

REPORT OF THE  
WORKING GROUP ON  
HOUSING AND URBAN  
DEVELOPMENT FOR  
THE FIVE YEAR PLAN  
1980-85

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## INTRODUCTION

For formulation of the proposals for the new Sixth Five Year Plan 1980-85 in respect of Housing and Urban Development, the Planning Commission set up a Working Group under the Chairmanship of the Secretary, Ministry of Works & Housing, Government of India, vide their O.M. No. PG/8/25/7/80, dated the 4th July, 1980, with comprehensive terms of reference. The Working Group was asked to make a detailed study of the problems connected with these development sectors and suggest inter-alia measures to be taken during the next Five Year Plan period for accelerating the pace of implementation of the various programmes. A copy of this O.M. indicating the composition of the group and terms of reference is at Annexure I.

2. The Working Group held its first meeting on 30th July, 1980, in which various issues relating to rural and urban housing were discussed. In its 2nd meeting held on 12th August, 1980, draft Approach Papers on Housing and Urban Development were discussed.

3. In view of the fact that there has been a steep rise in the rents of houses in urban areas over the past 2 to 3 years which has made it very difficult for the wage earners to rent a suitable house within the means they can afford, it was suggested to the Working Group that they could consider in detail the freezing of rent and land values at the level obtaining on 31-12-1978 for a period of 5 years initially. Other suggestions made include:-

- 1) Provision for a community hall for festivals/ ceremonies for a cluster of 40 to 50 houses for the LIG category who are provided with one room tenements.

- ii) Modernisation and improvement of construction methods.
- iii) An authority at Tehsil/Dalud/Block level for disbursement of housing subsidies and ensuring proper utilisation thereof.
- iv) Promotion of use of local building materials like roof tiles, drains tiles etc. for supporting rural industries and employment.
- v) Semi-pucca construction in the villages may be encouraged in view of shortage of materials for constructing pucca houses.
- vi) The use of the word 'hut' for dwelling units for the villagers is improper and be dropped.
- vii) Tree plantation in the rural areas to improve environment.
- viii) Simplification and streamlining of systems and procedures for financing urban housing schemes and grant of loans for entire cost at low rates of interest

The Working Group considered these suggestions in detail and expressed the view that while some of them were laudable, others needed detailed examination. It was felt that the idea of freezing the land cost and rental value at the level obtaining on 31-12-1976 may not be practicable because it will have various difficulties including legal complications. As the Working Group had no legal expertise, it was difficult for them to take a comprehensive view from that angle. It was also felt that such an

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ad-hoc and blanket decision to freeze land value and rents could lead to slackening of housing activities when the present urgent need is to step up housing activity specially in the private sector where more construction work than in the public sector is done except perhaps in metropolitan and other major cities. In this context it was also pointed out that the Dagi Committee had studied the question of control and fixation of standard rent in detail and had made some recommendations. These suggestions are under consideration of the Government. The Working Group, therefore, felt that it may not be advisable at this stage to consider the suggestion regarding freezing of land values etc which needed detailed consideration in all its aspects in consultation with experts etc. The other suggestions were commended for consideration of the Planning Commission.

4. The Working Group met again on 25th August, 1980, and adopted the report prepared by the Ministry. The Chairman was authorised to forward the report to the Planning Commission for consideration.

5. On earlier occasions, the Planning Commission had set up separate Working Groups on Housing and Urban Development. This time, however, only one group has been set up for both the subjects. The report of the Working Group covers both these subjects and is divided into two parts one dealing with housing and the other with urban development.

PART - I

HOUSING

Brief Demographic Overview

6. Even with significant industrialisation and considerably developed trade, commerce and communications, India continues to be predominantly rural with 4/5th of its population living in 575933 villages. The remaining 20% of the people lives in 3119 urban settlements ranging between 5000 to almost 9 million people. Significantly, 20% of urban population is accounted for in 8 metropolitan cities and another 30% in 143 cities with more than 1 lakh people each. Against this, the average population of villages works out to 762 only although more than 55% of the villages are inhabited by less than 500 persons. The average size of an Indian family has been estimated at 5.6 as per 1971 census.

7. According to the National Council for Applied Economic Research Survey, the income distribution pattern of the country is as follows:-

- |  |       |
|--|-------|
| 1. Economically weaker Sections -<br>(family income below Rs.350/-per month).      | - 75% |
| 2. Lower income Group<br>(family income between Rs.351 to<br>600 per month).       | - 15% |
| 3. Middle Income Group<br>(family income between Rs.601 to Rs. 1500<br>per month). | - 8%  |
| 4. Higher Income Group<br>(family income<br>above Rs.1500 per month).              | - 2%  |

It is the economically weaker section, constituting almost 3/4th of the people that suffers from the disadvantages of lack of proper shelter or even complete absence thereof, and need to be cared for on a priority basis.

Housing  
shortage

8. Housing shortage in our country has both qualitative and quantitative dimensions. Qualitatively, the conditions in terms of living space, standards of design and type of construction and availability of essential facilities like water supply, drainage, sanitation and environmental hygiene are not satisfactory. Quantitatively the backlog in housing is on the increase with supply always lagging behind the demand for various reasons.

9. Only about 12% of the households in India live in houses built with sound roofing materials like concrete, asbestos sheets, etc. Tiled and thatched roof houses share equally between them about 76% of the households. The remaining 12% of the households live in houses with what might be called improvised roofing materials. Four out of five houses in rural India do not have basic amenities such as water taps, latrines and bathrooms. Although urban households in general have better access to these basic amenities, the proliferation of slums, which is a common phenomenon of urban areas, has given rise to unhealthy living environments. At the beginning of the Fifth Five Year Plan, the housing shortage was estimated at 15.6 million housing units - 11.8 million in rural areas and 3.8 million in urban areas, reckoning the requirements at a minimum acceptable standard of housing. This shortage is estimated to have grown to 20.7 million units by April, 1980 - 16.1 million units in rural areas and 4.6 million units in urban areas.

10. These figures do not imply that so many people are absolutely without shelter. There is a shortage of housing units in terms of minimum standards. In other words, people are putting up in dilapidated houses, are crowded in small



people live in slums and on pavements and are denied minimum living standard. The question of housing shortage has, therefore, to be tackled by either substantially improving or rebuilding the dilapidated housing stock which is considered unfit for habitation in addition to construction of new houses for covering the excess of households over the existing availability.

11. Such a huge problem cannot obviously be tackled in just a 5 year plan period. A sustained and time bound programme of atleast of 20 years of construction (including conservation of existing units) has to be worked out if these requirements are to be met in full, as per details given below :-

	( in Millions )		
	<u>EWS/LIG</u>	<u>Others</u>	<u>Total</u>
1980-85	14.5	4.2	18.7
1985-90	22.0	6.0	28.0
1990-95	30.0	8.5	38.5
1995-2000	35.0	10.5	45.5
Total	<u>101.5</u>	<u>29.2</u>	<u>130.7</u>

The programme outlined above would require the construction/improvement of enough houses to meet (i) the requirement of additional households due to growth of population, (ii) the replacement of dwelling units that have become unfit for occupation, (iii) the present backlog and (iv) housing obsolescence.

Housing  
Performance

The share of investment in housing (both public and private) to total plan investment has no doubt increased in absolute terms from plan to plan. There has, however, been a pronounced decline in the overall investment. It was 34

per cent in the First Five Year Plan, 19% in the Second, 15% in the Third, 12% in the fourth, 10% in the Fifth and about 8.6% in the Draft Plan 1978-83. Similar decline is noticeable while comparing public sector outlay in housing with the total public sector investment. From 16% in the First Plan it has come down to 1.6% in the Draft Plan 1978-83. Private Sector accounted for a major share of investment in housing in successive plans. Even here, a sharp decline is noticeable from 50% in the First Plan to 22% in the Fifth Plan, when this investment is computed as a percentage of total plan investment.

13. While the current public sector implementation capability is estimated at one lakh dwelling units per year, the efforts in terms of physical achievements by State Governments tend to give a discouraging picture. A total of about 58,000 constructions has taken place during the period 1976-79 which works out to an average of 14,500 houses per annum. Another disturbing feature that has come to the notice is that States/Union Territories have not been adhering to prescribed cost ceilings to ensure affordability of these houses by the intended beneficiaries. This has resulted in the benefit of investment being reaped by the 'better off'. Further many States have restricted outlays on housing to the extent of additional resources made available by the Centre in the shape of LIC/GIC loans without any contribution from states own resources.

14. Because of constraints of financial and other resources, the public sector has not been involving itself actively in house building activity on an extensive scale. Government's role has, of necessity, been promotional and limited to providing subsidised dwellings on a limited scale to the economically

weaker sections of the community like slum dwellers industrial and plantation workers and provision of house-sites to the rural landless. The impact has, therefore, been marginal.

Policy options for the new Plan.

15. Policy options in the field of housing depend on income levels and the pattern of income distribution. Incomes may increase and the distribution pattern may become more even over a period of time but not likely at least during the plan period 1980-85. The only way to make any impression on the problem of housing in the plan period is to concentrate on far more effective utilisation of available resources on the provision of housing to as large a number of households as possible. In doing so, the following considerations have to be kept in view :-

- (i) Investment policies must be directed to produce impact on the housing situation.
- (ii) Housing demand must be assessed with reference to the paying capacity of the family, the minimum housing standard they can afford, the type of housing available in the neighbourhood and the standard which the community can afford.
- (iii) The public housing efforts should be concentrated on the households having monthly income of less than Rs. 600/- as they constitute 90% of the house-holds in India and the housing costs in their case are lower.
- (iv) The importance of stretching the available resources by spending less on direct production of houses but more on creating infra-structure facilities must be recognised through encouragement to sites and services and Slum improvement programme in urban areas and self help housing in rural areas.
- (v) The problem of housing in rural areas is more of environment than shelter, barring the requirement of rural landless labour for whom even the shelter is absent. The construction problems are of lesser magnitude as compared to urban housing. In urban areas, overcrowding, overloading of services

and shortage of buildable urban land have assumed alarming proportions and need to be given greater weightage.

- (vi) A very high priority is required to be given for provision of house sites and construction of dwellings for people belonging to EWS, for Scheduled Castes and Scheduled Tribes, if necessary, through quantification of housing funds and time-bound programmes.
- (vii) Conservation of housing stock through timely repairs and maintenance is much cheaper than new construction and must be given priority.

Urban Housing

16. The social housing schemes sponsored by the public agencies should be recast in a manner to serve the least advantaged sections of the society and they should be so designed that housing is within the paying capacity of the target group. This means that construction programmes and utilisation of resources must be such that houses are built for each income group in proportion to the percentage of households in that group and the houses so constructed are within the paying capacity of the targeted group. With 90% of the households in India (EWS and LIG category) having a monthly income of less than Rs. 600/-, it is this 90% which becomes the target group for whom the public agencies should attempt to construct houses.

17. The question of desirability or otherwise of raising the existing ceiling costs etc., was considered and it was felt that in the present context when nearly 50% of the country's population continues to live below or around the poverty line, it will not be appropriate at this stage to change the prevailing ceiling costs etc. The answer lies in taking up appropriate programmes for economically weaker sections of people such as slum upgradation, site and services and related houses with an incremental concept. This coupled with use of local and cheaper but appropriate materials and new techniques can enable the agencies to

produce shelters within the prescribed ceiling specially for EWS categories.

18. In the provisions of housing for the poor in urban areas the public sector must continue to play a key role. Sites and Services' programme should be an important element in urban public housing. During the plan period 1980-85, we must attempt to provide at least 2.5 million plots under this programme to the urban poor. The programme contemplates grant of/loan not exceeding Rs. 3000/- to each beneficiary. The total outlay required for this programme is Rs. 750 crores. The other main programme is the programme for construction of 7,50,000 houses for the Low Income Group (with households income upto Rs. 600/-p.m.) at an average cost of Rs. 10,000 per unit. The outlay required for this programme is Rs. 750 crores.

19. Some public sector investment in middle and high income housing in social housing schemes is unavoidable to make the programme viable. But this should be done by taking up composite projects that include EWS and LIG components of the required size. The size of investment in MIG and HIG housing would however be determined by the size of gross subsidy given to EWS and LIG.

20. If these programmes are to succeed the public agencies must make vigorous attempts to reduce the cost of construction and they should formulate programmes which go in for low rise high density development.

Construction cost could be reduced by effecting economy in the use of substitute and local building materials. Standards relating to land use, floor space, quality of finish and other specifications, utilities and even durability of materials.

/scarce building materials and adopting new innovative techniques of construction and extensive use of

have to be modified suitably to bring down the cost of construction. In this regard the Public Construction Agencies should set an example by adopting revised standards of minimum requirements both in area and specification and utilisation of locally available materials by modifying the building manuals and amending the rules for utilisation of housing assistance received from the LIC/GIC etc. It is further suggested that the Building Bye-Laws of the Local Authorities etc. should also be suitably amended so as to permit the adoption of new standards and specifications.

21. Public sector urban housing programmes to be effective must cover, in addition to larger cities, smaller cities and towns and may be undertaken through Development Authorities set up on aregional basis. For special areas, a single authority could probably be made responsible.

Preservation  
of Existing  
Housing  
stock

22. Repairs and renewals is as much an element in housing as new housing. A repair programme is cheaper than new const and massive investments in infrastructure facilities are absent in such a programme. Hence on purely economic consideration, a housing preservation programme ~~is essential~~ and helps to increase the housing stock by preventing decline due to obsolescence. Till Repair and Reconstruction Boards start functioning in different States, existing public housing agencies should be entrusted with this task. With this in mind an investment of Rs. 80 crores covering 2 lakh houses under this programme is suggested for the period 1980-85.

Rural  
Housing

23. Rural housing programme has to be viewed not as an isolate objective, but as a part of comprehensive scheme of rural reconstruction which covers improvement of Agricultural productivity and local employment opportunities, cooperative working in all possible spheres, rural water supply, drainage, sanitation, village roads, welfare of scheduled castes and tribes and for providing more work and better living conditions for the village artisans. The strategy should be to concentrate the housing efforts in neglected villages where area planning is visualised to promote integrated development, adopt housing patterns suited to varying geographical and climatic conditions making greater use of local building materials and local skills, involve increasingly the village agencies in the execution of housing projects and strengthen their organisational set up to match the tasks, encourage traditional ways of rural house building that have stood the test of time and ensure involvement and participation by local inhabitants to provide employment opportunity to the large mass of the rural work force that depend heavily on self-employment or sale of labour.

24. The Public Sector Agencies are not everywhere equipped, atleast for the time being, to take on themselves the task of direct building activity and as such their role must be generally to facilitate self help and provide resources in kind. This will on the one hand boost the building activity and on the other avoid misuse of assistance. The Rural House Sites-cum-Hut Construction Programme which envisages the allotment of developed house-site, approach roads, provision of awall well for a cluster of 30-40 houses and supply of building material ( all the labour inputs being provided by the

beneficiaries) is an approach in the right direction.

25. On the basis of information furnished by State Governments about 7.8 million families have been given house-sites so far. The Plan programme for 1978-83 visualised coverage of about 7 million families at the rate of Rs.500 to Rs.750 per family. The programme was included in the Revised Minimum Needs Programme and funds totalling Rs.425 crores were earmarked for this programme out of the total public sector outlay.

26. For the new Sixth Plan 1980-85, we have to work out a perspective on the basis of providing assistance to all the eligible landless families by the end of this Plan period. It is estimated that the number of eligible families needing housing assistance would be around 14.5 million by 1984-85. We have not only to cover this entire population with provision of house-sites but also assist them in construction of shelters. In other words, families which have already been given house-sites would need to be given assistance to construct dwellings <sup>over such</sup> sites and the families which have not been provided even with <sup>so far</sup> house-sites would have to be given house-sites <sup>or about</sup> as well as assistance for construction of huts.

27. The number of families needing provision of house-sites over the next 5-year period would be approximately 6.7 million. As regards construction aid, about 9 million (this includes 6.7 million) families would be needing such assistance during the next five years.

28. Since the present quantum of assistance has not been found to be quite adequate, there is urgent need to step up this assistance from the present Rs.500 and Rs.750/- per site to Rs.750/- and Rs.1000 per site (Rs.750 for families already provided with house-sites and Rs.1000 for families without house-sites).

29. In the preceding paragraphs two main suggestions may have been made for acceleration of the programme during the Plan period 1980-85 namely (i) the target for the Five Year Plan period has been fixed to cover entire landless



population of 14.5 million families and (ii) the prescribed ceilings for assistance is also proposed to be raised. Assuming that these two suggestions are approved, the total financial requirement for the house-sites-cum-hut construction programme works out to Rs. 988 crores as per details below :-

(i) Assistance at Rs. 250/- per family for 6.7 million families. Rs. 167.5 crores

ii) Assistance at Rs. 750/- per family for 9 million families. Rs. 675 crores

Total Rs. 842.5 crores

or Rs. 845 crores.

30. The details of this proposal are given in Annexure II. There is no doubt that investment envisaged is quite substantial but in view of the importance and urgency of the programme, utmost efforts would have to be made to provide for investment of the above order. This programme envisages contribution by the beneficiary by way of labour, inputs etc. It has, however, to be remembered that this class of people generally live on their day to day labour. In case they are required to work on the construction of their own houses, they will not be able to earn their livelihood for such period. The Working Group, therefore, felt that the contribution of labour for house construction should be dovetailed with the programmes like 'food for work' etc., with the involvement of Voluntary Organisations, so that the beneficiaries do not have to go without food while working on the construction of their own houses. It is further suggested that out of the total funds provided for the scheme, a further earmarking may be done for assistance to Scheduled Castes and Scheduled Tribes on the basis of the percentage of their population in category of landless workers.

Problems of  
General Pool  
Accommodation

31. There is an acute shortage of General Pool residential accommodation. The percentage of satisfaction in Delhi is 44% whereas it is 5% in Calcutta. Moreover the housing stock is getting depleted due to old houses becoming uninhabitable. It is proposed to achieve 70% satisfaction by 1985, in the major cities including capitals of states and union territories. This requires construction of 1,76,800 additional units, (out of which 15,400 i.e. 9% are for lower income groups) at a cost of Rs. 1610 crores.

There is also shortage of 4.81 lakh Square Metres of office accommodation. Out of this, 0.78 lakh Square Metres is in the form of ~~leased~~ <sup>acquired</sup> accommodation which has to be released in a phased manner by March, 1985. A sum of Rs. 20 crores is required for construction of 0.78 lakh Square Metres. To meet the entire shortage by 1985, a sum of Rs. 163 crores is required. Further, new smaller houses of Ministers and high dignitaries now housed in Bungalow areas of New Delhi have also to be constructed. This would require a sum of Rs. 10 crores. Lastly, the on going works would require Rs. 134 crores to be completed. Thus a total sum of Rs. 1917 crores is required by 1985. Out of this sum, Rs. 400 crores are required during 1985-86, i.e. the year subsequent to the last year of the Vith Plan, 1980-85. Thus for the four years of Vith Plan (1981-82 to 1984-85) a sum of Rs. 1517 crores would be required.

Housing for  
Dock Workers

32. As indicated by the Ministry of Shipping and Transport, the progress so far made in construction of houses in respect of dock workers has not been satisfactory in Bombay, Calcutta, Kandla, Marmagra and Cochin. Under the existing scheme, the Dock Labour Boards who have to undertake the construction of houses for the dock workers get 25% subsidy and 50% loan. The Boards are required to meet 25% of the prescribed ceiling cost as well as the difference between the actual cost of construction and the prescribed ceiling cost. As the shortage of dwelling units, for the dock workers who have to necessarily stay near their places of work still continue, it has been proposed to construct 824 units during 1980-85 at an estimated cost of Rs. 26 crores. This will cover all the 7 major ports where Dock Labour Boards have been established by the Central Government. The details of the requirements are given in Annexure IV.

Central  
Sector  
1) HUDCO

33. Provision is suggested in the Plan to raise equity of HUDCO from the present Rs. 25 crores to Rs. 85 crores. The Plan investment in equity will be Rs. 60 crores to enable it to step up its borrowing. Including recovery of loans, HUDCO is expected to invest about Rs. 595 crores over the next 5 years in the various categories of housing programmes. Annexure V gives the details of the Plan proposals regarding HUDCO.

(ii) 34. The Subsidised Housing Scheme for Plantation Workers which is in the Central Sector had a plan provision of Rs. 8 crores for the five year period 1978-83. It is proposed to step up this provision to Rs. 28 crores for the Sixth Five Year Plan 1980-85. Details are given in Annexure II.

(iii) 35. The existing Plan provision for the scheme of granting  
use Building  
Advance

house building advances to Government servants is Rs.42.50 crores. This is proposed to be stepped up to Rs.200 crores for the five year period 1980-85. Details of this proposal are given in Annexure VII.

36. The National Buildings Organisation functioning under this Ministry promotes building research and its application with the objective of making it readily acceptable to the construction departments and disseminates information on the latest advances in the building technology with a view to effecting cost reduction and improvement in the quality of building and house construction. The Organisation tries to stimulate the production of traditional building material and the introduction and establishment of new building material industries. The Plan provision for financing its activities during the Plan period 1978-83 was Rs.2 crores. It is proposed to retain this figure for the new Plan 1980-85. Details of these proposals are given in Annexure VIII.

37. The Central Building and Research Institute has been transferred from the CSIR to the administrative control of this Ministry with effect from 1.4.1978. The Institute is an autonomous society registered under the Registration of Societies Act. It undertakes research in building materials, soil engineering, foundation engineering, building processes, plant and productivity, designs and foundational efficiency of building, architectural and physical planning, fire research and building economics and management etc. The objective of the Institute's research programme is to help engineers, architects, manufacturers of building materials, builders and others engaged in the building industry towards a better understanding of the building process and assist building industry by developing new materials and techniques to achieve economy and efficiency. The existing plan provision for the period 1978-83 for financing its activities is Rs. 2 crores.

It is proposed to retain this provision for the new five year Plan 1980-85. Details of the proposal are given in the Annexure IX.

Total  
Public Sector  
Outlay

38. The investment in housing through Public Sector outlay envisaged for the new Sixth Five Year Plan, 1980-85, is given below:-

State Sector

	(in crores)	(in crores)
1. Rural Housing (RMD)	620.00	
2. Urban Housing	1500.00	
3. Housing Preservation Programme	<u>80.00</u>	
		<u>2425.00</u> <del>2200.00</del>

Central Sector

1. HUDCO (through equity participation)	60.00	
2. NBO	2.05	
3. CBRI	2.00	
4. Plantation Housing Scheme	28.00	
5. House Building Advances	<u>200.00</u>	292.05
6. General Pool Accommodation - residential and office	577.19	577.19
7. Houses for dock workers	0.26	<u>0.26</u>
Total Outlay		<u>3069.50</u> - 3294.50

39. The level of Public Sector investment suggested for the Sixth Plan 1980-85 is nearly two and half times the outlay (Rs. 1183 crores) for the Five Year Plan 1978-83 and nearly five times the outlay (Rs. 600 crores) for the Five Year Plan 1974-78. An investment of this order may appear very high but very much desirable if we are to succeed in solving the housing problem in the

next 20 years. The oft-repeated arguments that housing does not compare favourably with other ~~sector~~ sectors in terms of the opportunity cost of investment and employment generating potential must be countered by the overriding consideration for satisfying one of the basic needs of man. Unless high priority is accorded to housing and the investments stepped up to the level indicated above, a solution to housing problem will always be eluding us.

40. Private Sector Housing continues to play a major role in housing activities and this is mainly through the efforts of individuals, cooperative housing societies and private developers. Reliable data on investment on private housing is not available. However, according to the Draft Five Year Pl 1978-83, private sector investment in housing was estimated at Rs.11,000 crores. For the Plan period 1980-85, in the absence of reliable data, we may reasonably expect this order of investment, if not more.

41. In order to stimulate private investment in housing, provision of fiscal incentives and reliefs should be actively contemplated. These incentives could be on the lines available to hotel industry like tax holiday, larger depreciation allowance, credit facilities etc. Personal savings for investment in housing should be encouraged by treating them on par with other types of savings in the matter of tax reliefs. Mortgage insurance should be introduced without further delay and the secondary mortgage developed to impart liquidity to housing investment.

42. The rigours of existing legislation affecting the housing activities should be mitigated through effecting ~~in~~ substantial changes in Rent Control Act, property tax structure, income-tax and wealth tax provision Urban Land (Ceiling and Regulation Act) to encourage house

building activities in the private sector. Industrial concerns governed by Industries and Regulation Act should be made to bear the social responsibility of providing housing amenities to their workers to ensure better productivity and harmonious labour relations.

43. Co-operative housing societies need encouragement as they play an important role in individual housing efforts. Developed or partially developed land should be allocated to the housing co-operative societies whose successful functioning has been hampered due to lack of this facility. This is necessary because the Urban Land (Ceiling & Regulation) Act has made it difficult for co-operative housing societies to purchase land in open market.

44. The Working Group noted that the Reserve Bank had in its recent instructions directed the Scheduled Banks to provide a sum of Rs. 75 crores per year for financing housing schemes. The assistance for the housing schemes for the Scheduled Castes and Scheduled Tribes would be provided at low rate of interest of 4% per annum. While appreciating this new development, the Working Group felt that the assistance at low<sup>r</sup>ate of interest should also be made available for housing schemes meant for other economically weaker sections besides Scheduled Castes/Tribes as these sections were also in equally indigent economic situation. It was further suggested that 50% of this assistance should be specifically earmarked for utilisation for housing schemes of Scheduled Castes/Tribes and EWS, as otherwise there would always be a possibility of the higher proportion of the available funds being utilised for high-rate interest schemes.

Mortgage Insurance:

45. The decades of 1960's and 1970's can be aptly described as decades of institutional development in the field of housing finance and India now stands on the threshold of further strengthening it. One major area in which we need to devote attention is the launching of "Mortgage Insurance" scheme.

46. The objective of the mortgage insurance scheme is to insure house building agencies or banks or other home finance lending institutions against losses which they may sustain as a result of loans and advances of credit made by them for financing construction of houses, land development, rehabilitation and slum relocation programmes, etc.

47. Mortgage insurance has helped attract institutional, large individual investors who seek a higher return than provided by saving accounts and who otherwise would invest outside of the home financing field.

48. The system of mortgage insurance works in the following manner. Upon application of the mortgage insurance companies insure any eligible mortgage against payment of premium. Premium charges are payable by the applicant either in cash or debentures issued by the insurance authority.

49. The introduction of the scheme for mortgage insurance by both the private insurance companies and by the public sector has helped to reap two advantages:

(1) It has (a) attracted resources to the housing sector; (b) made possible lending on softer terms because the lender is insulated against the risk involved due to defaults and (c) the cash down payments have been reduced.



(ii) It ensures that the mortgages have provided a guarantee to the buyer of the home that the houses meet acceptable housing standards.

Seeing these advantages, it is essential that India launches such a scheme to promote more and more housing effort.

50 Generally scarcity of all types of building materials is being experienced and the prices of materials have also risen steeply. This has adversely affected housing and construction programmes. It has become necessary to augment the production of building materials of required quality. Depending on the local raw material resources, new production units should be set up by availing of technical advice and guidance provided by NBO and the financial assistance by way of loans made available by various agencies particularly the HUDCO.

51. As cement and steel are costly and scarce building materials, it is necessary to affect maximum possible economy in their consumption in housing and building construction. This can be done by rationalising/ that are locally available to the extent possible. Efforts are required to be made to promote utilisation of industrial and agricultural wastes for production of building materials. Construction departments, housing boards etc. should encourage use of such building materials and products. Wherever feasible construction departments and housing boards may consider setting up building materials production units of designs and construction practices and use of substitute building materials.

their own to ensure un-interrupted supply of building materials at reasonable prices. As considerable energy will be required for the production of building materials, efforts should also be directed to adopt such production techniques and new types of building materials and products in the production of which saving in the consumption of energy is affected. In the wake of primacy which has been accorded to rural development it has become necessary to organise local production of building materials in the rural areas. Research and development work should, therefore, be intensive to enable profitable utilisation of local raw material resources and economical production techniques.

52. To promote the adoption of new materials and products as well as construction techniques and design concepts experimental and demonstration housing and building projects should be put up by Central and State PWD's and other construction agencies, housingboards etc. In order to do so on continuing basis and to account for local conditions in different regions in the country, construction departments, housing boards etc., usually earmark upto 1% of their building budget for research and development. The Working Group, however, noted that this fund was seldom utilised as there are restrictions on the use of this provision without permission of higher authorities, finance etc., with the result that the provisions made often lapse. The Working Group feels that these restrictions should be removed and procedure for utilisation of the funds earmarked for Research & Development simplified

so that the money available can be utilised for developing new techniques in this vital field of development.

#### ESTATE MANAGEMENT

53. As more and more houses are being built under the public housing programme, the issues relating to estate management have a tendency to become complex. Under Estate Management a typical housing agency today has to deal with host of issues i.e. registration of applicants, determining their eligibility, allotment of houses, administering of waiting list, contracts/arrangements for cleaning the estates, programmes for maintenance work and collection of rentals, instalments, etc.

54. Out of all the above the critical area for public housing agencies is regarding collection of dues. In the absence of effective estate management system, the overdue levels of housing agencies at present are quite significant and call for urgent reforms in their practices. The problems relating to keeping of allottee ledgers, posting of latest receipts, issuing of notices, powers to evict, running the entire information system on estate management and collection etc. need immediate attention.

55. As resource allocation to housing sector is limited, in view of the massive housing shortage in India, it is essential that the blocking of funds due to 'overdue' levels housing agencies is eliminated by adoption of a efficient estate management strategies, which would keep promote faster revolving of funds at state and national level

Workshops and Seminars. This is because the NBO had already initiated a Programme of Training in the field of housing management and it is necessary to re-organise such programmes with a view to imparting training to Field Officers at different levels in respect of subjects mentioned in the preceding paras. To have the programmes initiated effectively, the NBO would need draw upon the expertise available in other institutions. The Group visualises that the training programmes would have to be organised by the NBO in a decentralised manner taking advantage of its Regional Cells working under its aegis. The Group is of the view additional provision for undertaking such activities as a new item of the working Programme of the NBO Plan Programme needs to be included. To begin with an additional provision of Rs. 5 lakhs is suggested.

(Para 1)

No.PC/H/23/7/80  
Government of India  
Planning Commission  
(Housing, U.D. & Water Supply Division)

Yojana Bhavan, Sansad Marg,  
New Delhi - 110 001.

Dated the 4th July, 1980.

OFFICE MEMORANDUM

Subject:- Working Group on "Housing and Urban Development  
- 1980-85.

.....

In connection with the formulation of the 1980-85, Plan, it has been decided to set up a Working Group on "Housing and Urban Development." The following will be the composition of the Working Group :-

- |   |          |
|---|----------|
| 1. Secretary, Ministry of Works and Housing, Govt. of India, New Delhi.               | Chairman |
| 2. A representative of the Ministry of Finance (Plan Finance).                        | Member   |
| 3. Two representatives of the Planning Commission.                                    | Members  |
| 4. A representative of the Ministry of Home Affairs.                                  | Member   |
| 5. Chairman and Managing Director, HUDCO, New Delhi.                                  | Member   |
| 6. Director, National Institute of Urban Affairs, New Delhi.                          | Member   |
| 7. Shri C.S. Gupte, 5, Sadhna Enclave, New Delhi (formerly Chief Town Planner, TCPO)  | Member   |
| 8. Shri M.M. Rana, D-7/3 Vasant Vihar, New Delhi (formerly Chief Architect, C.P.W.D.) | Member   |
| 9. Shri H.T. Parikh, Chairman, Housing Finance Development Corporation, Bombay.       | Member   |
| 10. Shri Bakar, 'Hamlet', Nalanchire, Trivandrum                                      | Member   |
| 11. Secretary, Panchayat, Housing and Urban Development, Govt. of Gujrat, Ahmedabad.  | Member   |
| 12. Secretary, Housing, Government of Kerala, Trivandrum.                             | Member   |

- |     |  |          |
|-----|--|----------|
| 13. | Secretary, Housing and Environment,<br>Govt. of Madhya Pradesh, Bhopal.                              | Member   |
| 14. | Secretary, Housing, Govt. of Meghalaya,<br>Shillong.   | Member   |
| 15. | Secretary, LSG, Housing and Urban Develop-<br>ment, Govt. of Uttar Pradesh, Lucknow.                 | Member   |
| 16. | Secretary, Department of Local Self Govt. &<br>Urban Development, Govt. of West Bengal,<br>Calcutta. | Member   |
| 17. | Secretary, Housing & Urban Development,<br>Government of Tamil Nadu, Madras.                         | Member   |
| 18. | Representative of the Ministry of Works<br>and Housing, New Delhi.                                   | Convener |

2. The terms of reference of the Working Group will be as follows :-

1) To examine the housing availability and requirements of various groups in rural and urban areas in terms of income distribution pattern and suggest an attainable objective for the Nation's housing effort for the next five years 1980-85 in the light of 20 year perspective;

2) To evaluate the extent to which the existing social housing schemes in the public sector have succeeded in realising the social objectives set forth in plans, namely, provision of shelter to the weaker and low income groups of the community in the urban and rural areas separately;

3) In the light of the above, suggest categorisation criteria, category-wise schemes and cost ceiling (including land cost);

4) In the light of the above, suggest technical, including research and extension, fiscal, administrative and legislative measures required to achieve the objectives;

5) To suggest measures for accelerating rural housing programmes on a country-wide scale ;

6) To suggest medium-term urban development strategies and programmes with the object of deaccelerating and reversing the trends in the rapid growth of metropolitan and large cities that would foster and supplement rural growth and subserve the rural hinterland;

7) To suggest measures for the development of small and medium towns ;

8) To evaluate the problem of slums and to suggest appropriate strategies for tackling the problem and preventing further growth of slum in future;

9) To evolve a programme for the development of basic urban infrastructure as a strategy for the development of counter magnets so as to deflect the population away from metropolitan and large cities; and

10) To identify the requirements of Schedule Castes and Scheduled Tribes and suggest modifications in the general programmes for Housing and Urban Development wherever necessary so that these communities derive adequate benefits.

3. The Working Group is expected to furnish its report by the 25th August, 1980.

4. The expenditure on TA/DA in connection with meetings of the Working Group will be borne by the parent Departments/Ministries/Organisations. Non-official members will be entitled to TA/DA admissible to Grade I Officers of Government of India which will be paid by the Planning Commission.

Sd/-  
(Y. MOHAN)  
Director (Administration)

HOUSE SITES-CUM-DWELLING CONSTRUCTION SCHEME  
FOR RURAL LANDLESS

(Proposals for Sixth Five Year Plan - 1980-85)

Perspective:

According to estimates made by the State Governments and the Union Territory Administrations some time back, there were 11.9 million landless workers' families in the entire country-side eligible for assistance under the House Sites-cum-Hut Construction Scheme. Out of the above, house sites had been allotted to 7.8 million families according to reports received upto 31.5.1980. It is estimated that in another five years time the number of eligible families needing housing assistance may go up by another 2.5 million bringing the total to around 14.5 million. When the scheme was initiated in October, 1971, it aimed at distribution of house-sites only and it was expected that the beneficiary would on his own construct a dwelling over the house sites with the assistance from the State Governments under some other scheme or with the assistance provided by some voluntary organisations. This expectation has, however, not been fulfilled as a majority of this segment of economically weaker sections of our people have not found themselves in a position to provide the requisite wherewithal to raise even a hut on their own. The Scheme has as such not been able to make a perceptible impact on the rural landless so far. The perspective for the plan will, therefore, have to be worked out on the basis of providing assistance not only by way of house sites but



for construction of a shelter over them also. It will also be necessary to ensure that entire landless population is covered by the dual assistance by the end of the plan as any delay in satisfying one of the basic needs of these poor people is likely to lead to other problems. In other words, the families which have already been given house sites would need to be helped to construct dwellings over such sites and the families which have not been provided with house sites so far would have to be given house sites as well as assistance for construction of huts/houses.

#### Size of the Programme

2. As indicated above, 7.8 million families have been given house sites so far. The house sites programme over the next five years would as such have to cover another 6.7 million families. As regards house construction aid, it would have to be provided to all 14.5 million families. From the progress reports being received from the State Governments, it is, however, noted that some of them have already been helping these families to construct houses on the house sites allotted to them. In some States, the beneficiaries have been able to construct houses on their own. From the reports received from eight States out of 18 States where the scheme is under implementation, 8.43 lakh houses have been constructed on the house sites allotted through private as well as governmental efforts. It could safely be assumed that about 2 million families may have so far constructed houses in all the States and U.Ts. The private and voluntary effort works out to

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about 25%. In this way the house construction assistance will be needed for about 9 million families in all. To sum up, assistance for house site-cum-dwelling construction would be required for 6.7 million families and only construction aid would have to be arranged for 2.3 million families.

Scale of assistance:

3. The quantum of assistance at present available is Rs.500/- per family if a house site has already been made available and Rs.750/- per family in case house site too has to be provided. This assistance has to be utilised for cost of developed plot, provision of a well for a cluster of 30-40 families, approach roads and buildings materials. All labour inputs have to be provided by the beneficiaries. In practice, however, it is noted that it has not been possible for the State Governments to achieve the results within the ceilings indicated above. Some of the State Governments have, therefore, been extending higher assistance.

4. It has to be considered whether with the scale of assistance envisaged it would at all be possible to provide a dwelling of reasonably lasting nature. The uniform ceiling of Rs.750/- for both house site as well as construction of a dwelling unit in all areas could not be considered adequate for proper implementation of the programme. It is, therefore, essential that the quantum of assistance be revised upwards so as to bring it within the ambit of practical implementation taking no doubt into account the important aspect of

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financial constraints. Keeping both these factors in view, it would be desirable to raise the ceilings to Rs.750/- and Rs.1000/- per site as against the present ceiling of Rs.500/ and Rs.750/- per site.

Investment Envisaged:

5. In the preceding paragraphs, two main suggestions have been made for acceleration of the programme. First, the target for the prospective five year plan is fixed for covering of the entire landless population i.e.14.5 million families. Secondly, the ceilings of assistance be raised. Assuming that these suggestion will be approved in view of the commitment made in the Election Manifesto, the total financial requirements work out to Rs.845 crores for the plan period as indicated below :-

(i) Assistance at Rs.250/- per family for 6.7 million families would work out to. Rs.167.5 crores

(ii) Assistance at Rs.750/- per family for 9 million families would come to. Rs.675.0 crores

TOTAL: Rs.842.5 crores

There is no doubt that the investment envisaged is quite substantial but in view of the importance and urgency of the programme, utmost efforts would have to be made to arrange the investment indicated above.

Phasing of Investment:

6. Experience in the past indicates that unless specific year-wise financial as well as physical targets are fixed in advance, the progress remains slow. The investment

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envisaged will, therefore, have to be specified for each year and phased in such a manner that the quantum will go on increasing with the development of tempo of implementation during the successive years commensurate with the implementation capabilities of the State Governments. The programme, in other words, will have to be operated on time-bound basis and the State Governments urged to make every effort to achieve the progress as per targets fixed. The year-wise targets, financial as well as physical, may be fixed on the following basis :-

Year	Financial Provision (Rs. in crores)	Physical Targets	
		House-sites to be allotted (lakh units)	Dwelling construction programme (lakh units)
Ist year 1980-81	60	4.80	6.40
IIInd year 1981-82	100	8.00	10.67
IIIrd year 1982-83	160	12.80	17.67
IVth year 1983-84	225	18.00	24.00
Vth year 1984-85	<u>300</u> <u>845</u>	<u>24.00</u> <u>67.60</u>	<u>32.00</u> <u>90.74</u>

Survey of Eligible families:

7. The figures of eligible families are based on the survey conducted by the State Governments a few years back. Some of the State Governments have carried out survey of the eligible families in the recent past. The State Governments who have not carried out the surveys; say for more than 5 years, could be requested to make a quick survey of the

eligible families so that more reliable figures are available.

Problems of Implementation:

8. Advance Planning: In order to achieve success in implementation, it would be necessary for the State Governments to prepare well thought-out action plans in advance and initiate preliminary steps ahead so that unforeseen difficulties are tackled well in time.

9. Implementation Machinery: It will be desirable for the State Governments to strengthen and streamline their organisational machinery responsible for implementation of the scheme so that the targets are achieved.

10. Monitoring: Effective monitoring system helps in guiding the pace of implementation on the one hand and in pin-pointing the bottlenecks and identifying remedial measures on the other. Some of the State Governments have developed adequate monitoring system but in a number of other States no such arrangement exists. It will be advantageous if this aspect is taken care of fully. Monitoring Committees could be set up at various levels in consonance with the importance of the Scheme with adequate non-official representation.

11. Inspection: Periodical inspection of the projects in the field by higher officers helps in accelerating implementation process and clearing difficulties on the spot. The State Govt. will have to fix responsibility for field inspection of some of its officers and enforce it in the interest of the Scheme. The Central Government should also

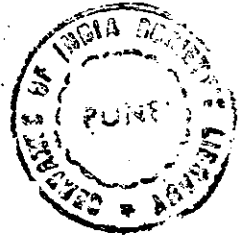
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consider deputing their officers for inspection and discussion with State Governments from time to time.

12. Evaluation: It will be advantageous to arrange for evaluation of the scheme either through the State Governments or by some Central agency. Our proposal to the Planning Commission to get the scheme evaluated by the Programme Evaluation Organisation will have to be pursued for early acceptance and implementation.

13. Earmarking of funds: The Scheme now forms part of the Revised Minimum Needs Programme of the State Sector plans. In other words, the Planning Commission earmarks funds for the purpose so that specified targets are achieved. The experience during the first three years of the current Plan indicate that the State Government have in some cases avoided providing funds for the purpose. It is only at the instance of the Planning Commission that the State Governments agree during the annual plan discussions to provide some funds for the purpose. It will be necessary to urge the State Governments that in future they will ensure adequate provision in their budgets for this scheme in direct proportion - this Scheme has to be overall housing plan of the State.

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PROPOSALS ON HOUSING SCHEME FOR DOCK  
WORKERS FOR SIXTH FIVE YEAR PLAN- 1980-85INTRODUCTION

The Housing Scheme for Dock Workers was drawn up in 1964, in consultation with the Ministries of Works and Housing, Finance and the Planning Commission for providing housing facilities to the dock workers of the Dock Labour Boards. Under the Scheme, the Boards were originally given financial assistance from the Central Government in the shape of subsidy at 20% and loan at 35% of the cost of construction or the ceiling cost prescribed under the scheme, wherever was less. These assistances have been raised to 25% subsidy and 50% loan from 15th June, 1971.

2. Total number of houses so far constructed under the scheme by various Dock Labour Boards are given below :-

<u>Name of the Board</u>	<u>Number of houses constructed</u>	<u>Number of houses under construction</u>
Bombay	352	-
Calcutta	384	60
Madras	816	-
Visakhapatnam	888	-
Cochin	42	-
Mormugao	-	64
Kandla	72	104
Total :-	<u>2554</u>	<u>228</u>

A statement indicating the total number of registered and listed workers under the different Dock Labour Boards,

number of houses constructed under the Scheme and number of houses otherwise constructed by different Dock Labour Boards and percentage of workers provided with housing accommodation is given in Appendix.

3. It will be seen from the above statement that progress so far made in construction of houses has not been satisfactory in Bombay, Calcutta, Kandla, Mormugao and Cochin Dock Labour Boards. The main reason for slow progress of construction of houses under the Housing Scheme is that the Dock Labour Boards are required to meet 25% of the prescribed ceiling cost as well as the difference between the actual cost of construction and the prescribed ceiling cost. In addition loan amounting to 50% of the prescribed cost, granted to Dock Labour Boards, has also to be returned with interest. As the actual cost of construction is much more than the prescribed ceiling cost, the Dock Labour Boards have found it difficult to find adequate funds for stepping up construction of houses. In addition the following factors are also to be taken into account :-

- i) The Cochin Dock Labour Board is not interested in construction of any more houses under the Scheme as Dock Workers at Cochin have opted for a housing loan scheme to have their own houses rather than to live in the quarters offered by the Board.
- ii) Out of 816 houses constructed in Madras, 332 are being occupied by ineligible categories of workers and staff, as the eligible categories of workers are not coming forward to accept



the allotment of quarters. It has, therefore, been decided not to undertake any fresh construction till all the quarters are occupied by eligible categories.

iii) Out of 888 quarters constructed in Visakhapatnam, 83 are occupied by ineligible categories of workers. In view of this, the Dock Labour Board does not have any proposal for construction of additional quarters.

4. The proposals for construction of houses during the period of five years from 1980-85 have been framed in the light of the position stated above. In addition, the following factors such as availability of loan, availability of funds with the Dock Labour Board and demand for quarters among workers have been taken into account. The tentative proposals are as under :-

Bombay :-

It is proposed to construct 480 quarters during the period of five years at an estimated cost of Rs.1.52 crores. The construction of quarters will be taken up as soon as the estimates are approved by this Ministry and will be completed in a period of two years from the date of taking up the work. The estimates are under consideration of this Ministry. The amount of subsidy involved is Rs. 10.14 lakhs.

Calcutta :-

Calcutta Dock Labour Board is faced with financial deficit due to in surplus labour force. At present, they are constructing 120 houses - 30 houses with

financial assistance under the Scheme and 60 houses from out of their own funds. Due to paucity of funds, they are at present not in a position to undertake construction of additional quarters. However, as about 700 workers are in the waiting list for allotment of quarters and as land is available for construction of 120 quarters, it is proposed to include construction 120 quarters during 1982-83 and 1983-84 by which time it is expected that adequate funds will be available.

Mormugao :-

Due to commissioning of Mechanical Ore Handling Plant, labour force at the Mormugao Dock Labour Board will be very much surplus to its requirement. It is not possible to indicate as to the number of workers that will be left with the Board. The Board has constructed 60 quarters so far. At present 64 quarters are under construction. The Mormugao Dock Labour Board was interested in subsidy alone. Out of the total amount of subsidy of Rs. 1.08 lakhs required, Rs.54,000/- have already been released. The balance subsidy of Rs.54,000/- is likely to be released during the current financial year. In addition, 64 quarters are proposed to be constructed during the Plan period 1980-85. This involves a subsidy of Rs. 1.08 lakhs and loan of Rs. 2.13 lakhs.

Kandla :-

So far 72 quarters have been constructed. Construction of other batch of 104 houses was taken up in January, 1980. During the current year for the construction of 104 quarters a subsidy of Rs. 0.72 lakhs is required.

The balance subsidy of Rs.0.71 lakh is likely to be released in 1981-82. In addition, it is proposed to include construction of 160 quarters during the Plan period commencing from 1980-81. The amount of subsidy involved would be Rs. 2.20 lakhs.

5. The programme for the construction of houses for dock workers during the Five Year Plan beginning from 1980-81 will thus be as under :-

HOUSES UNDER CONSTRUCTION :-

<u>Name of the Dock Labour Board</u>	<u>Number of houses</u>
Calcutta	60
Kandla	104
Mormugao	64
Total:-	<u>228</u>

HOUSES TO BE TAKEN UP FOR CONSTRUCTION :-

<u>Name of the Dock Labour Board</u>	<u>No. of houses</u>
Bombay	480
Calcutta	120
Mormugao	64
Kandla	160
Total:-	<u>824</u>

6. On the above line, the outlay for construction of houses for Dock Workers will be as under :-

	(Rs. in lakhs)
1. Bombay Dock Labour Board ...	10.14
2. Calcutta Dock Labour Board ...	8.25
3. Mormugao Dock Labour Board ...	3.78
4. Kandla Dock Labour Board ...	3.63
Total:-	<u>25.80</u>

Out of this, the break up between loan and subsidy is as follows :-

Loan	...	...	Rs. 7.24 lakhs
Subsidy	...	...	Rs.18.56 lakhs

7. The year-wise allocation that will be required is as follows :-

<u>Year</u>	<u>Outlay</u> ( Rs. in lakhs )
1980-81	6.00
1981-82	1.71
1982-83	10.80
1983-84	7.29

Total:-

25.80. or  
Rs.26.00 lakhs.

Statement showing the number of Registered and Listed  
Dock Workers and the Houses constructed for them

Sl. No.	Name of the Dock Labour Board.	Regd. No. of workers	No. of listed workers	Total	No. of houses constructed under the Housing Scheme for Dock Workers	No. of houses constructed prior to Scheme or otherwise.	Total	Percentage of workers provided with houses.	R E M A R K S
1.	Bombay	7821	603	8424	352	566	918	11%	
2.	Calcutta	8998	-	8998	384	-	384	4.26%	
3.	Madras	1754	809	2563	815	44	860	33.5%	
4.	Visakhapatnam	1035	2010	3045	888	Nil	888	29%	
5.	Cochin	1500	Nil	1500	42	Nil	42	3.4%	
6.	Mormugao	1900	Nil	1900	Nil	80	80	4.2%	
7.	Kandla	695	Nil	695	72	Nil	72	10%	
TOTAL :-		23703	3422	27125	2554	690	3244	12%	

TARGET OF LOAN  
SANCTIONS :

It is assessed that the loan sanction target for the 5-years of the fresh Plan would be Rs.1055 crores with the Yearwise and category-wise break up as in Statement I. The following percentage of financing for housing for different income groups/ schemes in a financial year has been kept in view :

1. EWS 30%
2. LIG 25%
3. MIG 25%
4. HIG/Commercial 20%

After laying down the above limits in April, 1975, certain new schemes were approved by this Ministry for grant of loan by HUDCO and the financing of such schemes is done from within the percentage resources of the category which is to be benefitted most by such schemes. For example, sites and services schemes in urban areas and rural Housing Schemes are financed out of the resources allotted for EWS category

PHYSICAL  
TARGET :

Since it started financing from 1971-72 and upto 31.3.80, HUDCO has sanctioned loans of Rs.554.94 crores for various housing and other project cost of Rs.803.91 crores. Against the loan sanctions of Rs.554.94 crores, the amount released is Rs.315.52 crores out of which Rs.102.05 crores has been received back as repayments. These sanctions would result in 6,20,000 new dwellings units (including 2.18 lakhs rural houses), 55,000 serviced plots in addition to about 8,000 other buildings/plots meant for community/commercial facilities.

△projects  
with an  
overall

This Ministry has always laid emphasis on construction of houses for EWS & LIG categories. As such the programme of new sanctions proposed during the fresh Plan period (1980-85) is likely to produce the new housing stock of 12.77 lakh units. Out of the dwellings so far sanctioned, 87% are meant for the benefit of EWS and LIG and during the fresh Sixth 5-year Plan, this percentage is likely to rise to 89.

FORMULA FOR  
PAYMENT OF  
SUBSIDY :

With a view to enable HUDCO to finance social housing schemes at a moderate rate of interest, the loss incurred by HUDCO on account of lending at rates of interest lower than its average borrowing rates, this Ministry grants subsidy on the following formula :

- i) In respect of loan releases made upto 31.3.1975.  $1\%$  on the amounts advanced & remaining outstanding every year in respect of social schemes (i.e. schemes for which the lending rate was 6.5%).
- ii) On loan releases made from 1.4.75 onwards against the sanctions of the differential interest rate structure. At 2.5% on such loans advanced and remaining outstanding each year.

iii) On loan release made under 2.5% on such loans new sanction under differential interest rate structure advanced and remaining outstanding each which came into force from year.

5.4.1975.

In addition to the above, HUDCO is paid subsidy of "service charges" at  $\frac{1}{2}\%$  of the total financing in any year i.e. total sum advanced and remaining outstanding every year at various rates of interest.

The question relating to financing pattern of HUDCO and the necessity of payment of subsidy by Govt., has been discussed in this Ministry on a number of occasions. It was agreed that the differential interest rate structure and the allocation of funds to different income categories, as at present, should continue and, therefore, the necessity of continued payment of subsidy was accepted, in principle, but the need for tapering it off gradually was also emphasised. The basis for payment of subsidy from 1980-81 is yet to be finalised. As the element of subsidy is paid out of non-plan budget of this Ministry, the details of funds required for the fresh 5-year plan (1980-85) on this account, are not being included in the Plan proposals.

The experience of working of the assistance programme of the HUDCO over the past few years has indicated a certain degree of disparity in utilisation



of available assistance by different States. While some of the States have taken greater advantage, some other have not come forward to seek the assistance to the extent available. The HUDCO should, therefore, continue its efforts so that States/Regions which have lagged behind so far are encouraged to improve the inflow of their schemes to the HUDCO.

Note on provisions for HUDCO in the  
sixth Five Year Plan (1980-85)

INTRODUCTION

In the earlier Draft Sixth Five-Year Plan (1978-83), there exists a provision of Rs.40 crores towards the equity capital by Government to HUDCO and an over-all investment of Rs.450 crores.

REQUIREMENTS  
& MOBILISATION  
OF RESOURCES:

The fresh Sixth 5-year plan (1980-85) envisages an equity contribution by Government of Rs.60 crores and a total investment of Rs.595 crores (including Rs.11 crores requested for redemption of borrowings). Against this Rs.595 crores, Rs.152 crores are estimated to be available through repayment of loans on its previous lendings whereas the balance amount of Rs.383 crores (excluding Rs.60 crores as equity capital) is proposed to be raised through fresh borrowings.

ALLOCATION OF  
RESOURCES:

The resources allocation proposed for fresh borrowings for the 3 years from 1980-81 to 1982-83 is based on the floating of Government Guaranteed Debentures of Rs.30 crores per year and for the last 2 years viz. 1983-84 and 1984-85, the ratio between debentures and LIG/GIC borrowings has been proposed as at the end of 1982-83, i.e. 45 to 55. Thus the fresh borrowings of Rs.383 crores would comprise of Rs.180 crores through debentures and 203 crores through LIG/GIC loans, as per programme given in Statement II.

As per programme

STATEMENT I

SIXTH FIVE YEAR PLAN PROGRAMME - 1980-85  
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.,  
SCHEMewise/YEARwise PROGRAMME OF LOAN SANCTIONS (Rs. in Crores)

Category	1980-81	1981-82	1982-83	1983-84	1984-85	Total
1	2	3	4	5	6	7
<u>I. Economically Weaker Section</u>						
a) Urban Housing	24	28.5	33.0	35.5	37.5	158.5
b) Urban Sites & Services	8	9.5	11.0	11.5	12.5	52.5
c) Urban Slum Upgradation						
d) Rural Housing	16	19.0	22.0	23.5	25.0	105.5
Total I	48	57.0	66.0	70.5	75.0	316.5
II. Urban Low Income Group Housing	40.0	47.5	55.0	59.0	62.5	264.0
III. Urban Middle Income Group Housing	32.0	38.0	44.0	47.0	50.0	211.0
IV. Urban High Income Group Housing.	8.0	9.5	11.0	11.5	12.5	52.5
<u>V. Other Schemes</u>						
a) Staff Rental Housing Scheme	22.4	26.6	30.8	32.9	35.0	147.7
b) Scheme for production building materials.	0.4	0.5	0.6	0.7	0.7	2.9
c) Urban Development Scheme.	1.2	1.4	1.6	1.7	1.8	7.7

	1	2	3	4	5	6	7
d) Private Developers Housing Scheme		8.0	9.5	11.0	11.7	12.5	52.7
e) Commercial Projects (Viz. Office/Shopping Complex Markets, etc.)							
VI. Old Schemes sanctioned prior to introduction of income categories.		-	-	-	-	-	-
Total:		160.0	190.0	220.0	235.0	250.0	1055.0

## STATEMENT II

HOUSING AND URBAN DEVELOPMENT CORPORATION LTD.  
STATEMENT OF OUTLAYS AND RESOURCES FOR THE SIXTH FIVE YEAR PLAN (1980-85)  
 (Rs. in Crores)

	1980-81	1981-82	1982-83	1983-84	1984-85	Total
<b>A. OUTLAYS</b>						
1. Loan Releases	89	102	117	132	144	584
2. Redemption of earlier borrowings.	-	-	-	5	5.5	10.5
	89	102	117	137	149.5 or 150	594.5 or 595
<b>B. RESOURCES</b>						
1. Equity contribution from Govt.	8	11	12	14	15	60
2. Repayments	23	26	30	35	38	152
3. LIG/GIC Loans	28	35	45	48	47	203
4. Issue of Debentures.	30	30	30	40	50	180
	89	102	117	137	150	595

HOUSING SCHEME FOR PLANTATION WORKERS:  
Proposals for Sixth Five Year Plan - 1980-85

Section 15 of the Plantation Labour Act, 1951 imposes an obligation on every planter to provide and maintain housing accommodation for every worker and his family residing in the plantations. The model rules framed thereunder in 1954 provide that each employer shall provide rent free accommodation for at least 8% of the resident workers every year until all of them are adequately housed. This provision was incorporated in the Plantation Labour Rules promulgated by the State Governments during the years 1956-57. Many planters were unable to meet this statutory obligation due to financial difficulties. Consequently, a Scheme known as 'The Plantation Labour Housing Scheme' (now renamed as Subsidised Housing Scheme for Plantation Workers) was introduced in April, 1958, to help the planters especially the smaller ones, to fulfil this obligation.

2. Under the Scheme Central financial assistance is made available to the planters through the State Governments for construction of houses for the resident Plantation Workers the extent of 87½% of the approved ceiling costs (50% as loan and 37½% subsidy). The remaining 12½% is met by the planters themselves. Presently, the Scheme is being implemented in the States of Assam, West Bengal, Tripura, Kerala, Karnataka and Tamil Nadu.

3. For implementation of this Scheme, an outlay of Rs. 2 crores was provided in the 4th Plan period (1969-1974). During the 5th Plan period (1974-78) against the original outlay of Rs. 5 crores, the actual assistance made available to States

amounted to Rs.4.50 crores because of termination of the Plan one year earlier. In the year 1978-79 and 1979-80, the amounts provided were Rs.1.60 and Rs.1.80 crores. An outlay of Rs.1.80 crores has been proposed for 1980-81.

For the Five Year Plan period 1978-83, an outlay of Rs. 8.00 crores has been approved by the Planning Commission.

4. According to the information received from the State Govts. (as on 31-12-1978) the number of workers already provided with housing accommodation and the number of workers yet to be provided with such accommodation, etc. are as under:-

Total No. of Plantations (in the 6 States of Assam, Tripura, West Bengal, Kerala, Karnataka & Tamil Nadu)	2,575
Total No. of Workers employed on these Plantations	5,97,776
No. of Workers eligible for rent-free accommodation	4,72,774
No. of Workers already provided with rent-free accommodation	3,10,867
No. of Workers yet to be provided with housing accommodation (i.e. NET HOUSING SHORTAGE)	1,61,907

5. The net shortage of housing accommodation is approximately 1.62 lakh units. If the legal requirement of covering 8% of the resident workers every year is to be met, 12,960 houses will have to be constructed annually. The total investment required for the construction of these houses @ Rs.5,000 (approved ceiling cost) comes to Rs.6.48 crores, out of which the Central assistance (50% loan and 37½% subsidy) will amount to Rs.5.67 crores. On this basis, total requirements of funds for this purpose for the next five years 1980-81 to 1984-85 would be Rs.28.35 crores. As against this, a provision of Rs.1.80 crores has been made for the year 1980-81. In view of the position explained above, it is suggested that the Plan outlay for 1980-81 to 1984-85 may be stepped up from Rs.8 crores to Rs.28.00 crores.

HOUSE BUILDING ADVANCE TO CENTRAL GOVT. EMPLOYEES-

PROPOSALS FOR SIXTH FIVE YEAR PLAN 1980-85:

INTRODUCTION:

The Scheme regarding the grant of house building advance to the Central Govt. employees has been in vogue for about 25 years now - having been commenced in April, 1956. The Scheme was started as a welfare measure for the Central Govt. employees to assist them in constructing a house of their own or to purchase a ready-built flat.

2. The grant of house building advance to the Central Govt. employees was a non-Plan item prior to 1978-79 and was included in the Plan only from the year 1978-79. The provision of HBA is made in the grant of Ministry of Finance but being nodal Ministry, the Ministry of Works & Housing operates on the budget provisor

Over a period of 25 years, there has been tremendous increase in the demand for house building advance, mainly due to increase in the number of Central Govt. employees\*\*

PURPOSE  
FOR  
GRANT  
OF HBA

According to the existing provisions of the HBA Rules, the grant of house building advance is admissible for (i) constructing a new house; (ii) acquiring a plot of land and constructing a house thereon; (iii) purchasing a ready-built flat/house from Central/ State Govt., Development Authority, local bodies, cooperative societies, improvement trusts, housing boards, on out-right purchase basis (iv) purchasing a ready-built house/flat from a private party; (v) purchasing a flat under the 'Self-Financing Housing Registration Scheme' of DDA and (vi) enlarging living

\*\* and recognised need of housing for the Central Govt. employees.

.../-



accommodation in an existing house/owned by the applicant.

DEMAND: The demand for house building advance has also been increasing every year. During the year 1979-80 the requirement was Rs.81.70 crores which has increased to over Rs.110.34 crores during the current financial year.

RESPONSES: The budget provision and the actual expenditure in regard to the HBA, for the last 5 years, are shown below:-

Year	Budget	Actuals
Provision (Rs. in crores)		
1974-75	8.00	6.15
1975-76	10.00	11.53
1976-77	15.00	23.30
1977-78	29.00	28.62
1978-79	27.50	29.09
1979-80	30.00	Not available
	(excluding Rs.1 crore for Delhi Admn.)	
1980-81	15.00	-
	(excluding Rs.2.50 crores for Delhi Admn.)	

2. It would be seen from the above that although the budget provision has gradually increased but the actual expenditure has been more or less exceeding the budget provision in most of the years revealing that the demand for the house building advance has been much more than the budget provisions.

3. As already stated, there is a demand of Rs.110.34 crores, received from most of the Ministries/Departments, for 1980-81, but against this demand, the

budget provision as agreed to, is only Rs.15 crores, which is extremely inadequate to meet even the committed liability cases pending with the various Ministries/ Departments -ie. such of the liabilities where one or two instalments for construction of house have been released and subsequent instalments are yet to be released or where the applicants have received notices for payment of the full cost of the flats allotted to them by the various selling agencies.

PROJECTI-  
ON OF  
DEMAND:

Considering that the grant of house building advance is not only a welfare measure for the Central Govt. employees but it also helps in increasing the housing stock in the country by individual efforts, it is necessary that adequate provision should be made to meet the growing demands and the pending demands, it is suggested that a provision of Rs.200 crores during the Five-Year Plan period of the fresh Five Year Plan 1980-85 should be made. The yearly allocation is proposed as under:-

	(Rs. in crores)
.....	.....
1980-81	Rs. 30
1981-82	Rs. 35
1982-83	Rs. 40
1983-84	Rs. 45
1984-85	Rs. 50
.....	.....

The above requirements are on a very modest scale considering the demand from the various Ministries/ Departments.

demands in this regard. Considering the past few years actuals and the pending

ANNEXURE VIII  
(Para 36)

REQUIREMENTS OF NATIONAL BUILDINGS ORGANISATION  
FOR THE SIXTH FIVE YEAR PLAN - 1980-85.

I. Experimental Housing Scheme Rs. in lakhs

Different kinds of new materials and construction techniques evolved by research institutions are adopted in full scale in the experimental buildings taken up in this scheme. The proposals come from different State Govts. and construction agencies which are examined in the N.B.O. and approved by the Experimental Housing Assessment Committee. Grants-in-aid are given to the sponsors of the projects. After a proper evaluation of the performances, successful ones are propagated for wide adoption by construction-departments, public agencies, etc. Introduced in 1963, the objective of the scheme is to bring out application of building research in practice by undertaking field trials. So far, 36 experimental projects having an estimated cost of Rs. 2,39,23,693/- and grant-in-aid component of Rs. 66,62,471/- have been approved. Out of 36 projects 28 have already been completed and 8 are under progress at various stages of construction. Rs. 49.00  
Rs. 8 lakhs x 5

II Rural Housing Wings

At present there are 9 Rural Housing Wings. The maintenance charges on some of the Rural Housing Wings are provided under the Plan schemes. The provision for existing Rural Housing Wings for the Five Year Plan is proposed to be kept at Rs. 16.70

New Ones

(i) Simla (ii) Gauhati (iii) Madras 10.00

For maintenance of these new Rural Housing Wings to be created the provision may be made of Rs. 24.00 lakhs.

iii. Clusters of Demonstration Houses

Under this scheme proposals are examined by the NBO and grants-in-aid are sanctioned for putting up 10-20 clusters of demonstration houses each costing not more than Rs. 3,000/- to Rs. 4000/- with environmental improvements. These houses are intended for landless agricultural workers, economically weaker sections of the society, economically weaker sections of the society residing in the villages. The construction of the demonstration houses is taken up by the Rural Housing Wings under the aegis of NBO. So far 24 projects have been approved and the grant-in-aid of Rs. 24,79,160/- has been released. Out of this 19 projects have since been completed. The remaining projects are in various stages of construction. The provision for the five year Plan may be kept at

60.00

iv. Remodelling of villages

Under this scheme a village in each state is to be selected by the Rural Housing Wing in consultation with the State Government for

adoption to remodel and demonstrate the improvements in village life. The Rural Housing Wings are given grants-in-aid for execution of approved schemes. Under this scheme, additional funds, if required, are to be provided by the State Government. No project has so far been completed. However, one proposal from Rural Housing Wing, Bangalore has been received in NBO which is being technically examined and fund released after finalising the scheme. The five year plan provision is proposed to be kept at

Rs.3.00 lakhs x 5

15.00

V. Liaison Cells

(a) With a view to propagate new materials and construction techniques amongst the State Governments and other construction agencies so far 6 Liaison Cells have been created at Madras, Calcutta, Shillong, Srinagar, Bombay and Bhopal. There are no officers at present in Bombay and Bhopal. The provision for these cells may be fixed at

Rs.0.60 lakh x 6 x 5

18.00

(b) New Cells

Following the recommendations of Housing Ministers Conference held at Calcutta in December, 1976 a Regional Rural Housing Cell will be set up in each State under the NBO to give specific attention to Rural Housing problems of the country. On this basis it is contemplated to set up 4 more Liaison Cells during this plan period. With a commitment of

Rs. 0.50 lakh x 4 x 5

10.00

VI. Development Groups

In order to get the experts opinion as regards building and housing problems, it is essential that task forces on various aspects connected with buildings are

Rs. in lakhs

constituted and their expert advice is obtained. For this purpose the National Buildings Organisation proposes to constitute the following Development Groups:

- (i) Promotion of metric system;
- (ii) Standardisation of Building Practices;
- (iii) High rise buildings, etc.

The Group will continue for 3 years and the expenditure involved comes to

Rs.0.70 lakh x 3 x 2                      4.20

VII. Statistical Scheme (Socio-economic Division)

The Socio-economic Division in the N.B.O. has to conduct studies and bring out the publications/reports on the following:

- (i) Improvement of housing statistics  
Monitoring and analysis work;
- (ii) Socio-economic studies; and
- (iii) Housing policy research;

Rs.3.00 lakhs x 5                                      15.00

VIII. Films and publicity:

One of the functions of the NBO is to disseminate the latest developments in the field of building and housing. It also prepares short films on various aspects of Housing. The Films Division of the Ministry of Information and Broadcasting has agreed for production of the film 'Growing Incremental Houses for Urban and Rural Poor' during the year 1980-81.

2.00

IX. UNDP Equipment:

The NBO is functioning as the UN Regional Housing Centre for ESCAP. It has received sophisticated printing and photographic equipment from UNDP for documentation and expansion of the technical information, free of cost.

The total estimated cost would be Rs. 10-12 lakhs approximately. With the assistance of these equipments it is proposed to create a modern documentation centre in NBO. For running the centre, a proposal has been received for creation of some technical posts involving financial expenditure of Rs.2 lakhs per annum. The establishment, maintenance and other maintenance expenditure (like paper, ink, spare parts, etc.) comes to Rs.2.50 lakhs per annum.

Rs.2.00 lakhs x 5

**X. Management Training**

The National Buildings Organisation has already initiated a programme of training in the field of housing management. To impart training to field officers at different levels in respect of: I. Viable projects, II. Monitoring of Housing Projects, III. Housing Finance and IV, Estate Management and Community Education, the NBO will be required to organise suitable training programmes drawing upon the expertise available in other institutions. For begin with, an outlay of Rs.5 lakhs is suggested.

Rs. 1 lakh x 5

5.00  
-----

Total: 205.20  
-----

or say 205.00 lakh

ANNEXURE IX  
(Para 37)

Proposals for Sixth Five-Year Plan  
(1980-85) relating to the CBRI, ROORKEE (U.P).

The Central Building Reserach Institute, Roorkee (UP), was transferred from the CSIR, on an experimental basis, to the administrative control of the Ministry of Works and Housing w.e.f. 1.4.1978 and was thereafter registered as an autonomous society, in Delhi.

2. The CBRI carries out applied research and developmental work in diverse fields which cover (i) Building materials (ii) Soil Engineering (iii) Efficiency of buildings (iv) Building processes plant and productivity (v) Architecture and Physical Plannings (vi) Fire Protection to buildings (vii) Rural housing and environmental problems of the villages. Besides the above major areas of research, the experimental and construction unit of this Institute undertakes full scale demonstration employing various techniques developed at this Institute. The Information survey and planning division of this Institute look after the research needs of the scientists and helps the utilisation of the results of research. This Institute is also rendering technical advisory services and help the Industry for setting up new Industries under sponsored and consultancy projects.

The Plan proposals are oriented to the problems of low cost housing (Urban and Rural Housing) in the country. Special attention is given to the rural uplift by improving their housing condition and providing them better living environment. R&D will be done to assist the building industry in solving problems of planning, foundation, materials, design and construction with a view to achieve better comfort, functional efficiency, speed, economy and productivity in building construction. Greater attention will be given to the extension and implementation of process and techniques developed at



the Institute, in the actual large scale production of material and adoption in major construction projects. Setting up demonstration-cum-production units for manufacture of bricks, tiles and lime will receive priority. New building materials from industrial and agricultural wastes will be developed. Development of building techniques for construction of low cost schools, housing, health care buildings will receive priority. Work will also be undertaken on fire protection/safety devices for high rise buildings, industries and electric installation in various types of buildings. A major thrust is proposed to be given to help the poor villagers by introducing self-help housing schemes and suggesting cheaper building materials and techniques. The use of solar energy for gobar gas plants and for making comfortable environment inside the buildings will be exploited.

3. The proposals for inclusion of provisions for this Institute, in the earlier draft Sixth Five Plan (1978-83), were finalised in Council of Scientific and Industrial Research, New Delhi and sent to the Planning Commission. The CSIR confirmed that the following provisions were included for CBRI:-

Five-Plan	Rs.366.170 lakhs
Plan	Rs.140.000 "
	-----
	Rs.506.170 lakhs
	-----

However, as a result of discussions in the Planning Commission, the proposals for the earlier Plan (1978-83), for CBRI, were revised and sent to the Commission in August, 1979. The proposals were grouped in groups - Group 'A' - all additional land and building and equipment requirement of the Institute; Group 'B' - Information on all R&D projects proposed to be

undertaken; and Group 'C' - Projects of general continuing nature. The financial proposal for the earlier Plan (1978-83) was as under:-

	<u>Plan</u>	<u>Non-Plan</u>	<u>Total</u>
	Rs. in lakhs)		
Group 'A'	52.880		52.880
Group 'B'	55.168	224.370	280.038
Group 'C'	31.266	142.065	173.331
<b>Total</b>	<b>139.314</b>	<b>366.935</b>	<b>506.249</b>

The year-wise break-up was given as:- Rs. in lakhs

Year	Plan		Non-Plan	Total
	Capital	Recurring	(Recurring)	(Plan + Non-Plan)
1978-79	11.943	10.595	66.302	88.840
1979-80	13.220	11.077	74.490	98.787
1980-81	14.545	13.309	77.930	105.781
1981-82	6.000	27.000	73.013	106.013
1982-83	7.172	24.453	75.200	106.825
<b>Total:-</b>	<b>52.880</b>	<b>86.434</b>	<b>366.935</b>	<b>506.249</b>

It is seen that a provision of Rs.200 lakhs is included in the earlier 5-Year Plan (1978-83) under "Science & Technology" and a sum of Rs.25.00 lakhs in the Annual Plan 1980-81 for that item. It is proposed that the existing provision of Rs.2.00 crores made in the earlier Sixth Five-Year Plan (1978-83) may be allowed to stand for the fresh Sixth Five-Year Plan (1980-85).

The year-wise break-up is proposed as under:-

Year	Plan	Non-Plan (Recurring)	Total (Plan & Non-Plan)
			(Rs. in lakhs)
1980-81	25.00	69.23	94.23
1981-82	35.00	69.27	104.27
1982-83	40.00	75.40	115.40
1983-84	45.00	81.75	126.75
1984-85	55.00	84.35	139.35
<b>Total:-</b>	<u>200.00</u>	<u>330.00</u>	<u>580.00</u>