The Challenges in "Affordable Housing" for Urban Poor in India – Deciphering the "Housing for All by 2022" - A Comprehensive Approach to Decrement Housing Shortage – A Case Study of Delhi.

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Abstract - Housing for All is a paramount problem in the nation for low-income groups. The market forces are delivering houses to middle and higher income groups since they are considered marketable. The gap between the supply and demand of affordable homes to low-income groups is escalating, since it is impossible to develop homes within their affordable limits for this housing segments. Affordability for urban poor should not exceed rent/EMI 30% of the household's gross monthly income. Therefore, the supply of housing to such housing segments is appalling. The shortfall in market backing to poor households restricts the delivery of houses for them and hinder an opportunity of aspiring households, resulting in escalating financial burden on poor. Therefore, the role of government becomes imperative. The central government appreciated the problem and launched new "Housing for All by 2022" policy in 2015 with its four vertical components to achieve affordability and Housing for all for poor households. Moreover, the scheme launched with an aspiration of providing 20 million housing units to urban poor households is based on former Housing for All policies. The study attempted to evaluate the various national housing policies to decode "Housing for All by 2022" with the help of previous affordable policies – NSDP, BSUP, and RAY. The section of existing housing backlog situation analysis puts forward the proportions of access to housing and basic services in National Capital Territory of Delhi. The suggested recommendations for "Housing for All by 2022" from expertise, field visit, and policies evaluation could help the government to achieve the scheme's target. The evaluation has backed that the government needs to fasten efforts by introducing numerous requisite policies and regulation for empowering EWS/LIG households.

Keywords - Affordable Housing, Constraints in Affordable Housing, Housing for All policies, NSDP, RAY, BSUP, PMAY, Deciphering "Housing for All by 2022".

PART I: LITERATURE STUDY

CHAPTER 1
GENERAL BACKGROUND

1.1 Introduction

1.1.1 Housing is a paramount problem nowadays in both national and international forums. United Nation (UN) habitat declares that 3 billion of world's population shortfall housing and need affordable housing by 2030. India, the 7th largest country by area and 2nd largest nation by the population of 1.34 billion, contributing one-fourth of world's population.[1]

1.1.2 Large-scale urbanization in last few decades has continuously increased the population in "urban areas". The demographic trends have estimated that India's urban population would inflate by 80 million by 2025 [2]. "Urban-rural migration" is an indispensable factor for upsurged urbanization. By virtue of assimilation of an exceptional livelihood and employment opportunities attracts people to migrant to urban areas. The estimation of almost 65 million households in India currently lives in "Informal Settlements" under extremely precarious conditions [1].

1.1.3 An "Informality" in India is diffused not only on the centralized location, nevertheless, today it is deliberately widened towards the peripheries of major cities. The deficit of housing are unceasingly resulted in the proliferation of "Slums" in remarkably Indian "Metropolis"[1]. Therefore, the housing market are seemed inefficient to bridge the gap

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[1] Metropolis is large city, a hub of economic, political, and cultural center of a country or region, an important hub for regional and international connection. *Source: oxford dictionary.*

between housing demand and supply with influx population.

1.1.4 The Government of India (GOI) has subsequently focused on rising problems of "Affordable Housing (AH)" after nation became independent in 1947. The formulation of housing policy for urban-rural poor came into existence since in the 1st Five Year Plan (FYP) in 1951. To undertake the problem of homelessness numerous organization irrespective of public or private have come together with the government amid an evolution of housing policies. The government approach has initially focused on a provision to amelioration in the subsequent formulation of FYPs. The Indian "Ministry of Housing and Urban Poverty Alleviation (MHUPA)" launched "National Urban Housing and Habitat Policy (NUHHP)" in 2007 aimed at the provision of AH to all poor. Under the aforementioned policy the evolution of government interventions on urban poverty alleviation such as "National Slum Development Program (NSDP)" for "Slum Up-gradation", "Basic Services For Urban Poor (BSUP)" for "Public Housing", and "Rajiv Awas Yojana (RAY)" for "Slum Redevelopment".

1.1.5 After the decades of implementation of these Housing for All (HfA) programs in India, the problem of housing inadequacy in the nation is still underlined yet. In contrast to the problem of housing dearth, MHUPA has launched a determined new policy in 2015 "HFA by 2022" Pradhan Mantri Awas Yojana *(*PMAY*)* with the aim to deliver housing to all by 2022. This scheme is based on identical former HFA such as RAY, NSDP, and BSUP. PMAY's Mission with all its "vertical components" has been commenced into effective from July 2015 and will be executed until March 2022. The scheme principally is dwelled on four pillars: "In-situ Slum Redevelopment, Credit-Linked Subsidies for Low-Income Groups, AH in Partnership and Beneficiary Led Individual House Construction or Enhancement" **[3].**

1.1.6 The First pillar deals with In-situ Slum Redevelopment, additionally, it is the leading component of the scheme. The second pillar is only the demand-based element, permitting "Economic Weaker Section (EWS*)* and Lower-Income Group (LIG)" to seek housing loans on fair subsidy prices. Whereas, the third pillar provides AH only to EWS with the public or private partnership. The fourth pillar permits beneficiary-led construction or enhancement in non-slum areas or slums not classifying for redevelopment.

1.2 Definitions of slums, informal settlements, and urban poverty alleviation strategies.

1.2.1 To proceed further with the study, it is prerequisite to fathom the significance of definitions of Slums, Informal Settlements, and AH strategies. There are distinctive Slum definitions which are used differently worldwide. The UN habitat defines a "Slum household is characterized as a group of individuals living under the same roof in an urban area lacking permanent housing, meager living space, lack of access to clean water, adequate sanitation, and tenure security" [4].

1.2.2 The Indian census department categorizes slums into three categories: "Notified Slum, Recognized Slum and Identified Slum". "The Notified areas in a city are notified as Slum under Slum Act by "State, Union Territories"[2] (UTs) Administration, Local Government, Housing boards are considered as Notified Slum". "The Recognized Slum is considered which does not fall under Notified Slum under any Slum Act by State, UTs Administration, Local Government, and Housing boards". "Identified Slum is defined as a compact area of a minimum of 300 inhabitants or 60-70 household in a dilapidated condition, usually ringed with unhygienic conditions with lack of adequate sanitation and drinking water facilities in the State/UTs". The study uses the Slum definition defined as per Census of India, 2011 [1].

1.2.3 "The Informal Settlements are residential areas usually sheltered on the governmental lands or public properties, therefore, have no tenure security of occupied land or dwelling units". The Dwelling Units (DUs) are not integrated into the city planning and do not adopt any building regulations, and often settled in an environmentally arbitrary area. Slums are denoted as one of the Informal Settlements outlined by poverty and huge clusters of dilapidated housing often situated in haphazard areas. The vital components in the formation of Slums and Informal Settlements in urban areas are rapid urbanization, rural-urban migration, the shortfall in AH and poor governance in policy planning and urban land management [4].

1.2.4 "Slum Up-Gradation is the physical improvement of existing slums with improved roads network and improved access to basic infrastructures such as water, electricity and sanitation facilities". It also engages improved livelihoods of Slum dwellers by catering schools, hospitals, and community centers. Up-gradation usually do not involve enhancement of housing units but Slum Inhabitants can a seek a housing loan for improvement [4].

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[2] Indian republic federal union comprised of 29 states and 7 union territories. These states and UTs are subdivided into districts and administrative districts.

1.2.5 Slum Redevelopment is an alternative approach to handle with the issues of squatter settlements in urban areas. The first Slum Redevelopment program was accomplished in the United Kingdom, the "Slum Clearance Compensation Act of 1956" [5]. The policy reassured slum dwellers to obtain improved housing and reinstate with new buildings. "The mechanism of Slum Redevelopment commenced with the relocating of Slum dwellers to the distant location, thereafter annihilated the old building and then transferred slum dwellers into the originally developed location".

1.2.6 "Public Housing" is another substitute way to solve the problem of the housing shortage in developing countries. The Public Housing is inherited by the government entities, central or local with private or public real estate developers. The legislature authorities segregate the distinctive national income to reach the demand for housing cost and construct new AH.

1.3 Problem Overview

1.3.1 Despite urban poverty alleviation initiatives are adopted by the central government to promote AH for the "urban poor"[3], but informality in the nation is still perpetuated. The Provision of infrastructure services such as water, electricity, sanitation, housing enhancement, and land tenure security are used as preeminent points to revamp the life quality of slum dwellers. In the last 10 years, the GOI enforces a unique approach to the problem of slum eradication in cities with 10 million population[4]: Mumbai and Delhi.

1.3.2 The legislature three-pronged approach of slum up-gradation, slum redevelopment, and provision of new AH units is materialized in Mumbai and Delhi. Additionally, the New Delhi and Mumbai master plan 2021 is incorporated with housing types be built in accordance with new development control norms for LIG and EWS. The continuous efforts are made by the governmental authorities towards AH is observed to be unsuccessful. There are existing vacant flats in New Delhi, which are still lying empty and are unoccupied by slum dwellers [6]. Therefore, the outcomes only result in the permanent formation of slums in Nation's capital, New Delhi. After almost a decade of implementation, it can be undoubtedly spoken that subsequent Delhi government has been broken down deplorably with relocating the city's slum-dwellers.

1.3.3 In an attempt to make India "slum-free" by 2022, the report is released on the estimation of Urban Housing Shortage (UHS) reveals that there is an indispensable demand for 18.78 million new housing units [7]. But, the

Construction of 1.34 million houses are approved until the present day and only fewer cities undergo for approvals for construction for AH projects and slum redevelopment. Due to the several problems and challenges, the goal to promote AH is still not achieved in most of the Indian cities.

1.3.4 Certainly, there is an enormous gap between the housing policies and the reality of implementation. The supply-side restraints such as lack of land availability for low-cost housing and housing finance at considerable rates are a colossal disputed topic for an administration to intervene. The demand-side constraints endure for real estate developers who have largely targeted luxury homes benefited "Middle Income Group (MIG) and Higher Income Group (HIG)". Nevertheless, EWS and LIG sections are never benefited from such high-cost projects. Due to the various structural issues of high construction costs, high taxes and fees, as well as troublesome development norms, are restricting the housing supply in India. Overall, the slum problem in the Indian context is continued much as it was and unless steps are taken to make it impossible for new slums to come into existence.

1.4 The Research Question:

1. What are the main problems and challenges in the provision of AH in India? What are the demand-side and supply-side constraints for the government to promote AH for urban poor?

2. What are the former and on-going housing policies on urban poverty alleviation? Out of which three-pronged strategies: slum up-gradation, slum redevelopment, and the provision of public housing overcome the problem of housing inadequacy in Delhi? What is the prediction for "HFA by 2022"?

3. What is the suggested recommendation to improve the "HFA by 2022"?

1.5 The Research Methodology

To address the above questions, the paper relies primarily on secondary data sources. Relevant information is gathered from books, journal articles, research publications, media, and other online sources. The study is mainly explorative. The study is partitioned into three parts.

Part I is the literature study mainly consists of an existing framework for AH is adopted by the government. It also includes the definitions of AH and detail study of AH national programs carried out in India. The demand and supply-side constraints are reviewed in the study which is affecting the implementation of HFA programs. The methodology adopted in the study is to briefly examine the

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[3] "Urban poor are considered an individual in a family with income below federal poverty and live in metropolitan areas. These urban poor could be from slum areas, homeless people, or pavement dwellers, vendors".

[4] Mumbai is the capital of Indian Maharashtra State with 12.4 million population, whereas, Delhi is the union territory with the population of 11 million. Therefore, they are cities with more than 10 million population.

Affordability criterion for different income housing groups in India.

Part II is the study of the research premises from field visits and stakeholder meetings. The distinctive stakeholders of each representative groups are interviewed responsible for delivering housing to all. The purpose of meeting with stakeholders is to understand the problems and challenges that legislature authorities faced during the implementation of policy. The evaluation of the three-pronged approach: Slum Up-gradation, Slum Redevelopment, and the provision of Public Housing are supported to evaluate the future performance of PMAY, a new HFA policy by 2022. Nation's three central housing policies are introduced in the study: NSDP, BSUP, RAY, which supports the three-pronged strategies initiated by the central and state government. Case studies of three mass projects of Slum Up-gradation, Slum Redevelopment and Provision of Public Housing are incorporated in the study to analyze the performance of aforementioned policies. The outcome of the case studies is largely based on the author's field visits.

Part III is the suggested recommendation for HFA by 2022. These recommendations are advised from the distinctive stakeholders amid interviews and reports released from distinctive institutions. The comparative analysis of the government's three strategies to have an understanding of which strategy function the advantageously in Indian context keeping in mind the end goal to beat the issue of the housing shortage.

1.6 The Research Purpose & Scope

An aspiration of the research is to evaluate the HFA by 2022 policy which promises to decrement the problem of housing shortage in India. Despite numerous interventions programs are initiated in last decades by the GOI, nevertheless, the formation and proliferation of slums are still perpetuated. The purpose is to evaluate the four verticals components of HFA by 2022 which are similar to the previous intervention strategies. The three-pronged approach: slum up-gradation, slum redevelopment, and provision of Public Housing are the primary approach taken by the legislative authorities. The scope of the study is to find that does the HFA by 2022 program certainly appreciated the problem of housing shortage in India.

CHAPTER 2
UNDERSTANDING **"AFFORDABLE HOUSING"** IN INDIA

2.1 Urbanization and Housing Shortage in India

2.1.1 The global urbanization has expeditiously accelerated as per the 2011 Revision of world's urbanization prospects by UN. A standout among the most emerging countries in the world, India has also asserted humongous urbanization in recent years. India with 1.34 billion population, out of which population in urban areas stood at 377.10 million. Therefore, with the increased urban population, the level of urbanization is elevated from 27.8% to 31.2% *(Fig. 1)* [1].
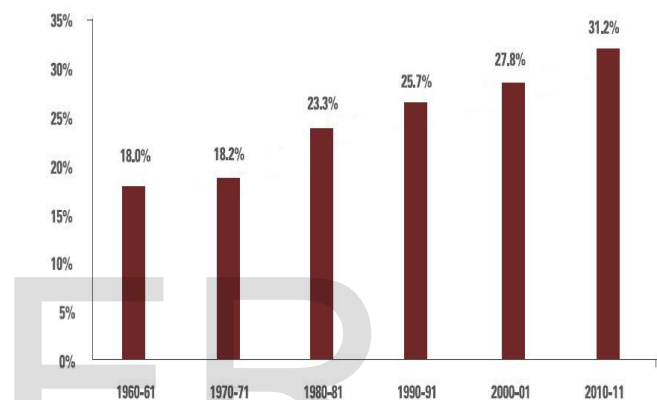
Fig. 1 Urbanization Growth in India

2.1.2 The urban population in India is expected to increase about 600 million by 2031, moreover, the rate of urbanization is likely to increase by 2.8% during 2001-2011 at a Compound Annual Growth Rate (CAGR). This expanding urban population has exceeded the problems of bottlenecks, housing shortage and a dearth of land availability in most of the urban areas. The "Housing Stock"[5] in urban areas have slightly escalated from 78.48 million to 78.86 million households [1].

2.1.3 People have started living in ramshackle and congested areas because of an ongoing shortage of the household and housing stock. This has resulted in the evolution of Slum and squatter settlements in urban areas. The battered housing conditions have increased problems in most of EWS and LIG housing sections of the society. The downfall in bridging the gap has resulted in the urban poor to settle in poor housing stock, "Congestion, and Obsolescence" [6]. Assuredly these factors have broadened the disparity between the housing

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[5] "Housing stock defines as the total number of houses and apartments in an area".

[6] "A household living in conditions so congested that a separate dwelling unit is required to take care of it is based on the number of married couples

not having separate rooms per household". "Households living in obsolescent houses for 40 to 80 years old in a bad structural condition, and 80 or more years, excluding temporary houses to avoid double counting".

demand and supply in downtown areas. The housing shortage in the Nation was approximated to be 24.71 million for 66.30 million households by the end of the 10th FYP [7]

2.1.4 The slender upsurge in housing shortage was estimated from 24.71 million to 26.53 million for 75 million households by the end of the 11th FYP. The remarkable Housing groups estimated with the shortage applies to EWS and LIG constitutes 95.6%, whereas the estimated housing shortage for MIG and HIG housing groups are merely 0.44%. Amid 5 years, the UHS in the Nation is amounted to 18.78 million **(Fig. 2)**, as per MHUPA report released during 12th FYP [7].

2.1.5 A Housing deficiency in India has endured mainly because of the real estate builders are supplying homes to MIG and HIG, whereas EWS and LIG are overlooked. Certainly, there are numerous issues in providing affordable homes to EWS housing groups, such as sky-high land prices, construction costs, and unfavorable development norms. To continue further in the study to scrutinize the challenges of AH, it is first important to comprehend the definition of AH.
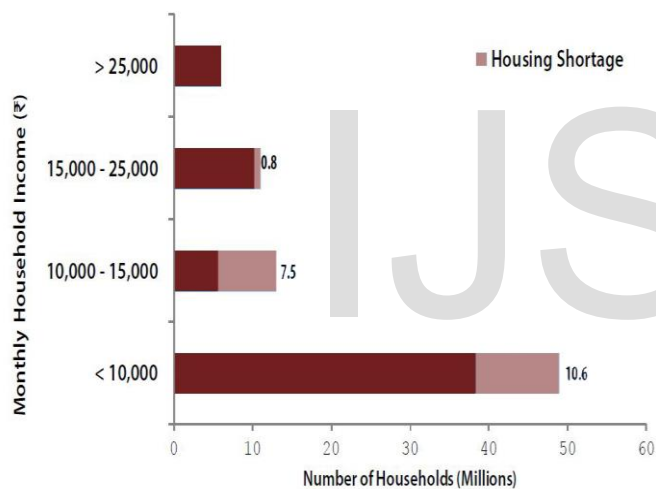

Fig. 2 Urban Housing Shortage in India

2.2 Definitions of Affordable Housing

There is no establish an apparent definition of term Affordable or Affordability as it is assorted with implied meanings in distinctive context with different income groups. The term AH is defined distinctively in different countries and authorities. United States of America (USA) and Canada defined the term as an "Economic potential for an individual to buy a house". According to guidelines, the cost of the affordable home should not be more than 30% of a household's annual income inclusive all taxes, household's ownership and utility [8].

Table 1

Affordable Housing Definition - JnNURM, 2011

|	Size	Income criteria	EMI or Rent
EWS	"Super built-up area"[7] minimum of 300 sq. ft. Carpet area minimum of 269 sq. ft.	The maximum Household Income for the EWS and LIG INR 8,000 and INR 16,000 per month. Irregular monthly income Household of INR 100,000 for EWS and INR 200,000/- for LIG.	Not exceeding 30% - 40% of Buyer's gross monthly income.
LIG	Super built-up area minimum of 500 sq. ft. Carpet area minimum of 517 sq. ft.		
MIG	Super built-up area of 600-1,200 sq. ft. Carpet area maximum of 861 sq. ft.		

2.3 Level of Income and Housing Affordability

2.3.1 The income and affordability for numerous income groups are affiliated with a continuous trend. "Disposable or surplus income"[8] is generally accounted to buy a house for lower to high-income groups. The higher income group are usually not affected by the increase in cost at same momentum, nevertheless, the situation in case of lower income group is not the same. Disposable income is declined significantly at lower income level and is greater at higher income level. As a result of, the high-income level can afford to purchase a house, and certainly, the low-income level is abandoned **(Fig. 3)** [9].

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[7] "Super built-up area is the area, adding the built-up area and common areas".

[8] "The disposable or surplus income is a person's income available after paying taxes and expenses are paid".

2.3.2 Disposable income is highly sensitive to incremental change in expenditure. For instance, if rent of a house increases from 15% to 20 %, then for LIG household with an income of INR 10,000 the disposable surplus cut down to 30% to 40%. Considering HIG with the monthly income of INR 120,000, the surplus percentage reduces to 64% to 59% [9].
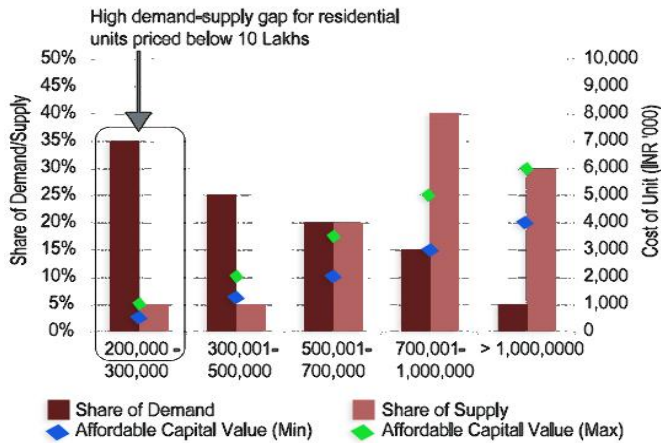
Fig. 3 Disposable Income for Buying House for Numerous Income Groups

2.3.3 Notwithstanding, a home buying capacity is lower in case of a low-income group, therefore, the demand for housing for such housing segments is higher. Nevertheless, the present housing system is described by down supply of affordable homes compared to middle and Higher income groups as shown in *(Fig. 4)* [9].
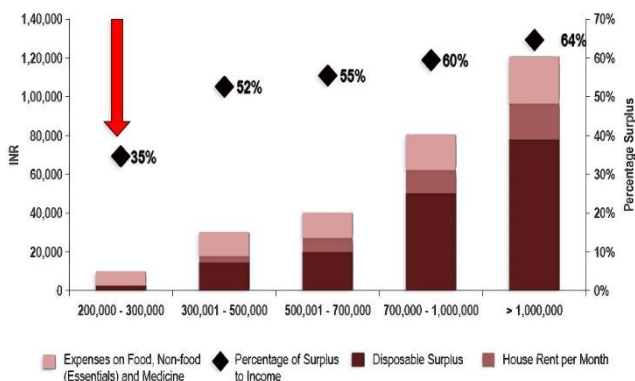
Fig. 4 Demand and Supply Dynamics for Housing of Various Income Groups

2.4 Stakeholders Involved in Affordable Housing

A Stakeholder portrays a pivotal business to promote affordable housing. A lucrative national housing policy can only be attained with an involvement of major actors of official and unofficial authorities. Assuredly, the numerous actors from slum dwellers themselves to private and public

sectors participated to attain AH for urban poor. The major actors who are involved are Citizen Sector Organization (CSO), Microfinance Institutions (MFIs), HFCs, Architects/Designers, Construction/ Real Estate Builders, Low-Income Home Buyers, Low-Income Self-Builders/Masons. A representative of each group has specific roles to perform which are outlined in *(Table 2)*.

The dynamics of AH provision to the low-income group required an attempt between diversified parties. The development of new homes solutions to such communities have always been a challenged for all the authorities. Certainly, there are numerous factors that have blocked the development of new homes in urban areas. Therefore, to decipher HFA by 2022, it is imperative to scrutinize these challenges. In the next chapter, the challenges encountered during the various procedure of development of new homes to low-income communities are discussed in the detail.

Table 2

Major Actor's Role in Affordable Housing

ACTORS	ROLES
CSOs	*Non-Governmental Organizations (NGOs)* or non-profit sectors, help common people retain all policy's incentives.
HFCs	Specialized housing finance institution working with a low-income population with the support of MFIs
Architects/designers/ Project management	Public or private sector or company conceptualize the designing of housing units and plans. Technical expertise.
Construction/ real Estate developers	Public or private developers execute the designed housing units on the sites.
Low-income home buyers	Main beneficiaries or low-income communities for who typically multi-unit housing developed, designed and priced.

CHAPTER 3
CONSTRAINTS IN AFFORDABLE HOUSING TO URBAN POOR

3.1 Introduction

The government consistent endeavors in the supply of new affordable homes to urban poor are moderately broken down. The

> **What are the main problems and challenges in the provision of Affordable Housing in India?**

implementation of any housing subsidies program is not only government's responsibility, nevertheless, it incorporates other major actors with their particular roles in policy execution. The challenges in AH in the study are obtained from national reports, audits, and newspapers. Remarkably constraint in promoting AH is lack of access to land for development and HFCs for urban poor. On the grounds, low-income groups have no collateral documents, no income validation, and low repayment capacity to financing companies. Another limitation is the lack of available parcels of lands due to high urbanization rate in "Indian metros"[9]. Due to the high construction cost and tedious land approval process, the real estate developers have confronted incredible issues, causing a huge loop in funds transparency and delays in construction projects. Each of the issues is delineated in this chapter.

3.2 Lack of Approach to Housing Finance to Low-Income Groups.

3.2.1 India has spent about two to three percent of its Gross Net Production (GNP) on housing, which is a low level of investment relatively with other developed countries. As per *UN* estimate, a developed country must produce 10 houses for 1,000 people to reduce the housing shortage in a country [10].

3.2.2 Apparently, India is producing only 2 houses per 1,000 people, which has clearly shown a decline in investment for housing in the nation [11]. Indian existing housing finance system generally consists of formal and informal financing sectors. The housing formal sectors consist of budgetary allocation of central and state government[10]. On the other hand, the informal sector contributes to the housing finance system through numerous sources such as cash transaction, no income proof, borrowing from friends and family etc. The

housing financial institutes are managed by the Housing & Urban Development Corporate Limited (HUDCO)[11] on the national
level. HUDCO has marked 55% of its sanctions for EWS and LIG housing sections and 45% for MIG, HIG, rental and commercial projects [12].
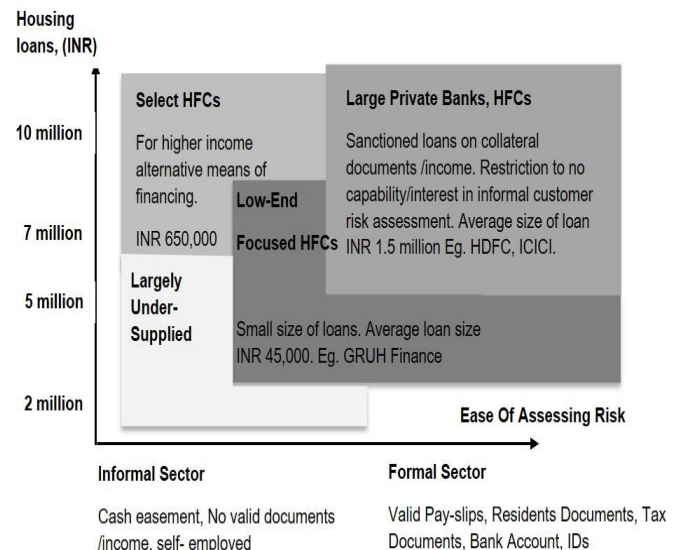

Fig. 5 Map of Housing Finance

3.2.3 The real-estate developers in India have largely concentrated on middle-higher income groups having monthly income greater than INR 60,000 and the low-income group is primarily remained unserved by the formal sector as demonstrated in **(*Fig. 5*)**. HFCs includes two essential components for sanctioning a housing loan: 1) The loan amount and 2) The risk assessment **(*Fig. 5*)**. According to ministry and labor employment, 50%-60% of urban India involved in the informal sector who are perceived under low paid cash. They fall under the risky clients for the formal financial bodies as low-income group lack collateral, formal documents or records of identification [13].

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[9] There are 8 metros cities in India: Mumbai, Delhi, Kolkata, Bangalore, Hyderabad, Pune, Chennai and Ahmedabad.
[10] "The main Indian Housing Finance Companies are Life Insurance Corporation (LIG), National Housing Bank (NHB), Housing Development Finance Corporation (HDFC), Housing and Urban Development Corporation Organization (HUDCO) and State Housing Boards (SHBs)".

[11] HUDCO is a public sector under the MHUPA aims of "Profitability with Social Justice", and establish emphasis on the EWS and LIG housing groups.

3.2.3 The loan market noticed for the low-income group is worth INR 11000000 million, despite this, the superiority of the loans is disbursed for mid-high-income group. For the reason of lack of awareness among such housing segments, their unique identification cards are groundless. Therefore, it is anticipated that low-income groups in urban India have a humungous shortfall for access to financial credits from HFCs and large private banks.

3.3 Lack of Urban Land Unavailability

With the increase in urban population, the land demand has also tremendously increased. However, an exuberance restriction over the land development has artificially made a land unavailable for housing for urban poor. The issues related with imprudent land records and land disputes in the Indian states are high as the numerous departments have been involved in managing land records. Furthermore, it has created a significant time lag in the process for land acquisition for AH projects as it involves approvals from multiple entities, stakeholders, and departments in the center, state, and Urban Local Bodies (ULBs). This has also led to corruption in land authorization which has furthermore created a pressure on developers in hunt of land. Additionally, numerous non-marketable state-owned authorities have made the use of land insufficiently. "Land Titling" is the Protection of the property rights to establish a land as titled [14]. The official recognition of a land by the states is facilitated by the process of registration through the system of titles. The system has existed in India but with the incomplete registration forms due to lack of information, which has constituted an incompetent market for builders. In outcome, authorities, and individuals who claim land to have a sizeable favorable position over landless people.

3.4 Regulatory Constraints

The land development process in India is very tedious and lengthy procedure, so it is enforced to pass through multiple departments of central, state government and ULBs. The in-charge of city development such ULBs are generally look out for the land development and approvals procedures. The multiple and statutory approvals are likely to add about 2-3 years to the pre-construction process after enrolled in the land purchasing agreement *(Fig. 6)*. Delays in development projects approvals could add 25%-30% extra in the cost of a project, which furthermore accesses risk in deferring of a project. Eventually, the cost of a development project is escalated and therefore absorbed by a purchaser or households [9].
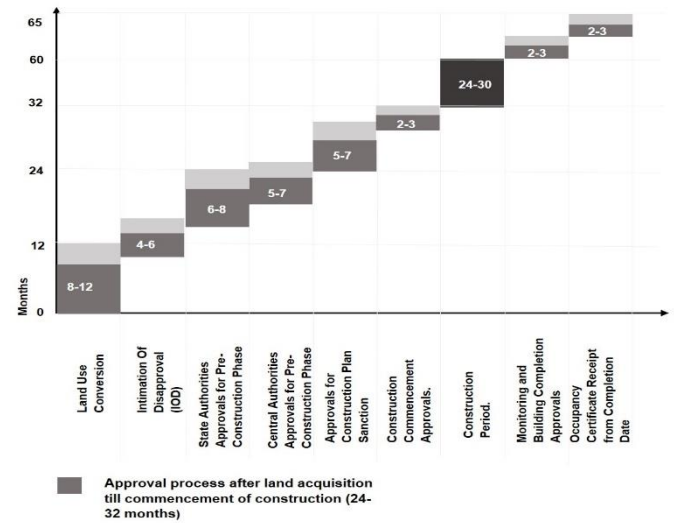
Fig. 6 Delays in Approvals

3.5 Lack of Concurrent Approach

3.5.1 Apart from above-mentioned constraints, an explicit government's interventions for affordability at the city level has also contributed to the failure for affordable homes to urban poor. "Master Planning"[12] has been utilized by the central and state government for projection of land demand in future. Nevertheless, in no cases, these lands are ever allotted to the urban poor for housing. Certainly, there is a deficiency in city planning layout plans due to the non-convergence involvement of numerous department at central, state and local level [15].

3.5.2 On the other hand, the government has never understood the demand and supply gap for AH. Therefore, it has prompted to increase in unoccupied units in nation's capital city, New Delhi. Likewise, the constructed units are found to be unsuitable for affordability as they do not meet the needs of beneficiaries. In addition to all the areas listed above, a key area where the urban poor are especially defenseless is the shortfall of a legislative framework to entitle them. By virtue of legislative exclusion, is the security of tenure which is expedient for an approach to formal financial institution access, access to basic services and security from evictions [6].

3.6 Lack of Beneficiary Participation.

3.6.1 Targeting under the scheme relies heavily on state-provided urban Below Poverty Line (BPL)[13] lists. These lists are neither uniform nor comparable across states. In addition to methodology, the BPL surveys at the state levels are

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[12] "Master planning is a framework creation in which development parcels, massing, heights, relationships of buildings, circulation, and streets are defined in enough detail to define predictable outcomes but with sufficient flexibility to allow various responses of actual

developers and designers of which there may be several or many within one master plan area".

[13] "An economic benchmark marked by the GOI to indicate economic disadvantage and to identify individuals and household in need of the government aid and assistance".

conducted at random time intervals, and therefore the comparability of indicators across time as well as across states and/or pan-India is not possible. Significantly, the targeting of the urban poor for livelihood interventions on the basis of surveys identifying poverty in monetary terms may not match with the objectives of the scheme.

3.6.2 One of the observations in Slum Re-Development projects was the lack of community engagement and participation which severely hindered the planning, implementation and overall success of these projects. Further, the lack of community consultation has resulted in the poor mobilization of household contributions and identification of the preferred housing options for the urban poor i.e. whether incremental housing, rental housing or new housing units were preferred by targeted beneficiaries.

CHAPTER 4
THE EXISTING AFFORDABLE HOUSING POLICY FRAMEWORKS AND CENTRAL SCHEME ON URBAN POVERTY ALLEVIATION.

4.1 Introduction
This chapter briefly explained the housing policies framework adopted by the government to reduce poverty and promote AH in urban agglomerations. The government three-pronged strategies of slum up-gradation and slum redevelopment and public housing are illustrated with the central level housing schemes. NSDP for slum up-gradation, BSUP for public housing and RAY for slum redevelopment and HFA by 2022 (PMAY).

4.2 **"**National Urban Housing and Habitat Policy (*NUHHP*)**"**, 2007 ▬ A Legal Framework For Affordable Housing

4.2.1 With this slogan, NUHHP in 2007 stated its goal of AH in the nation [16]. The NUHHP bolstered various types of Public-Private Partnerships (PPP) to give emphasis to urban poor resolving and promoting the sustainable development of housing in the country.

4.2.2 The policy accentuated the urban poor to advance the supportable improvement of housing in the nation with a view to guaranteeing the evenhanded supply of land and administrations at moderate costs to all segments of society. To achieve the overall objective of AH, the following are the objectives under the policy demonstrates in the *(Fig. 7)*. The integration of policy's objective was later added with the objective of JnNURM [16].

4.3 National Slum Development Program (NSDP) ▬ (Slum Up-Gradation)
4.3.1 The GOI in 1996 introduced NSDP to enhance the conditions of Urban Slums. It was launched as an 8th FYP to improve the lack of basic amenities in urban slums under Environmental Improvement of Urban Slums program [17].
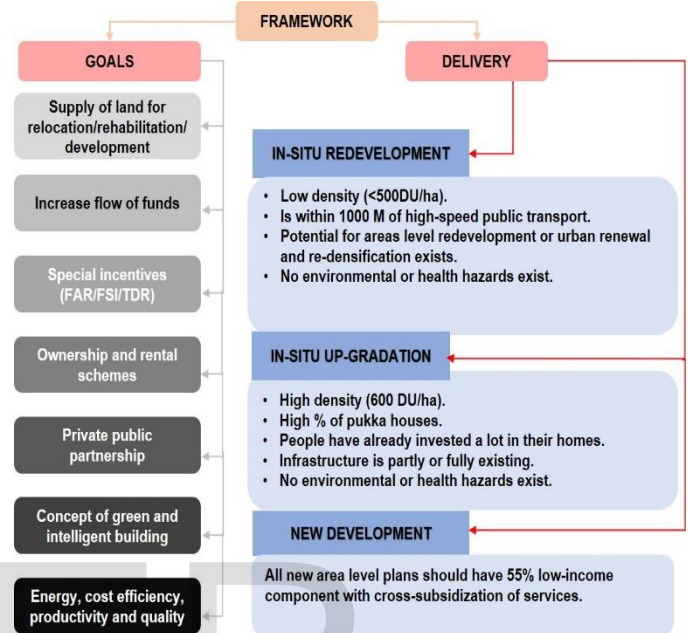

Fig. 7 Framework for Affordable Housing Policies

4.3.2 The up-gradation took place as "Model Slum" in one slum of each Indian city. Additional Central Assistance (ACA) under the NSDP was regularized to the States/UTs for the development of urban slums. The funds allotted to the program was also used for the development of community infrastructure and social amenities such as primary schools, non-formal education, and adult education.

4.3.3 One of the objectives of this program was to upgrade the existing shelter or construction of housing units. The central government sanctioned grant and loan to states of 70% and 30% respectively. The rehabilitated houses were allotted to beneficiaries on loan for INR 50,000. NSDP was involved under JnNURM and was given up for the financial year 2005-2006.

4.4 Basic Services for The Urban Poor (BSUP) ▬ JnNURM ▬ (Public Housing)
4.4.1 BSUP was launched in 2005 under JnNURM, with the aim to construct 1.5 million new housing units for urban poor during the mission period of 2005-2012 [18].

4.4.2 "The program accustomed emphasis on the provision of Public Housing and basic services such as water, electricity & power supply, sanitation, and solid waste disposal". The physical and social development under this scheme was monitored by both central and state governance.

The program was launched by the central government, then transferred to the state level steering committee, later elected representatives of ULBs for the implementation of the program.

4.4.3 The provision of land for construction of AH on a demand-driven basis was the prerogative step to achieve the overall objective of the program.

4.4.4 The identification guidelines for beneficiaries should be processed by the Implementing Agencies with the involvement of Self-Help Groups (SHGs) and Non-Governmental Organizations (NGOs).

4.4.5 The central government assistance under the scheme was restricted to two categories: 1) INR 60,000 per Dwelling unit in the proposed projects for EWS, LIG, and MIG. 2) 25% of civic services in the proposed project. The allotment of funds from central government assistance was in the three installments to the state/UT Government or its nominated agency on reimbursement basis @ 25%.50%, 25% respectively). The last installment released after ascertaining the completion of construction and selection of beneficiaries [18].

Table 3

Sharing of Costs Between Central and State Government - BSUP

Categories of cities	Grant Central share	State/ ULB/ Beneficiary
Cities with above 4 million population	50 %	50%
Cities with above 1 million population	50 %	50%
Cities/towns in North Eastern States/ Jammu and Kashmir	90 %	10%
Other cities	80 %	20%

4.5 Rajiv Awas Yojna (RAY) – (In-Situ Slum Redevelopment)

4.5.1 Another central scheme RAY, launched in 2011 with the vision of "Slum-Free India" [19]. It was launched to overcome the average performance performed by BSUP under JnNURM and to handle the problems of Slums comprehensively. The prominent distinctive between JnNURM and RAY to support all Indian states to assign the property rights and tenure security to slum dwellers.

4.5.2 *RAY* was adopted in all the states in India with a whole-city approach for the Slum Redevelopment. The scheme was executed in two phases: Preparatory phase and Implementation phases.

4.5.3 RAY envisaged the two-step implementation phase: "The preparation of Slum Free City Plan of Action (SFPoA) and preparation of projects for chosen slums". During the year 2014, the number of projects approved in the preparatory phase was 55 at all India level around 16 states in 48 cities/town. Nevertheless, only 8 Indian states have garnered with the implementation phase with more than 75% of the projects in "Madhya Pradesh, Rajasthan, Haryana, Karnataka, Chhattisgarh, Uttar Pradesh and Tamil Nadu" [19].

4.5.4 The beneficiary involvement was incorporated at every level of preparatory and implementation phases in the scheme. The slum redevelopment projects were executed with the "people's participation" which has driven the "community ownership and sustainability" of the scheme. The representatives were selected for creating awareness among slum dwellers about their "ownership rights, rent management, and operation and maintenance" of the premises [19].

4.5.5 "The cities with population more than 500,000 (A) was given the upper ceiling of 500,000/DU, whereas 400,000/DU for smaller cities with population less than 500,000 (B). In North East, (C) and special category States, irrespective of the population of the city, the upper ceiling was at 500,000/DU". The cost for social facilities and civic infrastructure were also included in the cost of the Upper ceilings and was not exceeded more than 25% of the total cost [19].

4.6 The Pradhan Mantri Awas Yojna (PMAY) – HFA by 2022

4.6.1 The continued efforts to provide AH to urban poor is still a noteworthy issue in India, even though after numerous government interventions. According to the report of the technical group on UHS (TG-12), there is a housing shortage of 18.78 million in urban areas. As a result of, MHUPA on 25th June 2015 has launched new HFA by 2022 for urban poor. This AH scheme has declared the construction of 50 million housing units, out of which 30 million housing units will be in rural areas, whereas 20 million housing units will be in urban areas. This scheme is based on four pillars which are described below:

4.6.2 Four Components and Implementation Methodology: The mission has been executed by ULBs and states government in the four vertical main components to the beneficiaries. These four components are outlined as "In-situ slum redevelopment, Affordable Housing through Credit Linked Subsidy, Affordable Housing in Partnership, Subsidy for Beneficiary-Led Individual House Construction or Enhancement" [20]. *(Fig. 8)*.

4.6.3 The first pillar - In-situ Slum Redevelopment is an important component of this scheme to provide shelter to Slum dwellers and bring them into formal urban settlements. All notified and un-notified slums in Indian states and UTs falls under this component. States whether on central government or state government or on private land must be taken into consideration for redevelopment. In-situ Slum Redevelopment uses land as a "Resource" with the private partnership with the incentives of extra FAR/TDI/FSI to make the projects more viable. The selection of this private partnership for Slum Redevelopment is conducted through an open bidding process, the developers who bid with the highest maximum positive incentives should be chosen.

4.6.4 The second pillar - AH through Credit-Linked Subsidy Scheme (CLSS) is largely the demand-side intervention of this scheme. "To provide affordable houses to urban poor especially, EWS and LIG housing section, CLSS has been provided to seek house loans for acquisition". "The Beneficiaries of EWS/LIG probing for housing loans from financial authorities would be eligible for an interest rate of 6.5% for a tenure of 15 years" [20]. To acquire a house, the beneficiaries must be linked to the "Adhaar card or Voter card"[21] or any other identification card to avoid duplication. Under "Primary Lending Institution (PLIs)" a beneficiary can register their unique identity then later PLIs would send the list of beneficiaries under CLSS to the responsible state and UT's authorities to grant not more than one benefit under the mission.
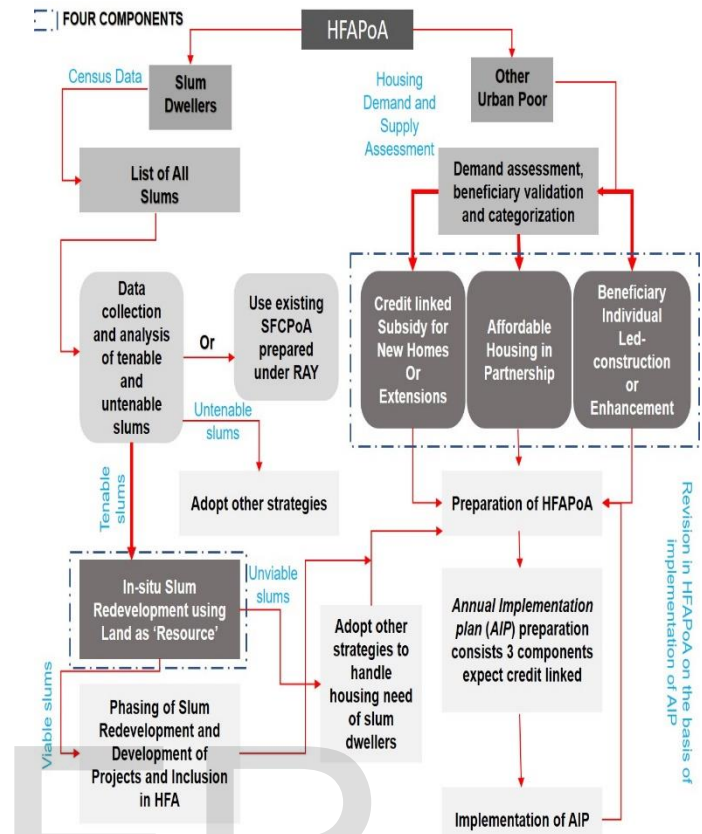

Fig. 8 Implementation Methodology of 'HFA by 2022'

4.6.5 The third pillar of PMAY is a supply-side intervention – The provision of AHP. A partnership with the "private sector or public sector" are the responsible authorities to increase "the availability of houses at an affordable rate for EWS housing section". "The AH projects should be mixed with different housing section but at least 35% of the houses in a project are reserved for EWS section" [20]. "The implementing agencies for the construction of housing projects must be validated by State Level Sanctioning Monitoring and Committee (SLAMC) and beneficiaries should be part of Housing for All Plan of Action (HFAPoA)".

4.6.6 The last and fourth pillar – "Beneficiary-led individual house construction or enhancement**.** One who is not able to take an advantage of first three pillars can seek a central financial assistance of INR 150,000 for the construction of new houses or enhancement of existing houses" [20]. Beneficiaries from outside the slum or from the slum can approach under this component. The ULBs is the responsible authority for the validation of information given by beneficiaries. The information such as ownership of a house, economic status, and housing conditions, whether a house pertains to kuccha or semi-pucca houses. The construction of new houses must be incorporated into the City Development Plan (CDP) and must be validated by SLSMC before allotment.

4.6.7 Despite, the continuous efforts of implementation of former and current HFA policies to promote AH and to alleviate urban poverty, nevertheless, the outcome is still unchanged. The potential of HFA by 2022 is ascertained from an analysis from field research in the capital city, New Delhi, and meeting with different actors including "government officials, housing boards, lawyers, real estate developers, private financial institution, and slum dwellers" are included in part II of the study.

PART II: ANALYSIS FROM FIELD RESEARCH AND STAKEHOLDER MEETINGS

CHAPTER 5
THE RESEARCH AREA AND HOUSING BACKLOG IN NCT OF DELHI

5.1 Introduction

5.1.1 Delhi, India's capital city and officially known as National Capital Territory *(NCT)* lies in Northern India, is also one of the world's fastest-growing urban megapolis. The population stood at 18.24 million and reported as the third largest and compactly populated city of India. The state of Delhi spread in an area of 1,486 sq. km, out of which the developed urban area constitutes 525 sq. km. Delhi's total area and the urban extensions, as well as urbanized rural areas, constitute 35% of 1,486 sq. km, which equal to 961 sq. km [1].

5.1.2 The rapid growth and development in Delhi-NCR have resulted in better opportunities to support livelihood for urban poor. The new research calculated that if the current trend of increasing in-migrants continues, then perhaps "the city's population would be reached up from 18.24 million in

2011, 22 million in 2021 and to 30 million in 2051" *(Fig. 10)*. Therefore, it is essential to understand the pattern and framework of migration, which has a convincing bearing on the "economy and settlement system" of the city. "The migrants to the city are estimated to be 83.9% of the population who belonged to the rural areas, whereas 15.8% to the small and average sized towns and 0.3% to the metropolis" [1].

Fig. 9 Delhi Municipal Corporation Development (MCD) Map

5.1.3 According to the UN study report, Delhi city has witnessed major development in last years, which is uncontrolled in its scale and magnitude. The "poverty-induced migration" has been determined by the substantial development from the different parts of the country, explicitly from the surrounded States, in hunt of livelihood. The two north Indian states, namely "Uttar Pradesh (UP) and Haryana" with 45.16% and 19.09% respectively have witnessed the maximum number of in-migrants to Delhi, adding 64.25% of the total migration.
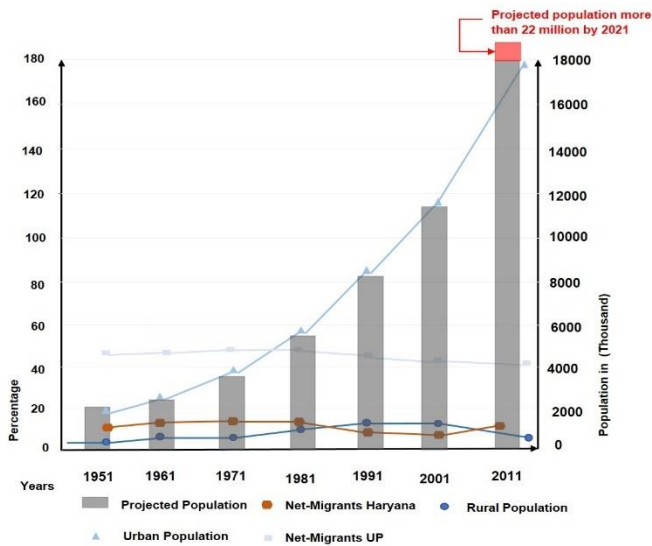
Fig. 10 Demographic Trends in NCT of Delhi

5.2 The Present Housing System for Urban Poor in Delhi

5.2.1 An urban settlement is broadly classified into two categories, that is "Formal Settlements and Informal Settlements" [22]. The formation of informal settlements is mostly attributed to rural migration in Delhi-NCT. "It is estimated that squatter populace was four and half times than the non-squatter population amid the years 1981-1994. Amid the same period, the population grew by 13.2% per annum as compared to the 2.9% growth of the non-squatter population" [22].

5.2.2 The slums or squatter settlements in the city are commonly termed in distinctive terminologies. "Unauthorized Colonies" are those informal settlements, which shapes up generally on private land planned by private colonizers. These residential pockets usually arise due to the unexpected manner in violation of the master and zonal plan regulations. They are constructed without the authority's consented plans, despite this, these colonies are concrete structures. The basic amenities such as road networks, drainage and sewage systems, parks, playgrounds, and community center are inappropriately planned in such colonies [23].

5.2.3 "Urban Villages" are those mixed-use informal settlements, where they shelter tenants of both residential and high commercial activities. These settlements are not overseen by the "jurisdiction of Municipal Corporation of Delhi (MCD)", therefore, they are disorganized and impromptu urbanized settlements. Therefore, such areas also have a shortfall of basic infrastructure amenities.

5.2.4 "J-JCs are the squatter settlements which have come up illegally on private or public land". These areas usually accommodate poor migrants from rural areas. Houses in these settlements are generally made up of a temporary structure such as mud loose bricks, straw, tin, wood corrugated sheets. These houses are laid without a foundation, they are formed in an unplanned manner [24]. They are scattered in small patches all over the city and rising despite the government's interventions to eradicate or resettle them.

5.2.5 "Resettlement Colonies consisted of J-JCs households that have been relocated from their original settlements". Although, these colonies mostly come down with inadequate infrastructure services, at most poor sanitation. A survey conducted by the World Health Organization (WHO) clearly indicates that 50% of the families have no toilet access and defecate in an open ground [25].

5.2.6 "Pavement dwellers are those settlements who do not have houses or even a roof to habitat themselves". A large number of population in the capital territory live on the pavements or streets of busy marketplaces. They work as wage earners, therefore they cannot afford to commute from one place to another, so they settle around their workplaces.
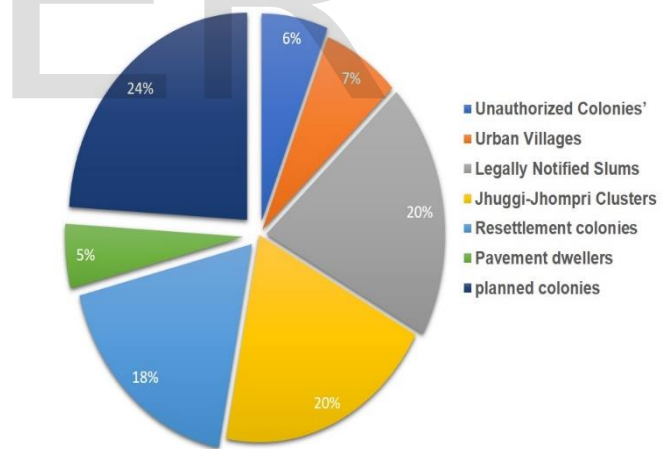

Fig. 11 Settlements Types in NCT of Delhi

5.3 The Status of Existing Households

5.3.1 A survey conducted by Delhi government estimated the total number of housing stock stood at 3.34 million. The housing stock in rural areas contributed around 0.79 million whereas, in Urban areas shared about 3.26 million. A majority of J-JCs in these Slums are small in size where houses are classified in "Pukka, Semi-Pukka, and Kutcha"[14].

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[14] "A pucca house is made up of walls and roofs of the building materials such as burnt bricks, stones, cement concrete, etc". "A semi-pucca house is made up fixed walls of pucca material but roof is made up of the material other than those used for pucca house". "A kutcha house is made up

The distribution of "households by type of structure of houses" in Delhi is found to be satisfactory. It is projected that more than 90% of the houses belong to Pukka Category Whereas, only 0.01% in Semi-Pucca houses and 0.81% in Kutcha houses. The housing quality in Delhi has observed a gradual advancement from 58% in 2001 to 66% in 2011. Nevertheless, 3% of the housing conditions are still dilapidated and obligate considerable improvement *(Table 4)* [1].

Table 4

Households Condition by Type of Structures of Houses

Sub-region		Residential Houses	(Pucca) No. of good houses & %	(Semi-Pucca) No. of liveable houses & %	(Kutcha) Dilapidated houses & %
NCT Delhi	Total	3,340,538	2,196,865 (65.80%)	1,050,216 (31.40%)	93,457 (2.80%)
	Rural	79,115	43,703 (55.20%)	32,432 (42.00%)	2,980 (3.80%)
	Urban	3,261,423	2,153,162 (66.00%)	1,017,784 (31.20%)	90,477 (2.80%)
	Total	2,044,045	1,100,800 (53.90%)	857,712 (42.00%)	85,533 (4.20%)

5.3.2 The next category in the distribution of housing is based on the owner type, mainly in two categories: Freehold and Leasehold categories. As per census 2011, "68% of the households owning houses, whereas 28% living in rented premises". "The 69th NSS round on urban slums in Delhi affirmed that 61.11% of households were found to be occupied an owned dwelling". "Whereas, 4.51% provided by an employer, 3.81% as tenants with a written contract, 24.90% as tenants without written contracts and remaining 6.30% having alternative arrangements in Delhi" *(Table 5)* [1].

Table 5

Census Households by Type of Ownership

Sub-region	Status	Urban	Rural	Total
NCT Delhi	Owned	2,214,621 (67.90%)	64,682 (81.80%)	2,279,303 (68.20%)
	Rented	929,112 (28.50%)	12,347 (15.60%)	941,459 (28.20%)
	Any Other	117,690 (3.6%)	2,086 (2.60%)	119,776 (3.60%)
	Total	3,261,423 (100%)	79,115 (100.0%)	3,340,538 (100.0%)

5.4 Demand and Supply Gap of Housing In NCT Of Delhi

5.4.1 The demand for housing is relentless in NCT of Delhi, as it has witnessed the highest level of migration in pursuit of better employment and education as shown in. AH needs balanced and sustainable funding models and pro stakeholders. So, housing would not be a major problem in nation If there is no enormous gap between demand and supply of housing. The housing shortage would be small if the built houses are available for urban poor and those who are living in extremely congested areas [26].

5.4.2 Remarkable housing buyer's investment in the new housing stock belonged to higher-income and middle-income groups, who already live in satisfactory conditions. The percentage of inhabitants is bit higher who either shifting from rented house to a self-owned house for an attempt to improve the living condition by going to a bigger house. On the other hand, the homeless population has no means to enter into formal housing markets which have claimed an enormous gap in housing supply [26].

5.4.3 DDA is the responsible governmental entity which processes the housing planning in NCT of Delhi. The challenges have expanded in Delhi over a period because of the urban population, migration, and unavailability of land. As per census 2011, there are 4.60 million census houses in Delhi, Nevertheless, 4.09 million houses were occupied out of a total number of the supplied housing *(Fig. 12)* [7].

5.4.4 The housing gap in NCT of Delhi contributes 2.23% of the total housing shortage in India. The housing gap in NCT of Delhi has slightly decreased from 0.55 in 2001 to 0.49 in

neither of fixed walls or roof of material such as unburnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones, etc.".

2017. That almost 18% of the shortage of housing was existing in Delhi as compared to other metros cities in India.
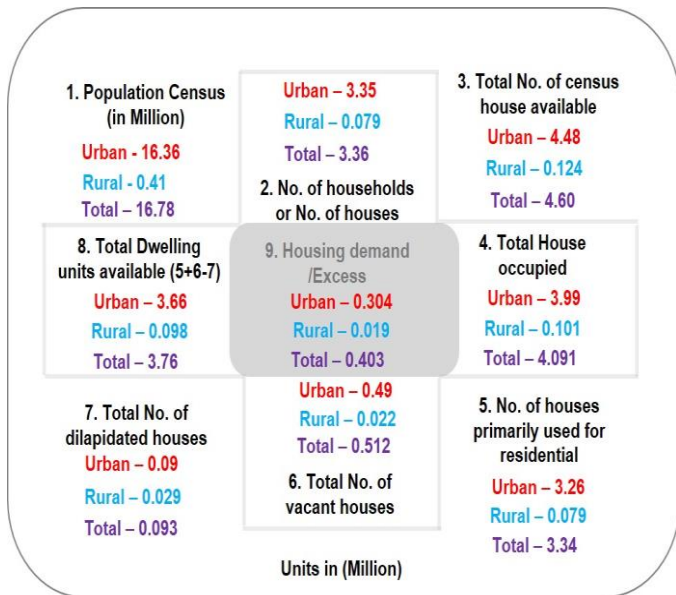

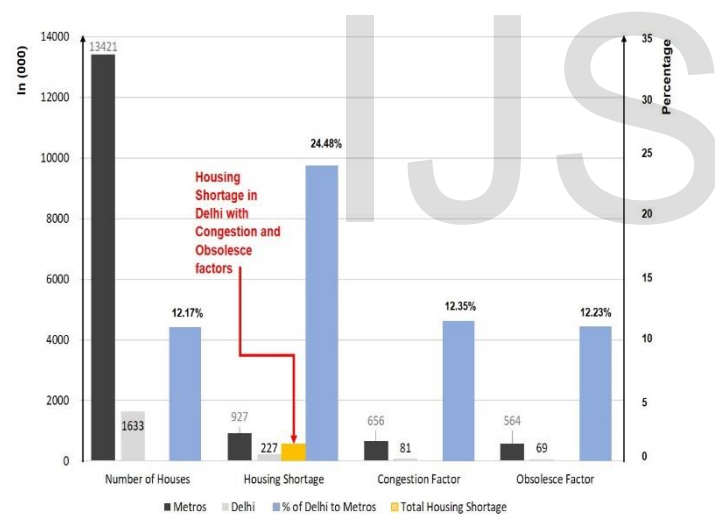*Fig. 12* Demand and Supply of Housing in NCT of Delhi

Fig. 13 Housing Shortage in Indian Metros and Delhi, 2011

The congestion and Obsolesce factor are considered for the calculation of this shortage (Figure 13). According to the findings, the housing shortage in Delhi constituted nearly one half of the housing shortage in other Indian metro cities [7].

CHAPTER – 6
THE GOVERNMENTAL APPROACH TO AFFORDABLE HOUSING IN NCT OF DELHI

6.1 Introduction

6.1.1 The approaches have been followed by the Delhi administration towards HFA from the late 1950s initially was

> **What are the Approaches to AH in Delhi? – Case studies**

"the eviction of squatter settlements combined with demolition and relocation in resettlement colonies". This did not involve rehousing schemes but simply resettlement on developed plots, in colonies theoretically provided with basic infrastructure. "The first scheme enforced in the 1960's was the J-JCs clearance scheme, which was relatively generous, allocating to each eligible squatter family an 80 sq.mt. plot" [27].

6.1.2 Between 1960 and 1970, "44 resettlement colonies were constructed for relocating inhabitants of the old slums and demolished squatter settlements, almost all located at the periphery of the urban agglomeration" [27]. Of these 44 resettlement colonies, 18 were established before 1975 and were expected to accommodate approximately 50,000 families; 26 were established during the emergency between 1975 and 1976 alone, to accommodate more than 150,000 displaced families.

6.1.3 Thereafter the launch of central schemes of HFA from 1990's till 2014, the various projects were executed to alleviate housing problems in NCT of Delhi. These schemes largely consisted of J-JCs up-gradation, notified slum redevelopment and provision of public housing to low-income groups. An attempt made to predict the execution of major projects to iron out the problems of still perpetuated housing deficiency in the city.

6.2 RAY Performance – Slum Redevelopment

"RAY, MHUPA initiative was launched in 2011 under the mission of JnNURM to provide the basic civic and social services for Slum Redevelopment". The conception of AH was to import "informal settlements within the formal system" and to administer the "basic services" to them as the rest of the town. The preeminent component of this scheme was to provide tenure security of a property that becomes the source of employment and livelihoods for urban poor. The underlying aim of RAY was to suppress the failures of many programs that guaranteed the provision of Affordable Housing and controlling the growth of Slums. The "Delhi Urban Shelter Improvement Board (DUSIB)" has been the

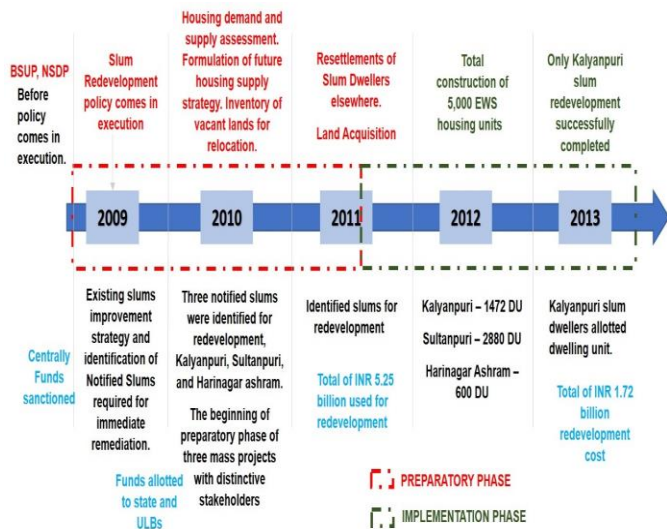dominant official authority for the preparation of RAY in NCT of Delhi. *(Fig. 14)*.

Fig. 14 RAY Performance Timeline in NCT of Delhi

Box 6.2.1 Case Study of Slum Redevelopment at Kalyanpuri Slum Area in NCT of Delhi under RAY scheme.

Under the scheme, DUSIB pinpointed 685 Slums for Redevelopment in the city. Kalyanpuri was one of the areas which were selected as redevelopment project on the same slum located land. The Slum Redevelopment at Kalyanpuri was carried out through a participatory advisory process with local communities. Kalyanpuri slum area is located in zone E, is one of the most compacted populated areas and covers the area of 8, 797 hectares. It is also well connected to the commercial and important institutional areas of the city. As per the MPD 2021 Land use plan, the area is largely residential in character with the population of 2.8 million. However, it mainly consists of slums and unauthorized colony.

Table 6

Area and Population of the Study Blocks

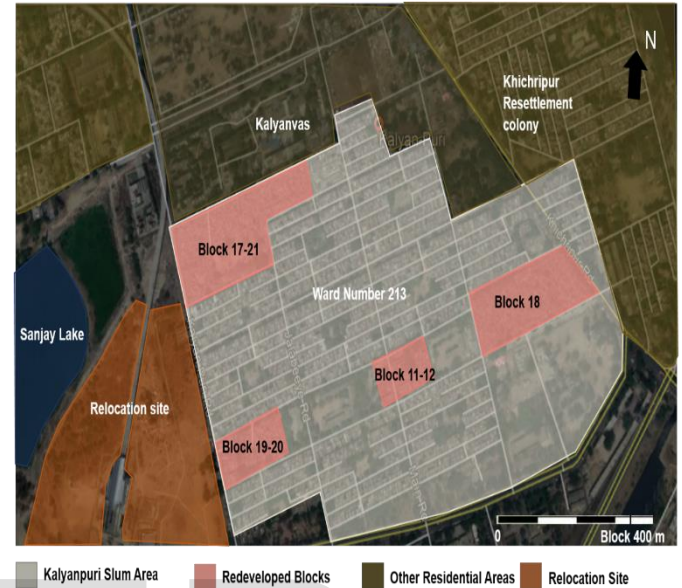| S. no	Block no. 1	Area of block (sq. m.)	Population	Population density (PPH)	DU density (DU/ha)	No. of households	HHS
1	11-12	2222.76	507	2304.5	491	108	4.69
2	17-21	29920	5960	1993.3	387	1157	5.15
3	18	16606	5808	3497.5	669	1111	5.22
4	19-20	5640	1433	2558.9	564	318	4.51
Total		54388.76	13708			2694	5.08

Fig. 15 Kalyanpuri Ward Number 213 Site Layout

6.3 BSUP Performance - The Provision of Public Housing

JnNURM was launched in 2005 with the mission of constructing new housing units for urban poor. The declared objective of BSUP was to provide new housing units either on in-situ location or new development lands. During the year 2007, Out of 26 projects submitted only 16 projects acquired approval from DDA. The detailed report on the

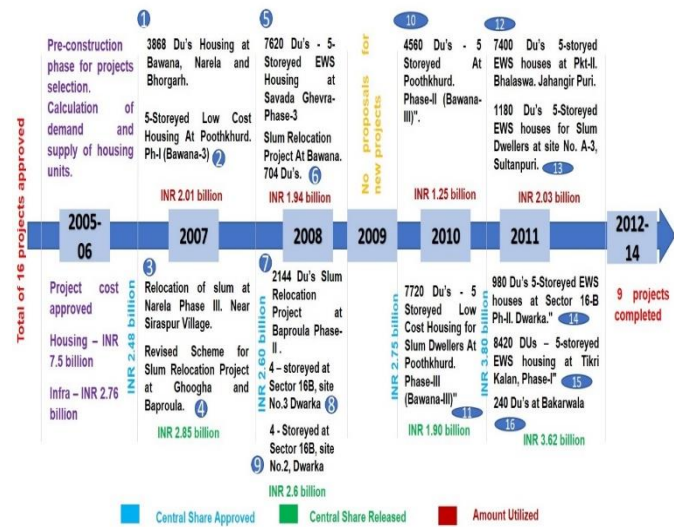progress of approved projects under BSUP till 16th February 2016 are outlined in the *(Fig. 16)*.

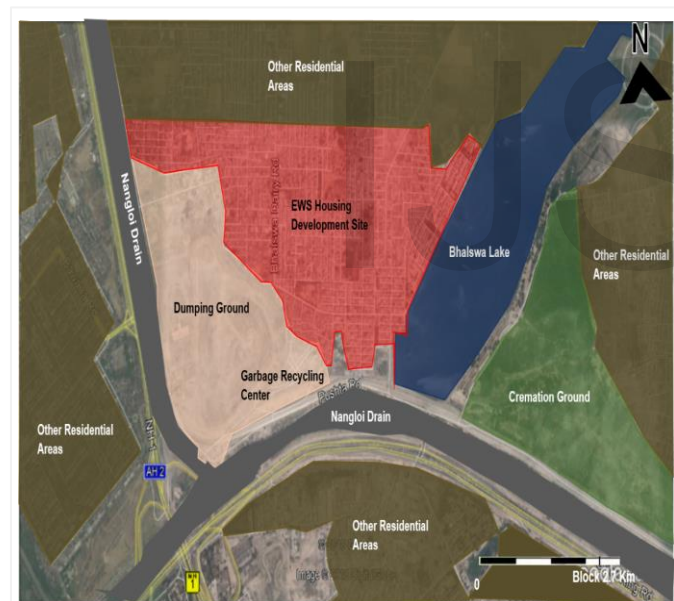*Fig. 16* BSUP Performance Timeline in NCT of Delhi

Fig. 17 Bhalswa Site Layout

Box 6.3.1 Case Study of EWS Housing Project in Bhalswa in NCT of Delhi

- The EWS housing project of 7400 numbers DUs (G+4) five stories at Bhalswa Jahangir Puri, Delhi was consummated during the year 2012.
- Plot size – 20.9 acres
- Minimum 15% of the proposed FAR constructed for community services. The permissible FAR was 200 and density of 200 DUs
- Cost of project – INR 3.36 billion

- Revised cost of the project – INR 4.56 billion
- Date of completion – still in progress
- Funds received – INR 1.32 billion
- Expenditure – INR 2.03 billion
- Construction agency – M/s Supreme Infrastructure Ltd (3400 units) and M/s NCC Ltd (4000 units).
- Status – Progress 75% till the present time.

6.4 NSDP Performance – In-Slum Up-Gradation of JJ Clusters and Slum Improvement In NCT Of Delhi

During 1996-1998 for the relocation of J-JCs, 47 Resettlement Colonies were developed under this scheme approximately 240,000 households were sheltered on developed plots, whereas later these colonies were debauched due to acute population pressure and unsystematic development. These Resettlement Colonies have largely proliferated in the South-East, North-East, North-West, South-West and Central parts of the city as shown in.

DDA selected around 11 relocation sites for In-Situ Up-gradation of J-JCs such as Rohini, Narela, Savdar Ghevada, Bawana, Holambi Kalan, Papan Kalan etc. Refer *(Fig. 18)*.
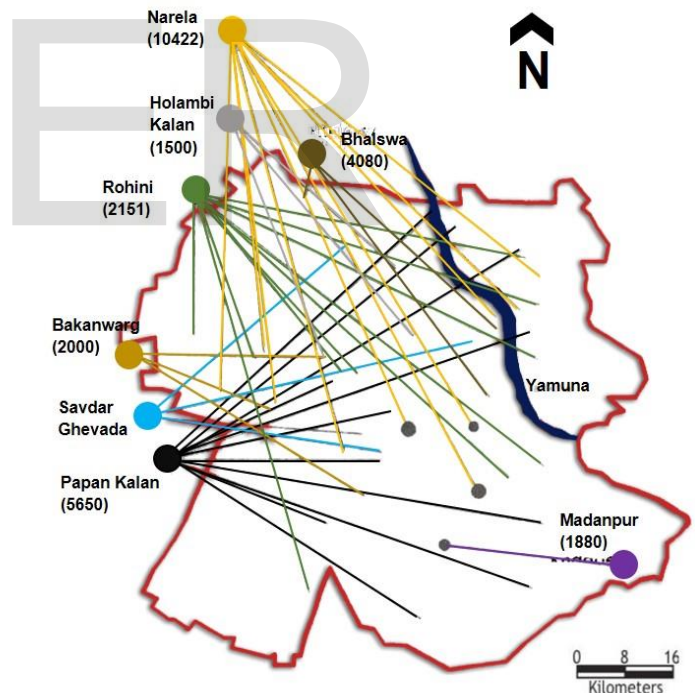

Fig. 18 Relocation Sites and Relocated J-JCs

The main principal sites for the relocation sites were Dwarka also known as Papan Kalan, Rohini, Narela and Savdar Ghevada. During 1999-2000, around 3741 squatter households from the *J-JCs* were moved to Narela and Rohini relocation sites of 27.4 acres. These relocation/resettlement sites offered no security of tenure to habitants who begin a

new life without security, basic services, schools and other basic amenities.

Box 6.4.1 Case Study of Ekta Vihar Slum Relocation and In-Situ Up-gradation of J-JCs.

- Ekta Vihar J-JCs colony is in south Delhi of the total population of about 20,000 and 500 J-JCs households with an average of 4 persons/cluster.
- The In-situ up-gradation of this colony was commenced in the Early's 1997 by DUSIB, stated as implementing agency for slum up-gradation project.
- In the beginning, MCD determined 180 J-JCs for up-gradation, but the mechanism progressed to only to 4 J-JCs.
- The total area for In-Situ J-JCs Up-gradation of Ekta Vihar was 445 sq.m.
- Ekta Vihar colony was the first project that endured for Up-gradation in Delhi, therefore the implementation of this project was imperative to expect the future performance of J-JCs In-situ up-gradation.
- According to the survey conducted in November 2016, it was found that the project was unsuccessful and stood inconsistent [28].

6.5 PMAY Performance **– 'Housing for All By 2022'** - PMAY

6.5.1 An aspiration of providing AH to urban poor, the newly launched scheme "PMAY" has been carried out in 2015 with its main four components. The four main components of the scheme explained briefly in chapter 4: "In-situ slum redevelopment, affordable housing through credit linked subsidy, affordable housing in partnership, and subsidy for beneficiary-led individual house construction or enhancement" [20]

6.5.2 The DDA has proposed an allotment of abandoned flats under BSUP scheme to intended beneficiaries which were identified amid the program. After the allotment of these deserted flats, a development of new AH projects will come into execution [26]. The purpose of the way to deal with an approach is to examine the actual demand and supply of housing units to low-income groups in the city. The renovation of previous EWS housing projects are in progress and will be allotted to the beneficiaries [26].

6.5.3 DUSIB has also proposed the construction of new EWS housing projects, around 5,000 DUs are to be constructed, nevertheless, no construction has been commenced till now. The DUSIB has proposed five pilots projects for In-situ slum redevelopment under the scheme in three location of Delhi: Sultanpur, Sangam park, and Tagore garden.

6.5.4 Moreover, DUSIB has also projected an In-situ up-gradation of 4,844 J-JCs under the scheme, nevertheless,

there is no evidence of progress. However, there is a progress in granting loan for J-JCs up-gradation under the 4th component of HFA by 2022 [13]. Regardless of the housing program was propelled in 2015, no development of houses have been recorded till present date [26].
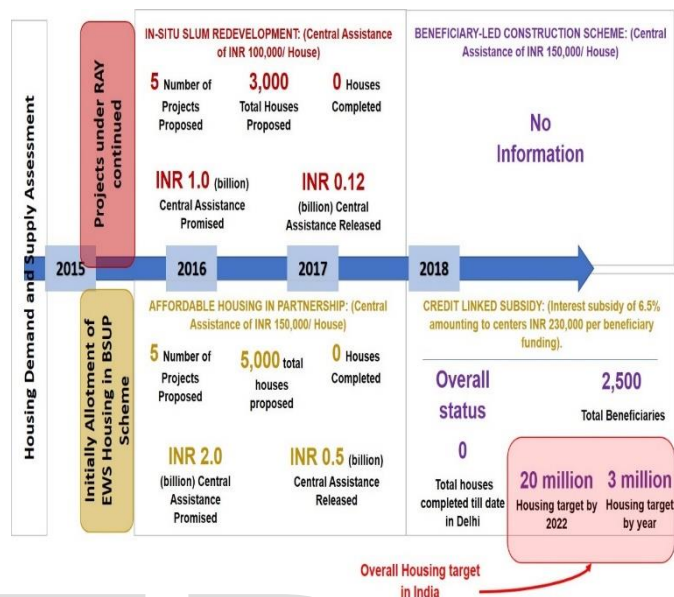

Fig. 19 'Housing for All by 2022' – Timeline in NCT of Delhi

6.6 Houses Sanctioned and Constructed in HFA Programs.

6.6.1 The previous government HFA programs have been failed to bridge the housing demand and supply gap in the NCT of Delhi. The figure below illustrated the total housing units sanctioned, constructed, occupied by beneficiaries and under construction *(Fig. 20)*.

6.6.2 The data collected for BSUP and RAY are banked on the previous reports released by DUSIB in 2016. On overall sanctioned houses under PMAY scheme including all four vertical components are estimated to be 8,000 new housing units. Nevertheless, there is no breakthrough in the construction of new EWS housing projects is reported in the capital city.

6.6.3 The housing demand in Delhi is illustrated in chapter 5, the required number of total housing units for HFA mission is 4.03 million in the city, whereas the present on-going projects are unample to bridge this colossal housing gap. Certainly, there are the fewer unfavorable development bottlenecks restricting the housing stock in the city.
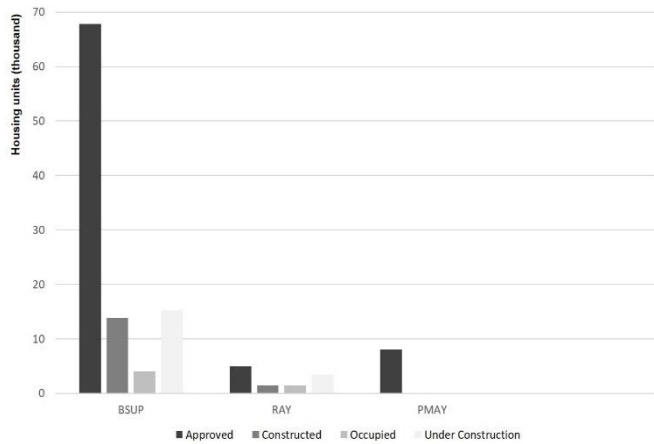
Fig. 20 Total Houses Constructed in HFA Programs in NCT of Delhi

CHAPTER 7
THE RESULT OF THE EVALUATION – A **PREDICTION FOR "**HOUSING FOR ALL BY 2022**"**

7.1 Introduction

7.1.1 The study made an attempt to rate the three national HFA policies: slum-up-gradation (NSDP), public housing (BSUP), and slum redevelopment (RAY). The evaluation of the Housing programs is based on three cases studies presented in the study. The analysis is also reckoned on the overall performance timeline of aforementioned housing policies in the NCT of Delhi.

What could be the tentative result of HFA by 2022?

7.1.2 The field research and interview with the respective stakeholder group engaged in the project undertaking are the basis of the evaluation of these housing programs. The 1st component "In-situ Slum Redevelopment" is correlated with the former Slum Redevelopment policy (RAY) and (NSDP). The 2nd and 3rd component "Affordable Housing through Credit Linked Subsidy" is compared with (BSUP*).* Lastly, the 4th component is introduced as the new intervention strategy as shown in *(Fig. 21)*.

7.1.3 This chapter presents the evaluation of HFA strategies based on five criteria relying on how projects were carried out by the implementing agencies. The paper evaluates each

program based on five criteria explained in section 7.2: Targeting, Transparency, Administrative Uniformity, Sustainability, and Efficiency.

7.1.4 In case of profoundly missing information during the interviews with stakeholders, the research study used aberative examination of the program's components. The methodology for the evaluation Is based on the stakeholders meeting, field visits, interview, and progress reports released by the government authorities. The evaluation of three national housing schemes shed light on tentative conclusions of vertical four components of HFA by 2022. Furthermore, this approach light shed on shortcomings and strengths of this programs, nevertheless, it also requires policy-makers to acknowledge expressly how and why these programs perform against specific standards. The author attempted to evaluate the program to anticipate whether the government could decrement the housing shortage in urban areas.
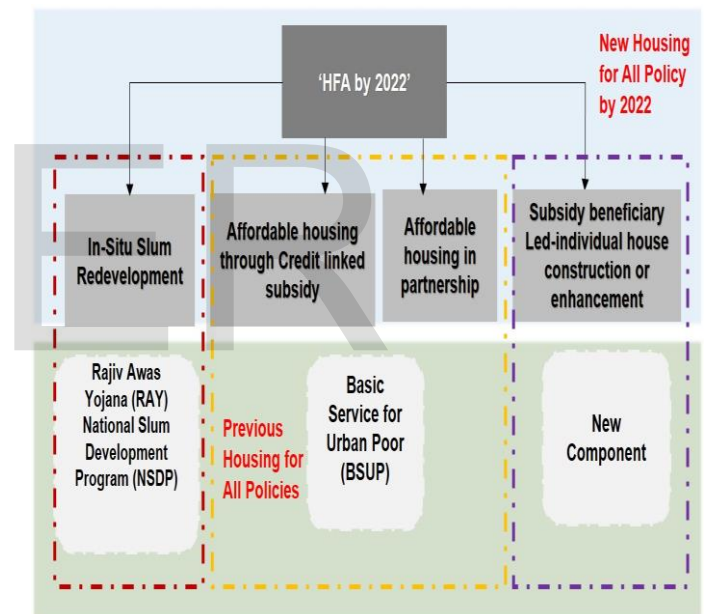
7.2 Criteria for Evaluation

Fig. 21 'Housing for All by 2022' - Evaluation Strategy

7.2.1 To evaluate the government intervention programs to alleviate urban poverty, five criteria methods are used in the study report. The five criteria which are used in the analysis of programs are "Targeting, Transparency, Efficiency, Administrative uniformity and Sustainability" [15]. Besides, this method not only draws attention towards advantages and disadvantages of each program, in any case, it unequivocally demonstrates whether these programs have unperformed or performed appropriately. Each of the

[15] "Marja C Hoek-Smith and Douglas Diamond (March 2003) and Stephen K. Mayo (1986) provide a morecomplete discussion of these and other measures to evaluate housing subsidies. The former paper is *The Design and*

Implementation of Subsidies for Housing Finance. Prepared for the World Bank Seminar on Housing Finance, March 10 – 13, 2003; the latter appeared in the *Journal of Urban Economics.* PPS. 229- 249".

programs is ranked on the scale of 1 to 4. A housing scheme that earned inefficaciously gets a mark of 4, whereas a scheme that performed productively under specific criteria gets a mark of 1 *(Fig. 22)*.

7.2.2 The 1st criteria "Targeting" which referred to the beneficiaries that are urban poor. How much of a resource actually received to the intended beneficiaries from HFA programs? How much of a resource actually benefitted to the intended beneficiaries? The higher leakage, coverage, and consumption in these programs, for instance, unidentified urban poor, then lower is the potency of the HFA programs.

7.2.3 The 2nd criteria "Transparency" point out the transfer of costs of HFA programs to the beneficiaries by the government. In case of housing programs, transparency is only pertinent if the authentic cost of a program is well-known. For instance, how much are the allotted costs for housing program used for the targeted beneficiaries? If in the housing program the appropriate budgets remain behindhand and absent, then programs are set out as a poor rating.

7.2.4 The 3rd criteria "Administrative Uniformity" is referred to the program designing, policy framework, objectives, and implementation methodology of the programs. The participation of beneficiaries could attain a hefty contribution of the intended beneficiaries, could result in the positive outcome of a housing program. The measure of the criteria is based on the project design. So, the lower the objectives achieved, then lower is the adequacy of the program.

7.2.5 The Sustainability is the 4th criteria, any definition of sustainability means taking the risk out of context. Therefore, in this particular context, it refers to government initiatives to stop housing problems in future. For instance, are there any initiatives taken by implementation authorities to discontinue future Slum formation in the city? Are there any steps taken by the official entities to increase the economic opportunities for Slum Dwellers? However, if these programs do not incorporate the controlling factors for future housing shortage, then lower they are rated on the sustainability index.

7.2.6 The 5th criteria Efficiency of all housing programs depends upon on how appropriately they improve the progress of the beneficiaries. The efficiency can be measured in possible outcomes such as increase or decrease of the quality of housing to the beneficiaries, the participation of beneficiaries, and implementation of a housing program in the design. The higher the targeting and administrative uniformity are, the lower is the efficiency.

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16 "Ration cards, issued to households by state government in India that are eligible to purchase subsidized food grain".

7.3 Targeting

7.3.1 Targeting indicate to what degree the resources are attained to the intended beneficiaries as well as an opportunity and scale of such benefits in the housing programs. The targeting method selected in NSDP was as Model Slum, which means only one Slum undergo for Up-gradation in a city. As per NSDP guidelines, the chosen Slum is selected with the highest proportion of most dilapidated houses or homeless residents [29].
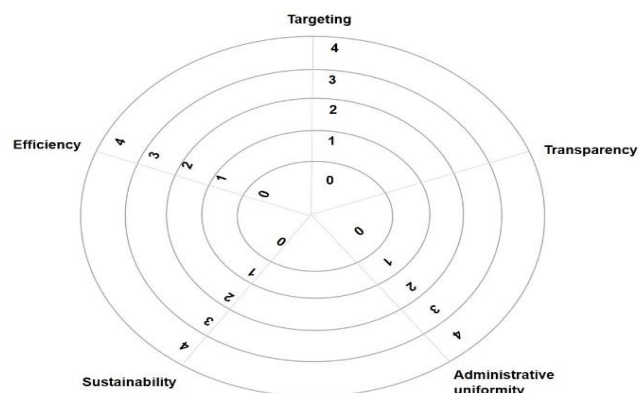

Fig. 22 Rating diagram of HFA schemes

7.3.2 Nevertheless, this approach has ignored a majority of homeless or non-notified slums in Delhi. In terms of identification of intended beneficiaries are deficient to evidently resolve that who wants the resource the most. Thus, targeting the beneficiaries depending on resource demand are incompetent to the undertaking of allocating such resources [30]. Therefore, NSDP is rated efficient with a score of 1.5 in targeting the beneficiaries.

7.3.3 Ekta Vihar J-JCs colony (Slum Up-gradation): The MCD and DUSIB commenced with the survey of population and the eligibility criteria for Up-gradation. The survey lasted for 5-6 months, nevertheless, MCD was unable to determine the criteria to resolve eligibility in Ekta Vihar [31]. While the real estate developers and engineers who participated in the Up-gradation process have used two criteria for verification of beneficiaries: The "Ration Cards"16 as Identify Document (ID) proof and on-site verification of beneficiaries [30]. Out of 20,000 Slum dwellers, approximately 9,000 inhabitants were identified beneficiaries from the Ration Cards, whereas the remaining identification accomplished on the on-site verification process. Meager households had no proof of documents for identification and therefore lagged from the Up-gradation process [31].

7.3.4 DUSIB, the implementing agency processed the selection of beneficiaries in BSUP Public housing scheme. The scheme's guidelines stated that the beneficiary selections must be taken by the state/ULBs/implementing agency with the involvement of NGOs. The biometric system and draw of the lottery were the fundamental criteria to identify the intended beneficiaries in all Public housing projects in the NCT of Delhi [30].

7.3.5 The need for collateral documents for online registration was the issue for homeless residents in most of the Slum areas. Therefore, BSUP appears that these programs have neither reached to identify the beneficiaries who need the housing the most [31]. Therefore, this scheme is poorly rated in targeting with a score of 3.5.

7.3.6 Bhalswa EWS Housing Project (Public Housing): Personal information of identified beneficiaries should be placed on the website of JnNURM or ULBs, subsequently, the beneficiaries should be allotted with the biometric cards [18]. Nevertheless, the survey was unsuccessful, due to the shortfall in manpower to accomplish beneficiary's identification, the survey was not performed till 2011, whereas the scheme was propelled in 2005. However, the identification process was completed with an undertaking of NGOs [31].

7.3.7 Another strategy is slum redevelopment (RAY), the selection of intended beneficiaries processed by NGOs and social community workers as per the scheme's guidelines. The implementing agency such as DUSIB was not involved in the identification process, therefore no political pressure and malfeasance involved in identifying the right targeted groups. RAY turned out to be structured preferred than the other housing programs as it takes a leverage of local SHGs and ULBs in identifying the intended beneficiaries [31]. The scheme is rated with a score of 1.5 in targeting.

7.3.8 Kalyanpuri Slum Redevelopment program (In-Situ Slum Redevelopment):
DUSIB conducted two rounds of Physical, Social and Households surveys with the objective of identifying a number of families and their occupation status in the Kalyanpuri Slum area. The first round of survey was expeditious while the second round of survey was more comprehensive with an objective of collecting documents of proof of residence to earmark a UID. The UID assisted the eligible beneficiaries in the allotment of dwelling units by linking it with the various IDs and UIDs provisional receipt numbers. In case of the families without proof of IDs have allotted a dwelling unit under the rental scheme [31] [32].

7.4 Transparency

7.4.1 The paper determined transparency as the total cost of the housing program the government budgeted for the development. The three national HFA policies are centrally funded, then disbursed to the state government, and then disbursed to local authorities or ULBs or implementing agency. In each transfer, the funds can be opaque unless there any monitoring accountant standards are maintained. Nevertheless, the programs can be rated based on the usage of the allocated funds appropriately.

7.4.2 The funding pattern in NSDP was 70% loan and 30% grant, funds allocated to states on the basis of urban slum population. Under the program, until 2004 approximately INR 5 billion amount sanctioned by the central government. Considering the total slum population of 5 million in Delhi, approximately INR 600/ slum dwellers should be invested for development purposes. The sanctioned amount was disbursed for eight years, and the investment reduced to INR 72/ Slum Dwellers. The actual amount invested per slum dweller is much less than the funds sanctioned by the central government [13]. Therefore, NSDP scheme scored 3.0 in transparency.

7.4.3 The Transparency in BSUP public housing is relatively very high as the land cost for development was not added in the total budget of the scheme. when it comes to real estate developers to deliver AH to urban poor, they were completely failed and resulted in the poor construction quality of Dwelling units. By virtue of the central government does not consider the cost of subsidy based on market value of a land [30].

7.4.4 RAY slum redevelopment program is relatively transparent as compared to other two HFA programs. The obligatory center funds are well monitored with the involvement of NGOs and self-help groups, as per scheme's guidelines, not only enhanced the targeting, furthermore created a pressure on implementing agency to use the funds accordingly [31]. Therefore, BSUP and RAY in transparency scored 3.0 and 2.0, respectively.

7.4.5 Bhalswa EWS housing project (Public Housing): Delays were mostly due to the non-availability of resources such as land or escalation of costs and changes in designs, while in many cases the ULBs and state government did not keep their commitment to implement reforms within the framework of local governance. The central funds allotted to implementing agency meant for affordable housing for low-income groups were diverted for other non-JnNURM activities. Due to delays in implementation of the projects, there were many cases of the blockade of funds due to purchase of machinery/equipment which was not put to use.

7.4.6 Kalyanpuri Slum Redevelopment program (In-Situ Slum Redevelopment):
The Kalyanpuri redevelopment plan was prepared by DUSIB, which was fully funded under the RAY scheme. In the scheme, it is clearly stated that 50% of the cost shall be under center funds with ULBs or implementing agencies.

The project was implemented at the total cost of INR 1.72 billion, which was subsidized by the state government. It is clearly stated that the sanctioned amount was properly used by the implementing agency, DUSIB [26].

7.4 Administrative Uniformity

7.4.1 The housing programs reviewed in the study are not at all administrative uniform. Any HFA program is only administrative infirmity when the allocated funds are appropriately utilized, availability of land for new development and grant loan from housing finance institutions. This is accentuated by the fact that in NSDP and BSUP are 70% and 50% of the funds are disbursed out of the allocated funds, respectively. Each year the central budgeted funds are not completely drawn down. Subsequently, there was a compelling moratorium in the fund's release to implementing agencies in both the schemes.

7.4.2 Another administrative complexity is the loan sanctioning and guaranteeing for low-income groups from HUDCO. As per NSDP and BSUP guidelines, the loans sanctioning process must be executed with the help of NGOs and social community workers. But it was not the case in these two housing programs, as there is no evidence of collateral documents. Therefore, the intended beneficiaries are abandoned in housing loan schemes as there was no guarantee for repayment to housing finance institutions [13].

7.4.3 NSDP appears better in the plot allotment than BSUP, as intended beneficiary was allotted the plot after Up-gradation completed. Nevertheless, the constructed dwelling units under BSUP are abandoned and not allotted to the beneficiaries [33]. Consequently, NSDP and BSUP are rated with a score of 3.0 and 4.0, respectively.

7.4.4 Bhalswa EWS housing project (Public Housing): The fundamental reason for incomplete projects under this scheme was due to unavailability of lands in NCT of Delhi. DUSIB was the nodal agency for the construction of new housing units and relocation for J-JCs. DUSIB planned to construct 300,000 houses and 60,000 flats for J-JCs residents, though 48% of the J-JCs are located on DDA lands. But the approach to land was the major problem for implementing agency, as they hardly have any available land. Most of the lands in NCT of Delhi comes under DDA, therefore only land available for new development for DUSIB have located 40-50 km away from the city center [26].

7.4.5 Whereas, in RAY due to the involvement of SHGs and NGOs was a leverage to process the procedure fast. The central government sanctioned the amount of INR 5.07 billion for the overall cost of slum redevelopment program in the capital city. Nevertheless, the study is unable to state that there was no under usage of disbursement of centrally allocated funds in RAY slum redevelopment projects in Delhi. Amid the preparation of slum redevelopment plans,

only 3 projects were commenced due to unavailability of land parcels in Delhi. Nevertheless, only one project of Kalyanpuri slum redevelopment was completed out of 3 projects till 2014. The program is rated with a score of 2.0 based on the Kalyanpuri slum redevelopment project.

7.4.6 Kalyanpuri Slum Redevelopment program (In-Situ Slum Redevelopment):

"The dynamics started with the preparatory appraisal meetings with the small-scale groups retained with the members of the community in numerous parts of the Slum" [34]. The community members addressed various issues in the area such as unavailability of services, tenure rights, social security, living space, transportation, and livelihoods. There were various key issues emerged from the consultation, nevertheless, the primary was the sanitation, water supply, and congested dwelling units. These groups meetings were not only barred to the preparatory phase, ostensibly groups were followed by more far-reaching action planning workshops to deliver collectively numerous sections of the community. Another initiative was to provide transit accommodation to slum dwellers nearby the Sanjay lake. Despite the location of transit camps belongs to DDA, DUSIB requested to DDA for the allotment of available land near Sanjay lake with a room of 16 sq. M for every single family with temporary infrastructure services. DUSIB with the support of NGOs ensured the housing finance with no additional financial burden on the poor. The agency also confirmed that slum dwellers pay their contribution in small sums amortized over a 20-year period. The beneficiaries were given the ownership rights to stay in a mortgage-able house for the second loan from HFCs [26]. Therefore, the overall performance of administrative structure of the program was fortunately precedented.

7.5 Sustainability

7.5.1 All the three national HFA approach are poorly rated in context of sustainability. NSDP is rated with a score of 4.0 based on the case study of Ekta Vihar slum up-gradation project. Considering BSUP, the field research has clearly shed light on the poor construction quality of dwelling units and incongruous location of these projects, which led the increase in unoccupied dwelling units in Delhi. The case study of public housing at Bhalswa sheds light on sustainability context and scored 4.0 on a scale. RAY, on the other hand, appears to be better off as compared to other NSDP and BSUP. Nevertheless, only one project was completed in the city, the analysis from field research in Kalyanpuri Slum was satisfactory. Therefore, the program is rated on a score of 3.0

7.5.2 Ekta Vihar JJCs colony (Slum Up-gradation):
More than two decagons after implementation of In-Situ Up-gradation and the improvement of the environment, the

access to basic services in Ekta Vihar is average. In addition, it is reported a dramatic increase over three years at Ekta Vihar colony and the total number of JJCs elevated up to 1,856 from 500 [27].

7.5.3 Bhalswa EWS housing project (Public Housing):

The development of new houses would be considered incomplete without the provision of adequate infrastructure facilities such as roads, clean and hygienic environment. The open drain Nangoli is the major problem in the settlement of Bhalswa area. The open drain has created the exceptionally unhygienic conditions for the occupants who assigned the flat in Bhalswa project. Capital's largest landfill site is located in the Bhalswa, where every day 3,000 metric tonnes of garbage is being disposed. In 1994 the Bhalswa landfill site becomes functional, but due to lack of landfill sites and disposal management laws, the site has come around into the mountain of garbage [35]. This has resulted in the Slum dwellers to migrate into their original J-JCs location, as the living conditions are extremely precarious.

7.5.4 Kalyanpuri Slum Redevelopment program (In-Situ Slum Redevelopment):

DUSIB focused on the objective of limiting future slum encroachments in the area by announcing the housing redevelopment program. In case of unoccupied flats in the slum were allotted to the nearest slum area that was untenable and could not be developed in-situ were resettled in Kalyanpuri. The relaxation in MPD-2021 with the little above recommended numbers in the density of dwelling units was incorporated in the master plan [26].

7.6 Efficiency

7.6.1 Efficiency in the study referred to the maximum achievement of targeting and administrative uniformity in Housing programs. In 1996, it is projected that slum up-gradation was a major shift in a perception of state legitimacy with some advancement. The administrative framework commenced in the up-gradation process displayed marginal improvement in contrast to tenure security. Original residents grasped the payment receipt which was issued at the time of identification process but has no security of tenure. In this regard, residents of an upgraded J-JCs are similar to those of a Resettlement Colony which possessed documents of proofs of residence, but their rights are heavily restricted. The program is rated with a mark of 3.5.

7.6.2 Ekta Vihar JJCs colony (Slum Up-gradation):

Despite the clear implementation of In-situ up-gradation in Ekta Vihar, it is expected that its still on its way to deliver permanent houses. The main water line exists in the area nevertheless with no distribution network and sewer line, which has resulted in the overflowing of drains with stagnant water. The up-graded project in Ekta Vihar is

successful on the ground of permanent Houses, but on the ground of suffocation issues and building safety, the execution of the project has been broken down. The resale of their plots by slum dwellers has made the legitimacy reluctant to enforce In-situ up-gradation in Delhi [31].

7.6.3 The absence of beneficiary involvement in BSUP is a compelling source of inefficiency. Under the BSUP public housing, since the contractors and construction companies executed the projects under the government implementing agency. There was no scope of involvement of beneficiaries in design and supervision of works. In spite of the fact that the Program guidelines do not state that houses are to be built according to the need of beneficiaries nevertheless must be conceptualized with construction companies. This approach tends to bring out houses that are more exorbitant than require to be, poor work quality and low supervision of these projects. Additionally, it has added the poor money value when money or resource is extremely low [31]. The program's efficiency is rated with a score of 4.0.

7.6.4 However RAY program involved the beneficiary participation, the construction was initiated by the beneficiaries themselves who are skilled and ascertain the knowledge of technology and design a house. However, implementing agency did not take responsibility for operation and maintenance of the redeveloped area [31]. This program appeared at a score of 2.0.

7.6.5 Bhalswa EWS housing project (Public Housing):

Out of the 21 sanctioned projects in NCT of Delhi, only 11 projects received approvals from DDA and partly completed during the construction phase. However, in the completed dwelling units in Bawana, Dwarka, Ghogha, and Baprola only 4,000 slum dwellers have shifted so far, and the remaining flats in these areas are abandoned unoccupied [6]. By the virtue of the inappropriate process of identification of beneficiaries, remarkably beneficiaries are left behind from allotment process. A lot of speculation in flats have been observed, therefore approximately 30,000 apartments have been deserted unoccupied in Delhi because of incongruous location [26].

7.6.6 Kalyanpuri Slum Redevelopment program (In-Situ Slum Redevelopment):

DUSIB engendered an opportunity for poor to pick up an access to employment during the construction and redevelopment of Kalyanpuri slum. The skilled and unskilled labor were locally brought in from the slum areas on endorsed rates. The construction industry bestowed a variety of services to Kalyanpuri residents secured that construction itself does not devote to the development of new slums in the area. Nonfunctioning of lifts as a result of no collection of maintenance funds partly from slum

dwellers and DUSIB has marginally dropped the efficiency level in Kalyanpuri area.

7.7 The Result of The Final Evaluation

7.7.1 The anticipation of HFA by 2022 banked on former national housing policies is construed in the rating diagram *(Fig. 23)*. The overall performance of HFA by 2022 till the present time is expected to be poor in Delhi. The prediction of HFA for all by 2022 in the rating diagram illustrated that In-situ slum redevelopment is the most acceptable way to decrement housing shortage for urban poor in Delhi. Nevertheless, due to unavailability of a land as a "resource", the quantity of redeveloped projects is fewer. However, it is not the solution for Homeless people in Delhi for whom the demand for affordable houses is high. The development of new public housing in the capital should also be a concern for Delhi government to cater affordable houses to all urban poor. Nevertheless, the result showed the projects of Public housing are unlucrative as compared to other two urban poverty interventions. Slum up-gradation or J-JCs up-gradation in Delhi found to be satisfactory but required reforms in policies as the approach do not guarantee tenure security. Therefore, in next chapter reforms required in planning and policy of HFA by 2022 are illustrated that how a change to efficient planning and development framework can lead to achieving affordability in the nation's capital.
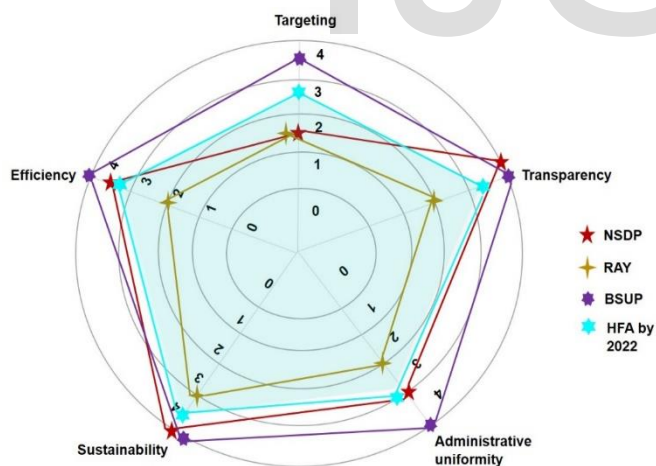

Figure 23 Rating diagram of HFA schemes

Key (0 - Excellent, 1 - Good, 2 - Satisfactory, 3 – Poor, 4- Very Poor)

PART III – RECOMMENDATIONS TO "HFA BY 2022"

CHAPTER 8
REFORMS REQUIRED IN SLUM REDEVELOPMENT AND UP-GRADATION FOR **'HFA BY 2022'**

8.1 Introduction

8.1.1 An inclusive assimilation of slum redevelopment is crucial to decrement the housing shortage of 18.78 million in Indian

> **What could be the reforms required in slum redevelopment and up-gradation?**

urban areas. It is imperative to approach for legislative entities to identify the difficulties and risk involved in the framework of the first component of HFA by 2022. The risks largely involved is the socio-economic situation and the location of resettlements, nevertheless, risk intensity depends on an individual. The redevelopment models have an enormous impact on livelihoods of poor, that should be avoided as much as possible [36].

8.1.2 The shortfalls in legal policy frameworks, funding, meticulous execution and monitoring has led to slum redevelopment projects insolvent in Delhi. An additional issue in such schemes is time frame and provision of infrastructure which are not incorporated amid the preparation of program [37].

8.1.3 Another problem is that distinctive governmental authorities and implementing agencies recognized slum redevelopment or up-gradation projects as a reduction in cost but not as an investment, therefore the allocation of resources to poor is limited. Generally, no surveys are conducted before the process of resettlement and redevelopment projects enter in execution, which is stumbling block to the assessment of eligibility criteria of slum dwellers. In consequence, slum dwellers are forsaken from the backing of financial assistance from HFCs and exclusion of households both for owners and tenants. Therefore, an inadequacy of Slum redevelopment policies with the implementing agencies and financial incapacities have surged the problem of slum proliferation in Delhi [38].

8.2 Slum Redevelopment or Slum Up-Gradation - A Development Opportunity?

8.2.1 The provision of housing intervention in slum areas, the up-gradation of existing slums must be the first option as development option through integrated participatory planning. Whereas, only where there is no possibility then

slum redevelopment projects should be considered as the second option. The five factors to strengthen an effectiveness of redevelopment projects are policies, governance, pre-planning, Public participation and adequate compensation [39].

8.2.2 However, small in number but redevelopment projects in India coming in light. These are the projects where access to employment, closely distant to the city center, and education were prioritized for redevelopment. Furthermore, Slum Redevelopment approach not only advanced the livelihoods of poor but also provided the better tenure security [40].

8.2.3 The decisive concerns for the slum Redevelopment an up-gradation are the supply of infrastructure services which are under severe stress. These approaches demand strategic intervention. For instance, a preparation of services plans for social housing, slum redevelopment or slum up-gradation schemes. An Obligatory inclusion of energy efficiency technologies in slum up-gradation projects and improving an organizational efficiency [41].

8.2.4 It is observed that remarkable housing shortage pertains to congested and dilapidated housing units. The retrofitting and upgrading of such houses should be the primary focus of HFA by 2022 mission. Although this requires numerous changes and privilege in an ordinary planning procedure and building approval processes such as building approval plans submission, slum clearances plans, vertical ownership rights, TDR, and accommodation reservation and minimum standards of parking and roads.

8.2.5 The national housing program JnNURM was launched to tackle housing deficiency and a dearth of infrastructure services in urban areas, RAY precisely was the housing program foreseen the nation as slum-free. Both the policies envisaged the "regional planning approach" strengthened the role of government as a "facilitator" and "regulator" and instructed In-situ slum redevelopment [42].

8.2.6 However, NSDP policy stated that the majority of slum dwellers would benefit from in-situ up-gradation and limit resettlements. In consequence of these policies, slum dwellers moved to the urban fringes, where land is low-priced and lands within the city are utilized for MIG and HIG housing segments and commercial developments [43].

8.2.7 Housing must be interfaced with aforementioned elements which implies that participatory planning is essential to achieve the HFA by 2022 goals. This indicates that the housing programs must be adapted to the requirements of the resources utilized by the poor. No housing program Is lucrative in implementation without the support of decision makers, numerous stakeholders and by the people. Stakeholders of each respective group of spatial,

financial and legislative authorities must participate in policymaking defining their coherent roles.

8.2.8 HFA by 2022 program must target an economic growth and improve the life quality of poor with better governance. They must assure the improvement of the livability of existing slum areas by integrating them within the city. The social housing projects must aim to accomplish the objectives of amelioration of infrastructure services, health, education, community-based participatory planning, community development, promotion of small based occupation, and networking with slum communities [44].

8.2.9 The development of Slum areas should be on appropriate locations to provide better shelter to urban poor. The decisive factor for the location for slum redevelopment should be their existing social connections and access to employment. Cities demand to supply housing where residents can flourish whether by building new units or backing housing enhancement or up-grading existing housing stock [44].

8.3 REFORMS REQUIRED IN HOUSING AND LAND DELIVERY IN SLUM REDEVELOPMENT.

8.3.1 The state government, ULBs and implementing agencies are the nodal entities for the supply of a land under LARR act, although the central government is a predominant authority. The housing and delivery of land are largely state governance, however, the central government boost states through national programs in those cases. This act is applied to the cases where the land is acquiring for particular cases, amongst the development purposes, though it does not apply in the urban areas. The central government under NHHP 2007 established this program to lead state government/ULBs/implementing agencies for a land sanctioning mechanism for resettlements projects.
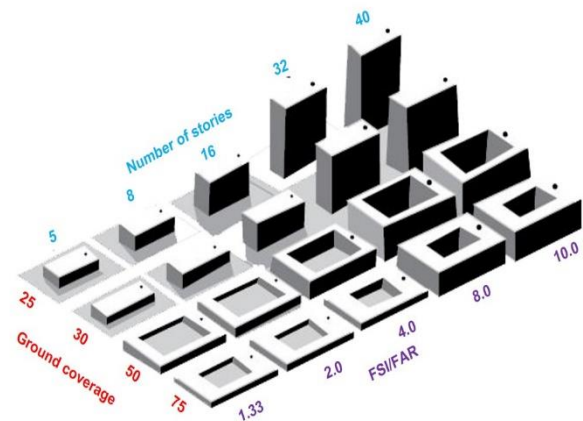

Fig. 24 Combination of Lot Coverage with FSI And Density.

8.3.2 Higher densities of more than 600 dwelling units can be achieved by the provision of 15 m *(Fig. 24)*. height of walk-

ups. The trilateral structure of "Walk-ups", low rise, high density can be followed by low to mid to higher densities. For instance, the walks-up can be followed for low-rise, for mid-rise up to 12 stories and high-rise for higher income groups. Nevertheless, the affordability should be the fundamental principle which incorporates construction and land costs, though, with increased height, the cost of construction also increased. For instance, Dharavi Mumbai is one of the examples of such existing development. The "Chawls" in Mumbai Dharavi are designed with the provision of walk-ups, courtyards/clusters, compact, high density and AH [45].

8.3.3 High rise structures limit the growth and expansion of individual housing units, though it is an imperative demand for poor. The study conducted by the world bank elucidated that the FSI and ground coverage combined together can make a optimum use of land, compact and dense development pattern. The cost of land and cost of construction should be the decisive factor for FSI as higher density and FAR may cut down the cost of land. Nevertheless, the high-rise structure can lead to increase in the construction cost due to the building services, such as fire sprinkler systems, lifts, pumps, and air-conditioning [45].

8.3.4 The areas which do not permit horizontal development, then the only option is to go for vertical development to match the goal of HFA by 2022. In such cases, the housing design flexibility is essential to incorporate living platforms, terraces, and skeletons, in that case, the slum dwellers can equip and complete their dwelling according to their need and resources [37].

CHAPTER 9
HOUSING FOR ALL – RECONSIDERING OPTIMIZING PLANNING FRAMEWORK AND DEVELOPMENT NORMS.

9.1 Introduction

9.1.1 The efficient planning and housing development norms play an imperative role in both housing and infrastructure services. There is a demand for the legislative entities to reconsider beyond the public-private developers instead of providing a collective community center to recognize the dream of HFA by 2022.

> **What could be the reforms required in optimized planning framework and development norms to achieve HFA by 2022 mission?**

9.1.2 PMAY launched in 2015 the HFA for urban and rural poor in the nation. The program's target the mission of housing deficiency of 18.78 million housing units and adopt Slum Redevelopment approach as the main component of the program. The program banked on aforementioned four vertical components largely focuses on the low-income groups in the country. The construction and designing of 20 million housing units in the next four years require the proper functioning of land assembly and procedural framework for the development of new projects.

9.1.3 Availability of land for social housing is a major demanding issue in the country. It is estimated to envisage the HFA by 2022 the total land required about 84,724 hectares to 120,882 hectares for new housing development [46]. The establishment of LARR Act 2013 with a right to fair and transparency in land acquisition helped people to buy land both in urban and rural areas. The procedural framework for the Act is not only tedious but also very expensive, as numerous sanctioning funds are involved. The land is the most expensive resource, principally for social housing development.

9.1.4 The affordability of social housing needs a mandatory reservation for EWS/LIG housing groups up to at least 15% of the saleable net residential land [47]. Whereas FAR/FSI should be reserved for social housing and merge on a zonal basis and evenly scattered in a city avoiding concentration at one place. Nevertheless, Reconsideration of these FAR/FSI, density norms, and ground coverage for low-income is imperative for revamping the land.

9.2 Reforms Required in Procedural Framework

9.2.1 The involvement of numerous legislative authorities from Central to State to ULBs in the approval process for housing projects and in land acquisition has created a major problem in the implementation process. Most of these individual entities work on an individual level and is not updated with the progress of projects of their co-workers. Moreover, this has resulted in uncertainties and moratorium in building approval process which increases the cost of housing construction additionally by 20% - 30% [48].

9.2.2 Introduction to "One-Stop-Shop" or "Single Window Clearance" system was first recommended by the Streamlining Approvals for Real Estate Developers (SAPREP) in 2013. The system would connect all the non-convergence legislative authorities in one platform backed with the various techniques to reduce gratuitous complexities and moratorium approval process. This could be conducted by the selected state government or ULBs to expedite the development process of affordable housing. SAPREP recommended improving the construction regulatory process with the three simple steps: Simplification of specific procedures, selection of a committee, and simplification of administration [49].

9.2.3 To formulate AH for urban poor the land is an indispensable component. Therefore, issues must be resolved promptly contrarily planning of housing models unproductivity. The commencement of LARR Act, 2013 has caused an impact on affordable housing projects due to the protracted land acquisition system. It is projected that this system would take at least 3 years for an acquisition of a land, furthermore increasing the acquisition cost in urban and rural areas [49].

9.2.4 An alternate option for this is the brownfield development with land pooling, obtaining TDR and town planning schemes and accommodation reservation method to obtain the land's assembly. This can be achieved with the help of Geographical information system based generated data for all plausible land for development. The computerization of land records and spatial data infrastructure of a city can be useful for In-situ Slum-Upgradation and Redevelopment. An endorsement of "land digitization" can have valuable effects and ease the "lands registration system" for non-utilized lands which can be utilized for AH [37].

9.3 Legitimize EWS/LIG Households With Lower Subsidies And Loan Rates.

9.3.1 Upsurge Involvement in the Banking Services.
The increase in the risk of credits for EWS and LIG housing groups due to low financial literacy among these households, especially in repayment capacity to banks. To cut back the risk, it is imperative to strengthen the micro-finance companies. To allow the flow of credits to targeted beneficiaries the legislative authorities such as ULBs, UDAs, developers, and NGOs should work unitedly to expedite the flow of credits and educate the beneficiaries [13].

9.3.2 Increase in Subsidy for Affordable Housing Loan.
"The PMAY scheme launched with the provision of interest subsidy of one percent on INR 100,000 housing loan to EWS and LIG housing groups" [20].

The meager loan limit in the HFA by 2022 made the scheme feeble as the maximum price of EWS house is INR 500,000. Nevertheless, the suggested minimum affordability limit for EWS and LIG are INR 500,000 and INR 1,000,000 respectively *(Fig. 25)*. The government could amend to inflate the interest rate in the policy with a payment of EMI for about 3 years. Another consideration could accustom to dwindle the burden of loan repayment amid the housing projects are under construction [50].

9.4 Reforms Required in Beneficiary Strengthening Database
It is imperative to strengthen the city-wise beneficiary's database depending upon their income levels, size of a

family, employment status and prospective from work locations. The database is needed to be available for financial institutions and real estate developers who largely involved
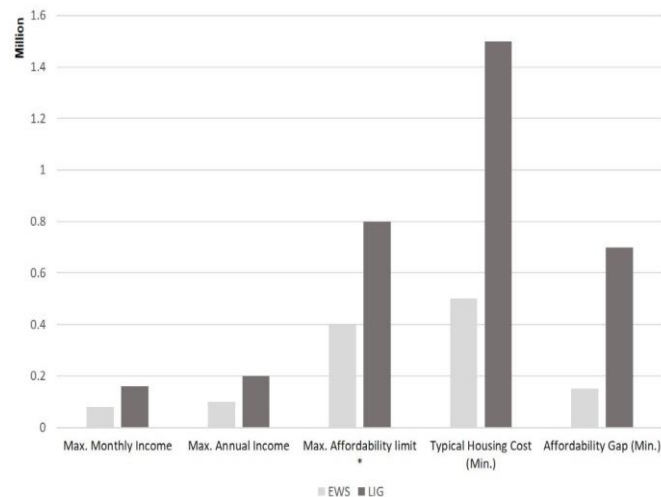
Fig. 25 Minimum Affordability Gap for EWS and LIG

in the process of identification. It would help these actors to understand beneficiary needs and also assure transparency in allocation of DUs.

9.5 Reforms Required in Housing Programs Strengthening.
The proper functioning of any AH project backed by the availability of land and housing markets. It is overserved in the field research in NCT of Delhi, the excellent quality of such projects and serviced land are daunting. This increase in affordability gap forced households from the formal housing market to live in slums and informal settlements. Therefore, an urgent need to improve the liability of Indian cities by fostering the urban land and housing programs. The central and state government should facilitate their housing policies on informal housing from "Curative to Preventive" measures [15]. The government should also give emphasis to stimulate the "rental housing schemes" in Indian cities.

9.5.1 Housing Policy Focus on Long-term Preventive Approach.
The central government under MHUPA needs to change their policy viewpoint of informal housing from curative to preventive measures to go beyond the slum Up-gradation or Redevelopment instead focusing on the slowing the growth of slum population. To effectuate the dream of HFA by 2022, Central to State to *ULBs* must assure the long-term preventive approach. The inclusion of potential zones amid the preparation of a master plan would be an imperative start for promoting affordable housing. The legislative authorities must ensure the availability of land for future expansion and infrastructure development for housing. The

efficient planning and land management processes are the key factors in preventive approach planning. The balanced between the estimated future housing demand and population growth with the demand for land and supply of housing and production capacity are essential concerns for this approach. It would be useful for the government to estimate how much the land needed arising from urbanization and households demographic trends through 2050. The answer to this question would depend on the existing housing backlog can be accommodated on existing urbanized land and the density of population of these new developments [15].

9.5.2 Promote Rental Housing Schemes –

To bridge the affordability gap in India an imperative understanding of a house owning or renting should be an obligatory approach by the central government. The central and state government have only promoted housing based on ownership promptly has a disadvantage of its high cost. Whereas, the rental housing, on the other hand, could be more inclusive and can accommodate the migrants with fast-paced urbanization. The diversified advantages of rental schemes are good consumption with a good investment and give flexibility to low-income groups to move into the suiting houses. Rental housing scheme is important in India to meet the needs of low-income groups who cannot initially afford to buy a house in Indian metros [15].

"However, the rental housing schemes are reduced in the recent years from 54% in 1961 to 27.5% in 2011 of the total housing stock in the country, induced EWS/LIG households to live in Slums" [1]. Nevertheless, the percentage should be higher for India as it is a significant option for EWS/LIG households as a first option. The deficiency for AH could be achieved with the amalgamation of rental and ownership housing enforcement [15].

Therefore, there is an urgent need for effective planning and utilization of land in order to cater the housing shortage in the nation. The legislative powers need to take obligatory initiatives to promote affordable housing. The zoning of potential area for affordable housing schemes in the master plan of the city would be an effective step. The participation of beneficiaries with the involvement of self-help groups or NGOs would ensure the identification of intended beneficiaries. An effective policy framework for affordable housing would ensure the availability of land parcels with the modification of LARR Act, 2013. The development norms and rationalization of approvals timelines and reconsideration of considerable fees and taxes and the promotion of rental housing schemes in the policy would be an effective step to achieve the target of HFA by 2022.

CHAPTER 10
RESEARCH FINDINGS AND CONCLUSION

10.1 The fast-paced urbanization and migration have resulted in housing shortage in India. Considering the problem of housing deficiency, the government initiated various HFA schemes to decrement housing shortage. Nevertheless, after the decades of implementation of housing policies, the problem of housing still remains disputed in remarkable all Indian metros.

The issues in affordable housing largely because of supply and demand constraints from governance with respect to the housing and alternative sectors too. The fundamental constraints for social housing studied in the research are the unavailability of land and incapable financial banking services to urban poor. Moreover, other constraints are a tedious approval process for land acquisition and construction process. Additionally, a declination in rental housing and fixation of ownership housing induced the huge demand and supply housing gap.

10.2 According to the report released by the Technical Group on Estimation of Urban Housing Shortage, 2012 calculated the total housing shortage of 18.78 million units in urban areas. It is projected that the considerable housing shortage pertains to EWS housing segment contributed 95% of the total housing deficiency. Certainly, by cause of discrepancy void to low-income groups of demand and supply of affordable housing. The MUHPA, the housing governmental authority acknowledged the housing complications in urban areas, and therefore in the 12th FYP, launched "HFA by 2022" with an aim to bridge the housing gap in all urban areas of India. However, the findings from interviews with distinctive stakeholders involved in the provision of affordable housing and analysis from field research apparently revealed that the performance of the program has not reached up to the benchmark.

10.3 The research premises analyzed in the study is the NCT of Delhi. The study's main objective is to predict the forthcoming performance of "HFA by 2022", therefore, the three mass projects in Delhi are taken out for an evaluation. The former national HFA policies NSDP, BSUP, and RAY are used for an analysis of PMAY (HFA by 2022) to predict the program's expected achievements till 2022. The four vertical component of PMAY: "In-Situ Slum Redevelopment (RAY) and (NSDP), Credit-Linked Subsidies for Low-Income Groups, Affordable Housing in Partnership (BSUP) and Beneficiary Led Individual House Construction or Enhancement". The four components of HFA by 2022 worked parallel to the former three national HFA intervention programs. The evaluation of aforesaid three national housing programs shed light on an expected result of PMAY.

10.4 The interpretation of the result is established by selecting five evaluating criteria: Targeting, Transparency, Administrative Uniformity, Sustainability, and Efficiency. Three mass developed projects of slum up-gradation, slum redevelopment and public housing in Delhi are evaluated with the support of aforementioned criteria. The rating of each housing programs is on a scale of 0 to 4, whereas if a program lies close to 0 then a program is rated as excellent.

10.5 The predicted outcome of the evaluation of HFA by 2022 is expected to be poor as former housing programs, NSDP, RAY, and BSUP have underperformed in Delhi. The up-gradation of J-JCs at Ekta Vihar was feeble in overall performance as no tenure security given to slum dweller but subsequently up-gradation the plot was assigned to the individual identified beneficiary. Another intervention was In-situ slum redevelopment, the intervention program under RAY. The Kalyanpuri slum redevelopment was consummated to provide affordable homes to slum dwellers in an area. The redevelopment process was carried out with community participation with the involvement of distinctive stakeholders. The overall performance of the project was satisfactory nevertheless due to the scarcity of land as a resource for transit camps, the implementation of redevelopment projects have stopped in the capital city. The last intervention approach was providing public housing to homeless and pavement dwellers in the city. The bulk of public housing projects have extremely underperformed due to a lot of speculation in monetary resources, the study used Bhalswa project for analysis. The far-flung projects location and poor construction quality have made identified beneficiary reluctant to move into new homes. The total average score of HFA by 2022 is expected to be unsatisfactory on the rating diagram.

10.6 Assuredly, there is an enormous gap between a housing program approaches and their implementation. Three projects undoubtedly elucidated issues in Targeting an intended beneficiary for resource utilization. The speculation of monetary resources funded by central and state government was utilized inappropriately in activities other than housing programs. Another problem in the Administrative Structure is a financial assistance to low-income groups due to lack of collateral document to repay loan capacity. An additional problem in Delhi is the lack of land for social housing projects, the city's real estate prices are higher with high urban growth has increased in the supply of luxury houses. By virtue of aforementioned issues in achieving affordability in the city have contrived in unlucrative social housing projects in Sustainability and Efficiency context. Therefore, the prediction of PMAY also shows the same result as of previous housing programs.

10.7 A paramount aspiration of HFA is to provide an adequate shelter to urban poor in India. There is a compelling demand for an institutional approach to bridge the gap between AH to urban poor. The provision of AH should incorporate two factors: People enabling a house to buy and to rent. Nevertheless, the current housing system only focuses on buying homes on a basis of ownership. To attain this objective, it is exceptionally important for the central and state government of India to apt an appropriate model or framework. This framework instructs myriad of private and public sectors to work together with the governmental authorities such as ULBs and UDAs. For the reason, ULBs and UDAs are the responsible entities for setting up the bye-laws and regulations for AH. The functionality of the model largely depends upon understanding the pattern of migrants in urban areas.

10.8 One target segment of Migrants who generally look for a house to buy in urban areas is largely who have been living in a city for a plausible time by virtue of family expansion. Nevertheless, this framework does not assure an identification of right beneficiaries or speculative investors. Another target segment is one who cannot afford to buy a house promptly instead of capable of renting a house in a city. Each target segments requires a differentiated intervention approach towards AH.

10.9 A lucrative concept of AH for slum dwellers in India can only be achieved with the tripartite relationship, namely: Enablers, Providers, And Executors. Enablers are the self-help groups such as NGO's and legalized authorities responsible for identifying the right target groups. Whereas, providers are the governmental entities such as ULBs, a financial institution to provide the right approvals, incentives and financial assistance to the right target segments. Executors are private & public sectors and public-private participation enterprisers liable to provide housing to target segments with the backing of first two groups.

10.10 What Needs to be Done? - The Rapidly increased urbanization in urban India today has made a necessity of development of AH. Most of the Indian metropolis shortfalls in them, which has resulted in the proliferation of informal settlements. The rising of these informal settlements to a city's fringes has to lead to the deterioration of city's landscape. This has also caused destructive effects on the planned city growth. The development of large-scale AH projects has become troublesome for the governmental authorities. The factors contributing to intervention's failure are shortfall in land parcels, regulatory approach, high construction prices, inadequate finance, corruption, and identification of beneficiaries. Therefore, an urgent impediment handling with an inclusive framework is crucial for to achieve AH in urban India.

10.11 Reforms required in slum redevelopment and slum up-gradation policies.

The first vertical component of HFA by 2022 is in-situ slum redevelopment is the fundamental component to achieve affordability, mentioned as per scheme's guidelines. The research showed that how SRS in Mumbai can be a development option for Delhi as both the city lie on the same scale of city growth and slum population. The optimum usage of land with flexible FAR/FSI combined with ground coverage and density would be useful for vertical densification where horizontal densification is not plausible, a case of Delhi. The standardization of building development norms and an inclusion of land for social housing projects in MPD with efficient planning would help in achieving city's sustainability. An Additional regulation required for demand-side constraints and supply-side constraints in promoting AH.

10.12 Reforms required in demand-side constraints.

- The ministry of housing & urban poverty alleviation should formulate guidelines for identifying intended beneficiaries for AH projects. This would help to target right beneficiaries and thwart involvement of speculative investors into the projects.
- The creation of national population registers and issuance of unique identification number linked with income groups would be a beneficial step for identifying right beneficiaries. An innovation mechanism of HFCs for low-income groups with the involvement of self-help groups and NGOs would assure the financial assistance is available to mostly EWS and LIG sections.

10.13 Reforms required in supply-side constraints.

- The provision of extra FSI/FAR, TDR and other policy measures so that the real estate developers are attracted to develop affordable housing projects for low-income groups. The feasibility of AH projects should be facilitated by regulating a cost-benefit analysis.
- The use of GIS and computerization of land records would ensure a land availability for social housing projects.
- An introduction to one-window clearance would reach the fast pace of land acquisition LAAR Act and construction approval process.
- The promotion of rental housing schemes with the participation of private sectors would be beneficial for the migrant's population the one cannot afford to buy houses.

In conclusion, the affordable market of India has a huge scope for development of housing projects for urban poor, and it is one of the greatest in the world. To achieve the target of constructing 20 million housing units, to emerge in terms of equity, affordability, innovation, fast pace, sufficient financial assistance, access to poor and optimizing the land as a resource are imperative factors with public, private and comprehensive community sector.

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