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National Urban Housing and Habitat Policy, 2007

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सत्यमेव जयते

National Urban Housing and Habitat Policy 2007

Government of India
Ministry of Housing & Urban Poverty Alleviation
New Delhi

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National Urban Housing and Habitat Policy 2007

Preamble

Shelter is a basic human need next only to food and clothing. At the end of the 10th Five Year Plan, the housing shortage is estimated to be 24.7 million. However, urban areas in our country are also characterized by severe shortage of basic services like potable water, well laid out drainage system, sewerage network, sanitation facilities, electricity, roads and appropriate solid waste disposal. It is these shortages that constitute the rationale for policy focus on housing and basic services in urban areas. ***This policy intends to promote sustainable development of habitat in the country*** *with a view to ensuring equitable supply of land, shelter and services at affordable prices to all sections of society. Given the magnitude of the housing shortage and budgetary constraints of both the Central and State Governments, it is amply clear that Public Sector efforts will not suffice in fulfilling the housing demand. In view of this scenario, the National Urban Housing and Habitat Policy, 2007 focuses the spotlight on multiple stake-holders namely, the Private Sector, the Cooperative Sector, the Industrial Sector for labour housing and the Services/Institutional Sector for employee housing. In this manner, the Policy will seek to promote various types of public-private partnerships for realizing the* ***goal of Affordable Housing For All.***

I. The Need for Policy

Urbanization and Development

1.1 "**Urban**" in India is defined as a human settlement with a minimum population of 5000 persons, with 75% of the male working population engaged in non-agricultural activities and a population density of at least 400 persons per sq. km. Further, all statutory towns having a Municipal Corporation, Municipal Council or Nagar Panchayat as well as a Cantonment Board are classified as "urban."

1.2 India's urban population in 2001 was 286.1 million, which was 27.8% of the total population. *Over the previous five decades, annual rates of growth of urban population ranged between 2.7 to 3.8%.* During the last decade of 1991-2001, urban population of India increased at an annual growth rate of 2.7%, which was 0.4% lower than that registered during the preceding decade.

1.3 The process of urbanization in India is marked by increasing concentration in comparatively larger cities. In 2001, 68.7% of the total urban population was living in Class I cities (defined as cities having a population of over 100,000). The shares of medium and small towns in the total population stood at 21.9% and 9.4% respectively.

1.4 The spotlight is focused on the mismatch between demand and supply of housing units. 99% of the housing shortage of 24.7 million at the end of the 10th Plan pertains to the Economically Weaker Sections (EWS) and Low Income Groups (LIG) sectors. Given the fact that 26.7% of the total poor in the country live in urban areas, the issue of affordability assumes critical significance. In terms of numbers, 26.7% of the total poor implies 80.7 million persons or about one-forth of the country's total urban population.

1.5 Further, the National Sample Survey Organisation (NSSO) 61st Round reports that the number of urban poor has risen by 4.4 million persons, between 1993-94 to 2004-05. It is, therefore, of vital importance that a new National Urban Housing and Habitat Policy carefully analyses ways and means of providing the '**Affordable Housing to All**' with special emphasis on the EWS and LIG sectors.

1.6 The number and proportion of cities with a population of one million or more has grown significantly in recent decades. From 12 in 1981 with 26.8% share of the total urban population, the number of million plus cities has increased to 35 in 2001 with 37% share of the total urban population.

1.7 The general trend towards urbanization shows considerable disparity amongst various States/Union Territories (UTs) of India. Whereas States such as Goa, Gujarat, Maharashtra, Punjab and Tamil Nadu have attained over 35% urbanization (Census:2001) and are continuing to register growth rates higher than the annual national average; States like Himachal Pradesh (9.80%), Bihar (10.46%), Orissa (14.99%) and Uttar Pradesh (20.78%) have displayed low rates of urbanization.

Rural To Urban Shift of Labour

1.8 The growth of the Indian workforce is also characterized by an increasing level of urbanization. At the onset of the 21st century (2001), 32% of the total workforce resided in urban areas. According to the 2001 Census, 29% of the urban workforce falls in the category of "*main workers*" and the balance in the category of "*marginal workers*." The male-female composition of the urban workforce is structured in favour of male workers (the male-female ratio being 84:16 in 2001) although there has been some improvement in the volume of female employment. *Further, it is of critical significance that 79% of the new jobs totaling 19.3 million between 1991-2001 were generated in urban areas and only 5 million jobs were generated in rural areas.*

1.9 It is important to highlight the fact that the informal sector in urban areas is growing exponentially. In the decade 1991-2001, workers classified as "marginal workers" registered an increase of 360% as compared to an increase of only 23% for workers classified as "main workers." As a consequence, the ratio of marginal workers to total workers increased from 2.2% in 1991 to 7.9% in 2001. Further, the proportion of female workers to total workers rose from 14.3% in 1991 to 16% in 2001. In a nutshell, the 1991-2001 decade has witnessed strong trends towards casualization and feminization of the urban workforce. Further, wage employment is being progressively replaced by sub-contracting.

Balanced Regional Development

1.10 As India's labour force witnesses a rural to urban shift, it is of critical importance that the rural and urban areas develop in a symbiotic manner. The way to bring about such a symbiotic development between rural and urban areas is by adopting "a Regional Planning approach." The objective of such an approach is to develop a symbiotic rural-urban continuum, which is ecologically sustainable. The Town & Country Planning Acts of some States provide an ideal basis for Regional Planning.

1.11 There is also a need to develop *a special focus on the eight States of the North-Eastern Regional Council* due to a lesser level of socio-economic development and on account of the highly sensitive ecology of the region.

New Integrated Townships and Green-Field Development

1.12 In view of the fact that 50% of India's population is forecasted to be living in urban areas by 2041, it is necessary to develop new integrated townships. These green-field townships should generally be located on comparatively degraded land excluding prime agricultural areas growing more than one crop with the help of assured irrigation. These green-field townships should be located at a reasonable distance from medium or large existing towns.

1.13 Further, it is also important to develop mass rapid transport corridors between existing medium and large towns and new green-field towns so that the relationship between industry and commerce is developed to an optimum level.

Role of Housing

1.14 As per a Central Statistical Organisation (CSO) estimate, the Housing Sector contributed 4.5% to India's Gross Domestic Product (GDP) in 2003-04 at current prices. The contribution of housing *in urban areas* to the GDP in 2003-04 was 3.13%. Further, the spotlight is focused on the fact that 16% of the Indian work force is engaged in Construction and Transport Sectors. It is estimated that overall employment generation in the economy on account of additional investment in the Construction/Housing Sectors is eight times the direct employment (IIM Ahmedabad : 2005). In view of the substantial use of cement, steel, marble/ceramic tiles, electrical wiring, PVC pipes and various types of fittings; construction activity has a multiplier effect on industrial demand for these items.

1.15 At the advent of the 21st Century (2001), the housing stock in India stood at 50.95 million for 55.8 million urban households. *Significant segments of this housing stock was characterized by congestion and obsolescence.* Congestion is particularly acute in inner city slums and peripheral slums. *According to the Census 2001, 61.82 million persons or 23.1% of the urban population resides in slums*. The quality of housing stock in slums is extremely poor. An important reason for this is insecurity of tenure. Slums are also severely deficient in basic services such as potable water, sanitation, sewerage, storm water drainage and solid waste disposal.

1.16 Given the degraded habitat in which slum dwellers live and the frequent episodes of illness characterizing slum families, *it is of vital importance that special attention is paid to urban health and hygiene* on the one hand and social and preventive medicine on the other hand. In order to improve the quality of life in urban areas, *it is of critical significance that the housing stock is improved through urban renewal, in situ slum improvement and development of new housing stock in existing cities as well as new townships.* Further, the enhancement of housing stock must be accompanied with high quality provision of basic services. It is a well established fact that *safe, hygienic and spacious provisioning of housing duly buttressed with adequate basic services and a congenial habitat promotes significant improvement in productivity of workers.*

Housing Needs

1.17 The magnitude of housing shortage was estimated by a Technical Group in the context of formulation of the 11th Five Year Plan. The Technical Group estimated the housing shortage at the end of the 10th Plan to be around 24.7 million for 67.4 million households. The Group further estimated that 99% of this shortage pertains to EWS & LIG sectors. During the 11th Plan, the Group estimated that the total housing requirement (including backlog) will be to the tune of 26.53 million units for 75.01 million households.

1.18 Whereas more than 23% of the urban population resides in slum (Census:2001), a much higher proportion of the urban population of metropolitan cities lives in slums; it is estimated that 55% of the population of Mumbai lives in slums. It is of critical importance that the strategy of in-situ slum upgradation is adopted for preponderant proportion of the slum dwellers,

since they provide valuable services to residents living close to their own dwelling places.

1.19 The Working Group on Urban Housing pertaining to the 11th Plan made different assumptions on unit cost of construction of houses in million plus cities and other urban areas for estimating the investment required for overcoming the housing shortage. The total estimated investment for meeting the housing requirement upto 2012 was estimated to be of the order of Rs.3,61,318.10 crores consisting of Rs.1,47,195 crores for mitigating housing shortage at the beginning of 11th Plan and Rs.2,14,123.10 crores for new additions to be made during the 11th Plan period (this includes construction of pucca houses & upgradation of semi-pucca and kutcha housing units).

Magnitude of Poverty

1.20 Non-affordability of housing by economically weaker sections of society and low income families in urban areas is directly linked with the magnitude of urban poverty. Poverty in India has declined from 320.3 million in 1993-94 to 301.7 million in 2004-05. While there has been a decline of 18 million persons in the total numbers of the poor in India, *the NSSO reports that the number of the urban poor has risen by 4.4 million persons during the same period*. One fourth of the country's total urban population, numbering 80.7 million persons is below the poverty line. The urban poor constitute 26.7% of the total poor in the country. *The fact that the number of urban poor has risen is in stark contrast with rural poverty, where* both the total number of rural poor and its incidence vis-à-vis the rural population has fallen.

1.21 The urban poor have limited access to basic services. According to the 2001 census, there is a 9% deficiency in drinking water, 26% in toilets and 23% in drainage. It is quite understandable that most of this shortage pertains to Slums.

Development of Sustainable Habitat

1.22 Development of sustainable habitat is closely related to the adoption of '*the Regional Planning approach*' while preparing Master Plans of towns/ cities, District Plans and Regional/Sub-Regional Plans. It involves maintenance of the ecological balance in terms of a symbiotic perspective on rural and

urban development while developing urban extensions of existing towns as well as new integrated townships. Promotion of sustainable habitat is closely linked with reserving a significant proportion of the total Master Plan area as '*green lungs of the city*' (e.g. Master Plan for Delhi 2021 provides 20% of green areas), protecting water bodies with special emphasis on the flood plains of our rivers and developing green belts around our cities. It will be desirable to pursue a goal of 20-25% recreational land use area (excluding water bodies) which has been prescribed for Metro-cities by the Urban Development Plan Formulation and Implementation Guidelines (UDPFI) in order to enhance the sustainability of human settlements. Recreational land use refers to parks, playfields and other open space such as specified park, amusement park, maidan, a multipurpose open space, botanical garden, zoological parks, traffic parks, etc. It is also necessary to estimate the Gross Geographic Product (GGP) of a given sub-region and endeavour to enhance it while developing new urban settlements. The new Habitat Policy recognizes the sustainability limits of existing urban settlements. It also seeks to emphasize the mutual inter-dependence between towns and villages.

1.23 The new Habitat Policy reaffirms the *importance of small and medium urban agglomerates/towns which have potential for future urban growth*. The new Policy seeks to accelerate the development of such small and medium towns which can serve as *generators of economic momentum* while at the same time striving to reduce the rate of migration to existing large cities.

Policies & Programmes

1.24 In 1991, India adopted a more 'inclusive' view of economic development by emphasizing that it must integrate with the global economy. In pursuance of this, it reduced custom duties and welcomed Foreign Direct Investment (FDI) in several sectors of the economy. The National Housing Policy, 1994 was a product of this economic point of view. The 1994 Policy in its section on "Goals" sought to increase supply of land serviced by basic minimum services with a view to promoting a healthy environment. The National Housing & Habitat Policy, 1998 laid greater emphasis on the aspect of "Habitat" as a supplementary focus to housing. The emphasis on "providing" housing continued in this Policy with emphasis on both quality and cost-effectiveness especially to vulnerable sections of society. The New Urban Housing and

Habitat Policy seeks to enhance the spotlight on 'habitat' with a 'Regional Planning approach' as well as further deepen the role of Government as a 'facilitator' and 'regulator.' Moreover, the new Policy lays emphasis on earmarking of land for the EWS/LIG groups in new housing projects. The new Urban Housing & Habitat Policy lays emphasis on Government retaining its role in social housing so that affordable housing is made available to EWS and LIG of the population as they lack affordability and are hopelessly out priced in urban land markets.

1.25 (a) The various policies adopted by the Central Government, from time to time, were accompanied by initiation of various programmes and schemes. The National Slum Development Programme (NSDP) had provision for adequate and satisfactory water supply, sanitation, housing, solid waste management, primary and non-formal education. The scheme provided additional central assistance to States to supplement the resources of the State Government for provision of basic infrastructure and services in slum areas. The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was designed to provide gainful employment to the urban poor by encouraging setting up of self-employment ventures and provision of wage employment opportunities for families below poverty line in urban areas. The Two Million Housing Programme (TMHP) was launched with the objective of 'housing for all' with particular emphasis on the needs of economically weaker sections and low income group categories. The Valmiki Ambedkar Awas Yojana (VAMBAY) aimed at providing subsidies for construction of housing and sanitation for urban slum dwellers living below poverty line in different towns/cities all over the country.

1.25(b) The above mentioned policies and programmes have yielded fairly positive results in the area of housing and habitat. Some increase has been noticed in the supply of serviced land, shelter and related infrastructure. For example, in the first four years of the 10th Plan period, financial assistance was provided for construction of 4,42,369 dwelling units under VAMBAY scheme. Similarly, total number of beneficiaries under NSDP and SJSRY were 45.87 million and 31.77 million respectively during the same period. The period 1991 to 2001 witnessed a net addition of 19.52 million dwelling units in the urban housing stock (Census: 2001) involving average annual construction of 1.95

million houses. The share of ownership housing in urban areas has increased from 63% in 1991 to 67% in 2001 (Census: 2001). It is important to note that households having one room accommodation declined significantly in urban areas from 39.55 per cent to 35.1 per cent during the period 1991 to 2001. This is a result of upward mobility in accommodation indicating a robust economy and accelerated supply of improved housing stock.

Jawaharlal Nehru National Urban Renewal Mission

1.26 The recently launched Jawaharlal Nehru National Urban Renewal Mission (JNNURM) supports 63 cities (7 mega cities, 28 metro cities and 28 capital cities and towns of historical/religious importance) across the country in terms of perspective plans called City Development Plans (CDPs) for specifying infrastructure gaps relating to water, sanitation, sewerage, drainage and roads on the one hand and deficiencies in housing and basic services on the other hand. On the basis of City Development Plans, the JNNURM seeks to fill up the gaps in infrastructure and deficiencies in housing and basic services through appropriate investments. The Mission approach is reform based with releases being made subject to specified reform agenda being implemented. The Mission is reforms driven, fast track planned development of identified cities with focus on efficiency in urban infrastructure, services delivery mechanism, community participation and accountability of urban local bodies (ULBs) to citizens. JNNURM seeks to encourage private sector participation with the Government providing viability gap funding through the Mission for large projects where the open tendering process shows specific shortage in economic viability. In addition to these 63 cities, urban infrastructure and slums are also being addressed in the remaining Non-Mission cities through the Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) and Integrated Housing and Slum Development Programme (IHSDP).

1.27 The Basic Services for the Urban Poor (BSUP) seeks to provide a garland of 7 entitlements/services – security of tenure, affordable housing, water, sanitation, health, education and social security – in low income settlements in the 63 Mission Cities. The Integrated Housing and Slum Development Programme (IHSDP) seeks to provide the aforementioned garland of 7 entitlements/services in towns/cities other than Mission cities.

Focus Areas

1.28 The National Urban Housing and Habitat Policy, 2007 seeks to use the perspective of Regional Planning as brought out in the 74th Amendment Act in terms of preparation of District Plans by District Planning Committees (DPCs) and Metropolitan Plans by Metropolitan Planning Committees (MPCs) as a vital determinant of systematic urban planning. The policy seeks to promote a symbiotic development of rural and urban areas. In this regard, the policy seeks to ensure refinement of Town and Country Planning Acts (wherever required) and their effective implementation.

1.29 The core focus of this Policy is provision of **"Affordable Housing For All"** with special emphasis on vulnerable sections of society such as Scheduled Castes/Scheduled Tribes, Backward Classes, Minorities and the urban poor.

1.30 This Policy takes note of the substantive gap between demand and supply both for housing and basic services. This Policy seeks to assist the poorest of poor who cannot afford to pay the entire price of a house by providing them access to reasonably good housing on rental and ownership basis with suitable subsidization. The Policy seeks to enhance the supply of houses especially for the disadvantaged, duly supplemented by basic services.

1.31 This Policy seeks to develop innovative financial instruments like development of Mortgage Backed Securitization Market (RMBS) and Secondary Mortgage Market. It also seeks to attract Foreign Direct Investment (FDI) in areas like integrated development of housing and new township development.

1.32 This Policy draws from innovations in the area of housing and infrastructure in India and elsewhere. It also gives a menu of actionable points which inter-alia includes Public-Private-Partnerships, conservation of natural resources and formulation of regulations & bye-laws that are environment-friendly, investment-friendly and revenue-generating.

1.33 This Policy seeks to emphasize appropriate fiscal concessions for housing and infrastructure.

1.34 This Policy seeks to accelerate construction activities for giving a boost to employment for vulnerable sections of society.

1.35 This Policy aims to promote development of cost-effective, quality approved building materials and technologies with a view to bringing down the cost of EWS/LIG houses.

1.36 This Policy aims to complement poverty alleviation and employment generation programmes for achieving the overall objective of "**Affordable Housing For All"** with sustainable development.

1.37 This Policy dwells upon the roles of various stakeholders and specific action required pertaining to Land, Finance, Legal and Regulatory Reforms as well as Technology Support and Transfer.

1.38 This Policy seeks to accelerate the development of small and medium towns which can serve as a generators of economic momentum with the objective of reducing the rate of migration to large cities.

1.39 The Policy lays special emphasis on the development of North-Eastern States on account of the fragile ecology of the North-Eastern Region as well as the need to accelerate the pace of its socio-economic progress. In this manner, the Policy seeks to improve accessibility to the North-Eastern Region.

II. Aims

2. The National Urban Housing and Habitat Policy aims at:

Urban Planning

i) Encouraging State Governments, Urban Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans which should, inter-alia adequately provide for housing and basic services for the urban poor.

ii) Promoting balanced urban-rural planning by following the Regional Planning Approach, take the whole State/UT as a region, under the Town & Country Planning Acts in the States.

iii) Planning of Mass Rapid Transit Systems (MRTS) at the city Metropolitan Planning Area and Sub-region levels.

Affordable Housing

iv) Accelerating the pace of development of housing and related infrastructure.

v) Creating adequate housing stock both on rental and ownership basis with special emphasis on improving the affordability of the vulnerable and economically weaker sections of society through appropriate capital or interest subsidies.

vi) Using technology for modernizing the housing sector for enhancing energy and cost efficiency, productivity and quality. Technology would be harnessed to meet the housing needs of the poor. The concept of 'green' and 'intelligent' buildings would be put in place on the ground. Technological advances would be disseminated for preventing and mitigating the effects of natural disasters on buildings, e.g., in case of earthquakes, floods, cyclones, etc.

Increase flow of Funds

vii) Promoting larger flow of funds from governmental and private sources for fulfilling housing and infrastructure needs by designing innovative financial instruments.

viii) Designing suitable fiscal concessions in congruence with the Housing and Habitat Policy with appropriate monitoring mechanism to ensure that the concessions are correctly targeted and utilized.

ix) Removing legal, financial and administrative barriers for facilitating access to tenure, land, finance and technology.

x) Shifting to a demand driven approach and from subsidy based housing schemes to cost recovery-cum-subsidy schemes for housing through a pro-active financial policy including micro-finance and related self-help group programmes.

Spatial Incentives

xi) Innovative spatial incentives like relaxation of Floor Area Ratio (FAR) for ensuring that 20-25 % of the FAR are reserved for EWS / LIG and issuance of Transferable Development Rights(TDR) for clearance of transport bottlenecks in the inner-city areas and availability of additional FAR in Outer Zones will be promoted with a view to meeting the housing shortage amongst EWS/ LIG.

xii) Careful review of authorized Floor Area Ratio (FAR) in line with international practices for allowing more efficient use of scarce urban land by construction of high rise buildings.

Increase Supply of Land

xiii) Facilitating accessibility to serviced land and housing with focus on economically weaker sections and low income group categories.

xiv) Suitable restructuring for enabling both institutions at the State and Centre levels as well as the private sector for increasing supply of land.

Special Provision for SC/ST/OBC/Minorities/Disabled

xv) Special efforts for catering to the needs of Scheduled Castes, Scheduled Tribes, Other Backward Classes, Minorities, Disabled persons, slum dwellers, street vendors other informal sector workers and other vulnerable sections of the society in relation to housing and access to basic services.

Special Provision for Women

xvi) Involving women at all levels of decision making for ensuring their participation in formulation and implementation of housing policies and programmes.

xvii) Addressing the special needs of women headed households, single women, working women and women in difficult circumstances in relation to housing serviced by basic amenities.

Employment Generation

xviii) Upgradation of construction skills and accelerated development of housing and infrastructure sectors for giving an impetus to employment generation.

Public-Private Partnerships

xix) Forging strong partnerships between public, private and cooperative sectors for accelerated growth in the Housing Sector and sustainable development of habitat.

Management Information System

xx) Establishing a Management Information System (MIS) in the Housing Sector for strengthening monitoring of building activities in the country.

Healthy Environment

xxi) Developing cities/towns in a manner which promotes a healthy environment, encouraging use of renewable energy resources and ensuring effective solid waste management in collaboration with persons involved in recycling activities.

xxii) Protecting our cultural heritage and architecture as well as promoting traditional skills with suitable adaptation to modern technologies.

III. Role of Government, Urban Local Bodies and Other Agencies

3. It will be the endeavour of the Central Government in collaboration with governments in States/UTs, Urban Local Bodies and other agencies to implement the aims of the National Urban Housing and Habitat Policy, 2007 through action-oriented initiatives at all levels of Government. Towards this end, Annual Action Plans will also be prepared at various levels.

3.1 The Central Government would (in consultation with State Governments):

Create a Supportive Environment

(i) Act as a 'facilitator' and 'enabler' with significant actionable steps being taken by State Governments, Urban Local Bodies, Parastatals and Private & Co-operative Sector and Non-Government Organisations.

(ii) Advise and guide respective State Governments to adopt and implement the National Urban Housing & Habitat Policy, 2007 in a time bound manner.

(iii) Promote balanced regional development in the country by suitably decentralizing functions relating to development of the Housing Sector and promotion of an ecologically sound habitat.

(iv) Act as an enabler and facilitator by developing suitable financial instruments for promotion of housing for the EWS and LIG groups serviced by basic amenities.

(v) Promote Action Plans for creation of adequate infrastructure facilities relating to water, drainage, sanitation, sewerage, power supply and transport connectivity.

(vi) Develop economically viable housing promotion models and standards for provision of physical, social and economic services.

Legal & Regulatory Framework

vii) Promote systematic planning at the City, Metropolitan Area, District and Regional levels.

viii) Encourage adoption of critical urban reforms relating to municipal laws, building bye-laws, simplification of legal and procedural frameworks, property title verification system and allied areas.

ix) Promote an innovative policy for safeguarding the rights of street vendors with appropriate restrictions in the public interest.

x) Promote improvements for elimination of ambiguities in transaction of conveyance deeds, lease deeds, mortgages, gifts, partition deeds and allied property-related documents.

xi) Promote the observance of the National Building Code (NBC), 2005.

Housing Finance

xii) Devise macro-economic policies for enabling accelerated flow of resources to the housing and infrastructure sector.

xiii) Develop suitable fiscal concessions in collaboration with the Ministry of Finance for promotion of housing and urban infrastructure with special focus on EWS/LIG beneficiaries combined with a monitoring mechanism for effective targeting. Further, facilitate viability gap funding of integrated slum development programmes with the consent of Planning Commission and Ministry of Finance.

xiv) Encourage Foreign Direct Investment in the urban housing and infrastructure sectors.

xv) Develop convergence between urban sector initiatives and financial sector reforms.

Supply & Management of Land

xvi) Develop a National Land Policy for optimal use of available resources including enhanced supply of serviced land for sustainable development.

Environment and Ecology

xvii) Promote appropriate ecological standards for protecting a healthy environment and providing a better quality of life in human settlements. Special attention will be paid to housing in coastal areas in order to promote fragile ecology. Further, adequate mangrove and allied plantations will be promoted in coastal areas especially those which are in high disaster-prone zones to avoid loss to life from natural disaster.

Management Information System

xviii) Develop a nation-wide Management Information System (MIS) relating to housing and allied infrastructure for well informed decision making.

Research & Development

xix) Promote Research & Development (R&D) relating to alternate building materials and technologies as well as energy conservation practices in the housing sector.

xx) Take appropriate steps for standardization and quality marking of building materials.

3.2 The State Government would (in consultation with Urban Local Bodies):

Create a Supportive Environment

i) Prepare the State Urban Housing & Habitat Policy (SUHHP).

ii) Act as a facilitator and enabler in collaboration with ULBs/parastatals/ Private Sector/Co-operative Sector/NGOs with regard to Integrated Slum Development Projects as well as Integrated Township Development Projects. Further, the State Government will ensure suitable flow of financial resources to potential EWS/LIG beneficiaries as well as undertake viability gap funding of large housing and habitat development projects.

iii) Prepare medium term and long term strategies for tackling problems relating to provision of adequate water supply, drainage, sewerage, sanitation, solid waste management, power supply and transport connectivity.

iv) Promote and incentivise decentralized production and availability of local building materials.

v) Prepare and update Master Plans alongwith Zonal Plans, Metropolitan Plans, District Plans and the State level Regional Plan by respective agencies with provision of adequate land for urban poor.

vi) Promote balanced regional development by observing appropriate prudential norms.

Legal & Regulatory Framework

vii) Review the legal and regulatory regime for introducing simplification and rationalisation with a view to giving a boost to housing and supporting infrastructure.

viii) Enable urban local bodies to take up regulatory and development functions.

ix) Take all necessary steps for implementation of the State Urban Housing & Habitat Policy.

Public-Private Partnerships

x) Promote well designed Public-Private Partnerships for undertaking housing and infrastructure projects.

xi) Encourage Cooperative Group Housing Societies, Employees Organizations, labour housing promotion organization, Non-Government Organizations (NGO) and Community Based Organizations (CBO) to have Partnerships with Urban Local Bodies/Parastatals in relation to housing related micro-finance and housing development.

xii) Promote in-situ slum upgradation with partnership between the Central Government, State Government , Urban Local Bodies, Banks/MFIs and potential beneficiaries.

Skill Upgradation

xiii) Facilitate training and skill upgradation of construction workers.

Management Information System

xiv) Develop appropriate Management Information System for different level of governance.

Research & Development (R&D)

xv) Promote R&D activities in the field of building materials and technologies and promote their use in housing and infrastructure projects.

Optimum Utilization of Land

xvi) Promote optimal utilization of land by innovative special incentives like relaxation of FAR for ensuring that 20-25% of the FAR are reserved for EWS/LIG units or issuance of Transferable Development Rights for clearance of transport corridors and availability of FAR in outer zones.

xvii) Consider for upward review the presently authorized Floor Area Ratio (FAR) in line with international practice of making more efficient use of scarce urban land through construction of high rise buildings in consonance with densities specified in statutory Master Plans.

Integrated Townships, Urban Extensions & SEZs

xviii) Develop Greenfield towns & integrated urban housing extensions of existing towns with complementary infrastructure or Special Economic Zones (SEZs) with both FDI and national investments in housing and infrastructure.

xix) Ensure that such fully integrated housing projects are well connected by MRTS corridors.

3.3 The Urban Local Bodies/Development Authorities/Housing Boards would (in consultation with all stakeholders):

Create a Supportive Environment

i) Develop capacity building at the local level to design and take up inner-city development scheme, in-situ slum upgradation projects and slum relocation projects through suitable training programme.

ii) Implement Central and State sector schemes pertaining to housing and infrastructure sector at the city level with appropriate provision for EWS and LIG beneficiaries in the Master Plan as well as Zonal Plans.

iii) Enforce regulatory measures for planned development in an effective manner.

iv) Check the growth of unauthorized colonies, new slums, unauthorized constructions, extensions of existing properties and commercialization of residential areas.

Urban Planning

v) Ensure that Development Plans/Master Plans as well as Zonal Plans and Local Area Plans are made and updated regularly so that adequate provision is made for the homeless as well as slum dwellers.

vi) Prepare Master Plan and Metropolitan Plans in consonance with the concerned District Plan and the State Regional Plan.

vii) Identify city specific housing shortages and prepare city level Urban Housing & Habitat Action Plans for time bound implementation. Wherever necessary and feasible, ULBs as well as other parastatal would provide viability gap funding especially for EWS/LIG housing and supporting infrastructure so as to ensure better affordability by the poor and financial viability of slum

upgradation projects.

viii) Promote planning and development of industrial estates along with appropriate labour housing colonies serviced by necessary basic services.

ix) Incorporate provisions of model building bye-laws prepared by Town & Country Planning Organization (TCPO) and National Building Code in their respective building bye-laws. Make suitable provisions in the Building Bye-laws for innovative energy conservation practices and mandatory rain water harvesting for specified owners of buildings.

x) Devise capacity building programmes at the local level.

Public-Private Partnerships

xi) Promote participatory planning and funding based on potential of local level stakeholders.

xii) Develop suitable models for private sector's assembly of land and its development for housing in accordance with the Master Plan.

xiii) Promote Residents' Welfare Associations (RWAs) for specified operation and maintenance of services within the boundaries of given colonies as well as utilize their assistance in developing an early warning system relating to encroachments.

xiv) Involve RWAs/CBOs in collaboration with conservancy organizations at the local level for effective cleaning of streets/lanes and solid waste disposal at the colony level.

Special Programme for Disadvantaged Sections

xv) Devise innovative housing programmes for meeting the housing shortage with special focus on vulnerable groups.

Environment and Ecology

xvi) Devising adequate safeguards for promoting a healthy environment with special emphasis on 'green lungs' of the city in terms of parks, botanical gardens and social forestry as well as green belts around cities/towns.

Security & Safety

xvii) Ensure Safety & Security in residential and institutional areas which may include construction of boundary walls around housing colonies as well as installation of security stems.

3.4 Banks and Housing Finance Institutions (HFIs) would:

Outreach

i) Reassess their strategies to be more inclusive in terms of both low-income beneficiaries belonging to EWS and LIG as well as extend/intensify their coverage in low income neighbourhoods.

Housing Finance

ii) Promote innovative financial instruments like development of Mortgage Backed Securitization Market (MBSM), and Secondary Mortgage Market.

iii) Enhance / strengthen the income spread of their housing loans portfolio to increasingly cover BPL and EWS beneficiaries.

iv) Adopt a more flexible and innovative approach in relation to credit appraisal norms.

v) Develop financial products which encourage EWS and LIG housing beneficiaries to take insurance cover.

vi) HFIs could also look at ploughing part of their resources towards financing slum improvement and upgradation programmes.

Special Programmes for Vulnerable Sections

vii) Provide loans at concessional rate of interest to specified persons for purchasing a house site or house.

viii) Devise innovative housing finance schemes for targeting the EWS and LIG segments of the housing market with suitable subsidy support from the Central and State Governments.

ix) Promote MFIs and Self Help Groups for mobilizing savings and playing a significant role in the housing finance sector. Provide housing loans to EWS and LIG segments as a priority sector of banking as in the case of rural development programmes.

x) Encourage potential EWS and LIG beneficiaries to form Cooperative Group Housing Societies.

3.5 Public agencies/parastatals would:

i) Revisit their strategy of operations and chart out a role relating to land assembly and development of fully serviced land with essential services.

ii) Design multiple products to suit clients requirements.

iii) Forge partnerships with the private sector and cooperatives for housing and infrastructure development especially with reference to Below Poverty Line (BPL)/EWS and LIG segments of the market.

iv) Use land as a resource for housing with special focus on the urban poor.

v) Reduce their dependence on budgetary support in a phased manner and access loans through better product development and implementation on the one hand and better bankability in terms of escrow account and land mortgage on the other hand.

3.6 Cooperative and Private Sectors would:

i) Undertake land assembly and development with special focus on housing with complementary basic services.

ii) Design public-private partnerships for slum reconstruction on a cross subsidization basis.

iii) Augment housing stock at an accelerated rate both on ownership and rental basis with a view to overcoming shortage of EWS/LIG housing units.

IV. Role of Research & Development, Standardisation and Technology Transfer Organisations

4. Research and Development, Standardization and Technology Transfer Organisations would:

i) Undertake research to respond to different climatic conditions with a focus on transition from conventional to innovative, cost effective and environment friendly technologies.

ii) Develop and promote standards in building components, materials and construction methods including disaster mitigation techniques.

iii) Intensify efforts for transfer of innovative technologies and materials from lab to field.

iv) Accelerate watershed development to conserve water, stop soil erosion and re-generate tree cover in order to improve habitat.

V. Specific Areas of Action

5.1 Land

i) Land assembly, development and disposal will be encouraged both in the public and private sectors.

ii) Assembly of land for specified use as per Master Plan will be done by observing the best norms of Regional Planning. District Plans and Metropolitan Plans will be prepared in compliance with the stipulations of the 74th Constitutional Amendment Act. District Plans and Metropolitan Plans will function as sub set of the Regional Plan.

iii) Private Sector will be allowed to assemble a reasonable size of land in consonance with the Master Plan/Development Plan of each city/town.

iv) 10 to 15 percent of land in every new public/private housing project or 20 to 25 percent of FAR / Floor Space Index (FSI) which is greater will be reserved for EWS/LIG housing through appropriate legal stipulations and spatial incentives.

v) A Special Action Plan will be prepared for urban slum dwellers with special emphasis on persons belonging to SC/ST/OBCs/Minorities/Economically weaker Sections /physically handicapped and Minorities. Due consideration would be given so that Safai Karamcharies and Scavengers are not geographically and socially segregated.

vi) Beneficiary-led housing development will be encouraged. Suitable percentage of land developed by the Public Sector will be provided at institutional rates to organizations like Cooperative Group Housing Societies, which provide housing to their members on a no-profit no-loss basis. Employee Welfare Organizations will also be promoted since they operate on a no-profit no-loss basis. A special package will also be worked out for Labour Housing.

5.2 Finance

i) In order to ensure that 10 to 15 percent of land or 20 to 25 percent of FAR / FSI whichever is greater is earmarked in every new public/private housing project, appropriate spatial incentives will be developed by Urban Local Bodies (ULBs) and Development Authorities.

ii) A Secondary Mortgage Market may be promoted by the Reserve Bank of India(RBI)/National Housing Bank (NHB). This will enhance transparency and flexibility in the housing market.

iii) Residential Mortgage Based Securitization (RMBS) need to be nurtured through NHB, Scheduled Banks and Housing Finance Corporation (HFCs).

iv) A Model Rent Act will be prepared by the Government of India to promote rental housing on the principle that rent of a housing unit should be fixed by mutual agreement between the landlord and the tenant for a stipulated lease period prior to which, the tenant will not be allowed to be evicted and after the expiry of the said lease period, the tenant will not be permitted to continue in the said housing unit.

v) The feasibility of a National Shelter Fund to be set up under the control of the National Housing Bank for providing subsidy support to EWS/LIG housing would be examined in consultation with Ministry of Finance. The NHB will act as a refinance institution for the housing sector.

vi) Housing and Urban Development Corporation Ltd. (HUDCO) will be directed to observe the aims and objectives listed in its Memorandum of Association and Articles of Association with a view to encouraging EWS/LIG housing.

vii) Efforts should be made to encourage Foreign Direct Investment (FDI) from Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) in the housing and infrastructure sector in consultation with the Ministry of Finance and RBI.

viii) Suitable fiscal concessions for promoting the housing sector may be developed by the Ministry of Housing & Urban Poverty Alleviation in collaboration with the NHB and the Ministry of Finance.

ix) Central Government and Governments of States/UTs will promote innovative forms of public-private partnerships.

x) States/UTs will be advised to develop 10 years perspective Housing Plans with emphasis on EWS and LIG sectors.

xi) Special financial and spatial incentives would be developed for inner-city slum redevelopment schemes.

xii) The Central and State/UT Governments would develop a special package of incentives for in-situ slum upgradation.

xiii) In order to facilitate RMBS transactions, stamp duty on the instruments of RMBS across all states would be rationalized.

xiv) Rental housing provides a viable alternative option to the home seekers and the house providers alike. Incentives are to be provided for encouraging lendings by financial institutions, HFIs and Banks for rental housing. Also, Companies and Employers will be encouraged to invest in the construction of rental housing for their employees.

xv) Plan Funds and other assistance for housing and infrastructure would be dovetailed according to the Action Plan prepared and adopted by the States under their State Urban Housing and Habitat Policy (SUHHP). This would bring about synergies in the operation of various schemes and funding sources.

xvi) Micro-Finance Institutions (MFIs) would be promoted at State level to expedite the flow of finance to urban poor. In this regard, suitable mechanisms would be evolved to develop simplified norms for prudential rating and providing finance to MFIs. Adequate regulation of MFIs would be undertaken to ensure that MFIs do not burden the poor by charging usurious interest rates and their operations are kept transparent.

5.3 Legal and Regulatory Reforms

i) Model Guidelines will be developed by the Central Government for use by States/UTs for regulation of land supply with a view to reducing speculation in land and haphazard development in urban areas and along inter-city transport corridors.

ii) In line with Central Government's decision to repeal the Urban Land Ceilings Act, the States (who have not already repealed the Act) will be encouraged to repeal the said Act.

iii) A single window approach would be developed by the Urban Local Bodies/ parastatals for approval of Building Plans and securing Certificates in collaboration with the Council of Architects or their State/UT chapters.

iv) Adoption of the Model Municipal Law prepared by the Central Government with suitable modifications, if required, at the State/UT level needs to be encouraged.

v) Revision of Master Plans would be done periodically with wide public participation and should take care of the expansions of the city due to urbanization.

vi) Awareness generation and advocacy for increased use of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and the Recovery of Debts due to Banks and Financial Institutions Act,1993 (DRT Act) to ensure expeditious recovery of housing debts.

vii) Stamp Duty reforms should be initiated to bring incidence of duty in all States/UTs at par.

viii) Property Tax reform based on unit area method needs to be encouraged in all States/UTs and ULBs.

ix) States will be encouraged to adopt the Model Cooperative Housing Act.

x) All States would be encouraged to refine/enact a Town and Country Planning Act in order to promote Regional Planning at the State/UT level.

xi) States/UTs would be encouraged to use Information Technology for maintaining urban land records and providing non-encumbrance certificates on the basis of e-enabled data and digitized certification.

xii) States/UTs will be encouraged to enact Apartment Ownership Acts.

xiii) States/UTs will be encouraged to undertake urban reforms listed under the JNNURM.

xiv) A Citizen's Charter should be developed to safeguard the interests of customers vis-à-vis housing schemes offered by both the public and private sectors.

xv) The land revenue records of the States/UTs would be computerized and put on Geographic Information System (GIS) mode within a time frame.

xvi) Environmental safeguards in respect of housing and construction projects will be considered in consultation with Ministry of Environment and Forests and modalities for compliance of their guidelines will be worked out.

5.4 Technology support and its transfer

i) States would be encouraged to prepare detailed city maps on the basis of the GIS mapping through satellite data, aerial survey and ground verification.

ii) Low energy consuming and using renewal form of energy for construction techniques and rain-water harvesting technologies will be encouraged.

iii) Use of prefabricated factory made building components will be encouraged for mass housing, so as to achieve speedy, cost effective and better quality construction.

iv) Central and State/UT Governments should promote low cost, local building materials based on agricultural and industrial wastes, particularly those based on fly ash, red mud and allied local materials.

v) Enforcement of the Building Code/Building Guidelines relating to disaster resistant planning and technologies will be taken up and specific elements in different disaster prone zones will be made compulsory.

vi) Transfer of proven, cost-effective building materials and technologies would be encouraged by transfer from lab to land.

vii) States/UTs will be encouraged to include new building materials in their schedule of rates.

viii) Demonstration houses using cost effective materials and alternate technologies will be got constructed by the Building Materials and Technology Promotion Council (BMTPC) set-up by the Central Govt. and by other appropriate Public/Private Sector agencies.

ix) Use of wood has already been banned by the Central Public Works Department (CPWD). State PWD Departments need to take similar steps in this direction. Use of bamboo as a wood substitute and as a general building component would be encouraged.

5.5 Infrastructure

i) Efforts will be made to encourage ULBs/Development Authorities and other concerned agencies to follow the Urban Development Plans Formulation and Implementation (UDPFI) Guidelines issued by the Ministry of Urban Affairs and Employment in 1996 in order to improve the quality of Master Plans/Development Plans, Zonal Plans and Local Area Plans of all cities/ towns. The States will be advised to prepare a dynamic plan with provision for review every five years.

ii) Development of a Mass Rapid Transit System (MRTS) at the sub-regional level around metropolitan cities will be encouraged.

iii) All States would be encouraged to develop a 'Habitat Infrastructure Action Plan' for all cities with a population of over 1,00,000.

5.6 Sustainability Concerns

i) Green belts will be developed around cities with a view to maintaining the ecological balance.

ii) Suitable green recreational areas like zoo, lakes and gardens will be earmarked /developed for public visits in the Master Plan of each city/town.

iii) Water bodies will be protected with special emphasis on keeping the flood plains of tropical rivers free from construction or encroachments.

iv) Efforts will be made to ensure that Master Plans protect large depressions from being filled up since they are natural drainage points for conservation of water and can be developed as suitable water bodies.

v) Efforts will be made to encourage cities/towns to keep a significant proportion of the total Master Plan area as *'green lungs of the city.'*

vi) Efforts will be made to encourage States/UTs to develop Sub-regional / Special Area Development Plans for areas with fragile ecological characteristics on the basis of Environment Impact Assessment (EIA) so as to take care of all environmental concerns at the planning stage itself in consultation with the Ministry of Environment & Forests.

vii) Growth of a city beyond reasonable limits imposes unbearable strain on its services. City planners would be encouraged to lay down norms for development of urban sprawls and satellite townships.

viii) Reduction in the rate of in-migration into mega and metro cities is urgently needed through preparation of State/UT level regional Plans based on fast transport corridors for balanced growth.

ix) Model bye-laws will be developed to promote the use of renewable energy sources particularly solar water heating systems in residential and commercial buildings.

x) Poverty and unemployment are detrimental to the well balanced growth of urban settlements. States/UTs Governments and local authorities will be encouraged to formulate and implement poverty alleviation and employment generation programmes based on skills' training especially in the services sector.

5.7 Employment issues relating to the Housing Sector

i) Efforts will be made to provide good quality training to construction workers with a view to improving their skills in tandem with technological advancements in the construction sector.

ii) The Construction Industry is one of the biggest employers of women workers and is perhaps their biggest exploiter in terms of disparity in wages. Concerted efforts will be made to upgrade the skills of women construction workers, induct them at supervisory levels and also develop them as contractors. Both public and private agencies would be encouraged to take a lead in this. Training institutions will be requested to enroll women trainees on a preferential basis.

iii) Efforts will be made to get States/UTs to enact legislation on the pattern of the Building & Other Construction Workers (Regulation of Employment & Conditions of Service) Act, 1996 of the Central Government with a view to ensuring that adequate measures are undertaken by employers for the occupational health and safety of all workers especially women engaged in construction activities. Efforts will also be made to ensure use of modern techniques and modern safety equipment at construction sites with strict penalties for non-compliance.

iv) Construction companies/public authorities will be directed to provide adequate support services like crèches and temporary rest accommodation with appropriate toilet facilities at construction sites.

v) Effort will be made to get States/UTs to enact legislation on the pattern of the Building & Other Construction Workers Welfare Cess Act, 1996 of the Central Government and ensure adequate provision for skills upgradation of construction workers.

vi) States/UTs will be encouraged to adopt a decentralized pattern of training for ensuring better coverage.

5.8 Slum improvement and upgradation

i) The Jawaharlal Nehru Urban Renewal Mission has started to play a vital role both in slum improvement as well as *in-situ* slum rehabilitation along with

provision of security of tenure, affordable housing and basic services to the urban poor.

ii) Specially designed slum improvement programmes will also be encouraged which focus on upgrading of basic services and environment improvement of urban slums with a participative, *in-situ* slum rehabilitation approach.

iii) *Inner-city slum redevelopment* programmes for creating a better environment would be encouraged with cross subsidization and special incentives.

iv) *Land pooling and sharing arrangements* would be encouraged in order to facilitate land development and improvement of basic amenities in slums.

v) Release of Transferable Development Rights and additional FAR would be carefully considered for accelerating private investment in provision of shelter to the poor. Community Based Organizations (CBOs), Non-Governmental Organizations (NGOs) and Self-Help Groups (SHGs) would be involved in partnership with the Private Sector.

vi) The Policy gives *primacy to provision of shelter to the urban poor at their present location* or near their work place and efforts will be made to ensure that rights provided are non-transferable for a period of 10-15 years.

vii) Only in cases, where relocation is necessary on account of severe water pollution, safety problems on account of proximity to rail track or other critical concerns relocation of slum dwellers will be undertaken. In such cases, special efforts will be made to ensure fast and reliable transportation to work sites.

viii) Income generating activities in slums, which are non-polluting, will be encouraged on a mixed land use basis. Efforts will be made to structure such activities as an integral part of housing and habitat projects.

ix) The process for integrating the Valmiki Ambedkar Awas Yojana (VAMBAY) and the environment improvement scheme titled National Slum Development Programme (NSDP) has been undertaken through the Basic Services to the Urban Poor (BSUP) in Mission Cities and Integrated Housing & Slum Development Programme (IHSDP) in Non-Mission cities. Efforts will be made to remove hurdles faced by the States/UTs in implementing these integrated schemes. Further, efforts will also be made to enhance funds under IHSDP

as well as develop a new scheme for meeting water, drainage, sanitation and sewerage concerns in slums located in smaller towns with a population below 5 lakhs.

x) Formation of Group Cooperative Housing Societies of urban poor and slum dwellers will be encouraged across the country for providing better housing serviced by basic amenities through thrift and credit based CBOs.

VI. Action Plan

6. i) The Central Government will encourage and support the States to prepare a *State Urban Housing and Habitat Policy* and also a *State Urban Housing & Habitat Action Plan*. This may include passing of specific Acts by the States/UTs (with legislature) for achieving the housing policy objectives through legal & regulatory reforms, fiscal concessions, financial sector reforms and innovations in the area of resource mobilization for housing and related infrastructure development at the State/UT level.

ii) In order to augment sustainable and affordable housing stock alongwith related infrastructure like water, drainage, sanitation, sewerage, solid waste management, electricity and transportation, *the Action Plans of States/UTs* should focus on accelerated flow of funds for housing (including various cost-effective slum-related options) and infrastructure. *The State/UT Action Plan should also encourage promotion of planned and balanced regional growth, creation of sustainable employment opportunities, protection of weaker sections/ vulnerable groups preferably in their present residential location, conservation of urban environment and promotion of public private partnerships.*

iii) *The State/UT level Policy and Plan should also provide a road map pertaining to institutional, legal, regulatory and financial initiatives* in relation to (i) supply of land (ii) modification of Acts/Bye-laws (iii) promotion of cost effective building materials and technologies (iv) infrastructure development and (v) *in situ* slum development. Further, *the Action Plan should make specific provision for use of information technology for planning, MIS and online e-connectivity in a time bound manner.*

iv) *The State/UT level Policy and Plan should also indicate concrete steps for motivating, guiding and encouraging a participatory approach involving all stakeholders* like CBOs, NGOs, State parastatals, ULBs, Cooperative Sector and Private Sector in order to synergise community, cooperative and private resources alongwith Government resources.

v) *A Monitoring framework at the State/UT level should be set up* to periodically review the implementation of the Policy and concomitant Action Plan.

vi) At the local level, *cities should prepare 15-20 years perspective plans in the form of City Development Plans which take into account the deficiencies in housing and urban infrastructure with special emphasis on the urban poor* and indicate a vision based on various levels of spatial plans – Master Plan and Zonal Plans, Metropolitan Plan, District Plan and State/UT based Regional Plan – alongwith an investment plan for their implementation.

vii) A High Level Monitoring Committee at the Central Government level would be set up to periodically review the implementation of the National Urban Housing & Habitat Policy 2007 and make amendments/ modifications considered necessary.

VII. The Ultimate Goal

The ultimate goal of this Policy is to *ensure sustainable development of all urban human settlements, duly serviced by basic civic amenities for ensuring better quality of life for all urban citizens*. The Action Plan at the State/UT level in this regard must be prepared with the active involvement of all stakeholders. The National Urban Housing and Habitat Policy, 2007 also lays special emphasis on provision of social housing for the EWS/LIG categories so that they are fully integrated into the mainstream of ecologically well-balanced urban development.