

HOUSING POLICY TIMELINE

PRE-REFORM PERIOD

It involved disbursements of loans to industrial employers or cooperative societies of industrial workers. It would cover a sizable proportion (75% or 90%, respectively, with a 25% subsidy component) of the project costs of housing to be provided on a rental basis for a completed or an open development plot. The target beneficiaries were the industrial workers employed in mines and factories in the private sector with monthly incomes of less than INR 500. Workers could obtain non-refundable loans from their provident funds to finance the remaining construction of houses.

Subsidised Housing Scheme for Industrial Workers & Economically Weaker Sections
Ministry of Housing & Urban Affairs (MoHUA)

It provided loans of up to 80 percent of the construction cost of a dwelling unit (subject to a cap of INR 8,000) to individuals whose incomes did not exceed INR 6,000 per annum. Loans under the scheme were also made accessible to non-profit organisations, educational institutions, and hospitals, to create rental or hire-purchase housing stock for their low-income employees.

Low income housing Scheme
National Buildings Organisation (NBO)

Designed to clear and rehabilitate slum dwellers into government created housing stock at nominal rents. The recipients were provided either a bare minimal structure or an open development plot around the size of 1000-1200 square feet with a toilet facility. The remaining construction was to be undertaken by prospective beneficiaries, with the use of limited building materials that were provided to them by the government on the basis of specific guidelines.

Slum Clearance & Improvement Scheme

Brought in the Life Insurance Corporation of India (LIC) to provide loans to individuals or co-operatives up to Rs. 33,000 for building houses with a cost ceiling of up to Rs. 43,000. Approximately 40,000 homes were built under this scheme by the Fifth Plan (Government of India, 1956).

Middle Income Housing Scheme (MIG)

Introduced to prevent landlords from charging exorbitant rents and ensure that migrants found stable and secure housing when they moved to cities.

Rent Control Act

Realised and motivated by the realisation that the notion of housing for the poor cannot remain confined to shelter alone and must accommodate concerns about basic amenities, location and tenure. The scheme focused on slum upgrade through the provision of services such as paving of streets, water supply, sewerage, and toilet facilities.

Environment Improvement of Urban Slums

Program was introduced keeping in view the slogan of "garibi hatao" and was envisaged with provision of free and subsidised service through public agencies and the basic components of this programme was for the provision of house sites and construction assistance to all landless labourers and the other provision was 100% coverage of urban slum population which includes facilities of water supply, sewerage, paving of streets, water drainage and community latrines.

Minimum Need Program

First specialised mortgage company in India and was promoted by the Industrial Credit and Investment Corporation of India. It is a major provider of finance for housing in India.

Housing Development Finance Corporation (HDFC)

Attempt to bring basic structural elements with the sites and service scheme, was made by creating focus on more public private partnership. Under this scheme, the beneficiaries and agency or contractors would be involved. The beneficiaries would mainly belong to the lower income group of an urban area. The intended agencies that would either be a government department or Housing boards would be the provider to all types of income groups. They would initiate the role by preparing land plots and parcels with the required infrastructure that would be sold or leased to the beneficiaries.

Sites and Services Schemes

A sub-scheme of the RLEGP, it was a social welfare programme. The flagship housing programme worked towards constructing houses for BPL population in rural India.

Indira Awas Yojana

Programme extended the provision of physical infrastructure to that of social services such as learning opportunities for women, vocational training, pre-school programmes for children, and setting up of community organisations. The scheme placed particular emphasis on women and children in urban slums.

Urban Basic Service Scheme (UBS)

National Housing Bank (NHB)

Urban Basic Services for the Poor (UBSP)
Building Materials and Technology Promotion Council (BMPTC)
Night shelter for pavement dwellers

Implemented by HUDCO in conjunction with municipalities, provided loans and subsidies for the construction of night shelters and sanitation facilities for pavement dwellers.

It is obligatory for every plantation to provide houses of prescribed standards for workers and their families residing in the plantations. While the larger plantations are able to fulfil this condition, for the smaller plantations. Government assistance by way of loans is needed. During the second five year plan Rs. 2 crores are to be provided for this purpose. About 11,000 houses are expected to be built under this scheme.

1951
Plantation Labourer Housing Act

1951

1 FYP

1956

2 FYP

1961

3 FYP

1966

1969

4 FYP

1974

5 FYP

1980

6 FYP

1985

7 FYP

1990

Pre-reform Period: Housing as a Development Activity'

Period 1

Pre-reform Period: Housing as an Economic Activity'

Period 2

Legend

References

Schemes/ Policies **Institutions**

Khaira, M., & Jha, S. K. (2022). Examining Homeownership Bias in Indian Housing Policy Using Frame Analysis. *Environment and Urbanization Asia*. <https://doi.org/10.1177/09754253211079627>

Village Housing Project Scheme Cohesive scheme for improving housing as well as infrastructure, wells and productivity in rural areas.

Rental Housing for State Government Employees Program that provided loans for state governments to provide rental accommodation to their employees.

Land Acquisition and Development Scheme This scheme provided ten year loans to the state government to acquire and develop land on which housing & community amenities could be built.

Housing & Urban Development Corporation (HUDCO) Established as a specialised public housing finance agency. It was established to fund the housing activities of country and to augment the supply of financial resources to the housing boards and the co-operatives housing societies throughout the country and was also allowed to raise funds from market.

Provision of house sites of houseless rural areas

Three points which are directly related to the housing such as point no. v (enforcement of land reform), point no. xv (proper housing development) and point no. xiv housing for the people has been divided into five categories -
- Provisions for house site
- Assistance for construction of house
- Indira Awas Yojana
- Housing for economically weaker section
- Lower income group housing

Twenty Point Program

Integrated Development of Small & Medium Towns (IDSMT) Attempted to decentralise the urban concentration by developing urban infrastructure in small and medium towns.

Schemes of urban low-cost sanitation for liberation of scavengers

It was entrusted with the task of making a comprehensive and in-depth study of the various facets of the process of urbanisation, and the issues arising therefrom, concerning urban planning and development, structure, organisation, powers, functions, and the status of the existing urban local government institutions, including the mechanism of their management.

National Commission on Urbanisation (NCU)

Recognised the economic contribution of the housing and construction sector in generating employment. The policy aimed (i) to prevent luxury housing (for which the residential plot size was reduced from 2000 sq m to 120 sq m) (ii) to enable self-help housing through fiscal and monetary measures for HIGs and MIGs, (iii) to make the state directly responsible for providing housing for the poor (iv) to amend ULCPA to for better supply of urban residential land (v) to strengthen both formal and informal sources of financing (vi) to encourage rental housing (Sivam & Karuppannan, 2002). In 1990 the VP Singh government began a program to provide identity cards to slum dwellers with the intention of legalising their tenure and upgrading their access to basic infrastructure. However this program, was short-lived.

Draft National Housing Policy

The NRY comprised three employment related schemes: one that involved financial assistance to set up micro-enterprises; the second consisted of providing training for self-employment; and the third provided urban wage employment to the urban unemployed poor. Although NRY scheme tried to integrate efforts to tackle employment housing, it was not based on the assessment of the level of income required to support a basic minimum standard of housing, nor did the scheme take into consideration need to generate employment opportunities which generated enough income to access loan or live in rental space.

Nehru Rozgar Scheme for Housing and Shelter Upgradation (SHASHU)