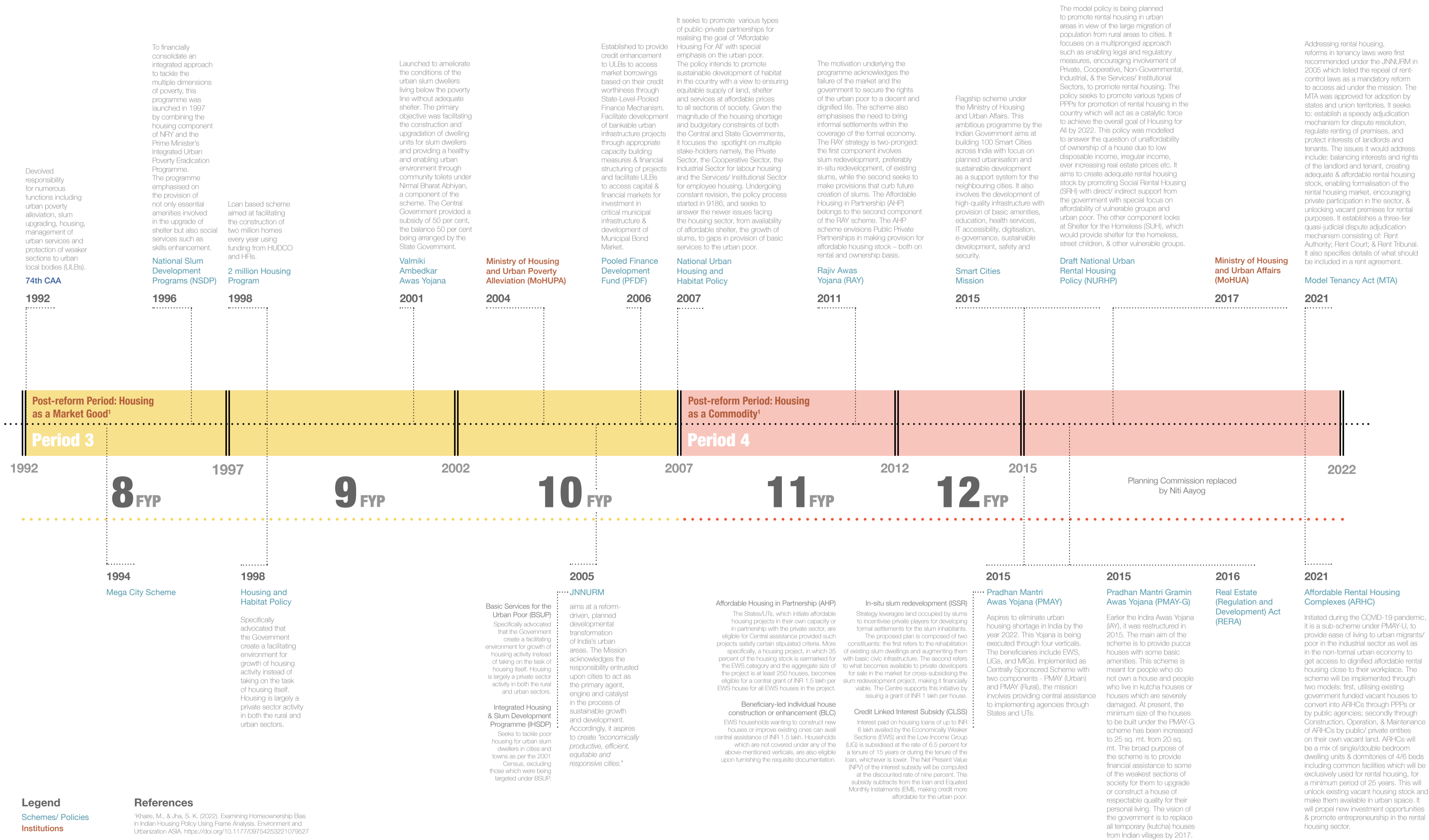


HOUSING POLICY TIMELINE

POST-REFORM PERIOD



Devolved responsibility for numerous functions including urban poverty alleviation, slum upgrading, housing, management of urban services and protection of weaker sections to urban local bodies (ULBs).

To financially consolidate an integrated approach to tackle the multiple dimensions of poverty, this programme was launched in 1997 by combining the housing component of NRY and the Prime Minister's Integrated Urban Poverty Eradication Programme. The programme emphasised on the provision of not only essential amenities involved in the upgrade of shelter but also social services such as skills enhancement.

Loan based scheme aimed at facilitating the construction of two million homes every year using funding from HUDCO and HFIs.

Launched to ameliorate the conditions of the urban slum dwellers living below the poverty line without adequate shelter. The primary objective was facilitating the construction and upgradation of dwelling units for slum dwellers and providing a healthy and enabling urban environment through community toilets under Nirmal Bharat Abhiyan, a component of the scheme. The Central Government provided a subsidy of 50 per cent, the balance 50 per cent being arranged by the State Government.

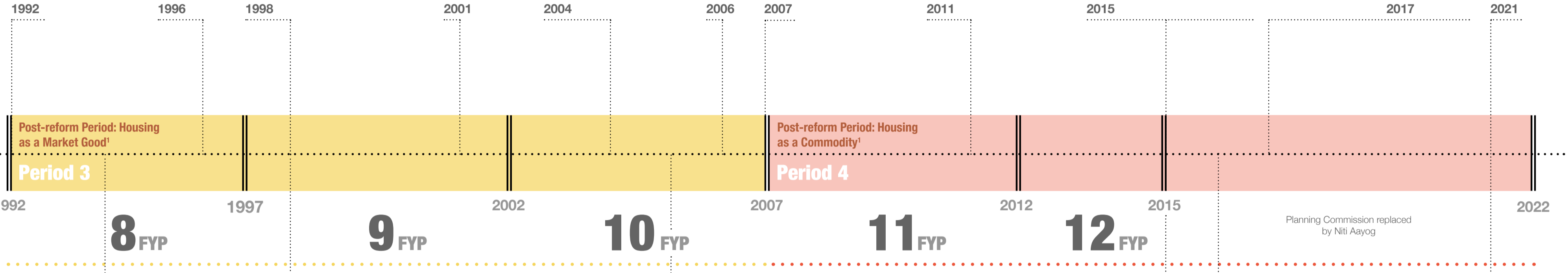
Established to provide credit enhancement to ULBs to access market borrowings based on their credit worthiness through State-Level-Pooled Finance Mechanism. Facilitate development of bankable urban infrastructure projects through appropriate capacity building measures & financial structuring of projects and facilitate ULBs to access capital & financial markets for investment in critical municipal infrastructure & development of Municipal Bond Market.

It seeks to promote various types of public-private partnerships for realising the goal of 'Affordable Housing For All' with special emphasis on the urban poor. The policy intends to promote sustainable development of habitat in the country with a view to ensuring equitable supply of land, shelter and services at affordable prices to all sections of society. Given the magnitude of the housing shortage and budgetary constraints of both the Central and State Governments, it focuses the spotlight on multiple stake-holders namely, the Private Sector, the Cooperative Sector, the Industrial Sector for labour housing and the Services/ Institutional Sector for employee housing. Undergoing constant revision, the policy process started in 1986, and seeks to answer the newer issues facing the housing sector, from availability of affordable shelter, the growth of slums, to gaps in provision of basic services to the urban poor.

The motivation underlying the programme acknowledges the failure of the market and the government to secure the rights of the urban poor to a decent and dignified life. The scheme also emphasises the need to bring informal settlements within the coverage of the formal economy. The RAY strategy is two-pronged: the first component involves slum redevelopment, preferably in-situ redevelopment, of existing slums, while the second seeks to make provisions that curb future creation of slums. The Affordable Housing in Partnership (AHP) belongs to the second component of the RAY scheme. The AHP scheme envisions Public Private Partnerships in making provision for affordable housing stock – both on rental and ownership basis.

Flagship scheme under the Ministry of Housing and Urban Affairs. This ambitious programme by the Indian Government aims at building 100 Smart Cities across India with focus on planned urbanisation and sustainable development as a support system for the neighbouring cities. It also involves the development of high-quality infrastructure with provision of basic amenities, education, health services, IT accessibility, digitisation, e-governance, sustainable development, safety and security.

The model policy is being planned to promote rental housing in urban areas in view of the large migration of population from rural areas to cities. It focuses on a multipronged approach such as enabling legal and regulatory measures, encouraging involvement of Private, Cooperative, Non-Governmental, Industrial, & the Services/ Institutional Sectors, to promote rental housing. The policy seeks to promote various types of PPPs for promotion of rental housing in the country which will act as a catalytic force to achieve the overall goal of Housing for All by 2022. This policy was modelled to answer the question of unaffordability of ownership of a house due to low disposable income, irregular income, ever increasing real estate prices etc. It aims to create adequate rental housing stock, enabling formalisation of the rental housing market, encouraging private participation in the sector, & unlocking vacant premises for rental purposes. It establishes a three-tier quasi-judicial dispute adjudication mechanism consisting of: Rent Authority; Rent Court; & Rent Tribunal. It also specifies details of what should be included in a rent agreement.



1994
Mega City Scheme

1998
Housing and Habitat Policy
Specifically advocated that the Government create a facilitating environment for growth of housing activity instead of taking on the task of housing itself. Housing is largely a private sector activity in both the rural and urban sectors.

2005
JNNURM
aims at a reform-driven, planned developmental transformation of India's urban areas. The Mission acknowledges the responsibility entrusted upon cities to act as the primary agent, engine and catalyst in the process of sustainable growth and development. Accordingly, it aspires to create "economically productive, efficient and responsive cities."
Basic Services for the Urban Poor (BSUP)
Specifically advocated that the Government create a facilitating environment for growth of housing activity instead of taking on the task of housing itself. Housing is largely a private sector activity in both the rural and urban sectors.
Integrated Housing & Slum Development Programme (IHSDP)
Seeks to tackle poor housing for urban slum dwellers in cities and towns as per the 2001 Census, excluding those which were being targeted under BSUP.

2006
Affordable Housing in Partnership (AHP)
The States/UTs, which initiate affordable housing projects in their own capacity or in partnership with the private sector, are eligible for Central assistance provided such projects satisfy certain stipulated criteria. More specifically, a housing project, in which 35 percent of the housing stock is earmarked for the EWS category and the aggregate size of the project is at least 250 houses, becomes eligible for a central grant of INR 1.5 lakh per EWS house for all EWS houses in the project.
Beneficiary-led individual house construction or enhancement (BLC)
EWS households wanting to construct new houses or improve existing ones can avail central assistance of INR 1.5 lakh. Households which are not covered under any of the above-mentioned verticals, are also eligible upon furnishing the requisite documentation.

2007
In-situ slum redevelopment (ISSR)
Strategy leverages land occupied by slums to incentivise private players for developing formal settlements for the slum inhabitants. The proposed plan is composed of two constituents: the first refers to the rehabilitation of existing slum dwellings and augmenting them with basic civic infrastructure. The second refers to what becomes available to private developers for sale in the market for cross-subsidising the slum redevelopment project, making it financially viable. The Centre supports this initiative by issuing a grant of INR 1 lakh per house.
Credit Linked Interest Subsidy (CLSS)
Interest paid on housing loans of up to INR 6 lakh availed by the Economically Weaker Sections (EWS) and the Low-Income Group (LIG) is subsidised at the rate of 6.5 percent for a tenure of 15 years or during the tenure of the loan, whichever is lower. The Net Present Value (NPV) of the interest subsidy will be computed at the discounted rate of nine percent. This subsidy subtracts from the loan and Equated Monthly Installments (EMI), making credit more affordable for the urban poor.

2011
Pradhan Mantri Awas Yojana (PMAY)
Aspires to eliminate urban housing shortage in India by the year 2022. This Yojana is being executed through four verticals. The beneficiaries include EWS, LIGs, and MIGs. Implemented as Centrally Sponsored Scheme with two components - PMAY (Urban) and PMAY (Rural), the mission involves providing central assistance to implementing agencies through States and UTs.

2015
Pradhan Mantri Gramin Awas Yojana (PMAY-G)
Earlier the Indira Awas Yojana (IAY), it was restructured in 2015. The main aim of the scheme is to provide pucca houses with some basic amenities. This scheme is meant for people who do not own a house and people who live in kutcha houses or houses which are severely damaged. At present, the minimum size of the houses to be built under the PMAY-G scheme has been increased to 25 sq. mt. from 20 sq. mt. The broad purpose of the scheme is to provide financial assistance to some of the weakest sections of society for them to upgrade or construct a house of respectable quality for their personal living. The vision of the government is to replace all temporary (kutcha) houses from Indian villages by 2017.

2016
Real Estate (Regulation and Development) Act (RERA)

2021
Affordable Rental Housing Complexes (ARHC)
Initiated during the COVID-19 pandemic, it is a sub-scheme under PMAY-U, to provide ease of living to urban migrants/poor in the industrial sector as well as in the non-formal urban economy to get access to dignified affordable rental housing close to their workplace. The scheme will be implemented through two models: first, utilising existing government funded vacant houses to convert into ARHCs through PPPs or by public agencies; secondly through Construction, Operation, & Maintenance of ARHCs by public/private entities on their own vacant land. ARHCs will be a mix of single/double bedroom dwelling units & dormitories of 4/6 beds including common facilities which will be exclusively used for rental housing, for a minimum period of 25 years. This will unlock existing vacant housing stock and make them available in urban space. It will propel new investment opportunities & promote entrepreneurship in the rental housing sector.

Legend
Schemes/ Policies
Institutions

References
*Khair, M., & Jha, S. K. (2022). Examining Homeownership Bias in Indian Housing Policy Using Frame Analysis. Environment and Urbanization ASIA. <https://doi.org/10.1177/09754253221079527>