioning of the housing project. Then streamlining of planning and development

norms, right now the planning and development norms is institutionalized by urban local bodies' development authorities, pollution control board, and several institutions. So if this can be streamline through a specific and a convergent framework and through the single window clearance system that will be very nice what is the policy, policy percept on that need to be discussed.

Then perspective plan for housing each city we discussed last that each city after the development plan has to make a housing strategy for the whole city or whole sub region. So that perspective plan will show the city that next 10 years 20 years, how the housing can be developed, stamp duty and property tax reforms is very, very important under the legal and regulatory reforms under this the very variable property variable stamp duty based on the economic group is suggested by the varies policy. Then computerized land revenue system the land revenue connection, land revenue map preparation it is maintenance is a very huge task and done by the state government and the state and revenue department.

These can be computerized it be addressed by the improved technology so that it can be used as a readily available reference for the land availability and the housing conversion. And also then income eligibility certification this is very, very important because for the subsidy based housing and the gross subsidy based housing. This income eligibility is one of the bench mark by which the government determined that which group is to be given the housing projects so these are the legal regulatory reforms time to time government center or state government they revise these income eligibility as per the market value.

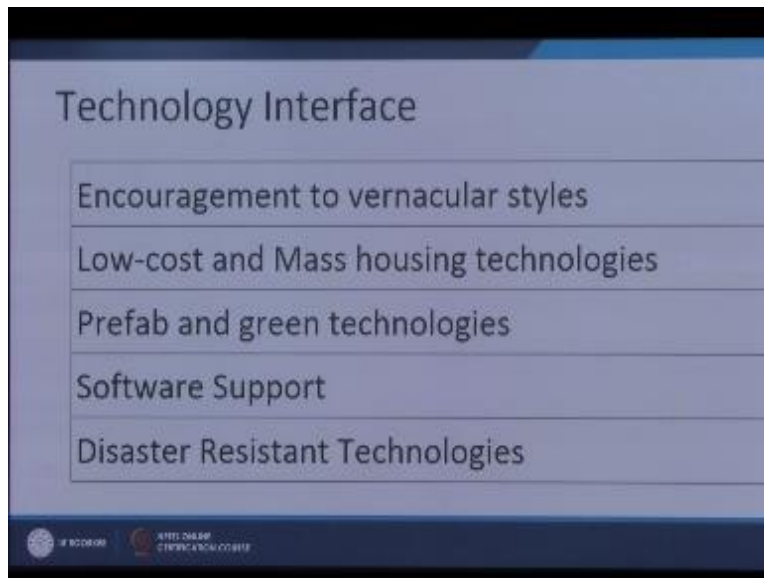
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Partnership
Tax and Stamp Duty Exemptions
Additional FAR
TDR Rights
Exemption from Land Use Conversion charges, Building Plan approval fees and line infrastructure charges and EDC
Incentives for Beneficiaries
Property Rights to Slum Dwellers
Flexible Interest rates

Then the partnership, so how a government as a apex organization incentive highs by private partners by giving tax and stamp duty, additional FAR, TDR rights and also exemption from land conversion charges, building plan approval fees and line infrastructure charges and external development charges. These are the tools with the development authority or the municipality or the government which can be extended to the private developer to incentives the development of housing for the poor people in the bigger length. And also the incentives can be given for the beneficiaries then property right or the land tenure can be given to slum dealers.

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Through the partnership flexible interest rates also can create an incentive for the for the private partner government sometimes can tell okay. If you come up and if you develop housing projects we will provide the interest or the interest subsidy. Then technologies may be very, very important interface creating large amount housing in a given time. So there can be various approach number one there can be encouragement to the vernacular style of architecture vernacular styles of construction of housing. Where the focus will be low cost and mass housing technologies.

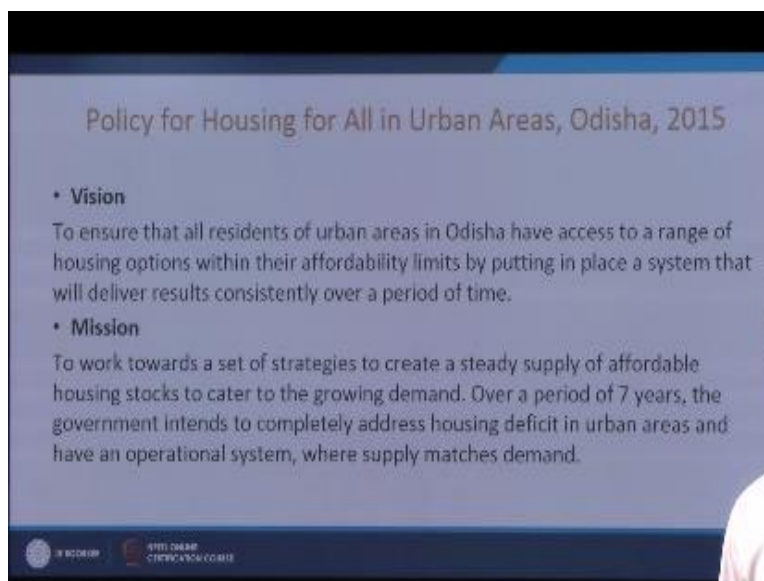
Prefab and green technologies I talked about lastly about the technology summation and technology submitting aims to help the prefab and green technology for all housing projects across the country. Then software support then software support can help us in stimulating the process of housing design and the transfer sanctioning process everything then also disaster resistant technologies most of the time we talk about the housing based on the family requirements but apart from the prefab requirement there are the requirement of the transits houses for the disaster resistance area.

As a transit house and also the permanent dwellings which are basically strong enough to withstand the disaster and the various types of natural disaster. So these are the technology

interface or the more number more amount of research is required in the technology interface and technology requirement so that we can deliver more number of housing in a given period of time short period of time. Now so this is over all the dimension of a typically housing project and based on this dimension a housing policy should take various levels of strategy sometimes it can take the supply side intervention.

It can take the given side intervention there could be interventions in various aspects like livelihood and other aspect operational aspect. So now we will go to will see a case study of state housing policy we have discussed so far the a national housing policy at the dimensions. Now let us see the example of state housing policy to discuss the details of the dimension of the housing policy. For this we have taken the housing for all in urban areas the policy for housing for all in urban areas and government of Odisha 2015. So under this policy,

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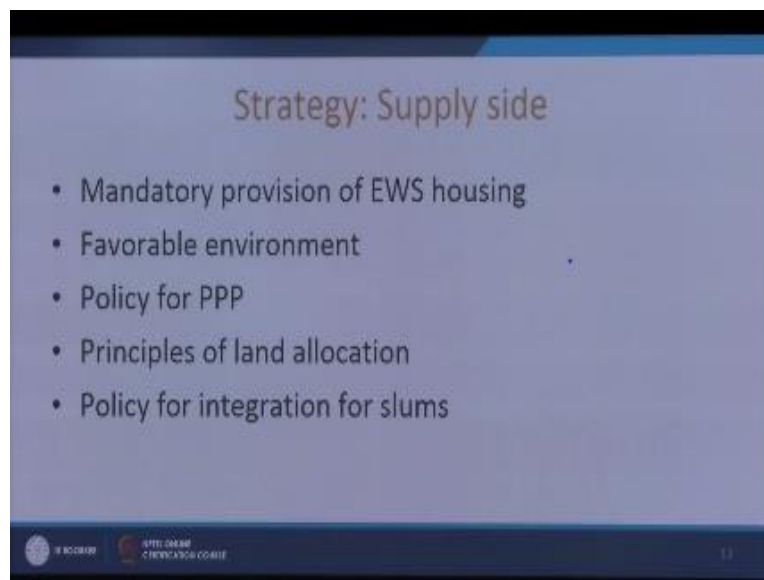


They are vision is this just having quick reading. So please observed that the focus is on urban areas then focus is on affordability limits and also focus is on a system and consistent these are the very important part of a vision passion of the policy. Let as see the mission statement so it

can see that the mission statement in cooperates this strategy as a key word and also steady supply of effectible housing stock. And also the time frame of seven years then you can see the to address the housing deficit. So machine when basically compliments the efficiency in terms of the action are this specific strategy at the ground level.

Now will see after the fission mission statement that what are the strategies under this policy housing for all policy in government of Odisha for they have taken strategies in supply side demand side livelihood and operational. So let as see what are the supply site strategy differs strategy is the mandatory provision of economically weaker section housing in the any housing project in the urban areas.

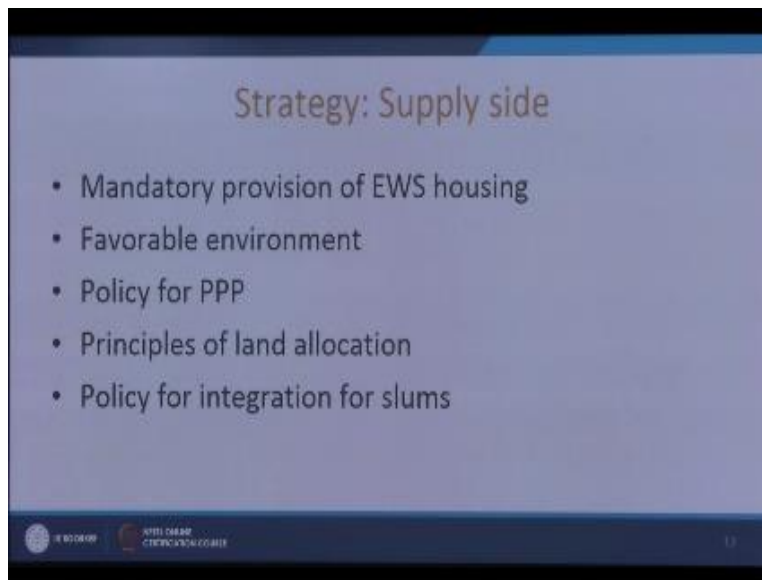
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Second is the creating of favorable environment were the private partner and the other partner like NGOs they also can operate and develop housing with disturbances minimal problems in a favorable environment. The government will frame a policy for public private partnership so that more number of private can participate in the housing development and delivery. Government will also determine a principals of land locations its distribution and its effective use for the housing and its infrastructure development. All this will integrate this slum people and all so

government will prepare separate policy frameworks for this some improvement and slum abbreviations.

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So all these are basically supply intervention which will ensure this period housing supply for the all category of the housing giving emphases focus for the economically weaker section. The second is the demand side we discusses that there are supplied side and demand side intervention in terms of housing delivery. So there are basically it is proposed that in all are band areas there will be a affordable housing facilitation center this center will enable the common people the general people make than ever about this scams and enable procedures and make them enable in hunts there capacity to take they assess the intuitional are the housing finance.

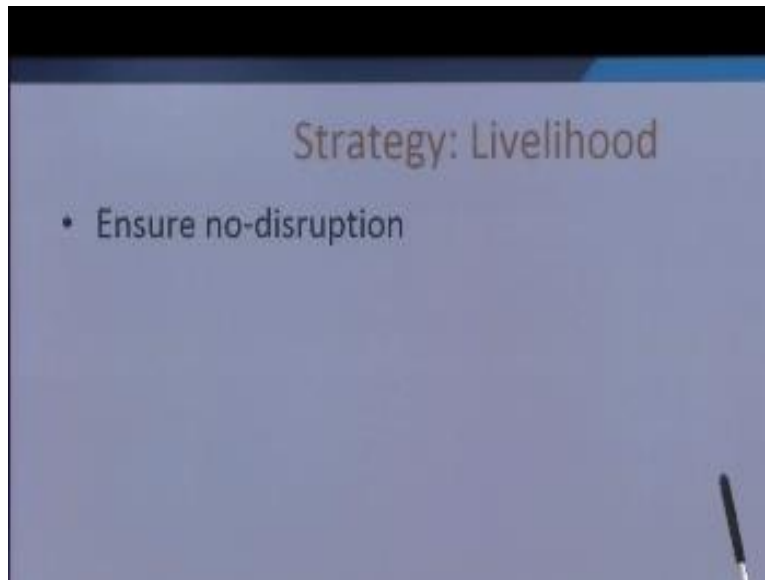
So that they can buy the housing from the market. So this AGFC very important intervention in this housing policy, second is the ensuring at transparent process in the transaction of the housing starting from the booking to the registration so that common parson can book a house and after that during the construction and during the registration there is the transparent processes ensure that is the very important part at the demand side intervention. At the serious level also apart from the housing as a product as a process they have also year month several stagey at this

serious level for example responsibility framework the government will a create responsibility framework at every level starting from the government level distich level local level.

And also including a project development agency every government every level 19:20 there will be project development agency whose work will be to ensure the effective execution of the project. Each and every housing society as to register them self for the housing and it is by policy. So enabling legal and regulatory mechanism will be framed following this policy so that every housing society register and government as the clear cart as the transparent record of the housing society so that this can this record can be utilized for the future policy and future strategies.

They will unhands the capacity of the local people capacity of the common people so that they can assess the housing finance and they can assess they can be involved in the housing delivery process. CIDF this CDP infrastructure developed fund this is kind of developed fund will be creating out of the various fund are the finance or the fees received from the radius developer this fund will be utilize for development of the economical we care section housing or lower income groups housing or its infrastructure. There are stagey for livelihood I told you in the beginning that housing is not a house are his structure it as specific linkage with the livelihood it as specific linkage with the overall infrastructure development etc.

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Therefore in the particular policy they have taken very important linkage or very important introduction or very important strategy to link the livelihood into the housing. First is the ensure no disruption. Whatever policy or whatever development project is done at the project level or the slum level. There will be effort so that no disruption of the existing livelihood level of the slum population economical section housing, LIC housing is there. That has to be ensured by the local level agency or the state level agency. The public transportation linkage in the urban areas will be planned in such a way. So that the people will be able to the public transportation with ease of comfort with minimizing the travel time and ensuring more effective living quality in their house.

So that the housing location the lending housing, residential land use and the transportation linkage or integrated in such a manner. So the people can go their livelihood place, the job location within a week quick at time. That integration in the overall transportation planning is in research overall housing policy also. This is very, very important for a housing policy. Probably we have not seen this kind of very innovative and logical planning intervention in a any housing policy. The second party is Max Landis John. Max Landis John's ensure these smaller kids within the house and the house and job situation. And these will ensure the localized shift and the more intense development of the roads, more intention development of the junctions and

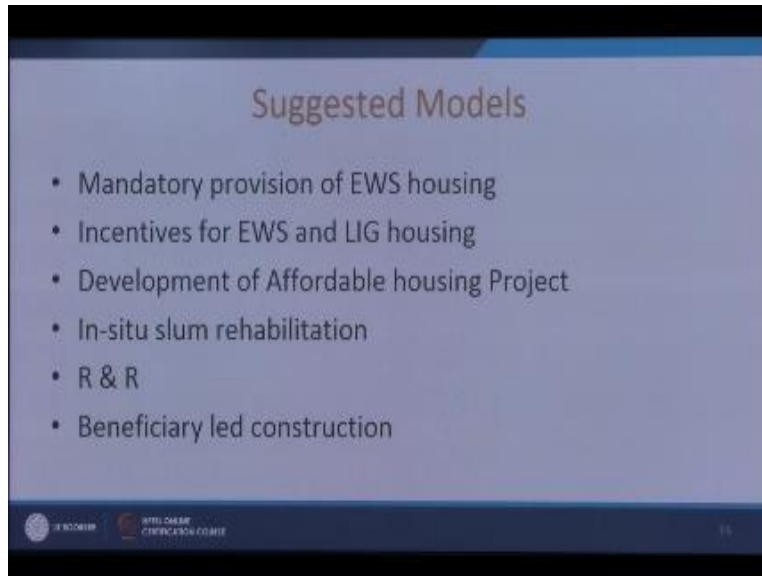
more compare development around the junctions and ensuring the quicker accessibility from the house to job location and job location to house or vice versa.

So that is very important but they propose as of now 5% of the area as a Max Landis John where be commercial or other situational use can be mixed with the residential zones. Vendors market in the important locations to ease the populations they are live. So the people can come from the residential location to the vendors market or the convenience market to get delineates. In the vendor's project, we have seen that the public housing projects those lack actually basically maintenance on all production issues. So the thought was given that without the residence could be involved in the overall maintenance of the whole site or whole community.

That is a very important part and convergent are other livelihood programs under the government of India or and government of Odisha which will link with the housing project. So that there is convergent and there is no diversion in the in kind of difference of the strategy frame work and all the foods of the other livelihood programs can actually compliment the housing delivery and housing develop in integrated manner. So this suggested few models one is mandatory provisions of FWS housing I told before also. Incentive the best model of EWS and LIC housing under this model if you any developer makes say EWS and LIC housing the incentive in terms of various kinds of incentive fees exemption will be given.

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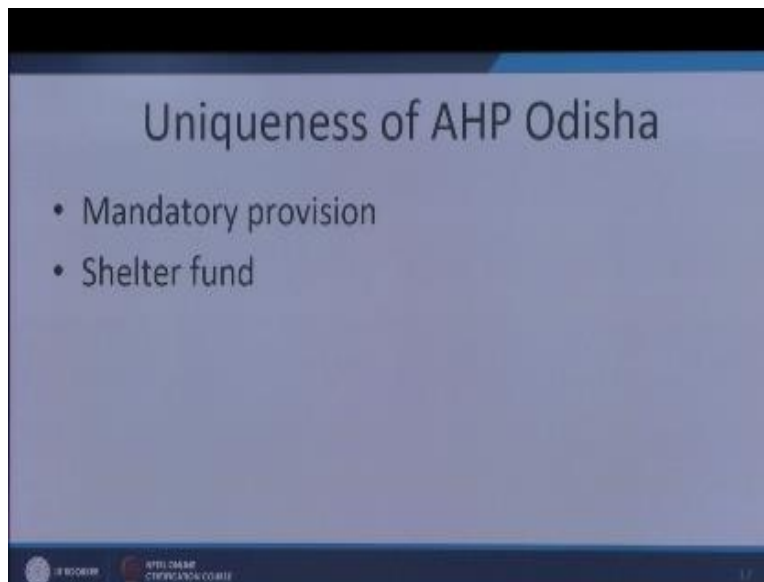




Then developmental of effort able housing project with the private partnership institute slum rehabilitation. There will be attempt to rehabilitated this slum incentive. In exceptional cases there will be resettlement of the habilitation also. This slum population could be rehabilitated in a separate site from the original site. But if it is required absolutely in some cases other than they afford will be therefore the instead to some rehabilitation. Another very important part is the beneficiary late construction whether the people in the slum area, people in the particular project can be involve in the construction of the housing project.

Though this is nothing new, they fulfill the approach practice this along back also, but it has been included in this housing policy as well. So based on this models also the rental housing is included as a separate model under the suggested model. So government of Odisha is trying their level best through this model and through this strategy for discuss so far to enable market to create a enable market, to create a more number of housing for the poor. So what are the uniqueness of this housing policy, affordable housing policy.

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So mandatory provision for all projects, Mandatory provision of the WF housing and LIC housing is a very innovative idea and what I say is a desperate intervention by the government for the housing policy. If any developers does not pay does not make the provision WF housing mandatorily. Then they have to create a shelter fund, they have to deposit some amount of fund to the government in place of non development of the WS housing. That fund can be utilized for the future development of the WS and LIC housing. That is very important innovative idea which was indicated in this housing policy.

Then compensatory is here for any project the private develop at can be given compensatively FIR if they built more number of WS or LIC housing, they can be given additional FIR for a compensation, so that they can develop the project in a viable basis. Next developing already I told because development has lot of advantage, If it is used up to a certain level so that is given very thrust or focus in this overall policy. And also project development agency, project development aided fees suppose to take care of the projects at the ground level. It is to be created at the local and the state level organization.

So today we have discussed the housing policy frame work at the central level, government level. We discussed the dimensions of the land, dimensions of the finance, dimensions of the

institutional frame work, legal frame work and the partnership and best on the dimensions or the components we discussed a case of the state level housing policy. We have discussed the Odisha housing policy today.

Under the Odisha housing policy we have seen these are the uniqueness, they have adopted several models and several strategy in the supplies high intervention and demand side interventions. So with this we conclude this lecture today. Next day we will discuss about the legal frame work of the housing or legal frame work at the central level, state level and the local level can compensate or compliment the housing policy for the poor. Thank you.

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