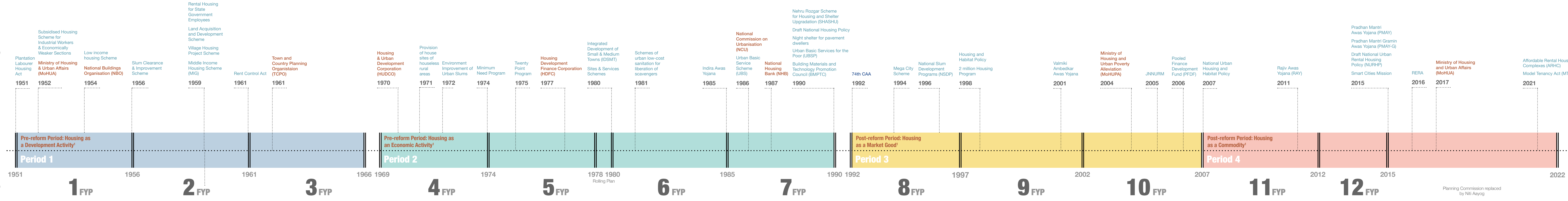


HOUSING POLICY TIMELINE

OVERVIEW OF THE FIVE YEAR PLANS



The problem of housing was recognised and emphasis on its development was one of the major concerns. The government allocated 34% of total investment of the economy on housing. The rehabilitation of colonies led to the development of "model towns" like Chandigarh which also included physical and social infrastructural development.

It was marked by some positive development and focus on strengthening the existing housing schemes. During this period public financial institutions like LIC also started granting housing loans. The central government started financial assistance to the state government and the local authorities for site development and also the shelter needs of lower income groups marked the beginning of increased attention to LIG housing.

It recognised the need for availability of sufficient and affordable land which was central for the success of housing policies. It prepared master plans and regional plans for metropolitan and industrial areas, developed new building techniques, and collected of housing statistics. Some general housing policy guidelines were formulated:

- Housing policies to be linked with economic & industrial development
- Increasing the housing stock of the country
- Give preferential treatment to the LIG community both in public & private sector of housing

It emphasised the need to strengthen public housing agencies and introduce planning principles in order to promote systematic development of urban centres and also on low cost housing schemes. There was also an increase in the cost of construction of the dwelling units and the condition of the slums was deteriorating during this period. Another important aspect of this plan was the improvement of overall housing environment covering both rural and urban areas.

This plan marked the beginning of the "cross-subsidisation" approach with schemes for HGS launched with the objective of providing homes for LIG/EWS through this mechanism. In order to attain a correlation between housing policy & the land reforms there was an intensification of research in low-cost housing techniques, manufacturing of low cost building, preservation of existing housing stock, improving the living conditions of the slum areas, and also enhancing the financial assistance of the state housing boards and local authorities to help build housing for MIGs and LIGs.

This period was also marked by forced evictions and relocation across India. The period of Emergency witnessed forced evictions in the process of beautifying the city. By the 1970s, the EWS counted to 25% of the population. The focus, however, was not completely set on slum rehabilitation.

This plan urged upon the best possible ways of using public resources to provide more housing facilities to the homeless. It recommended a greater role for NGOs to play in community development organisations. Increasing emphasis on community involvement in project design was again largely driven by trends in the international community. In practice, as program evaluations showed, this was rarely implemented. The plan was a major success with the number of houses that were constructed. Around 0.36 million houses were constructed, which was one third the total number of houses built during the previous 35 years of planning. Moreover, most of this activity was in rural areas. As per government statistics, 5.4 million house sites were distributed and 0.16 million houses were constructed in the rural areas.

A multi-pronged approach was necessary that expanded access to basic services, better living conditions in slums, and created social security systems such as employment programs and the public distribution system. Programs introduced towards the end of this period gradually began to take a more holistic, integrated approach with targeted poverty alleviation programs becoming an important part of shelter programs.

This period reiterated that the government play the role of a facilitator by creating an enabling legislative, legal and financial framework for private sector participation. It envisioned a greater flow of credit to the housing sector and the expansion of incentives to the private sector through HFIs. Increasingly ULBs too were encouraged to rely on capital market financing for meeting their financial obligations, which is a marked departure from previous approaches. It recognised the importance of integrating informal sector occupations with the rest of the formal urban economy and advocated better coordination of programs on employment, housing and infrastructure (Mathur, 2009).

It was to focus especially on households on the lower end of the housing market particularly BPL households, women-headed homes and on SC/STs. It recognised and reiterated a commitment towards reducing regional disparities. ULBs and parastatal agencies were to become accountable and financially stable to meet the objectives under this FYP. Budgetary allocations were cut down for urban infrastructural development. Housing stocks and employment generation programmes were prioritised for EWS/LIG. By focusing on the lower end of the housing market, the scheme would ensure the role of government as the facilitator of housing construction and as direct intervener for priority groups with housing needs.

It focused on identifying urbanisation as "a key determinant of the economic growth in the 1980s and 1990s, boosted by economic liberalization" (ibid). It gave radical measures which required cities to carry out urban reforms. A number of schemes were started for cities to carry out these urban reforms.

It was marked by the need for improving housing stock through urban renewal, in situ slum improvement and development of new housing stock in cities. The estimate of urban housing shortage at the beginning of the Eleventh FYP period was at 24.71 million units. Under this plan, the construction of 7.27 million units were expected with funding of 3.61 lakh crores required to meet the construction needs. It reiterated fuller implementation by decentralization of powers to the ULBs who would foster the objective of inclusive growth under this plan.

It approached a "Working Group on Rural Housing" strategy. In order to address housing shortages, collaboration between diverse stakeholders: the Central, State, and Panchayati Raj Institutions, NGOs, corporate bodies, would be enabled. This would reinvigorate the supply chain for housing delivery both for IAY and non-IAY households. Efforts to also reduce the number of centrally sponsored schemes to only a few major schemes need to be made under this plan. The working group would also address the need for safe and sustainable housing. The government would act as the facilitator for access grants supported with other stakeholders.

As the Planning Commission was dissolved, no thirteenth FYP was formulated. But housing has been given a priority by both the Central and State governments, with an intended shift from ownership models of housing to rental housing models post the COVID-19 pandemic. Addressing rental housing, reforms in tenancy laws were first recommended under the JNNURM in which listed the repeal of rent-control laws as a mandatory reform to access aid under the mission, and during this period through the MTA, to balance interests and rights of the landlord and tenant, create adequate & affordable rental housing stock, enable formalisation of the rental housing market, encourage private participation in the sector, & unlock vacant premises for rental purposes. This period also saw the implementation of "Housing for All" by 2022 scheme which used various methods like beneficiary led construction, in-situ slum redevelopment, affordable housing through partnerships, and credit subsidies.

Legend
 Schemes/ Policies
 Institutions

References
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