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FROM THE EDITORIAL TEAM

Housing is one of the basic human needs and each person longs to have a house in their life span. The latest estimates by the Technical Group on Urban Housing for the 12th Plan has estimated the total urban housing shortage in 2012 as 18.78 million, of which almost 96 per cent pertains to the economically weaker sections and the lower income groups. The investment requirement for addressing this shortage would be in the order of Rs. 9.4 lakh crore, assuming an average per unit cost of Rs.5 lakh.

Affordable housing has also been one of the prime concerns for the government. The strategy to achieve this goal cannot be conventional as there is a need to deliver cost-effective housing at an unprecedented pace. A Task Force on 'Affordable Housing for All' defined affordable housing in terms of a) multiples of household income; b) size of the tenement and c) percentage of household income in case of rented accommodation. This definition highlights the position that affordability is a major concern for urban poor, who in the absence of access to formal housing resort to slums and informal settlements.

To overcome the present situation, three issues require our attention. First, is to understand the need for a multipronged strategy for housing delivery. The success of ownership driven housing programmes needs to be assessed. The challenge is to retain a house by the target group despite speculative market, more so, in big cities. Though the concept of rental housing being thought of as an option is a positive development, rental housing without a robust O&M package is likely to get converted into another slum. Additionally, retrofitting, rehabilitation and refurbishing older housing stock will also attribute towards enhancing the supply of housing stock. To meet the housing needs of new migrants and young professionals, night shelters and hostels may be planned in all class-I cities and above. PPP models can be utilized for this purpose.

Second aspect is to work out a strategy to increase the ability of households to acquire housing at market prices. The present policy subsidizes land, interest rates, services etc. in order to reduce the cost of housing. These incentives become deterrents to retaining ownership and the housing units gets passed on to higher income groups for speculative reasons. Instead, enhancing the purchasing power of individual households by direct subsidy transfer, once in a lifetime, would empower them to shop for their house, without any restraint of size or location. For the most vulnerable groups, such as senior citizens, single-parent families, the disabled, etc., some form of publicly funded allowance strategy can be implemented, providing individual households with adequate income to afford housing.

Third aspect pertains to limited access of the poor to sources of institutional funding and apprehension of loan delinquency which has made institutional lenders wary of lending to the poor/weaker sections. Since formal sector finance is not available to many poor households, there is a universal and persistent challenge for both shelter, micro-finance and community funds. Some estimates suggest that only 5-10 percent of the effective demand for shelter micro-finance is currently being met. The ability to accept deposits, access international support or seek private sector finance, access capital, especially for medium-and long-term capital, remains a challenge for many micro-finance institutions. A Credit Risk Guarantee Fund will be able to revive the highly fragmented micro-finance sector.

This issue of Shelter has tried to address some of these concerns. The theme papers by Dr. Manika Negi and Dr. Akshaya Sen give an overview of options like PPP and 'Rent-to-own' respectively, for providing affordable housing. The papers of Yes Bank, Dr. Poonam Prakash, Dr. Girish Karnad and AK Jain discuss the policy framework that exists for providing housing to all segments of population, with focus on the urban poor. Technologies play an important role in delivering safe structures at reduced cost and this has been discussed in the papers by Rebekah Kurien and Arun Kashikar. Thoughts to ponder on the causes and consequences of urbanization of poverty have been appropriately brought out by Sangeeta Maunav in her two articles. Case studies on affordable housing have been provided by Asjad Bashir Alvi & Akshaya Sen and Dr. Renu Khosla et. al. The experiences of Bangladesh in the area of affordable housing have been shared in the articles by Nazrul Islam & Salma A Shafi and Dr. Manoj Roy & David Hulme.

Hope you enjoy reading this issue of Shelter.



HUDCO -HSMI Publication, April 2013

THEME : AFFORDABLE HOUSING

There is a growing requirement for shelter and related infrastructure in urban areas due to rapid pace of urbanisation, growing informal settlements and the resultant gap between demand and supply of affordable housing. For a large developing nation - India, we need to constantly find innovative solutions and discover better practices. Affordable housing has today acquired special significance in the light of growing shortages. This issue of SHELTER is an attempt at looking at various facets of affordable housing.

Policy Review

01 Affordable Housing for All: An Overview of Housing Policies in India
Girish Karnad T.G.

08 Guidelines for Creating Affordable Housing in Urban Areas
Pratima Joshi

Master Plan Provisions

15 Review of Low Income Housing Provisions in Delhi Master Plan 2021
Poonam Prakash

Affordable Housing: Theme Papers

20 From Squatters to High Rises
Sangeeta Maunav

24 Way forward for PPP in Affordable Housing
Manika Negi

33 Affordable Housing: A Commercial or Institutional Challenge?
Tushar Pandey, Shashwati Ghosh, Anthony Menezes, & Swati Sharma

40 'Rent to Own' - A Viable Option for Affordable Housing
Akshaya Sen & Rajiv Sharma

Affordable Housing: Case Studies

43 Out of the Box - Designing for the Poor
Renu Khosla, Julia King, Shahena Khan & Pranav Singh

51 Housing for Slum Dwellers in Delhi - Implementing 'Rent-to-Own' in Ward 103
Asjad Bashir Alvi & Akshaya Kumar Sen

Design & Building Technology

56 Innovations in Affordable Housing in India
Rebekah Kurien

68 Use of Technology in Tata Housing
Arun Kashikar

Social Housing

73 Innovative and Pragmatic Ideas for Social Housing
AK Jain

Experience Overseas

83 Towards Affordable Housing for LIGs in Urban Areas of Bangladesh
Nazrul Islam & Salma A. Shafi

90 How the Private Sector meets the Demand for Low-Income Shelter in Bangladesh
Manoj Roy & David Hulme

Voices from the street

99 Homelessness and unaffordability
Sangeeta Maunav

In the Boxes

- ii India at UN-Habitat Exhibition, Nairobi
- iii India at 24th Session of the GC Meeting of UN-Habitat, Nairobi
- iv Mission Five Ones
- 19 Grant Assistance under HUDCO CSR to KMC
- 23 Credit Guarantee Fund Scheme for Low Income Housing
- 50 RWH System for Domestic Use
- 55 IBC Award for Excellence in Built Environment
- 67 Incentivizing Banks/HFCs/FIs for Financing Affordable Housing
- 72 Revitalizing the Building Centre Network
- 82 Union Budget 2013-14: Implications for Housing and Real Estate Sector
- 89 Adarsh Nagar Yojna (ANY)

Guidelines for Creating Affordable Housing in Urban Areas (Working Draft)

PRATIMA JOSHI

In addition to transforming existing slums so that they provide more livable and legal housing, there is a need for parallel efforts to create additional affordable housing stock to cater to the future growth of low income segments of the population due to organic growth and in-migration. This can be largely achieved by redirecting private sector construction activity and capital towards the construction of low cost housing through appropriate policy changes, regulation and incentives

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In looking at options of increasing the availability of land and affordable housing for the BPL and EWS population in urban areas, it is useful to disaggregate the issue into two components.

One component is the existing slums in a city and exploring ways to convert these to decent and legal dwellings – whether in situ or in the close vicinity of where these slums are currently located. The second component is creating additional housing stock – over and above what is required by current slum dwellers in various cities – so as to prevent the growth of more slums in the future as cities inexorably grow both organically and due to in-migration.

The Working Draft prepared some guidelines for both these components, which are outlined below.

A. TRANSFORMING EXISTING SLUMS

Slums are a result of the lack of affordable housing options for the urban poor across most India cities. They are affordable because land cost are virtually nil, construction is extremely rudimentary and not in conformance with regular building code, and there is lack of civic services (and corresponding relief from civic taxes).

Slums represent a long running deadlock between the occupants and the land owners.

The occupants make use of the land but due to lack of title and legal rights they are unable or unwilling to invest in improving their dwelling structures and often live under threat of eviction. Similarly the land owner has legal ownership of the land but is unable to exercise that right and develop the property in the way that they choose. Furthermore, given the legality of the structures and the residents of these slums, most cities are reluctant to invest in infrastructure that is required to provide “last mile” connectivity for services such as water and sanitation.

Breaking this deadlock requires providing incentives that will facilitate redevelopment of the existing slum lands. The fundamental premise is that the land that the slums are on, are valuable assets and should be put to better use - either for housing the current residents (and possible additional low income families) in more decent structures with adequate infrastructure and provision for services, or for some other purpose with the existing residents being accommodated in better and legal dwellings somewhere else in the vicinity.

Landowners of slum plots can be provided incentives by way of addi-

tional in-situ development rights (say 2.0 FSI rather than 1.0 FSI) which allow him to surrender part of the land to the slum residents so that they have legal title, but still be able to build as much on the partial remaining slum plot as much as they would have on the full plot. Alternatively the incentive can be provided in the way of Transferable Development Rights or TDR, where the landowner cedes control of the land to the ULB or appropriate authority but receives the permission to build elsewhere – over the prevailing FSI or FAR rules – the amount he could have constructed on his original slum land as per prevailing rules. TDR is like “virtual land” and is used to avoid monetary compensation for land acquisition by cash strapped cities and states.

Other landowners with unencumbered plots can also be incentivized using the same approach as above to make their lands available for the construction of affordable housing for slum residents who are residing in slums where the land is required for a public purpose or is ecologically or environmentally not suitable for housing and thus need to be relocated

Slum residents, whose homes typically would have to be demolished to allow more planned redevelopment with sturdier tenements, can be provided incentives by way of legal title and a fairly large subsidy towards the cost of the improved tenements either where they currently reside or in the vicinity. In addition, providing for transit accommodation during the period of the redevelopment would be a key requirement.

Builders can be incentivized to construct new tenements on existing slum lands or unencumbered plots offered by landowners by offering compensation consisting of a combination of cash and “in-kind” consideration. The “in-kind” consideration could be in the form of TDR, which as mentioned above would allow the builder to build over the prevailing FSI in any plot in the city by using the TDR that they receive as compensation for building slum tenements.

However while implementing such an incentive based redevelopment of slums, there are a number of concerns and potential risks that need to be addressed such as fragmented redevelopment of slums, overburdening the infrastructure and services in parts of a city due to very high densities as a result of TDR and high FSI/FAR, providing choices to slum dwellers rather than a one size fits all approach, ensuring fair compensation to landowners and developers to name a few. The guidelines below are aimed at addressing these issues while promoting the overall objective of transforming slum housing into a more decent and legal affordable housing stock for the urban poor and at the same time minimizing the burden of redevelopment on the city.

Specific Guidelines for “Slum Transformation and Redevelopment Scheme” (STARS)

1.0 City Level Planning and Preparation

1.1 Enumerate and survey all slums in the ULB and determine eligibility

of each slum to participate in STARS. Individual slums should be defined based on community and spatial contiguity and should be treated as being indivisible for the purposes for redevelopment under STARS even when the underlying ownership of land is fragmented.

1.2 Eligibility criteria can be established by each ULB based on local conditions but should typically include minimum size (number of structures or residents) and tenure of the settlement.

1.3 Classify all eligible slums settlements under STARS into three categories. First are those that have to be relocated because of the slum plot being on land that is reserved for public use or is environmentally/ecologically not suitable for residential use (e.g. river beds and embankments). Second are those that are on plots where land values in the vicinity are in the top quartile of land values in the ULB and hence should be considered for commercial use rather than in-situ redevelopment, and the third category would be the remaining slums.

1.4 Establish tenement density norms for slum housing – this will vary by city but should be in the range of 200 to 300 units per hectare (approx 1 FSI) for Tier 3 and smaller cities, 300 to 450 units per hectare (approx 1.5 FSI) for Tier 2 cities and 450 to 600 units per hectare (approx FSI 2.0) for Tier 1 cities. Densities higher than this will lead to overcrowding in these redeveloped slum pockets, as well as unnecessarily high structures, and cause a burden to the entire area that the slum(s) are

located in. Exceptions to the above can be made for the few slums where the existing tenements densities are higher than the above norms.

1.5 Assess the total housing that can be created on existing slum lands where in-situ development is feasible and desirable (based on the density norms established above) and the resultant excess or deficit in housing stock after using existing slum lands for redevelopment

1.6 Identify the approximate TDR that is likely to be generated across the city – for both in-situ development and relocation using unencumbered land - if TDR is used as the sole compensation mechanism for landowners and builders

1.7 Define TDR “receiving pockets” in each zone or sub section of the city based on relative “carrying capacity” of different areas and establish norms for the amount of TDR that can be used in these receiving pockets over and above the normally permissible FSI.

1.8 Ensure that there is adequate TDR receiving capacity on an aggregate city wide basis taking into account STARS and any other schemes that will lead to TDR (e.g. BRTS or metro development with TDR as an incentive)

1.9 The ULB should also identify potential investment in selected infrastructure elements (e.g. water supply or sewerage) required to absorb the estimated TDR to be released (and resultant population increase in these defined receiving pockets) and determine ways to fund the same. One key mechanism

would be levying a TDR consumption fee at the time that the TDR is consumed, with the fee being pegged to ready reckoner or other indicators of property values in the receiving pocket that the TDR is consumed. These fees should be exclusively earmarked for localized infrastructure investments in the TDR receiving zones.

2.0 Slum Dweller Eligibility and Benefits

2.1. Only those who are in “eligible” settlements to be considered for individual eligibility and benefits.

2.2 Benefits should be progressive and linked to tenure with a gradual rather than an abrupt cut off. Suggested gradation of benefits (which can be tailored by each city) is as follows:

2.2.1 Those with 5 years or less of tenure would only be eligible for rental units of 160 sf carpet area with rental rates set by ULB and locked in for period of 5 years.

2.2.2 Those with between 5 and 10 years of tenure would be eligible for 160 sf carpet area on ownership basis but would have to pay 30% of the cost of the construction cost of the tenement

2.2.3 Those with more than 10 years of tenure would be eligible for 240 sf carpet area and would have to pay 25% of the construction cost of the tenement.

2.2.4 Those with commercial establishments would be entitled to commercial establishments in the new scheme on the same lines as outlined above for residential units.

2.2.5 In case the slum residents are RELOCATED elsewhere even though the existing slum plot is suitable for residential use, the tenement sizes in 2.2.2, 2.2.3 and 2.2.4 shall be increased by 40 to 60 sf carpet area and the contribution shall be reduced by 5% (from 30% to 25% and from 25% to 20%). This incentive would not apply where relocation is not optional but is mandatory for the reasons mentioned earlier.

2.3 Benefits should accrue to those residing in eligible slums rather than those who are the “owners” of the existing slum tenements have rented out the tenements to others. This will ensure that the benefits are flowing to those most in need.

2.4 People should only be allowed to avail the benefit of subsidized housing through a scheme like STARS once – hence ULBs will need to put systems in place (including bio-metric measures and shared databases on a state-wide basis), to ensure compliance on this front.

3.0 Landowner and Builder / Developer Compensation

3.1 For slums on privately owned land that are identified through the initial city level planning exercise as being candidates for in-situ redevelopment, the following mechanism can be used:

3.1.1 The landowner and other developers can submit proposals for in-situ development in conformance with the norms and specifications established by STARS. This would include building a specified tenement density (between

200 and 600 depending on tier of city as specified above) on the plot which in most cities should result in some extra housing stock being created over and above the existing requirements of eligible slum residents.

3.1.2 Bidding would be on the basis of TDR required to execute the scheme, with the lowest bidder who meets the specifications being awarded the bid.

3.1.3 Developers submitting bids for redevelopment of slums where they are not the landowner or do not have agreements with the landlord to pursue redevelopment have to earmark a fixed amount of TDR (to be fixed by the STARS program in each city) as compensation to the landowner in case they are the winning bidder for a particular plot.

3.1.4 Landowners will be excluded from Capital Gains tax on the value received for their land under the STAR program (requires central finance ministry approval)

3.1.5 This mechanism, unlike a “fixed” compensation system that some states have tried, will ensure that the government pays only as much it needs for each slum redevelopment and will also ensure that all slums and not just most profitable ones get redeveloped as happens with a “fixed” compensation system.

3.1.6 Approval of majority or super majority of slum dwellers need not be required for in-situ schemes although participation in all stages of the process would be formalized.

3.2 For those slums on private land where relocation is desirable to unlock the full value of the slum plot

(which are to be identified through the upfront slum survey and master planning exercise) the following shall apply:

3.2.1 Eligible slum residents would be entitled to greater benefits than in the case of in-situ redevelopment as outlined above in point 2.2.5

3.2.2 Any landowner or developer can submit a proposal to re-house the affected eligible slum residents on privately owned and unencumbered land within a specified radius of the original site (3 km for Tier 3 cities, 5 km for Tier 2 cities, and 10 km for Tier 1 cities). The norms and specifications for such re-housing shall be as prescribed by STARS.

3.2.3 All proposals that meet the approval of 70% of the eligible and affected slum residents shall be considered

3.2.4 Of those proposals that meet the pre-determined norms and specs and have the required approval from the slum residents, the scheme that requires the least compensation from the landowner/developer shall be awarded the scheme.

3.2.5 Also, while awarding these schemes, priority should be given to those proposals which can serve the re-housing needs of more than one slum that needs to be relocated.

3.2.6 The landowner of the plot where the slum currently exists will pay a “slum clearance fee” equal to 20% of the value of the property after development. This fee would be payable in 3 or 4 instalments tied to clearance of the slum from the plot, commencement of development

on that plot, and completion of the proposed development.

3.3 For slums on public or private land where relocation is mandatory because of the land being needed for a public purpose or because it is unsuitable for residential use, the same approach as above would apply in terms of soliciting bids from landowners or developers for re-housing the eligible residents on unencumbered private land (without the additional “relocation” incentive however as in the case of optional relocation and without the “slum clearance” fee to the current landowner)

4.0 Transit Accommodation during redevelopment

4.1. Slums requiring relocation should be taken up first and in these cases, relocation to an interim site should be avoided and instead residents should be moved to their final permanent tenements once completed.

4.2 For slums that are to be developed in-situ, ULBs can pursue one of two approaches. The first is to require each project to be self-contained which would include taking care of the temporary housing arrangements for affected and eligible residents during the demolition and redevelopment period. This would be part of the norms/specifications laid down by STARS in that ULB, and these costs would be factored into the bids by developers/landowners. The second is to establish a handful of “temporary housing or transit accommodation” camps in different parts of the city (which can be built using the

same TDR incentives as mentioned earlier) and make these available to people affected by the redevelopment projects (which would have to be phased or staggered). Those doing in-situ development would be able to avail of this transit accommodation for a specified fee per person per month/year rather than having to make their own arrangements.

5.0 TDR Bank:

5.1 Since the TDR is awarded by the authority to builders/land owners, in lieu of land or development projects implemented by developers for the poor, it would benefit the city if a TDR Bank was created and managed by the awarding authority.

5.2 Without a transparent and clear monitoring mechanism for TDR generated and consumed, there is a possibility for TDR scams as been reported in cities that have implemented the TDR concept.

5.3 This TDR bank should be vested with the ULB or appropriate development authority either in the ULB or the metropolitan region.

5.4 This type of TDR bank with full transparency on the TDR generated and consumed in the ULB will also prevent hoarding of and speculation in TDR.

6.0 Provisions to Control Misuse

6.1 Joining of tenements to create larger dwelling units more suitable for “LIG/MIG” residents: Redeveloped tenements would be organized as cooperative housing societies and would normally be subject to the lowest property tax rates in the

ULB as well as concessional rates for civic amenities such as water and sewerage. However in the case of units being combined in a particular society, the entire society would lose these benefits – which would create group accountability for compliance.

6.2 Sale of new tenements by beneficiaries: Since the redeveloped and upgraded housing units are being provided to current slum residents (rather than owners of the dwelling units in those slums), it is reasonable to expect the beneficiaries to live in their new homes which should constitute their primary residence. Those wishing to sell within 5 years of moving into their new homes would either have to sell their homes back to the ULB at the original construction cost or pay the ULB a transfer fee of 30% of the sale proceeds in order to sell it in the open market. After 5 years beneficiaries would be free to sell by paying a transfer fee of 15% of the sale proceeds.

6.3 Rental of new tenements by beneficiaries: Based on the same rationale as in point 6.2 above, rentals by the new owners should be discouraged in the first 5 years. Those wishing to rent their new homes would need to pay an annual, predetermined “non-occupancy” fee to the ULB. In case of undisclosed rentals, the entire cooperative society would stand to lose their favorable tax and amenities status, should any of the units be found to be occupied by someone other than the beneficiary.

6.4 Replacement of original beneficiaries with more affluent residents:

Should there be large gap between the cost of the new units as funded by the ULB and beneficiaries and the market value of the same, there will be economic incentive for the original beneficiaries to sell out to more affluent buyers. One way to prevent this “upward migration” in prices is to ensure that the design norms for slum redevelopment schemes specify narrow internal roads (not accessible to cars) and make provisions for just cycle and 2-wheeler parking. This will automatically limit the attractiveness of such schemes amongst more affluent segments.

B. CREATING NEW AFFORDABLE HOUSING STOCK FOR FUTURE NEEDS

In addition to transforming existing slums so that they provide more livable and legal housing, there is a need for parallel efforts to create additional affordable housing stock to cater to the future growth of low income segments of the population due to organic growth and in-migration. This can be largely achieved by redirecting private sector construction activity and capital towards the construction of low cost housing through appropriate policy changes, regulation and incentives as outlined below:

1. Increase the supply of land available for residential housing which would involve the following actions:

1.1 Impose a tax on all vacant land in the metropolitan regions around ULBs to dissuade land hoarding and speculation and bring more land into productive use

1.2 Simplify the process of conversion of land falling in metropolitan regions from agricultural to non-agricultural status, especially for those that want to use such land for creating affordable housing. This conversion should be handled by a single agency and done within a short, guaranteed timeframe on payment of a fixed premium linked to ready reckoner rates.

1.3 Either reserve land or provide incentives for affordable housing schemes (as listed further below) in outlying areas of the metropolitan region that are slated to get better access through public transport – especially bus based public transport. This will facilitate the creation of low cost housing stock in areas where land is relatively inexpensive and that will soon be well connected by public transport which is key to ensuring livelihood opportunities for the residents of such schemes.

2. Reduce costs and increase profitability levels of affordable low-cost housing schemes to encourage more private sector players to enter this market to create the desired housing stock. Specific measures to do this would include:

2.1 Allow higher FSI or TDR benefits for small housing schemes where 80% or more of the units are small sized (160 to 400 sq feet carpet area) and the selling price is below a certain ceiling which can vary by zone in each city (e.g. 75% of ready reckoner value or Rs 1200 per square foot) and be adjusted periodically. This would reduce the cost of land per built square foot while reducing the possibility of the benefits simply

flowing to land owners in terms of higher land values.

2.2 Reduce or waive (depending on average unit size in a scheme) all central, state, and local taxes, as well as development premiums charged.

2.3 Establish a time bound, single window system for all clearances, permissions and NOCs required during residential construction to avoid delays and reduce transaction costs for affordable housing schemes

2.4 Make all profits from the development and sale of affordable housing tax exempt to increase the relative profitability of these schemes for developers as compared to other forms of residential and commercial construction

2.5 Controls need to be put in place to ensure that the benefits flow to those they are meant for. These would include some of the same measures as mentioned in section A above (coop society level penalties for combination of small units, hefty “transfer” fee upon sale within first 5 years, design parameters that would dissuade MIG buyers).

2.6 It is important to note that the above waivers and exemptions of duties and taxes will not cause a net loss to the exchequer at the centre, state or city since these incentives are being directed at economic activity that otherwise would not take place at all.

3. Harness market forces that lead to creation of “regular” housing stock to co-create affordable housing stock through an expanded use of the “Accommodation Reservation” mechanism:

3.1 The Accommodation Reservation (AR) mechanism, which has already been adopted by several states, usually requires creation of small sized units (equal to 10-25% of the total square footage under construction) in any residential schemes of regular housing on large plots of land (e.g. 2 Hectares or greater).

3.2 These units are either handed over to the ULB (in which case extra FSI is granted on the plot as compensation) or can be sold in the open market by the developer themselves.

3.3 However housing developments on smaller plots, which constitute a majority of the development in most cities are exempt from the AR mechanism which dilutes its impact and creates inequity

3.4. To address this, for any development on small plots, the developer should be required to pay an AR fee (equal to 10 or 15% of the Ready Reckoner value of the overall scheme) as their contribution.

3.5 The AR rule should also apply to all township schemes in the state irrespective of where they are located.

3.6 This would ensure that roughly one small sized affordable housing unit is automatically generated for every two units of regular residential housing stock that gets created through natural market forces.

4. Remove barriers to rental housing to promote growth of the low-cost rental market

4.1 States need to enact new rental laws, which accord more rights to property owners as far as setting

rent, retaking possession, and evicting defaulting tenants, which would apply to renters and rental agreements for all new small sized, affordable properties while preserving the current rules for current properties and rent agreements.

4.2 Establish special fast-track courts or mediation agencies in all cities that would speedily settle housing related disputes between tenants and landlords.

4.3 Allow anyone to own affordable housing, rather than limiting sale of these to just the poor. The intent should be to create enough of these units, so that there is a thriving rental market in addition to an ownership market in this segment.

4.4 Exempt rental income derived from low cost/affordable housing units from income tax so as to promote others to purchase and rent out such units

5. Establish a dedicated “Affordable Housing Authority” in cities or the entire metropolitan region around major cities to facilitate the implementation of the affordable housing strategy in the region. This entity could be funded through the fee and land/tenement bank collected from regular construction activity using the AR mechanism specified above. The Affordable Housing Authority once constituted, would:

5.1 Establish regulations and norms for affordable housing in terms of size, specifications, and provisioning for O&M.

5.2 Serve as a single window clearance agency for all permissions for AH schemes in the ULB or the metropolitan region.

5.3 Liaise with the various development bodies and agencies to ensure adequate provisions for social amenities and physical infrastructure in conjunction with affordable housing permissions and construction.

5.4 Directly intervene to build certain type of dwelling options (e.g. night shelters and dormitories for single migrant workers) that may not be catered to by the market even after all the above policy changes and incentives.

C. ROLE OF THE CENTRE IN ENABLING THE ABOVE

The Centre can help facilitate the adoption of the above guidelines and model schemes (once refined and finalized) by various states and ULBs within those states through incentives along the lines of JNNURM. States and ULBs would need to commit to action steps and timelines

to implement these guidelines and schemes in return for which they would be able to access various funds and subsidies which could include:

1. ULB level capacity building grants to create affordable housing master plans that are integrated with the overall development plan for the ULB or metro area.
2. Grants to conduct the detailed slum surveys and enumeration required prior to implementing a program like STARS aimed at eradicating existing slums.
3. Contribution of a fixed amount (which can vary based on city size) for infrastructure and amenities for tenements built through implementation of a STARS type scheme.
4. Provision for reduction in income tax and other central taxes and duties as outlined above for all affordable housing projects within a state.

APPEAL TO CONTRIBUTORS

We invite articles, documentations, research report relating to Housing, Urban Infrastructure and Urban Development. These may be sent to the Chief Editor/Editor, SHELTER.

While sending articles please ensure that:

- The articles is sent as a document file and not as a PDF file
- Article must be not more than 7500 words, including notes and references
- It is typed in double space
- All quoted references are written in any of the standardised formats
- All illustrations are drawn in black ink on white paper and the original is sent for publication
- Charts and graphs need to be in MS Office (Word/Excel) and not in ‘jpeg’ or similar format

All material received will be acknowledged. Those found suitable for publication will appear in subsequent issue of the journal after editing, while those not published will become part of our data base. We try to build a data base on various aspect of human settlement for the benefit of researchers, policy makers and practitioners.

Letters: Readers are encouraged to comment (200 words) on articles published in Shelter.

Book Reviews: Review of books on topics covered in Shelter magazine may be submitted (500 words) for publication.

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