

Indian Housing Policy Landscape: A Review of Indian Actors in the Housing Arena

AUTHORS

ISET-INTERNATIONAL

Dilip Singh
Kate Hawley

GORAKHPUR ENVIRONMENTAL ACTION GROUP

Bijay Singh

INTRODUCTION

“Shelter is a basic human need next only to food and clothing. At the end of the 10th Five Year Plan, the housing shortage is estimated to be 24.7 million. However, urban areas in our country are also characterized by severe shortage of basic services like potable water, well laid out drainage system, sewerage network, sanitation facilities, electricity, roads and appropriate solid waste disposal.” (National Urban Housing and Habitat Policy, 2007).

India is urbanizing at a fast pace according to the 2011 census reports, where the urban population was 31.16% of the total population, compared to 27.8% in 2001; this increase is significantly more in larger towns and cities. In 2001, 68.7% of the total urban population was living in Class I cities (defined as cities having a population of over 100,000), which has increased marginally to about 70% in 2011 (Gol, 2011). The medium and small towns had a share of 21.9% and 9.4%, respectively, of the total population. The report on Indian Urban Infrastructure and Services (2011) estimates that by 2031 nearly 600 million people will live in urban centres while another report estimates that of these, 91 million urban households will be middle class households, which was about 22 million in 2009-10. For such a large increase in urban centres and population, it is estimated that there is a need to build 700-900 million square meters of residential and commercial space, which is quite significant.

In the year 2000, the housing stock in India stood at 50.95 million for 55.8 million urban households. Though this gap was reduced to 24.7 million houses by the end of 10th Five Year Plan, the key fact to note is that almost all of it (99%) was for low income groups (LIG) and economically weaker sections (EWS) of society, primarily in urban areas (Gol, 2007).

Since approximately one fourth of the country's total urban population belongs to these two categories, the issue of affordable housing for the urban poor becomes important. The 12th Five Year Plan notes that there is a shortage of 18.78 million dwelling units and most of this deficit is for the lower income groups in urban areas (GoI, 2013). Given the fast pace of urbanization and the rural-urban migration, the number of urban poor is rising fast as shown by the National Sample Survey Organization (NSSO) 61st Round report, which suggests that the number of urban poor has risen by 4.4 million people, between 1993–94 to 2004–05 (GoI, 2007). The McKinsey report estimates that by 2030, around 38 million households will be unable to afford housing at market prices (Sankhe et al., 2010). Affordability of housing in the current urban market is one of the key challenges faced by many middle and low-income households. There is also a marked absence of conducive Government policies and incentives that would help low-income groups and economically weaker sections to own a house in the urban area. Furthermore, during the 11th Five Year Plan, a study done by the Ministry (MoUD) estimated that the total requirement of housing stock would be around 26.53 million units for about 75 million households, with a large portion of this demand for the EWS and LIG households (GoI, 2007).

The quality of housing for the urban poor is also questionable, as a significant number of the houses in slums and inner city areas (old developed areas) are dilapidated. An important factor for the low quality of housing in such areas is the insecurity of tenure. Such areas are also extremely congested leaving them deficient in terms of availability and access to basic services like potable water, sanitation, sewerage, storm water drainage and solid waste disposal. According to the latest survey on Indian slums carried out as part of Census of India 2011, every sixth household in Indian cities is a slum household and more than a third of all slum households in the country (38%) are in million-plus cities (Chandramouli, 2013)

This report goes on to say that many of these slum households lack access to basic services—reinforcing the information collected in the 65th round of survey undertaken by the National Sample Survey Office of the Govt of India in 2008–09. This survey on Indian Urban Slums reported that approximately 50% of the slums faced water-logging during monsoons—mostly due to their location (GoI, 2011).

NATIONAL LEVEL ORGANIZATIONS

Although housing in India is a State subject and almost all plans, policies and programmes related to housing are undertaken by the State Government, the National Government is responsible for formulation and implementation of social housing schemes, in addition to general directives and National policies towards the housing sector. Many State Governments do follow the National Housing Policy while formulating their respective State Housing policies.

Planning Commission, Government of India

The Planning Commission of India is the highest national body that develops a long term (five year) strategic vision for the country and provides directions on national priorities with respect to the sectoral targets. While the Commission does not undertake any planning for housing, it does investigate into the shortages of housing and the various central Government schemes for provision of housing to the urban and rural poor in the Five Year Plan Documents. The Planning Commission also commissioned the Bureau of Indian Standards (BIS) to develop the National Building Codes that are used as a standard for construction of any building (of more than a particular size) across the country.

MINISTRY OF URBAN DEVELOPMENT

Ministry of Urban Development (MoUD) is the apex Ministry within the Government of India that provides

all policy support and governs programmes related to urban development in the country. Its mandate includes not only housing but also the provision of basic services and amenities in urban areas. MoUD is represented at the State level by the State Ministry of Urban Development, which implements the policies and programmes of the Ministry.

MINISTRY OF HOUSING AND POVERTY ALLEVIATION

Ministry of Housing and Poverty Alleviation (MoHUPA) is an additional Ministry at the National level that plans for and implements programmes on housing, especially for the poorer sections of society. The National Housing Policy is the key document prepared by MoHUPA that outlines the strategy to meet the goal of providing affordable housing for all. Its programmes and policies are directly administered at the state and district levels by the State Urban Development Authority (SUDA) and the District Urban Development Authority (DUDA). SUDA, however, prepares the State's Urban Housing and Habitat Policy by modifying the National Policy to reflect the State's local conditions and situation.

MINISTRY OF RURAL DEVELOPMENT

Ministry of Rural Development is the nodal ministry of the Government of India for most of the development and welfare activities in the rural areas. India being a predominantly rural country, the Ministry plays a pivotal role in the overall development strategy of the country. The Ministry, through its various programmes and policies, works towards eradication of poverty by increasing livelihood opportunities, providing social safety net and developing infrastructure for growth in rural areas of the country. Among many programmes aimed at improving rural life and livelihoods, Indira Awas Yojana (IAY) is a key programme aimed at providing low cost housing support to rural households who are below poverty line. Its programmes are implemented through the State Rural Development

Department and District Rural Development Authority at the State and District levels respectively.

NATIONAL DISASTER MANAGEMENT AUTHORITY

The National Disaster Management Authority (NDMA) headed by the Prime Minister of India, is the apex body in the country that develops policies and guidelines for disaster risk reduction, including those that affect housing and their designs. NDMA is represented at both the state and district level through their offices—State Disaster Management Authority and District Disaster Management Authority. They have developed guidelines for various activities to be carried out or undertaken before, during and after various types of disasters that the urban areas face.

Building Training Technology Promotion Council (under MoHUPA)

Under the Ministry, there are technical organizations such as the Building Material Technology Promotion Council (BMTPC). They act as a technology support group that carries out research and outreach activities for the construction sector, including design considerations and appropriate materials to be used for disaster resistant housing constructions that could be applied for various regions in the country. BMTPC also publishes handbooks and design manuals that could be used by local masons for construction practices. One of the key publications by BMTPC is the *Vulnerability Atlas of India*.

National Institute of Urban Affairs

NIUA is an autonomous advocacy body and think-tank that carries out research on urban policy and development scenarios for India and provides advisory support to the Ministry of Urban Development, State Governments, urban and regional development authorities and other organizations. NIUA also conducts training and capacity building in the fields of urban management and urban poverty alleviation.

National Buildings Construction Corporation Limited

National Buildings Construction Corporation Limited (NBCC) works in developing real estate projects and providing construction consultancy functions under the aegis of MoUD, Govt. of India. Headquartered in New Delhi, the projects undertaken by the Company are spread across India and abroad, though most of its projects are related to either the government or governmental institutions. NBCC also undertakes housing projects for urban poor and low-income groups.

Bureau of Energy Efficiency (under the Ministry of Power)

To fulfill the objectives and provisions under the Energy Conservation Act 2001, the Indian Government set up the Bureau of Energy Efficiency (BEE) in 2002. The key role of BEE is to assist in developing policies and strategies that would help in reducing energy intensity of the Indian economy through sustained adoption of energy efficiency measures in all sectors. The Energy Conservation and Building Codes (ECBC), developed and launched by BEE in 2007, is currently used by stakeholders including state governments and urban bodies on a voluntary basis.

National Housing Bank

The National Housing Bank (NHB) set up by the Reserve Bank of India is the primary financial institution for housing in the country. NHB supervises and controls various housing finance institutions. Its key role is to strengthen and regulate the housing finance sector so that longer-term housing finance is available to the people. Various schemes like the Rural Housing Fund (RHF), Golden Jubilee Rural Housing Refinance Scheme (GJRHRS) and Productive Housing in Rural Areas (PHIRA) are implemented by the NHB.

Housing and Urban Development Corporation (HUDCO)

HUDCO is a public sector company under the MoHUPA that provides financial support to accelerate the pace of housing and urban development in the country. HUDCO provides loans mainly to government bodies in both rural and urban areas, such as rural/urban housing board, panchayat, development authorities, municipal corporations, public sector undertakings, and other such organizations for the construction of houses/flats with a primary focus towards meeting the requirements of housing for Economically Weaker Sections (EWS) and Low Income Group (LIG) households.

STATE LEVEL BODIES

Housing in India is a state subject and all the states generally have their own way of managing the issue depending upon the local situation, but broadly under the ambit of various national policies and guidelines such as the National Housing Policy, National Building Codes, National Disaster Management Act, etc. Most of the states in India have a similar administrative structure, albeit with little variance. The following structure and departments/institutions/organizations pertain to the state of Uttar Pradesh, which looks after the housing sector and urban development.

Housing and Urban Planning Department

Housing and Urban Planning Department, Uttar Pradesh was established to cater to the needs of urban housing and to ensure planned development of urban areas. The department manages a multitude of organizations and divisions that work in different aspects of housing and urban development. Some of these are:

Town and Country Planning Department (TCPD)

TCPD is involved in reparation of Master Plans including infrastructure plans for the state (rural

and urban areas). The Department provides support and guidance to the local bodies (urban local bodies as well as the rural bodies) towards comprehensive development and expansion planning.

UP Avas Vikas Parishad (AVP) (UP Housing Board)

AVP is an autonomous body generating its own resources through loans from financial institutions and is one of the key agencies that develop housing in the state, currently functioning in about 130 urban areas. Its main function is to undertake planning, designing, construction and development of almost all types of urban development projects.

Uttar Pradesh Cooperative Housing Society

This organization works for the development of housing for members that form a cooperative society. The society provides necessary advice and guidance to its members regarding purchase and registration of land, acquiring the necessary permits and approvals, designs for housing and appointing builders/architects for designing and building the houses. These are generally group-housing schemes.

Urban Development Department

Uttar Pradesh is the largest populated State in the country with about 630 urban areas that include thirteen municipal corporations, 194 *Nagar Palika Parishads* and 423 *Nagar Panchayats*. Providing basic services to the people living in these urban areas is the responsibility of these local bodies, respectively. The UP State Urban Development Department is the overall coordinating agency that looks after the functioning of these urban local bodies and also provides directions/ guidance as well as financial support towards improvement in the provision of these services and others, such as improvement in environment, pollution reduction, etc. (Government of Uttar Pradesh, 2012)

Urban Employment and Poverty Alleviation Department

The Urban Employment and Poverty Alleviation Department (UEPA) is the Uttar Pradesh State nodal agency responsible for carrying out the Government of India's poverty alleviation programmes for urban poor in the State. UEPA works in conjunction with the State's Urban Development Department to provide basic urban services and undertake employment generation schemes. UEPA works through the State Urban Development Authority (SUDA) and District Urban Development Authority (DUDA).

State Urban Development Authority

The State Urban Development Authority acts as an apex policy-making and monitoring agency for the urban areas of the state. They are responsible for providing guidance to the District Urban Development Authority (DUDA) for implementation of community development programs. Its functions are carried out in the city by the DUDA and looks after the development of both urban and rural areas within a district.

Rural Development Department

The Rural Development Department of Uttar Pradesh is the nodal department in the State for implementing the programmes – both from Central and State Governments in the rural areas of the state. Major programmes implemented through this Department related to housing are the Indira Awas Yojana (Central Government funded) and Lohia Grameen Awas Yojana (State Government funded). There are other development activities like rural roads, national employment and livelihood guarantee schemes that are also implemented by the Department.

CITY LEVEL BODIES

District Urban Development Authority

The District Urban Development Authority (DUDA) is affiliated to the State level body – State Urban

Development Authority (SUDA) and is responsible for implementing and monitoring various development programmes in all urban centres within the administrative boundaries of the District.

Urban Development Authority

In the urban housing sector landscape, the most important stakeholder is the Urban Development Authority. In every city, there is an urban development authority that plans for and demarcates areas (land zoning) for future development or expansion of the city. However, once urban area expands, some pockets of the new development zone are developed by the Authority and the rest are 'sold' off to the private developers/builders. In many cases, the Authority develops specific housing schemes for the economically weaker sections of the society, but the private sector almost always caters to the middle or higher income groups. The Development Authority has the following responsibilities/functions:

- Approve design plans of construction activities in new areas (any house construction below 900 sq ft does not require approval from the Authority);
- Provide permits for new development for private builders; and
- Regulate and monitor the National Building Codes.

City Municipal Corporation

The primary function of a City Municipal Corporation is provision of basic services including drinking water, sanitation, sewage and solid waste, storm water drains, and transport (internal roads) for the cities. The Corporation is also responsible for collecting taxes from the houses as well as commercial and industrial establishments within the city limits.

OTHER ACTORS

Masons

The local masons or artisans construct most of the low-income homes. These are generally unorganized and work on either daily rate or fixed contracts for building a complete house. In most cases related to the low income housing in urban areas, local masons play the role of architect and designer as well. This is almost always the case in rural areas.

Council of Architecture

The architects and designers play an important part in the construction sector in urban areas as far as influencing public view on current trends/methods of construction. Hence, for example, the trend of 'green buildings' is as much a push from the architects and builders as it is the demand from the consumers. All architects in the country are required to be registered under the Council of Architecture which is a national level body governing the conduct of architects, though not directing them or having any policies that govern/influence their designs.

Housing Finance Organizations

In the urban scenario most people from the middle and even higher income groups resort to loans and financing to build or purchase their house. Almost all the leading banks in the country, as well as some other financial institutions, provide loans to the consumers and/or builders for house/building constructions. The terms under which the lending is done is governed by the Reserve Bank of India.

POLICIES, PROGRAMMES AND GUIDELINES RELATED TO HOUSING IN INDIA

POLICIES RELATED TO HOUSING

National Building Codes

The National Building Code of India (NBC), first published in the 1970s by the Indian Standards Institute, is a comprehensive guideline for regulating the building construction activities in the country. Considering the recent advancements in building technology and also following several natural disasters, these codes were revisited and the National Building Code (NBC) of India were revised in 2005. The codes, made up of administrative regulations, development control rules and building requirements (like fire safety requirements), stipulations regarding materials, structural design and construction (including safety), and building and plumbing services serve, are a model for adoption by all agencies involved in buildings, including the public as well as private parties.

National Housing Policy 2007

National Urban Housing and Habitat Policy 2007, has been developed by the MoHUPA with an aim to provide affordable housing for all. The policy recognizes the substantial shortages in the housing stock in India and suggests involvement of actors, namely the private, cooperative, industrial and the services/institutional sectors in addition to the public sector bodies (the central and state governments) to meet this demand. Emphasizing the development of new and small townships to cater to the burgeoning urban population, the policy suggests that these be developed on degraded lands unsuitable for agriculture but linked to the existing large cities. Another important facet of planning and urbanization that the policy seeks is the promotion of a symbiotic

development of rural and urban areas and the use of regional planning as defined/implied under the 74th Constitutional Amendment Act, wherein a bottom-up planning approach is advocated (district plans by district planning committees and metropolitan plans by metropolitan planning committees). All state governments are required to frame their housing policies in accordance to the national policy.

HOUSING POLICIES AT STATE (UTTAR PRADESH)

UP State Housing Policy 2013

The State Housing and Urban Planning Department drafted the State Housing Policy 2013 of Uttar Pradesh. Similar to the National Housing Policy, the State Policy also lays emphasis on the need for affordable housing and special focus on the EWS and low income group households while making provisions for new housing stock in the state. However, this policy is only a broad directional document and the actual work plan on how this will be translated into implementation plans is yet to be developed.

City Master Plan 2021

All Municipal Corporations are mandated to develop the 20-year perspective development plan. The last round of such planning was done in the year 2001 and most of the cities in India have developed a 2021 Master Plan that has a broad land-use planning map. Gorakhpur Development Authority has developed a Master Plan 2021 that outlines the proposed land-use planning for an expanded Gorakhpur by the year 2021. The Master Plan provides only land-use planning, while the detailed zonal plan and area plans (that include road and sewer network etc.) are developed later in conjunction with the City Municipal Corporation.

PROGRAMMES RELATED TO HOUSING

Jawaharlal Nehru National Urban Renewal Mission JNNURM/UIDSMMT

The JNNURM implemented by the MoUD aims at improving the quality of life and infrastructure in a set of identified cities across the country. JNNURM is primarily focused on the development of Indian urban cities and upgrading social and economic infrastructures in the cities as well as ensuring provision of basic services (drinking water, sanitation, solid waste management, transport, etc.) to urban poor (BSUP). One of the key goals is to facilitate urban sector reforms that would ultimately result in strengthening local governance in accordance to the 74th Constitutional Amendment Act of 1992. The first phase of this programme ended (technically) in 2012 and it is envisaged that Phase II (to start sometime in 2014) will be implemented in smaller towns and cities as opposed to the focus on larger cities under Phase I.

Interest Subsidy Scheme for Housing the Urban Poor (ISSHUP)

To fulfill the policy agenda of affordable housing for all the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) is launched as part of the JNNURM to create an enabling and a facilitative environment for expanding credit flow to the housing sector and increasing home ownership in the country. This scheme specifically targets the Economically Weaker Sections (EWS) and Low Income Groups (LIG) in urban areas. The Scheme envisages the provision of interest subsidy to EWS and LIG segments to enable them to buy or construct houses.

Integrated Housing and Slum Development Programme

For all towns and cities not covered under the JNNURM programme, Integrated Housing & Slum Development Programme was launched by the

Ministry (MoHUPA) that aims at providing affordable housing to urban slum dwellers who do not possess adequate shelter and reside in dilapidated conditions. This scheme stipulates that the beneficiaries should also contribute a minimum of 12% and the balance being jointly funded by Central Government and State Government (80:20). One of the most striking features of this scheme is the stipulation that the title of the house or land should be in the name of the wife or at most be jointly owned by husband and wife.

Indira Awas Yojana

Indira Awas Yojana (IAY) is a programme under the Ministry of Rural Development that provides financial assistance to BPL households in rural areas for construction of a dwelling unit. Under the programme, provision has also been made for upgrading unserviceable *kutcha* houses by providing credit with subsidy for certain sections of the poor. Emphasis has also been laid on use of cost effective, disaster resistant and environment friendly technologies in rural housing. The objective of the scheme is to help the weaker sections in rural areas that belong to below poverty Line (BPL) category by granting financial assistance for construction of a pucca house.

Rajiv Awas Yojana

Rajiv Awas Yojana is a central Government scheme that envisages a slum free city or rather a slum free India. Under this scheme, the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) provide financial support to urban local bodies for slum redevelopment and construction of affordable housing, subject to a set of reforms being undertaken by the ULBs, such that the urban development becomes inclusive.

Lohia Awas Yojana (UP State level)

The current Government in Uttar Pradesh has launched a special scheme where poor women in

rural areas would be provided support towards construction of shelter. The scheme, worth Rs 520 crore (5.2 billion INR), is called Lohia Grameen Awas Yojana. War widows are provided housing under this scheme regardless of their income. People who are not yet on the BPL 2002 survey list, and thus not covered under Indira Awas Yojana, would get Rs 1.2 lakh for construction of a house. The government has decided to provide electricity through solar lights, and beneficiaries would be given Rs 15,000 for this endeavor. The Non-Conventional Energy Development Agency (NEDA) has been roped in for this purpose.

Manyavar Shri Kashiramji Shahri garib Awas Yojna

The Uttar Pradesh government has initiated two schemes for poorer sections of the urban population. The first one, Kashiramji Shahri garib Awas Yojna, was initiated in June 2008 with the objective of building 101,000 dwelling units in the first phase (2008–2009) for the poor. The size of each dwelling unit was fixed at 35 square meters (with 2 rooms, kitchen, latrine, bathroom and a balcony) with a maximum price of Rs. 1.75 lakh. The target groups were to be homeless widows/handicapped and households below the poverty line. The units were to be made available free of cost to the beneficiaries, the maintenance was the responsibility of the local body, and the beneficiaries will be exempt from payment of house tax and water tax. The scheme was to be operationalized by the City Development Authorities or UP Awas Vikas Parishad.

Sarvjan Hitay Garib Awas (Slum Area) Malikana Haq Yojna

Sarvjan Hitay Garib Awas (Slum Area) Malikana Haq Yojna is another scheme of the Uttar Pradesh government where the target group is BPL individuals or households living in unplanned, informal and unauthorized settlements. The objective was to give these people ownership rights on their dwelling units. Under this slum redevelopment scheme, the

beneficiaries will be allotted plots ranging from 15–30 square meter and charged a price for the same. The price would be Rs.20 per sqm in municipal corporation area, Rs.15 in nagarpalika and Rs.10 in Nagar Panchayat. The beneficiaries would not have to pay any conversion fee, development fee or shaman fee.

ASRA Yojana

This is a State Government programme and the name literally means ‘shelter programme’. The aim of this programme is to provide free housing to urban poor living in slums and also for poor and backward communities and households from the scheduled caste.

Government response for damaged houses in the disaster (flood) events

The government provides relief to the houses damaged during disaster events such as floods. This relief is provided to the damaged houses only in those areas that are declared as flood affected. Therefore, if a house is damaged in a non-flood declared area (which happens quite often—as was found in the discussions with villagers), they do not receive any compensation. Moreover, the compensation itself is quite inadequate as compared to the repair/re-building costs incurred by the people. The government norms for damaged houses are given in the table below:

Type of house/damage	Compensation (in INR)
Fully damaged pucca house	35,000
Fully damaged <i>kuchcha</i> house	15,000
Severely damaged <i>pucca</i> house	6,300
Severely damaged <i>kuchcha</i> house	3,200
Partially damaged <i>pucca</i> house	1,900
Partially damaged <i>kuchcha</i> house	1,900
Damaged or destroyed huts	2,500
Cattle shed attached with house	1,250

Source: [Gov. of Uttar Pradesh, 2012]

GAPS

While the National Housing Policy (and even the State Housing Policy) do recognize affordable housing to EWS and LIG households as highly important, the implementation at ground level (at the cities level) is severely lacking. Even with the formulation and implementation of national and state programmes, specifically catering to the EWS and LIG housing, the deficit between the total demand and the number of houses built till date is still quite large. As noted by the Planning Commission in the 12th Five Year Plan Document, the housing shortage in urban areas in 2012 is estimated to be around 18.78 million units (2013). With this, however, the number of housing units sanctioned under the JNNURM programme (during its 7 year mission period) was only 1.6 million units. Similarly, the achievement under other programmes like RAY is also miniscule (less than 50,000 units approved) in the face of the housing deficit challenge (Gol, 2013). Given below are some of the gaps in the policy, planning and/or implementation aspects that lead to this situation.

Lack of Participation from all Stakeholders

The Government realizes that the challenge of providing 'housing for all' is huge and there needs to be input and participation from private stakeholders as well. The 12th Five Year Plan notes that the lack of adequate financing results in the deficit as well as the quality of houses constructed (2013). The private sector building community in the urban areas are almost absent in the EWS category. Many private builders and developers have made long term plans to target this section (EWS) as the demand in this sector is the largest and is growing exponentially as the cities grow rapidly.

Unavailability of Land

Second only to the issue of lack of finance, the lack of land available in urban areas that can be used for housing schemes for lower income group people is another major bottleneck in bridging the gap in the housing sector. The 12th Five Year Plan documents that this scarcity of land is the result of sub-optimal land-use patterns induced by the regulatory regime (such as the Urban Land-Ceiling Act), lack of long term urban planning, and lack of a participatory planning process to determine the most efficient use of a parcel of land (2013). The McKinsey report notes that there is no city in the country that has allocated enough space or identified appropriate zoning for affordable housing (Sanhke et al., 2010).

Lack of Enforcement

Another reasons for the above situation stems from the lack of proper enforcement of land-use planning zones. In cities it is quite common to see the land marked for a specific use converted and used for some other purpose, which defeats the land-use planning exercise that was done in the first place.

Poor Urban Planning

One of the key reasons why the urban areas continue to face flooding and/or water-logging is the (lack of) planning—that is appropriate land-use planning. Even worse is the lack of implementation/enforcement regarding land-use planning in most cities. Low lying areas or water bodies have been encroached upon for real estate development where their land-use was planned as status quo. In Gorakhpur, which had more than 100 small and large ponds and lakes, most have been filled and reclaimed for building. Now only a handful of these water bodies remain and these are also increasingly being encroached upon (Wajih et al., 2012).

Lack of basic services like drainage in many urban areas is another major issue that leads to problems like water-logging and flooding. The city of Gorakhpur continues to face water-logging issues and the situation is getting worse as the built up area increases with no addition in capacity of storm-water drainage. The situation here is such that some parts of the city remain waterlogged throughout the year.

Lack of Capacity

The evaluation of the National Mission on Sustainable Habitat, which is one of the eight missions under the National Action Plan on Climate Change of the Government of India, also points out many deficiencies including the lack of capacities among officials of smaller cities and towns to absorb funds and to implement the schemes and plans with clear understanding and linkages with climate change issues (Byravan, 2012).

Lack of Clear Guidelines

Another challenge identified in this report is the lack of clear guidelines on land acquisition to provide sustainable and affordable habitat to all, which is the main guiding principle of the National Housing Policy (Byravan, 2012).

Data Availability

There is a severe lack of availability of data at the district or even at the state level regarding floods and the loss to public and private property due to these floods. Only a few states have set up a systematic information collection and sharing system on disasters in their states. In Uttar Pradesh, the only information available with the District Disaster Management Authority is that on the loss of agriculture (based upon the agricultural area inundated), and the loss of lives (human and cattle) for any specific flood. One of the key gaps here is that even this data is collected only for those years and areas that are declared flood

affected by the government. Therefore, while the rural and peri-urban areas of Gorakhpur continue to get flooding every year, the loss in agriculture is not recorded, as these areas are not declared flood affected until the flood level reaches a certain level.

Information about flood history in the intervention area has been collected from the flood divisions, Gorakhpur, and also from the department of District Disaster Management Authority (DDMA). However, due to poor data management systems in *Tehsil* and also in DDMA the archive, data on flood events and damage caused by them is not properly documented nor stored.

Lack of Access to Finance

In most cities and urban settlements, the slums and residential areas of the poor are often the worst affected in terms of flooding and water-logging, in addition to being poorly served by basic amenities. A majority of the residents in such areas are migrant labourers who come to the city for livelihood and do not have residency in that city. In India, most of the basic services are linked to land-tenure and the people living in slums generally do not have ownership of those houses. Most often, this group of people does not have access to banking and other services like housing loans. Also in the absence of tenurial rights, they are often not eligible to even demand services like water and drainage from city authorities.

This lack of access to finance or subsidized loans also becomes important in the current scenario where real estate costs in almost all urban centers is increasing rapidly. So much so that affordability of a house without any loan or financing is out of the ambit of even people with middle-income.

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INDIAN HOUSING POLICY LANDSCAPE

A Relationship Map of Actors in the Housing Arena

