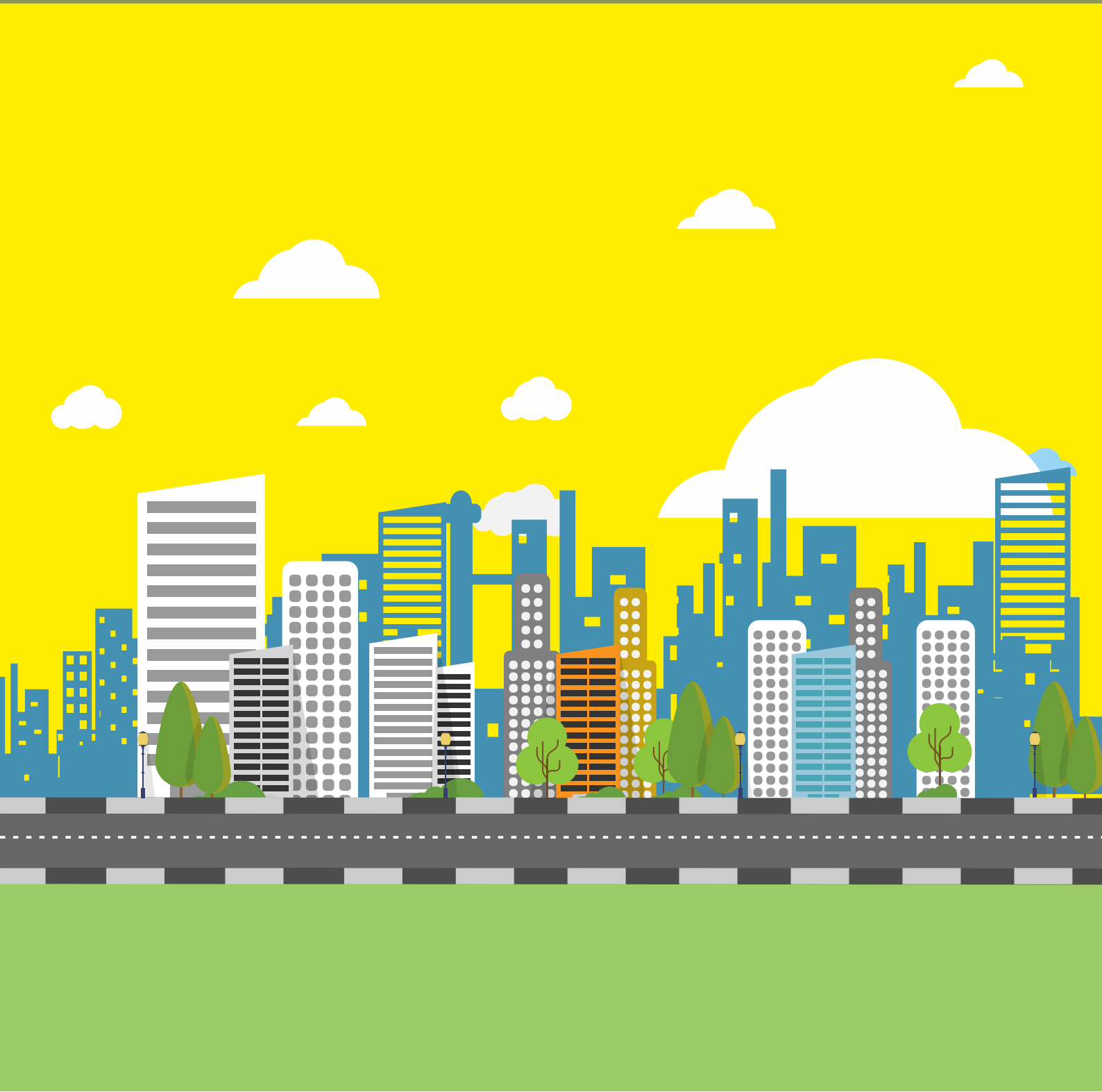


EVALUATION OF HOUSING FOR ALL BY 2022 SCHEME





“HOUSING FOR ALL 2022”


The policies which have been envisaged by the governments over the years have been some modification of “Housing For All 2022” (HFA) policy (MoHUPA, 2015b) that has currently been introduced. The HFA policy envisages providing, according to the President’s Speech, “Every family with a pucca house with water connection, toilet facilities, 24x7 electricity supply and access”.


The housing shortage in the country is divided into 4 parts as per the MHUPA report on HFA 2022:

- i) Slum dwellers
- ii) Urban poor living in non-slum areas
- iii) Prospective migrants
- iv) Homeless and destitute

The government policy for slum dweller and urban poor living in non-slum areas would have to be considered.

The policy for slum dwellers is itself divided into 3 parts:

- i) Slums on public land
 - ii) Slums on private land
 - iii) Unauthorized colonies as slums
- 




The major points under the strategy for slums on public land are:

- In-situ redevelopment or upgradation of the public land on the basis of private partnership by using land as a resource
- Provision of higher FSI to such lands
- Private party to exploit part of the land with increased FSI for commercial purpose
- Private party to build part of the land for eligible slum dwellers at free of cost (cross subsidization)
- GOI and State Governments to share the burden of the viability gap, if any

The major points under the strategy for slums on private land are:

- In-situ redevelopment or upgradation of the slums by the freeing up part of the land for commercial use with higher FSI to the owner and the shifting the slum to a lesser area with higher FSI
- Government to provide technical specification and area norms






The major point under the strategy for slums living in untenable land such as river bed, forests, drain, high tension line, etc. is to shift such slums to other tenable areas. The major points under the strategy for slums on unauthorized colonies are:

- Regularization of these colonies
- Provision and improvement of basic municipal services such as roads, sanitation, sewerage, water services and electricity in these areas
- Improvement of general infrastructure

The policy also aims at resolving some of the supply side issues with the following interventions:

- Government bodies which already have slums on their lands, such as Railways-1198 acres of slum, Ministry of Defence- 2876 acres of slum, Department of Public Enterprise- 5800 acres of slums etc., would free up some part of their land
 - Provision of extra FSI for Affordable Housing
 - Easier Window Clearance for building permission and deemed NA (Non-Agricultural Use) permission
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Usage of Government Land:

This policy tries to leverage the government occupied land in a small way by utilizing the currently government land occupied by squatters. The policy in a way tries to free up that land by separating it into 2 parts- one for affordable housing and the other for commercial purpose. However, it would have been even better if there would have been a policy clause where the government bodies which are sitting on vast pieces of unoccupied and unused land were made to give up their lands or asked why the lands currently vacant or under suboptimal use should not be taken away for public use / housing development. There is likely to be considerable resistance from the public bodies against any such move. Hence, the proposed policy of usage of occupied government land by slum dwellers in itself can be seen as a first step to a more radical but necessary measure of making the public bodies relinquish the unoccupied piece of land, or to put them to optimal use. Lands available with the government could have been traded for other lands or directly used in development of affordable housing projects instead of letting it out into the market. This way while the supply of dwelling units in market will increase, it will also then be in the **affordable housing segment**.





Land under litigation, disputes and property right issues:

The HFA-2022 policy tries to leverage the private land under dispute by providing higher FSI to the private party and simultaneously providing for Affordable Housing in the same land. Also, the HFA 2022 aims at regularizing the unauthorized colonies, provision and improvement of basic municipal services such as roads, sanitation, sewerage, water services and electricity in these areas and a general improvement in the infrastructure. However, the policy is silent on many aspects of property rights/tenure rights of the people currently living in slums. The policy does not try to resolve the property rights problems that are one of the primary reasons for poor conditions of the existing slums.





Restrictive Land Transfer Policies:

The HFA-2022 policy tries to address the problem of convoluted land transfer policies and difficult agricultural to non-agricultural land policies. The policy accounts for easier clearance window for various permissions and deemed NA permission. This is a significant step in the direction of removing the bottleneck between land occupation and land development. However overall abolition of NA Clearance would have removed one major perversity in urban land markets that jacks up the cost of land for housing and urban use, and prevents wider participation in the land aggregation and development parts of the value chain






FAR Norms:


The policy tries to provide for a higher FAR in the public and private lands where there will be a provision of affordable housing construction. This will serve as an incentive for the private player to develop the land for commercial purposes and at the same time develop housing solutions for the slum dwellers/poor which are affordable, regulated and have proper municipal facilities. However, the policy does not address the problem a higher FAR in general (i.e. for properties other than affordable houses). This essentially means that the policy does not resolve the land supply constraint due to lower FAR in anyway. Hence, the policy will have low impact in reducing the property prices in any significant manner.





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A List of Housing Policies in India		
Sr No.	Policy	Year of commencement
1	National Housing Policy	1988
2	National Housing and Habitat policy	1994
3	National Housing and Habitat policy	1998
4	Jawaharlal Nehru National Urban Renewal Mission	2005
5	National Housing and Habitat policy	2007
6	Rajiv Awas Yojana	2009
7	Pradhan Mantri Awas Yojana: Housing for All by 2020	2015
NB: Apart from the above-mentioned policies, each of the twelve five-year plans allotted specific funds to the housing needs of the country. Specifically from the seventh five-year plan onwards (i.e. from 1975 onwards), urban housing shortage and slum development programmes have been receiving special focus.		






CASE STUDY

SAO PAULO AND AFFORDABLE HOUSING PROGRAMMES

Sao Paulo's innovations in urban housing problems 20

- Several phases could be seen in the initiatives of the government before affordable housing could become a reality in Sao Paulo:

Phase 1: Forcible Eviction and Federal Domination (1960s – 1980s)


- This was the dominant mechanism of eliminating urban squalor. Force and punishments were used to evict the urban poor and regain land.
 - However, the eviction of favelas from the city limits drove the poorest to the most peripheral and hazardous areas
 - This phase also saw the emergence of federal funding through Brazil's National Bank (BNH) and cooperative banks such as Incoop.
- 



Phase3: Slum Upgradation and Peoples Involvement (2000 To 2013)

- The new strategy was designed to obtain “maximum impact for minimum cost”. The concept of the mutirao [self-help scheme] was revived. Families were assisted in self-construction or upgrading of their own homes.
- Each renovation cost around US\$3,000 per family – a significantly smaller sum than would be required to build an entirely new home. The house unit cost of self-help schemes was between \$11,000 and \$15,000 compared to over \$20,000 for housing units in the Cingapura Project. Such home improvements could radically improve the health of a family and ultimately foster a cycle of local development.
- Zones of special interest were created for disorganized slums, formally recognizing their existence and qualifying them for social services. Another tool authorized joint citizen-government management councils both in new and more settled areas.



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- The new administration also promised to spend \$3 billion on housing during its term in office, which included completing the 1000 unfinished Cingapura housing units.
 - The Municipal Housing Council, created by the city in 2002, to act as a watchdog, and which had a direct role in deciding how housing fund moneys could be spent, was activated. Its members came from government agencies, unions, from socially oriented non-government organizations, and academics. Members of the Council are elected in polls open to all São Paulo citizens. The Council is widely perceived to help guarantee the continuation of policies.






LESSONS FROM SAO PAULO

- **Coordinated public private engagement**

Solving different housing and environmental problems requires a commitment by all of the actors involved. Involvement of local communities, and coordinated problem solving approach has far better success than top down bureaucratically driven programmes. Community leaders have active roles as a mediators and translators between the local residents and the government. Social work with the communities is necessary even after construction for the realisation of satisfactory transition.

- **Social inclusiveness**

A well-executed affordable housing program achieves social inclusiveness. By upgrading slums and regularising more than 60,000 dwellings in favelas and informal subdivisions, the social rental programmes and slum tenement improvement programmes also upgrades the central areas of the city with social inclusiveness.



CREDAI NATIONAL - AFFORDABLE HOUSING COMMITTEE



Mr. Shantilal Kataria

Chairman, Affordable Housing Committee
Credai National
President, Credai Maharashtra
Email:- kataria.shantilal@gmail.com

Mr. Majid Kachhi

Convenor, Affordable Housing Committee
Credai Maharashtra
Email:- kachhigroup@gmail.com

Mr. Suhas Merchant

Chairman, RERA
[Legal Committee Credai National]
Email:- srmerchant@vsnl.com

Mr. Mayank Modi

Credai NCR-Delhi

Mr. Sanket Shah

Credai Ahmedabad , Gujarat

Mr. Sachin Kulkarni

Convenor, Affordable Housing Committee
Credai National

Email:- sachin@vastushodh.co.in

Mr. Dilip Mittal

Convenor, Construction Cost Committee
Credai Maharashtra
Email:- dilip@mittalbrothers.com

Mr. Pankaj Kothari

Member Affordable Housing
Credai National
Email:- parkoakl@gmail.com

Mr. Suresh Patel

Credai Surat, Gujarat

Mr. Sarvesh Javdekar

Credai Pune Metro

Supporting Partner



Contact Us:
CREDAI

5th Floor, PHD House, 4/2 Siri Institutional Area, August Kranti Marg, New Delhi-110 016

Tel: (011) 43126262/ 43126200 / Fax: +91 11 43126211 / Email: info@credai.org

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