

17.12.2007

STATE HOUSING & HABITAT POLICY INC. IN “SUB-STANDARD AREAS” 2008

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CONTENTS

1. Background	02
2. Objectives	03
3. Various policies	05
4. Basis of policies	09
5. Impact of important projects	16
6. Present Declared policies	17

1. BACKGROUND

There are 3 basic activities of human being; (i) living, (ii) working, and (iii) enjoying. The 1st is essential for every one; male, female, living in urban or rural areas, in pucca, semi-pucca, kuchha structure or in a jhuggi. There is a lot of gap between demand and supply, and all the times demand is much more than supply in terms of quantity and quality & is increasing day-by-day as all the human being need better & better housing than already with them.

U.P. is a large state with a predicted population of 20 Crore by 2010 A.D., spread out in an area of ___ sq.km. with ___ metropolitan cities, ___ large, medium & small urban and rural settlements of different sizes. The state has 80 districts spread out in a length of more than 1000 km. and width 500 km.

It is essential to have a Sound housing policy not only in developed / planned areas but also of Sub-standard areas which ^{include} (i) Unauthorised colonies, (ii) Unauthorised-regularised colonies, (iii) Urban villages, (iv) Rural villages, (v) Census towns, (vi) Jhuggi clusters and (vii) Pavement dwellers etc.

The problem can be tackled if worked not only for public sector but for (i) Private, (ii) Corporate, (iii) Cooperative societies, (iv) development authorities, (v) housing board and (vi) other Public agencies. The problem can be solved if the entire population of 20 crores is involved by one way or the other. Housing does not have one or two components but hundreds in terms of (i) Plans, (ii) Building materials, (iii) Furnishing, (iv) Physical infrastructure - water, sewerage, drainage, solid waste management, power, tele-communication, roads, rails etc., (v) Social infrastructure - education, health, security, safety, justice and recreational etc., (vi) Ecological infrastructure - to stop and control water, air, noise and soil pollution, (vii) Economic infrastructure - to increase GDP and per capita income and (viii) Emergency infrastructure earth quake, floods etc.

Final policy would be formulated after conducting outline surveys of all the districts with settlements therein, irrespective of size & characters. This would be done by Coordinated, Integrated, Evaluated and Monitored by

Common Soft-ware to be dealt with by district authorities development authorities

3 months - 50 lakhs

4 crore chulsi units

$$\frac{50 \times 10^5}{400 \times 10^5} = 12.5 \text{ paise per chulsi}$$

Surveys - time may process.

2. OBJECTIVES

- 1. Creation of housing stock for different income groups at various locations within / on the periphery of existing settlements including in Sub-standard areas namely (i) Unauthorised colonies, (ii) Unauthorised-regularised colonies, (iii) Urban villages, (iv) Rural villages, (v) Census towns, (vi) Jhuggi clusters and (vii) Pavement dwellers etc.
- ii. Quality of housing is improving and will always improve due to more & more income and affordability of the public at large. However, housing has to be cost effective specially for EWS and Vulnerable groups. At present transparenc~~ies~~ in the system of provision of housing is negligible, and should be in the entire process of planning, development, construction, management and maintenance i.e. in totality.
- iii. All the times there should be combination of Govt. Sector with Private Sector, Corporate Sector, Cooperative House Building Societies, Welfare societies and beneficiaries.
- iv. Central Govt. should be responsible exclusively for the provision of Trunk Infrastructure by providing 50% of the funds to the State Govt. Trunk infrastructure includes water sewerage, drainage, power, tele-communication etc.
- v. State Govt. should also be responsible for Trunk infrastructure by providing 50% of the balance cost including housing for EWS, with the help of : following “ Rational disposal price of land for different uses!

1 Rational disposal price of land for different uses:

Assuming that the cost of developed land on the basis is X, then the percentage of cost of land for different uses should be given subject to the condition that there should be a gross profit of 20% or net profit of 10% to the developer/builder.

Income Group/Land use	%age of cost of Developed land
• For economically weaker section of the Society	50% of X
• For low income group of the society	75% of X
• For middle income group of the society	X
• For high income group of the society	2X or more
• For district park, playground and open	5% of X
• Sites for education, health facilities	30% of X
• Sites for other social & cultural institutions	50% of X
• Sites for commercial use	4X or more
• For shifting of non-conforming Industrial units	75% of X
• For new industries	4X or more
• For informal sector	X

- vi. Corporate Sector, Cooperative Societies, Welfare association and beneficiaries should be responsible for peripheral and internal infrastructure. This sector will be responsible for management and maintenance under the control of Public Sector authorities.
- vii. Using Technology for increasing efficiency, productivity in quantity & quality.

For this four SEZ (Special Economic Zones) each in an area of 200 hec^{ts}. for “Spatial planning & Building Science” should be planned, developed & constructed at Ghaziabad, Jhansi, Ballia and Gorakhpur
- viii. Empowering Panchayati Raj institutions and village cooperatives to mobilize credit for adding to the housing stock in rural sector.

3. VARIOUS POLICIES

13 times

IMPORTANT POLICIES ON:

1. Land Policy.
2. Financial Policy.
3. Legal Framework.
4. Development of Sub-Standard areas.
5. Redevelopment/Reconstruction
6. Public Private Partnership (PPP)
7. Transfer of Development Rights (TDR)
8. Electronic Security
9. Focal Points, Ecological belts and large green areas.
10. Mixed Land Use.
11. Provision of Parking areas & proper circulation system.
12. 100 M. high towers in different parts of Noida & at other important settlements.
13. 3 D data system to keep eye on Metro centre development..

LEGAL FRAMEWORK

Delhi - House DDA
Housing DDA
Housing MCD

Written statement with directions, interpretations & decisions taken so far on different sections concerning to planning and implementation.

LAND POLICY AND CONNECTED ISSUES

1. Law of land for acquisition, which needs some changes. Section 4, 6 & 17
2. Planning & development of spaces by Public & Private Sector.
3. Dispersal of land by Public & Private Sector.
4. Control of land use by Public Sector.
5. Re-capturing parts of plus values of land by Public Sector
6. To keep land free from Taxes only for Public Sector.
7. Land Management
8. Maintenance of the colonies
9. Long term planning of Land at least for Trunk infrastructure and Master level facilities.

3 D DATA SYSTEM TO KEEP EYE ON SETTLEMENTS

Initially, it has to be made applicable to 4 Metro Cities – (1) Ghaziabad-Loni (30.19 lakhs), (2) Meerut (22.0 lakhs), (3) Noida (12.0 lakhs) & G. Noida (12.0 lakhs) and later on others also. The system would help in detection of illegal construction, traffic management, planning & development of areas, disaster management and taxes collection of properties.

Delhi is being started

LATEST DECLARED POLICIES

Economic Policy

- i. Reduce number of industries or activities reserved for public sector.
- ii. Abolition of industrial licensing except for selected industries.
- iii. New policy on small-scale industry and permitting Foreign Equity Investment (FEI)
- iv. Automatic approval to foreign direct investment (FDI) in selected high priority industries.
- v. Foreign equity proposals need not be accompanied by foreign technology agreement.
- vi. Formation of (FIPB) a Foreign Investment Promotions Board
- vii. Simpler & easier procedure for foreign technology agreement
- viii. Introduction of convertibility
- ix. Suitable & Foreign Exchange Regulation Act removing restriction imposed earlier on companies.
- x. Lowering of customs duties, central excise duties and removal of blanket ban on imports

FOREIGN DIRECT INVESTMENT (FDI) GUIDELINES

SALIENT FEATURES

1. Permitted FDI up to 100% for development of integrated townships.
2. Minimum area should be 100 acres/unit.
3. The investing Foreign Company should achieve clear milestones as per conditions laid down.
4. To follow Master Plan of the city.
5. To follow allotment system with the regards to commercial, Public & Semi-Public features & green areas.

INVITE FOREIGN INVESTORS
enhance green GDA.

SPECIAL ECONOMIC ZONES

Special Economic Zone (SEZ) is a specially delineated duty free enclave and shall be deemed to be foreign territory for the purposes of trade operations and duties and tariffs.

- SEZ units may be set up for manufacture of goods and rendering of services, production, processing, assembling, trading, repair, remaking, reconditioning, reengineering including making gold/silver/platinum jewelery & articles thereof or in connection therewith.

9. ROLE OF STAKEHOLDER

Central Govt.

- i. Legal reforms
- ii. Devise macroeconomic policies about housing as well as infrastructure
- iii. Develop a debt market for housing and infrastructure
- iv. Set up a National Shelter Fund
- v. Promote R&D and transfer of technology
- vi. Fiscal concessions
- vii. Regulatory mechanism
- viii. Develop and enforce appropriate regime

State Govt.

- i. Liberalise, and legal and regulatory regime to give a boost to housing and connected infrastructure.
- ii. Training of construction workers by converging other development programmes.

Local Authorities

- i. To identify specific housing shortages and prepare District Housing Action Plans.

Public / Private Housing Finance Companies

- i. Move away from the traditional approach to housing finance.
- ii. Mobilize resources from provident funds, mutual funds etc.

Housing Boards/Corporations/Development Authorities and other Public Agencies

- i. Revamp their methods of working and redefine their role on the subject.
- ii. Forge partnerships with the Private Sector and cooperatives on the subject.

Corporate, Private and Cooperative Sectors

- i. High importance to corporate, private and cooperative sectors on the subject.
- ii. They should forge partnership with State Governments and Local Authorities.

Research and Technology Transfer Organisations

- i. Reduce the use of scarce natural resources and replace them with renewable resources.
- ii. Standardise new technology.
- iii. Promote energy efficiency in building materials and in construction methods.
- iv. Use renewable energy sources particularly, solar, bio-mass and waste based energy.
- v. Prevent continuing loss of housing stock and human lives from natural hazards like earthquakes, cyclones and floods etc.
- vi. Disseminate information about new technologies to everyone.

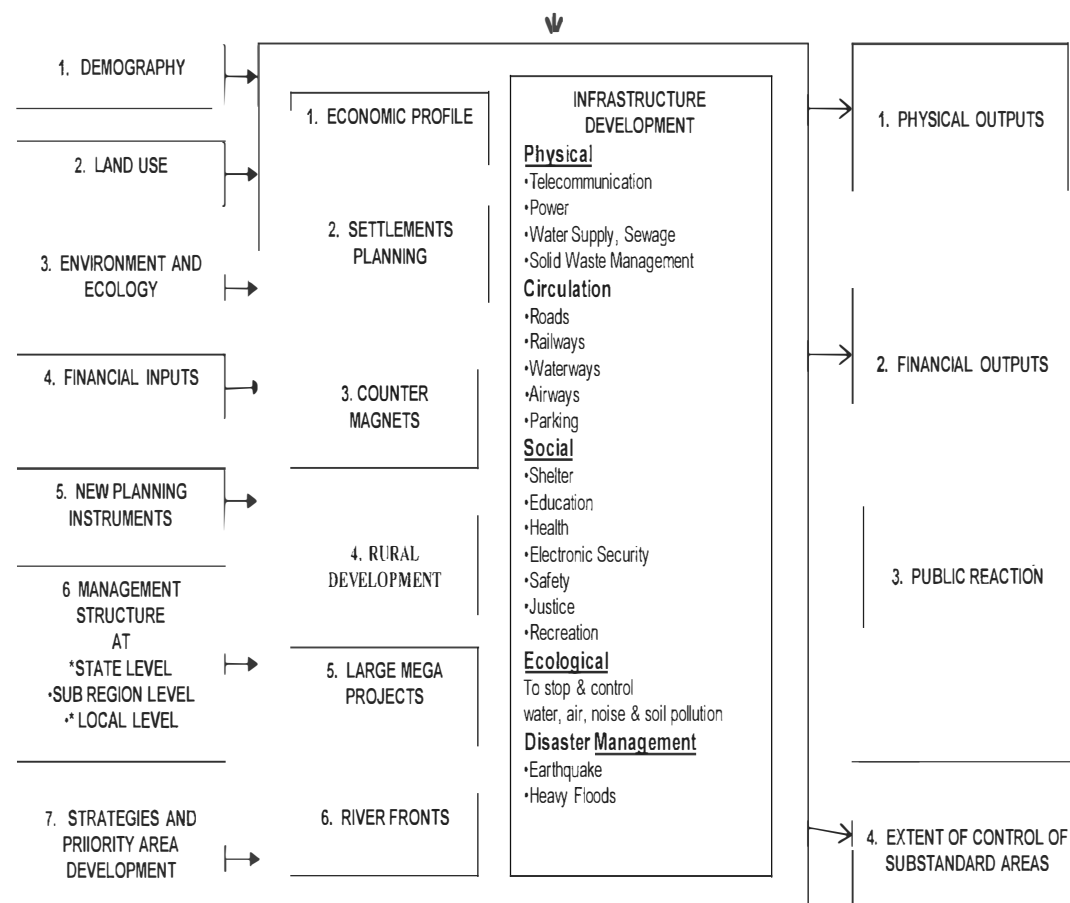
DEVELOPMENT OF SUB-STANDARD AREAS

- i. To integrate sub-standard development and the communities residing within them with adjoining areas in terms of availability of physical and social infrastructures.
- ii. Prepare plans for each settlements, may be slum/ otherwise with sub-standard development areas, and then implement it with the help of Private Sector in all the stages starting from planning, development, construction, management and maintenance.
- iii. Improve social infrastructure i.e. health, education, security, safety, justice, recreation & shelter.
- iv. Recognise importance of economic empowerment of the slum dwellers / people living in sub-standard areas and lay guidelines for provision of financial services.
- v. Sustainable financing mechanism for slum improvement and such areas.
- vi. Shelter up-gradation all the times.

Basis of Policies

POLICY ZONES (7)

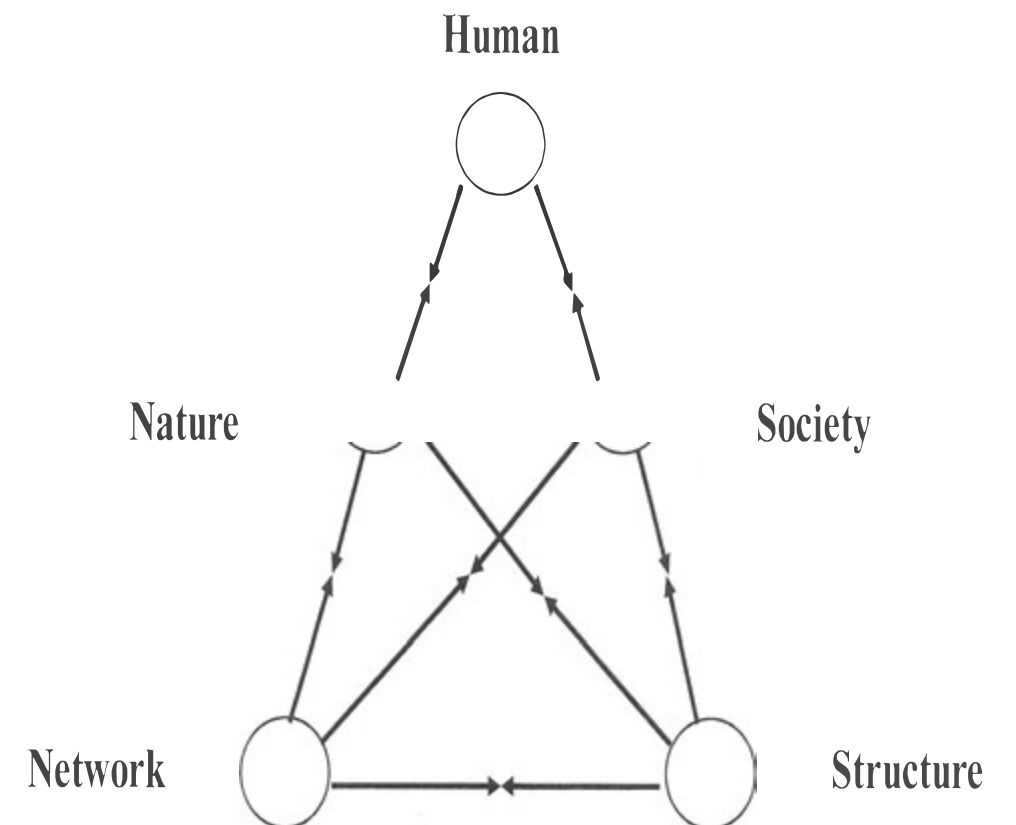
U.P. SQ.KM.



ELEMENTS OF PLANNING

- There are 5 Basic elements: {Human, Nature, Society, Networks & Structure} at 3 levels : {macro, meso & micro} for various land uses: {residential, commercial, industrial, public & semi public, circulation etc.} with proper Governance: {Coordination, Integration, Evaluation & Monitoring}; with use of strong planning instruments specially with regard to Sub-standard areas and existing and predicted policies.

5 BASIC ELEMENTS

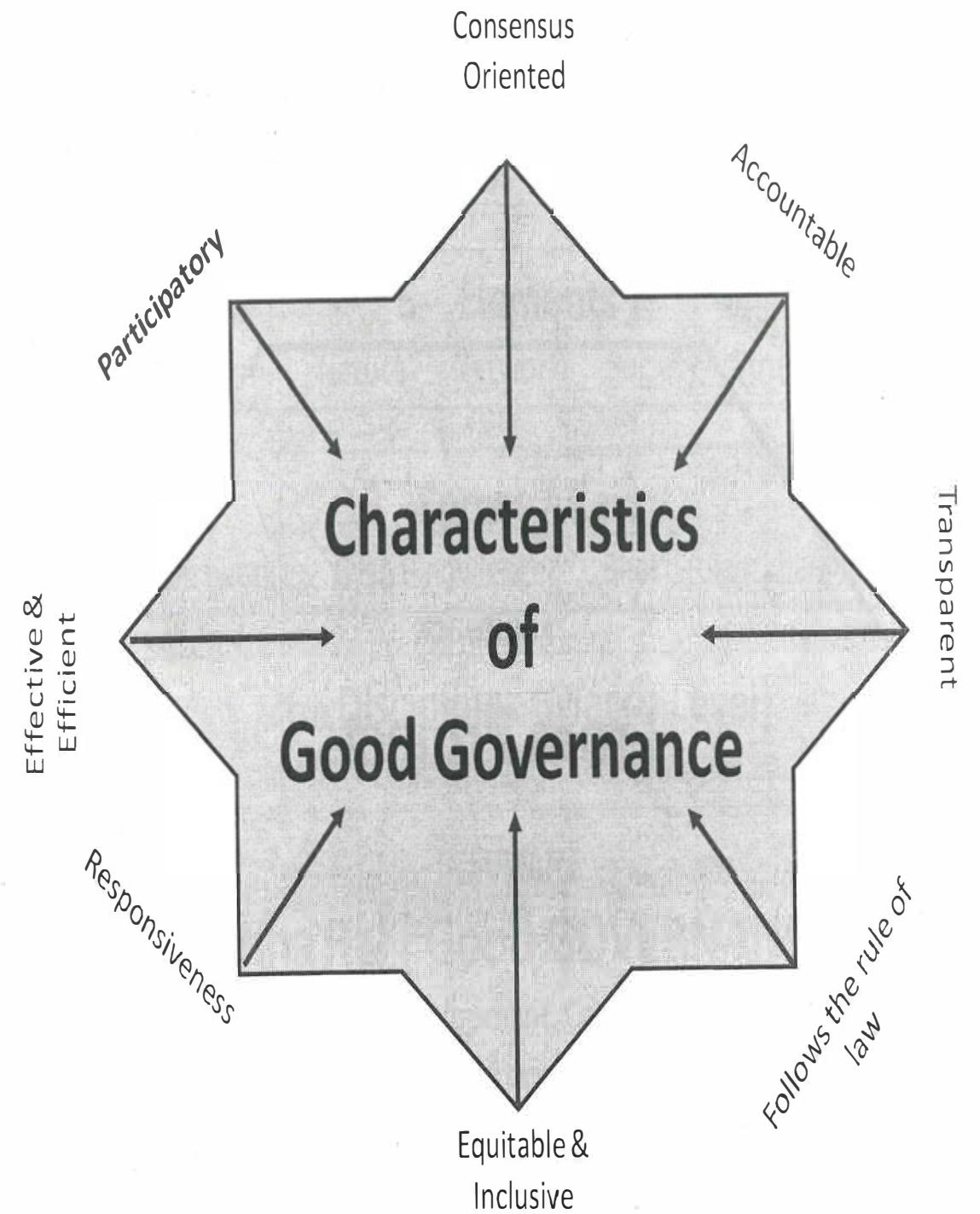
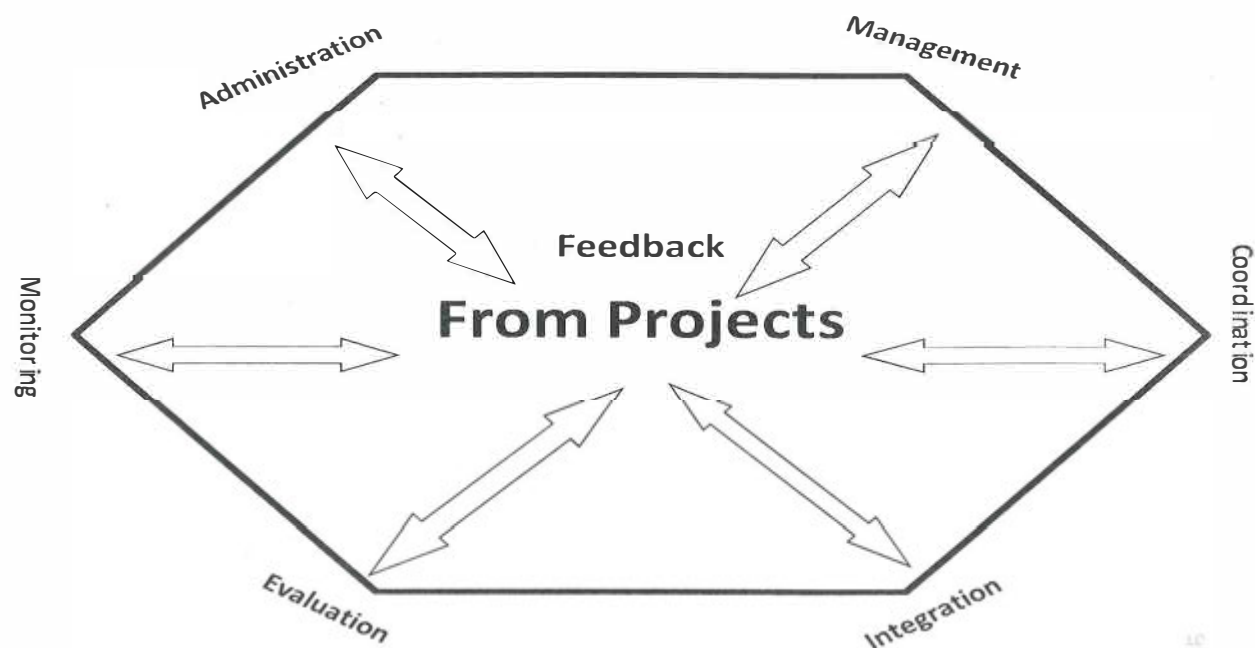


THEORY OF GOVERNANCE

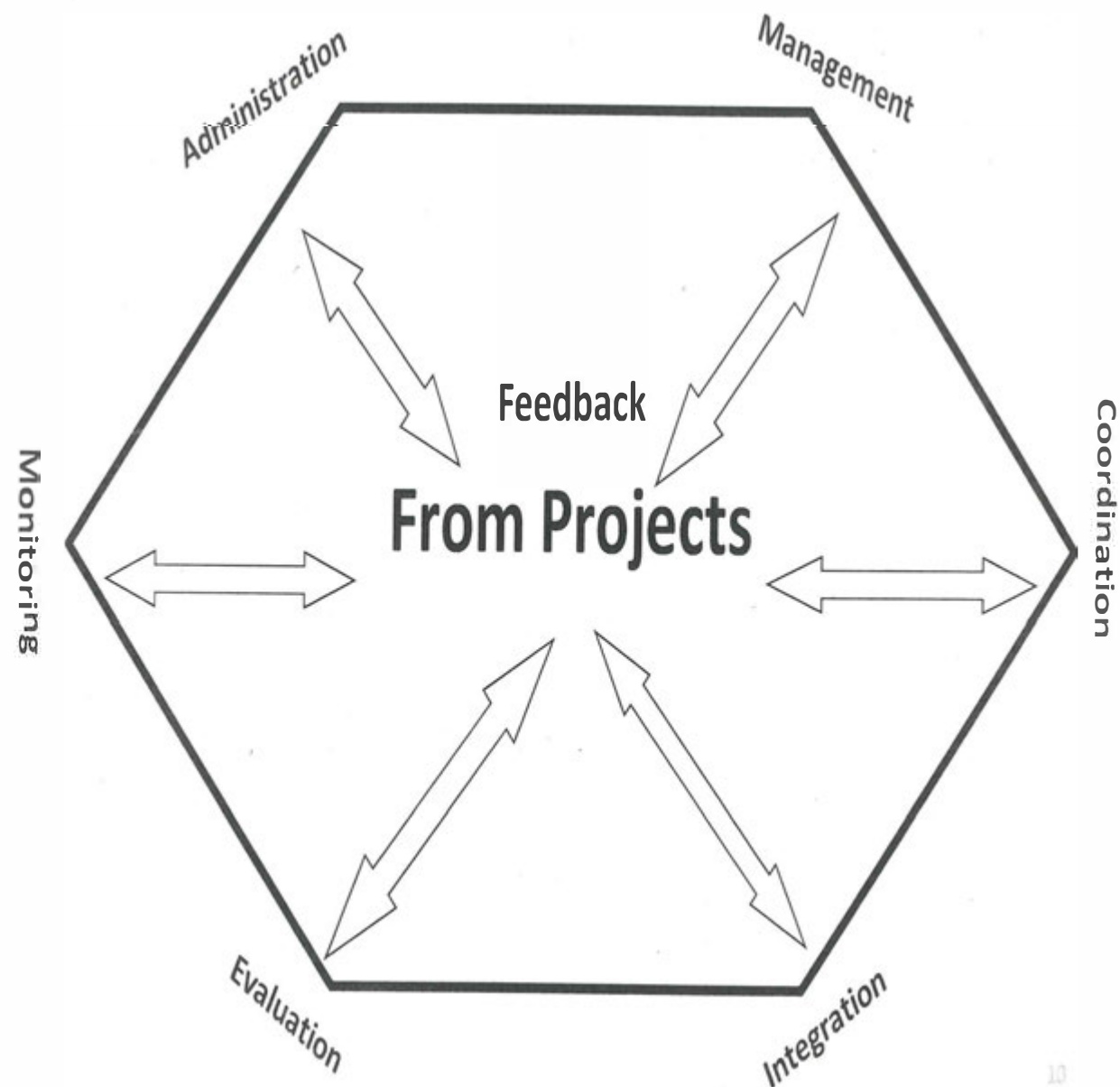
GOVERNANCE INCLUDES VARIOUS ACTIONS, PROCESSES & INSTITUTIONS, (FORMAL AND INFORMAL).

Not necessarily exclusively by Govt. & its organizations but also by Private Sectors , NGOs & public at large.

Components of Governance



Components of Governance



PHILOSOPHY OF GOOD GOVERNANCE

3 Activities ; Living, Working & Enjoying

5 Elements

Human Nature Networks Society Structure

3 Forces / Keys

Karam (work) Gyan (knowledge) Bhakti (plain character)

26 Disciplines (Macro Level)

Physical – 9; Social – 7; Ecological – 4; Economic – 2; Emergency – 4;

RESULTANT

Sachha Raj (Good GOVERNANCE)

with proper Planning, Development, Construction, Coordination, Integration, Evaluation & Monitoring. Research & Development.

HOW TO GET ULTIMATE SUCCESS

Policies

Detailin them out

[T O G E T]



Futuristic, Holistic Approach

1. Organizational Management	2. Strategy for capacity building	3. Passive assets into resource generation	4. Expenditure reduction	5. Market all properties
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5. IMPACT OF IMPORTANT PROJECTS:

- 1. Ganga Expressway
- 2. Eastern Peripheral Expressway and Orbital rail
- 3. Faridabad-Noida-Ghaziabad Expressway
- 4. Taj Expressway
- 5. Noida-Greater Noida Expressway
- 6. Golden Quadrilateral
- 7. East West Expressway
- 8. Township on Taj Expressway & on other corridors.
- 9. Dedicated Freight Corridor; East-West & North-South
- 10. Delhi-Ghaziabad-Meerut Bypass
- 11. Helipad in Noida, Meerut and Saharanpur
- 12. Airport in Greater Noida and other proposed
- 13. Ecological belts; Safari parks, Tourism & entertainment & and other large green areas

6. PRESENT POLICIES

National Housing and Habitat Policy 1998

Salient Features

Objectives

- Creation of surpluses in housing stock either on rental or ownership basis
- Providing quality and cost effective shelter options, especially to vulnerable groups and the poor
- Removing legal, financial and administrative barriers for facilitating access to land, finance and technology.
- Forging strong partnership between private, public and cooperative sectors to enhance the capacity of the construction industry to participate in every sphere of housing and habitat.
- Using technology for modernizing the housing sector to increase efficiency, productivity, energy efficiency and quality
- Empowering Panchayati Raj institutions and village cooperatives to mobilize credit for adding to the housing stock.

Role of all the Stake Holders

Central Government

The Central Government's role in implementing the Policy is to take steps to bring in legal reforms including formulation of effective foreclosure laws. Further, it has to devise macroeconomic policies to enable flow of resources to the housing and infrastructure sector, develop a debt market for housing and infrastructure fully integrated with the financial markets in country. For this purpose the Government has to set up a National Shelter Fund to meet the requirement of low cost funds for the housing needs of the poor. It is also required to promote research and development and transfer of technology for construction of houses and evolve parameters for optimal use of available resources to promote development and growth in a sustained manner.

The housing policy recognizes the necessity of providing fiscal concessions for housing, infrastructure, innovative and energy saving construction materials and methods and also setting up a regulatory mechanism to ensure that the concessions are correctly targeted and utilized.

The Central Government is also required to develop and enforce appropriate ecological standards to protect the environment, and provide a better quality of life in human settlements. It should also promote the creation of a secondary mortgage market.

State Government

The State Governments are required to liberalise the legal and regulatory regime to give a boost to housing and supporting infrastructure; promote private sector and cooperative in undertaking housing construction for all segments in urban and rural areas. They are also required to undertake appropriate reforms for easy access to land and promote decentralized production and availability of building material.

The State Governments have to facilitate training of construction workers by converging other development programmes through Building Centres and other agencies. Besides, they are to empower the local bodies to discharge their responsibilities in regulatory and development functions.

Local Authority

The role of local authorities is to identify specific housing shortages and prepare District Housing Action Plans for rural areas, devise programmes to meet housing shortages and augment supply of land for housing, particularly for vulnerable groups, and plan expansion of both urban and rural infrastructure services. They are also required to enforce effectively regulatory measures for planned development.

Public/Private Housing Finance Companies

The policy anticipates that the public/private housing finance companies will redefine their role and move away from the traditional approach to housing finance and develop and expand their reach to meet the needs of people. Besides this, they may have to devise schemes to lend at affordable rates to those who are in dire need of housing finance support, mobilize resources from provident funds, insurance funds, mutual funds etc. for house building activities and develop innovative instruments to mobilize domestic savings.

Housing Board/Corporations/Development Authorities and Other Public Agencies

The policy envisages that Housing Boards and other agencies involved in housing development will revamp their method of working and redefine their role for facilitating land assembly and development of infrastructure, moving away from direct construction activity. For achieving their objectives, they will have to forge partnerships with the private sector and cooperatives for housing construction in an efficient manner and devise flexible schemes to meet the user's requirement.

Corporate, Private and Cooperative Sectors

Solution in SEZ at Ghezan 18

Location Access by road
Access by railway
Barren land
SPATIAL PLANNING & Building Science

- The policy accords a very high importance to corporate, private and cooperative sectors in housing delivery. They are expected to take the lead role in land assembly, construction of houses and development of amenities. In the endeavour they should forge partnership with State Governments and local authorities for construction of houses and collaborate with the State Governments to work out schemes for slum reconstruction on cross subsidization basis.

Research and Technology Transfer Organization

These institutions are required to direct research efforts to locally available raw materials and reduce the use of scarce natural resources and replace them with renewable resources. They may also have to standardize new technology for easy adoption by various public and private construction agencies and also promote energy efficiency in building materials and construction methods. This will also entail promoting use of renewable energy sources for the housing sector particularly, solar, bio-mass and waste based energy.

- It is also necessary for them to promote disaster mitigation techniques for new constructions as well as strengthening of existing houses to prevent continuing loss of housing stock and human lives from natural hazards like earthquakes, cyclones and floods.

One of their important roles is to disseminate information about new technologies and provide training to construction workers in the use of new technologies.

NATIONAL SLUM POLICY

Salient Features

Objectives

- To integrate slum settlements and the communities residing within them into the urban area as a whole by creating awareness amongst the public and in Government of the underlying principles that guide the process of slum development and improvement and the options that are available for bringing about the integration.
- To strengthen the legal and policy framework to facilitate the process of slum development and improvement on a sustainable basis.
- To establish a framework for involving all stakeholders for the efficient and smooth implementation of policy objectives.

Salient Features

The policy primarily endorses and promotes an upgrading and improvement approach to deal with slums and informal settlements as opposed to resettlement. It proposes that all existing planning instruments such as master plans, land use plans etc. should be modified to ensure that slums and informal settlements can be properly integrated into the wider urban area.

The policy states that all physical upgrading and improvement in informal settlements should adopt a community-based approach with the active involvement of members of the community at every stage of design, implementation, and maintenance of services and assets. It sets forth specific norms and guiding principles for physical infrastructure developments and the desirability of collection of user charges.

The policy also emphasizes improving access to social services-health, education, child labour and child rights and public distribution system-as their effective delivery would also reduce social inequities and promote integration of people residing in slums into the social and economic networks of the city as a whole.

The policy recognizes the importance of economic empowerment of the slum dweller and lays guidelines for provision of financial services for the poor and economic support/enterprise development designed to address the livelihood needs of the urban poor.

The policy proposes a sustainable financing mechanism for slum improvement through a Slum Development Fund at the State level, while recognizing the role of private sector funding and institutional finance.

The policy proposes a Consolidated Service Tax on properties located in slums. It gives measures for strengthening municipal governance and management in the context of slum areas. It also proposes establishment of a system of monitoring and evaluation at different levels of government in order to find out the extent to which the programmes under the policy are being implemented and whether the policy objectives are being achieved.

The policy is committed to a shelter up-gradation approach that will enable, support and extend individual and community initiatives for housing provision.

Incorporating some of the important features outlined in the policy, the Central Government has announced the 'Valmiki Ambedkar Malin Basti Awas Yojna (VAMBAY)' for construction of dwelling units, upgradation of slum tenements and provision of basic amenities like water supply and sanitation in slums.

Source: National Slum Policy (Draft), Ministry of Urban Development and Poverty Alleviation, October 2001.