

O4 EARMARKING AT LEAST 20-25 PER CENT OF DEVELOPED LAND IN ALL HOUSING PROJECTS (BOTH PUBLIC AND PRIVATE AGENCIES) FOR EWS/LIG CATEGORY WITH A SYSTEM OF CROSS SUBSIDISATION

Optional Reform: Land for Poor

Draft Final (June 25, 2009)



1. The Reform

States /cities, as part of the sub mission II, Basic Services to the Urban Poor (BSUP) under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) are required to ***“Earmark at least 20-25 percent of developed land in all housing projects (developed by public and private agencies) for Economically Weaker Section (EWS) and Lower Income Group (LIG) category¹ with a system of cross subsidisation”***. This reform is aligned with the goal of “Affordable Housing for All” in the National Urban Housing and Habitat Policy, 2007 (NUH&HP). The NUH&HP mandates reservation of “10-15 percent land in new public/ private housing projects or 20-25 percent of FAR² (whichever is greater) for EWS/ LIG housing through appropriate legal stipulations and special initiatives”.

2. Rationale for reform

Of the total housing shortage in a city, a large proportion (nearly 99%) is among the Below Poverty Line (BPL)/EWS and LIG households.³ The reform on Earmarking Developed Land (EDL) in all housing projects will reduce housing shortage among BPL/EWS and LIG households by increasing supply of land for housing the poor. This reform will ensure that local governments /agencies take active steps to increase supply of land and housing and to make them more affordable for the poor. In the long term, availability of affordable land /housing will discourage squatting by poor on public lands and create slum free cities. It will also sustainably reduce urban poverty by providing legitimate access to better services and economic opportunities.

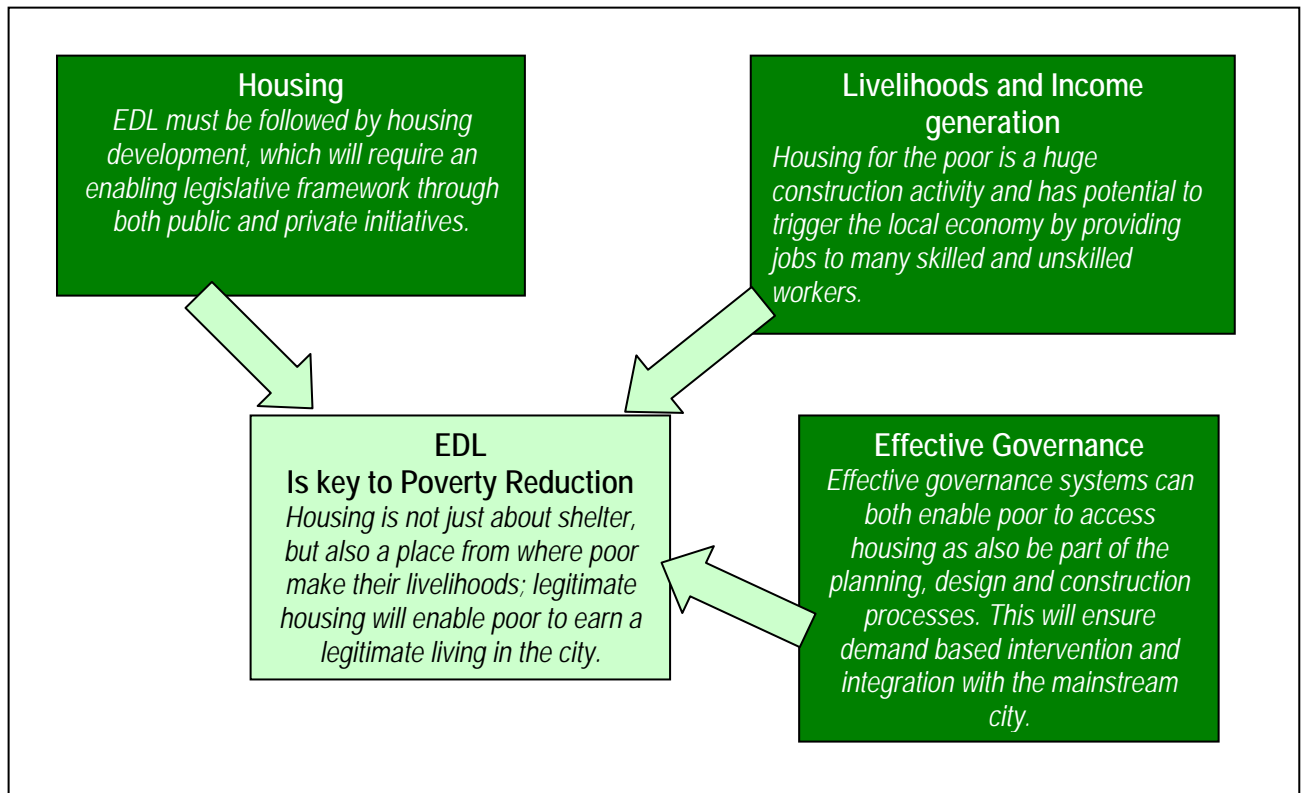
¹ EWS is officially defined as a household with a family income below INR 2100/; BPL families are those with monthly income INR 2000/ or less. By definition EWS encompasses BPL category however as this segment is large it is important to disaggregate by mentioning BPL as a separate category. LIG is officially defined as household with a monthly income between INR 2100/ and 4500/.

² The Floor Space Index (FSI) or Floor Area Ratio ((FAR)) is the ratio between the area of a land parcel and the total amount of floor space which can be built on it. For instance, on a parcel of 1000 sq m with FSI 2, a structure with a total floor space of 2000 square meters will be allowed. In the absence of set back and heights requirements, this could be a 2 storied structure covering the entire parcel or, for instance, a 4 storied structure with an area of 500 square meters per floor, or any other combinations which would result in a total floor area equal to product of the land parcel area by the FSI.

³ Technical Group constituted under the formulation of Eleventh Five-Year Plan estimates housing shortage to be around 24.71million and 99 percent of the demand is from EWS and LIG group. “Urban Infrastructure, Housing, Basic Services and Poverty Alleviation”, p- 411, Planning Commission.

3. Reform component

The ultimate objective of EDL is to increase the supply of affordable land for housing the poor with adequate access to basic services. EDL reform however, by itself will not be sufficient to ensure housing for the poor. Housing for the poor will require convergence with other reform components under JNNURM, in particular effective governance and livelihood promotion. This linkage is graphically represented below.



Linkages among the various Reform components

4. Steps to implement the reform

EDL reform needs to be jointly implemented by the ULBs and relevant state level institutions such as the Land and Revenue Department, Town and Country Planning Department and other parastatal agencies. For successful implementation of the reform, these State agencies will need to help create a policy environment by enacting appropriate legislative and policy decisions.

At the local level, ULBs will need to take the following steps for EDL to happen.

A. Decide on the extent of reservation required to accommodate EWS/LIG households

Step 1: Estimate demand for land /housing the urban poor

▪ **Estimating number of households in the BPL/EWS and LIG categories**

Most BPL/EWS and LIG households in cities live in informal settlements/slums on encroached public lands. There is no data on numbers of poor families without adequate housing in cities. Census of India provides estimates of number of poor in each city and they also project future population growth for cities using an urban growth rate. City Master Plans etc. make guesstimates on housing demand on the basis of Census information. The Task Group on Housing in the Planning Commission as also NSSO gives rough estimates on city specific housing shortage. ULBs, due to their local presence, are best positioned to assess the real housing need, the supply gap and to project it for the future. Household surveys can be used to estimate housing requirements. These may be done in consultation with NGOs, the District Urban Development Authority (DUDA) and the Urban Poverty Cell in the ULBs. As slums /poor settlements grow faster than the rest of the city, housing estimates must be prepared accordingly.

▪ **Deciding on extent of reservation required in the city**

Based on number of BPL/EWS and LIG families in need of housing, the extent of land required to be reserved may be calculated. Most cities have a standard measure for dwelling units for BPL/EWS and LIG categories. This is based on supply of land and demand for housing. For example in Delhi, poor families get between 12.5 sq mts and 18.5 sq mts of land even as minimum recommended in the Master Plan is 25 sq mts whereas in Bhubaneswar, the city is providing 31.12 sq mts to 25 sq mts. Based on estimates of housing needs, Delhi has agreed to earmark between 20-25 percent of developed land in all housing schemes for EWS and LIG categories. Punjab and Haryana have also issued directions to earmark up to 20 percent land for the poor in both public and private housing projects. Uttar Pradesh has issued orders to city authorities to provide free of cost houses for the urban poor⁴.

▪ **Review city master /spatial plans to identify potential lands for development**

City Master Plans or spatial layouts of cities prepared under JNNURM for locating slums can help to identify areas within the city that can be earmarked for housing the poor. Master or

⁴ All city housing projects to leave space for poor The times of India dated 05/01/2009

Zonal Plan reviews can help identify industrial areas currently not in use, potential growth nodes, or planned private housing projects for pro poor housing. Such a review can help release unproductive lands in the market for development of housing with part of the land reserved for housing the poor.

- **Identify tenable slum settlements for development**

In most cities, especially the larger ones, a sizeable portion of the land may be under slum occupation. While many slum settlements could be on non-tenable lands i.e. should not be developed for housing due to health and other potential hazards, or on land that is earmarked for development works, many may be on sites that could easily be redeveloped for housing through vertical or virtual development.

- **Re-conceptualizing development from horizontal to vertical and virtual**

Land is conventionally perceived as horizontal. However, it is not always feasible to extend the city horizontally or unlock fresh lands. Developing housing vertically or virtually using Land Management Tools (LMTs) such as increased FARs, Tradable Development Rights, etc. can increase the housing stock considerably.

- i. **Vertical land development**

Cities expand horizontally by incorporating peripheral areas and changing the land use form, from agriculture to urban residential, commercial, institutional or industrial. Horizontal expansion or sprawl demands transport connectivity, extension of city road networks and infrastructural facilities requiring substantial capital investments. If cities fail to invest in infrastructure, it results in unplanned and haphazard development. Developing land vertically enables cities to create additional housing, including for the poor.

- ii. **Creating Virtual Land**

For economic sustainability cities need to be reorganized through further densification. For example there are special areas like the city core (old part of the city) which are usually densely built with not much possibility of horizontal extensions or areas that are strategically located in the city where people prefer to live as their livelihood is linked to these areas.

Additional space in these areas can be generated through modifications in land legislations pertaining to different dimensions of land such as:

- ▶ Ownership (Land records, Tenancy Act, Land Ceiling Act and Inheritance laws);
- ▶ Use (Town Planning Act, Development Control Regulations – DCRs, including Transfer of Development Rights, Zoning, and Building by laws) ;
- ▶ Acquisition and Assembly (Land Acquisition Act, Plot Reconstitution Technique, Negotiated Land Purchases)
- ▶ Transfer and registration (Income Tax Act, capital gains Tax, Stamp Duty , NOC from Land Acquisition officer and under Land Ceiling Act and land supply)
- ▶ Disposal wherever public agencies are directly involved in land supply⁵.

By innovatively modifying these legislations many states have been able to create virtual land within their jurisdiction. For example, most Indian cities have conservative FARs as compared to global standard⁶. Increasing FARs with the objective of increasing density of existing settlements creates the possibility of new housing. In Mumbai new DCRs permitted an increase in FAR from 1.33 to 2.5 under certain conditions. Dharavi Redevelopment Plan, considering the fact that livelihood of large number of people depend on the strategic location of this settlement permits FAR up to 4. In old areas of Nagpur city, to discourage people building dangerously without any specification the permissible FAR was increased to 1.5 for a residential building and 2 for building with mix residential and commercial use. Nagpur is also contemplating permitting additional 50 percent FAR, 1.5 to education, health and charitable buildings.

B. Amend legislations/ notifications to bring in appropriate changes in Planning Tools

⁵ Please see discussions by J.H. Ansari in "Urban Land Management- Improving policies and Practices in Developing Countries of Asia" , UMP, UNCHS, 1998.

⁶ Most large cities of the world the FAR varies by a ratio of 1 to 20 or even 1 to 50 between the core of the city and residential suburbs. It is fixed between 5 and 15 in the core of most metropolis is and typically decrease to around 0.2 in suburban areas. Geoffery Pyne, 2004

In order to create horizontal, vertical and virtual housing for the poor city governments need to take the following steps.

Step 2: Review and Amend Current Floor Area Ratio (FAR) Permissible in Master Plans/Development Plans

FAR specified in the Master Plan (MP)/Development Plans is the principal tool used by planners to control built densities in cities. Universally, FAR is higher at the city core and lower at the peripheries. This follows the logic that land prices decrease as one goes farther away from the city centre. Contrary to this global trend, most Indian cities have both very low and uniform FAR throughout the city. For example FAR in Mumbai is 1.3 for the entire Mumbai Island City Area. In Ahemdabad, it is 1 except in the old city area where it is 3 (demand for space here is very low)⁷. ULBs may review the existing FAR and decide on an optimum FAR so as to increase supply of developed land in the city. Higher FARs may be considered for areas where large numbers of poor live /have opportunities for their livelihoods. Based on the ground reality, ULBs may suggest specific changes in the FAR to the TCPO that can be incorporated in the MP/ Development Plans through state level notifications. Increasing city density instead of spreading horizontally has been found to be more economic, as it reduced capital investments in infrastructure. It also ensures that the poor stay closer to their work places.

Step 3: Prepare a City Specific Urban Housing Policy /Road Map for Housing the Poor

All States are required to prepare a State Urban Housing and Habitat Policy based on the NUH&HP, 2007, to address the needs for land and housing the poor. On the lines of the State Housing Policy, each city may develop its own policy/strategy and road map for implementing the provisions in the policy. For this, ULBs will need to request the Urban Development Department at the state level to formulate such a policy at the earliest. ULB's can contribute to the development of the Policy through providing their experiences from the ground.

Promoting Rental Housing through State's Housing Policy

The government of Maharashtra recognises the importance of rental housing in providing

⁷ Ahemdabad: Land Use Issues & Recommendations by Alain Bertaud, Sept 26.. 1996,Urban Development Division, The World Bank

affordable housing to the EWS/ LIG category and this is explicitly reflected in its housing policy. In pursuance of the Maharashtra State Housing Policy 2007, Mumbai Metropolitan Regional Development Authority (MMRDA) formulated a scheme to build small rental tenements targeted towards the LIG category to be made available at a reasonable rent. MMRDA in partnership with a Private builder is taking one such initiative next to Karjat Railway station in Tanaji Malusare city near Mumbai. Under this scheme 6000 tenements are to be provided to MMRDA free of cost which it will use for rental purposes. The developer will get 4 FSI out of which one FSI is stipulated to be used towards building rental housing and the rest three for LIG, HIG housing and commercial purposes.

Step 4: Upgrade the Land Management Information System (LMIS)

Land administration system includes land records, sale and purchase of land records, land titling etc. All cities are required to strengthen these systems as part of a mandatory reform under JNNURM. Under BSUP, cities are expected to /have mapped all slum settlements using GIS. The land maps together with the slum mapping can be used to develop an effective Land Management Information System (LMIS).

An effective land management system will have the following benefits:

- It will strengthen the finances of the local body by identifying and bringing in to the tax net more number of properties and making recovery of tax dues from non-taxed properties;
- Identify settlements that can be regularised through a granting of tenure or released in the market for redevelopment with part reservation for urban poor housing; and
- Help identify spaces /housing sites for housing or land for the poor.
- Eventually an effective LMIS will bring in transparency that will remove the distortions in the land market making land/housing more affordable for everyone.

The ULBs will need technical support for the development of such an LMIS. They must work with town planners and social development experts to develop land maps and LMIS, and with the Land and Revenue Department to get a better understanding of the land administration system. ULBs can also request for such assistance from GOI to develop skills/systems to manage land records.

Step 5: Inclusion of a database on slum tenure arrangements within LMIS

The LMIS must also include data base on urban poor settlements with information on their land tenure arrangements. Most urban poor lack formal property titles even as they may have paid an informal land developer to get squatting permission. The informal land market has therefore led to various forms of land tenure in each city which need to be understood. ULBs may make an inventory of the current land tenure arrangements to better develop the strategies required to facilitate housing for the poor. For example, if the land occupied by slums is owned by the local government, it may be possible to grant more permanent land tenure status and provide paralegal rights to poor residents to live on the existing sites. Such sanctions /formalization will enable the poor to invest in their own housing or access loans from formal financial institutions for housing development.

Step 6 Review and revise the City Master Plan for making reservations for the poor

ULBs need to rationalise the FAR as discussed above. ULBs may review the city Master Plan to identify the areas (near industrial and commercial zones) where FAR could be increased to create space for housing poor close to work places. This, in addition to provide housing for them will also reduce burden on the city transport infrastructure.

The new legislation on 100 FDI is a useful intervention to attract investors to create integrated townships. However, this may not automatically provide for the housing needs of the poor. ULBs may review the proposed development plans for big residential areas to ensure reservation of land in these areas exclusively for accommodating the poor. For this they may amend the zonal plan regulations that mandate plot /dwelling unit sizes for EWS/LIG households. Master Plans in cities like Indore and Bhopal in Madhya Pradesh, and Ahmedabad in Gujarat, have revised the Master Plan revisions carried out at the state level (see box above).

Step 7: Determine proportion of land that must be reserved and notify reservation of land within private housing projects

Based on the estimation of demand in step 1, city governments may decide to reserve a certain proportion of land under private housing projects and request the state government to notify either through Government Orders or through necessary amendments in the Municipal Acts as done in Andhra Pradesh. (Annex 1). ULBs can take help of the State to decide on the proportion of land to be kept aside for the poor and issue notification. As

already mentioned in step 1, Delhi has agreed to reserve between 20 and 25 percent and Punjab 20 percent.

Step 8: Review and revise Building Bye Laws

There will be a need to modify the local building bye laws. New /appropriate guidelines/bye laws may be developed after a review of ground realities. These may include increasing FAR in certain parts of the city or providing incentives to builders to undertake housing slum redevelopment with housing by permitting the setting aside of a proportion of the land for commercial development. Mumbai has used the Slum Redevelopment Scheme (SRS) to rebuild housing for slum dwellers through the latter. In cities like Indore and Bhopal in Madhya Pradesh, and Ahmedabad in Gujarat, the building bye laws have been revised and re-interpreted.

Step 9: Creating incentives to increase supply of land

Land supply can be enhanced using various LMTs. These incentives include arrangements such as Land readjustments, Land pooling, Transferable Development Rights (TDR), creation of Shelter Fund, etc. These are expected to provide incentives to builders for developing housing / increasing supply of land for the poor.

- **Land readjustment:** There are several land development techniques through which urban land could be consolidated / upgraded. One of the techniques is Land Readjustment. Under this arrangement, right of ownership is transferred to an authority notionally with the right to redesign the layout for putting utilities in place. After this is done, new titles are issued for the developed plots. This is mostly adopted for slum redevelopment where utilities need to be put in place and ownership titles are ambiguous.
 - **Land pooling:** If the city gets land in small parcels that is scattered all over the city, it will need to pool this land together. Under this arrangement the city may legally consolidate land across various parcels by offering alternatives to original owners. This principal was used successfully in Gujarat and Maharashtra while implementing Town Planning Schemes.
- **Transferable Development Rights/Incentive Zoning:** TDR is aimed at providing to a land owner /builder additional FAR in another property/part of the city in exchange for

presently occupied land so that the land could be consolidated. This method has been extensively used in Maharashtra and Hyderabad.

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Step 10: Ensuring that no building plans are sanctioned without the earmarked land

City engineers/ Civil engineers or architects authorised to sanction the building plans must check if the mandatory requirement for EDL has been adhered to. Building approvals may be granted only after a proper check has been made. In case of non compliance, licences of civil engineers /architects may be cancelled by the competent authority.

ULBs may also like to simplify the current systems for building plan approvals which are both slow and non-transparent. At present only the civil engineers in ULBs are authorised to sanction building plans. With growing cities they may not be able to cope with the increasing volume of plan approvals. To facilitate the process, ULBs may empanel city architects for sanctioning plans as has been done at Chennai. ULBs must inform the civil engineers/architects about the new rules and regulations for building plan approvals.

Step 11: Creation of Shelter Fund

A Shelter Fund is a dedicated fund earmarked for providing housing to the poor. Through legislative amendments private builders may either contribute a proportion of their land for social housing or equivalent land cost to the shelter fund. This has been quite successfully implemented in Madhya Pradesh. The recent report on "Affordable Housing for All" by the Ministry of Urban Development has also recommended a 0.5 per cent cess on all central government taxes, to be credited to a dedicated

shelter fund⁸ at the national level. The proposed fund will be managed by the National Housing Bank with an equivalent budgetary support so as to make a long-term impact. Similar efforts can be planned at the state/city level.

Shelter Fund

The concept of Shelter Fund has been in practice in Madhya Pradesh since eighties. In this Private builders have the obligation to contribute a portion of the land developed by them or cash proportionate to the land value to the Ashraya Nidhi (Shelter Fund) for pro-poor housing. This fund that is collected at the state level is redistributed to provide social housing The Municipal laws in the state has been appropriately amended to create this fund. In Madhya Pradesh most builders prefer to contribute land value as against land; this is creating shortage of land and the state government is deliberating if they should make it mandatory for the builders to contribute land only.

Step 12: Set up an Urban Planning Cell in the ULB

All ULBs must set up a dedicated and professionally managed Planning Cell within their organizational structure. Officials of the Planning cell must be aware of the need and importance of earmarking land for the poor. They should be able to use the LMIS along with the GIS to identify land for the poor. They may work closely with the Project Implementation Unit set up in all the ULBs under JNNURM to guarantee implementation of EDL.

Step 13: Township Development through Public Private Partnership

In recent times, Public Private Partnerships have proved to be a sustainable way to promote housing for the poor. In March 2005, the Government of India, permitted Foreign Direct Investment (FDI) up to 100 percent for development of Integrated Townships including housing (including housing for the poor), commercial premises, hotels, resorts, city and regional level urban infrastructure facilities such as roads and bridges, mass rapid transit systems and manufacture of building materials. Development of land and allied infrastructure forms an integrated part of township development. Taking advantage of this liberalisation, many states have amended their policy instruments to facilitate developing integrated township in the city periphery well connected with the city core. To attract investors incentives

are provided by offering additional FARs, exemption from stamp duty fees and other such benefits. Andhra Pradesh and Gujarat are frontrunners in taking advantage of this initiative. The following two boxes highlight the revisions in the legislations undertaken by the Government of Andhra Pradesh and Gujarat to accommodate the needs of the EWS/ LIG category.

Restructuring the Hyderabad Master Plan

Till August 2008, the Hyderabad Metropolitan Development Authority (HMDA) had prepared nearly 20 Zonal Plans and two Master Plans aimed at promoting affordable housing for the economically weaker sections co-ordinated with building regulations for new and old constructions. Through this process, HMDA managed to identify nearly 50 acres of developed land for EWS housing. Initiatives undertaken in the Master Plan included:

Layout Development:

- 5 percent of total developable land to be returned to HMDA for providing Master Plan facilities. This principle is only applicable for Green Field Areas such as Hyderabad Airport Development Area, Outer Ring Road Growth (ORR) Corridor and extended areas of Hyderabad Development Area.
- At least 5 percent each, of the total project land to be developed for EWS (maximum plot size of 50 sq mts) and LIG (maximum plot size of 100 sq mts) housing; the option of developing EWS instead of LIG plots rests with the developer.
- If the above is not feasible, the developer may provide equivalent number of plots (or equivalent proportion of land) on any developed land within 5 kms radius of the said site to HMDA or any other agency construction of LIG/EWS housing.

Group Housing Schemes:

- At least 5 percent units to be reserved for EWS (plinth area 25 sq mts) and for LIG (plinth area 40 sq mts).The developer has the choice of building these as separate blocks, and in case it is not feasible to provide for such units within the project site then these are to be provided within 5 Kms radius of the project site or hand over equivalent amount of land for the same purpose to HMDA or other such public agency.

Town Planning in Gujarat

The Gujarat Town Planning and Development Act (GTPUDA), 1976 provides for Town Planning Schemes through Private-Public Partnership with reservation of land for housing EWS groups. The Municipal Corporation of Surat has used the provision to secure 394 hectares of land for housing for the poor under the BSUP component of JNNURM. The General Development Control Regulations (GDCRs) under the Act specify details such as density of the settlement (maximum 225 dwellings per hectare), plot size (between 18 sq m to 40 sq m), height (maximum ground plus one structure) etc. so that the housing so created is used by the target group only .

Government of Gujarat has also repealed the Urban Land Ceiling and Regulation Act (ULCRA) and the State Revenue Department has transferred the excess land to the Urban Local Bodies at a nominal rate with the condition that the ULBs use the land to construct low cost housing for socially and economically poor.

C. Engaging with state departments for implementing EDL

For proper implementation of EDL, the city will need proactive support from the state level agencies.

The following steps describe the kind of inputs required from the state and what the city can do towards getting that help.

Step 14: Revise the State Town and Country Planning Act

As it is apparent from the discussions in the previous sections urban planning is governed by State Town Planning and other development Acts in each state. For creating incentives for EDL, the State Town and Country Planning Departments will need to implement certain legislative amendments which in turn will empower local bodies to provide incentives such as land pooling, land readjustment or TDR as described in step 9. Town Planning Scheme (TPS) using land pooling techniques have been successfully used in Maharashtra, Gujarat, Tamil Nadu, Punjab etc. They have facilitated the assembly and development of urban land though not necessarily for the poor. Mechanism such as TPS can be used by ULBs to pool land and redistribute these across urban areas to ensure land is earmarked for the poor in those parts of the town where it is most needed.

Step 15: Linking with other urban reforms

Under JNNURM, a large number of reforms have been initiated. These include: simplification of land registration processes and rationalisation of stamp duty fees, land titling and property tax reforms. These have led to an increase in number of legal property owners paying taxes, increasing revenues.

So far incentives offered under these reforms have been availed by middle and high income groups only. State may approve innovations incentives such as stamp duty exemptions, tax holidays, fast track building plan approvals and registration processes to builders who agree to earmark land for the city's poor. Government of Andhra Pradesh to incentivise private developers to provide for the poor in the new housing projects exempts EWS plots from all fees or charges and just 25% for the LIG category. In case the Developer provides any alternative land for the EWS/LIG housing no conversion charges are imposed.

D. Increasing access of EWS/LIG households to land /housing

Earmarking land for the poor alone may not be sufficient guarantee that land /housing will be available to the poor. There will be need to help the poor access this land. This will require creating awareness among the poor on where the lands have been allocated, include their development in the Ward Plans, tap potential of local /small private builders for housing the poor, engage with local NGOs to increase the voice of poor in local area planning and access to city resources.

Under the Community Participation Law, ULBs are expected to set up Ward and Area Sabhas with adequate representation of poor people. These may be used as opportunities to proactively disclose the upcoming housing projects for poor within the city. This would also fit in with the provisions of the Public Disclosure Law.

- **Facilitating home financing for the poor**

Cities must also forge partnerships with Self Help Groups and Micro Finance Institutions both formal and informal to help poor access money to purchase land /houses. Often Financial Institutions prefer to provide loans through NGOs, who works as intermediaries, to disburse loan to beneficiaries. State/ city administration can facilitate this process by standing guarantee or by framing appropriate regulations so that benefits of these transactions reach the target group.

Alliance - NGO - Donor partnership

SPARC, Nirman (the financial and construction arm of SPARC), the National Slum Dwellers Federation and Mahila Milan (known as the 'Alliance') have been working together on infrastructure and housing issues in slum areas for over twenty years. Access to finance emerged as a big obstacle. At this point, Community Led Infrastructure Finance Facility (CLIFF) was set up with funds from DFID (approximately £6.8 million) and SIDA (approximately £1.5 million). CLIFF works closely with the Alliance to implement upgrade programmes in Dharavi slums in Mumbai and in urban Bangalore. Funds from CLIFF are used only as guarantee or as bridge loans. Thus, while CLIFF

5. Measuring Achievement / Outcomes

Some indicators for measuring the success of EDL are

- ▶ Reduction in slums/ number of people living in slums and illegal housing.
- ▶ Percentage increase in land /housing ownership among BPL/EWS and LIG.
- ▶ Land for housing projects for poor incrementally reaches required levels in the city.
- ▶ Increase in the number of schemes / projects delivering land/ housing targeted specifically to BPL/ EWS and LIG households.
- ▶ Increase in the number of building plans pertaining to BPL/EWS and LIG category submitted in the ULB for approval
- ▶ More number of BPL/ EWS and LIG households getting institutional loans.
- ▶ Improved incomes/ quality of lives of households belonging to BPL/EWS and LIG category.
- ▶ Increase in number of housing cooperatives of the poor involved in construction.
- ▶ Improvements in the reservation of percentage of land/housing for the households belonging to EWS/ LIG category.
- ▶ More number of Civil Societies, NGOs, CBOs and private builders engaged in the city to cater for housing for the poor.
- ▶ Increase in number of housing cooperatives with members from the BPL/EWS and LIG category.
- ▶ Increase in the job opportunities in the housing construction industry.

6. Time Line

The following time line may be followed for implementing EDL.

| Tasks | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 |
|--|---|--------|--------|---|--------|--------|---|
| Decide on the extent of reservation say between 20-25% in all housing projects | Decision is made and appropriate notifications are issued | | | Achieved 12 % reservation in the all housing projects | | | Achieved 25 % reservation in the all housing projects |

| | | | | | | | |
|---|--|--|---|--|--|--|---|
| Formulation of State Urban Housing and Habitat Policy | | State Urban Housing and Habitat Policy formulated. | | | | | |
| Revise and Amend the TCPO Act | | | Making appropriate changes in the MP/ Developmental Plans | | | | |
| Amend the Building By Laws and approval process | | | Amendments in the Building By Laws notified and city architects empowered to approve building plans | | | | |
| Set targets to reduce housing shortage for the poor by half with reference to present shortfall | | | | | | | |
| Enabling environment to provide incentives to construction industry and private builders | | | | Housing shortage for the poor reduced by 25 percent. | | | Housing shortage for the poor reduced by 50 percent |