

16 Housing

HOUSING is a State subject. The Union Government is, however, responsible for the formulation of policy with regard to programme and approaches for effective implementation for social housing schemes, particularly those pertaining to weaker sections of the society. A comprehensive Housing and Habitat Policy, 1998 was formulated to address the issues of sustainable development infrastructure and for strong public private partnership for shelter delivery. The objectives of the policy are to create surpluses in housing stock by creating an enabling environment and facilitate construction of two million additional dwelling units each year. It also seeks to ensure that housing, along with supporting services is treated as priority sector at par with infrastructure. The Central theme of the policy is strong public-private partnership for tackling housing and infrastructure problems.

The Government would provide fiscal concessions, carry out legal and regulatory reforms and create an enabling environment. The problems of housing shortage compounded with the population explosion has also been addressed by this policy. This document clearly identifies the respective roles of the Central Government, the State Government, local authorities, financial institutions, research standardisation and technical institutions. However, since housing is a state subject, State Governments have to play the primary role in formulating specific action plans and programmes suited to local needs and conditions duly involving local bodies and citizen groups. The Government has identified 'Housing for All' as a priority area, with particular emphasis on the needs of vulnerable groups. It is proposed to facilitate construction of 20 lakh additional units every year, with emphasis on Economically Weaker Section (EWS) and Low Income Groups (LIG) of the population as also the SC/ST and other vulnerable groups. Out of 20 lakh additional houses, seven lakh houses are to be constructed in urban areas and the remaining 13 lakh in rural areas.

NATIONAL URBAN HOUSING & HABITAT POLICY, 2007

Shelter is one of the basic human needs just next to food and clothing. The need for a National Housing and Habitat Policy emerges from the growing requirements of shelter and related infrastructure in the country. These requirements are growing due to the rapid pace of urbanization, increased migration from rural to urban centres in search of livelihood, mis-match between demand and supply of sites and services and dwelling units at affordable cost and the inability of new and poor urban settlers to access formal land markets in urban areas due to the high cost and their lower income, leading to non-inclusive cities and towns and thus a non-sustainable situation. Hence, it has been decided to review National Housing and Habitat in the country and to ensure equitable supply of land, shelter and services at affordable prices to all sections.

As per the recommendations of the Working Group on Housing for the 11th Plan, the total shortage of dwelling units at the beginning of 11th Plan period i.e. 2007 is 24.71 million. The total shortage during the Plan period (2007-12) including the backlog will be 26.53 million.

The Ministry of Housing and Urban Poverty Alleviation has updated the National Housing and Habitat Policy, 1998. The new National Urban Housing and Habitat Policy, 2007 (NUHHP-2007), has been finalised in consultation with all concerned and laid in the Parliament on 07.12.2007. The new Policy is aimed to provide housing and other basic infrastructure to economically weaker sections, low income groups and other sections of the society at affordable cost.

The salient points of NUHHP, 2007 are:-

- Focus of the Policy is on **Affordable Urban Housing for All** with special emphasis on the urban poor.
- Role of Housing and provision of basic services to the urban poor has been integrated into the objectives of the Jawaharlal Nehru Urban Renewal Mission (JNNURM)
- Special emphasis has been laid on Scheduled Castes/ Tribes / Background Classes / Minorities, empowerment of Women within the ambit of the urban poor.
- The Policy focuses on a symbiotic development of rural and urban areas in line with the objectives of the 74th Constitution Amendment Act.
- Within the overarching goal of **Affordable Housing for All** emphasis has been laid on urban planning, increased supply of land, use of spatial incentives like additional Floor Area Ratio (FAR), Transferable Development Rights, increased flow of funds, healthy environment, effective solid waste management and use of renewal sources of energy.
- Encouraging Integrated townships and Special Exonomic Zones
10-15% of land in every new public/private housing projects or 20-25% FAR, whichever is greater to be reserved for EWS/LIG Housing through appropriate spatial incentives.
- Private Sector to be permitted land assembly within the purview of Master Plans. Action Plans for urban slum dwellers and special package for cooperative housing, labour housing and employees housing is to be prepared.
- States to be advised to develop 10 years perspective plan for housing of EWS/ LIG.
- Policy gives primacy to provision of shelter to urban poor at their present location or near their work place.
- Approach will be *in-situ* slum rehabilitation. Relocation will be considered only in specific cases.
- Micro finance institutions to be promoted at state level to expedite flow of finances to urban poor.
- Model municipal laws to be prepared by the Central Government.
- Detailed city maps to be prepared based on GIS, aerial survey and ground verification.
- Use of proven cost effective technology and building materials to be encouraged.
- Development of mass rapid transit system at sub-regional level envisaged.
- Green cover for cities to be encouraged for balanced ecological development.
- All States to be encouraged to develop a "Habitat Infrastructure Action Plan" for all cities with a population of over one lakh.

Action Plan

- Encouragement and support to be provided to State Government by the Central Government for preparation of State Urban Housing and Habitat Policy and Action Plan.
- State/UT Action plans to focus on accelerated flow of funds.
- State / UT plans to indicate concrete steps for encouraging a participatory approach.
- Periodic review of implementation of Policy and Action Plan at State level to be carried out.
- Preparation of 15-20 years perspective plans in the form of City Development Plans (CDPs) based on spatial planning at the city level.
- Setting up of High Level Monitoring Committee for periodic review and implementation of the Policy and for making amendments, modifications wherever considered necessary.

SWARNA JAYANTI SHAHARI ROZGAR YOJANA (SJSRY)

All the three Urban Poverty Alleviation schemes, namely, Urban Basic Services for the Poor (UBSP) Nehru Rozgar Yojana (NRY) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMI-UPEP) stand subsumed in a new scheme Swarna Jayanti Shahari Rozgar Yojana (SJSRY) from December 1997. The SJSRY seeks to provide gainful employment to the urban enemployed or under-employed through encouraging the setting up of self-employed ventures or provision of wage employment. This programme relies on creation of suitable community structures. The Centre and the States fund the *Yojana* on a 75-25 basis. The scheme consists of two special programmes; (a) the Urban Self-Employment Programme (USEP) and (b) the Urban Wage Employment Programme (UWEP).

During 2007-08, Rs. 336.92 crore were released under Swarna Jayanthi Shahari Rozgar Yojana (SJSRY). Total Central funds released under SJSRY upto 2007-08 are Rs. 1564.46 crore. After adding to it the unspent balance (Central Share) of Rs. 251.73 crore, available from old UPA Programmes of NRY, UBSP and PMIUPEP, the total amount becomes Rs. 1816.19 crore.

During the current financial year 2008-09 an amount of Rs. 515.00 crore has been allocated for the Scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) in the Ministry's Budget.

(a) **Urban Self-employment Programme:** This Programme has three components : (i) Assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures; (ii) Assistance to groups of urban poor women for setting up gainful self-employment ventures. This sub-scheme is titled "The Scheme for Development of women and Children in the Urban Areas (DWCUA)"; and (iii) Training of beneficiaries, potential beneficiaries and other persons associated with the urban employment programme for upgradation and acquisition of vocational and entrepreneurial skills. The programme is applicable to all urban towns in India and implemented on whole-town basis with special emphasis on urban poor clusters. The programme targets the urban poor, defined as those living below the urban poverty-line. The percentage of women beneficiaries under this programme shall not be less than 30 per cent. The SCs and STs must be benefitted in proportion to their strength in local population. A provision of three per cent shall be reserved for the

disabled under this programme. There is no minimum educational qualification for beneficiaries under this programme, However, this scheme is not applied to beneficiaries with education beyond the ninth standard. Women beneficiaries belonging to women-headed households, viz, widows, divorcees, single women, or household where women are the sole earners, are ranked higher in priority. Upto 05.06.2008, the number of persons assisted to set up micro enterprises under USEP was 8,41,059 and women beneficiary under DWCUA groups was 2,70,352 thus benefiting 11,11,411 persons to set up self-employment ventures. The number of persons provided various skill training under the training component of USEP was 12,44,903 upto 05.06.2008.

Development of Women and Children in Urban Areas (DWCUA) programme aims at helping groups of urban poor women in taking up self-employment ventures. The group may consist of at least 10 women. The ceiling of subsidy under the scheme is Rs. 1.25 lakh or 50 per cent of the cost of the project whichever is less. Where the group sets itself up as Thrift and Credit Society, in addition to its self-employment venture, it will be eligible for an additional grant of Rs. 25,000 as revolving fund at the rate of Rs. 1,000 maximum per member. The fund is meant for purposes like purchase of raw materials and marketing, infrastructure support, one-time expense on child care activity, expenses up to Rs. 500 on travel cost of group members to bank payment of insurance premium for self/spouse/child by maintaining saving for different period by a member and any other expense allowed by the State in group's interest. The revolving fund can be invailed by a group only after one year of its formation. Up to 05.06.2008, 70,584 DWCUA groups were formed benefiting 2,70,352 women.

(b) Urban Wage Employment Programme : The programme seeks to provide wage employment to beneficiaries living below the poverty-line within the jurisdiction of urban local bodies by utilizing their labour for constructing of socially and economically useful public assets. There are no restrictions on educational qualification. The programme applies to urban local bodies, having a population of less than five lakh as per the 1991 census. The material/labour ratio for works under this programme is to be maintained at 60;40. The prevailing minimum wage rate, as notified from time to time for each area, has to be paid to beneficiaries under this programme. The programme is dovetailed with the state sector Environmental Improvement of Urban Slums (EIUS) scheme as well as the National Slum Development Programme (NSDP). This programme is not designed to either replace or substitute the EIUS, the NSDP, or any other state sector scheme. The number of man-days of work generated upto 05.06.2008. was 674.75 lakh.

JAWAHAR LAL NEHRU NATIONAL URBAN RENEWAL MISSION (JNNURM)

(A) BASIC SERVICES TO THE URBAN POOR (BSUP)

For integrated development of slums through projects for providing shelter, basic services and other civic amenities with a view to provide utilities to the urban poor in select 63 cities, a Sub-Mission on Basic Services to the Urban Poor (BSUP) is under implementation since 3rd December, 2005 as a component of the Jawaharlal Nehru national urban Renewal Mission (JNNURM). The Sub-Mission on Basic Services to the Urban Poor (BSUP) is a demand driven programme under which State Governments are required to prepare and submit City Development Plans (CDPs), Detailed Project Report (DPRs) and also to sign Memorandum of Agreement (MoA) making a commitment to undertake urban reforms.

Salient features of BSUP

- The Sub-Mission is to be implemented in 63 select JNNRUM cities.
- To be implemented over 7 years beginning with the year 2005-06.
- Central Assistance in the form of ACA to full grant
- 50% per cent of the project cost in respect cities having million plus population or above to be borne by the Central Government
- 90% of the project cost borne by the Central Government for projects from cities/ towns in North Eastern States and Jammu & Kashmir.
- 80% of the project cost borne by the Central Government for projects from the remaining cities.
- A minimum of 12% beneficiary contribution for houses. For SC/ST/BC/OBC/ PH and other weaker sections, 10% beneficiary contribution.
- Access of Central assistance predicated upon the State/Urban Local Bodies/ Parastatals agreeing to the reforms.
- Reforms to ensure improvement in urban Governance.
- Cities to prepare City Development Plans and Detailed Project Reports.

Admissible components under BSUP

- Integrated development of slums, i.e., housing and development of infrastructure projects in the slums in the identified cities.
- Projects involving development/improvement/maintenance of basis services to the urban poor.
- Slum improvement and rehabilitation projects.
- Projects on water supply/swerage/drainage, community toilets/baths, etc
- Construction and improvements of drains/storm water drains.
- Environmental improvement of slums and solid waste management
- Street lighting.
- Civic amenities, like, community halls, child care centers, etc.
- Operation and mainmenance of assets created under this component.
- Convergence of health, education and social security schemes for the urban poor.

Since the launch of the Sub-Mission on Basic Services to the Urban Plan (BSUP) 274 projects with a total projects cost of Rs. 17421.11 crore including Rs. 8761.03 crore as Central share have been approved for construction of 7,87,111 dwelling units & provision of other related infrastructore facilities in 61 Mission cities as on 30.04.2008.

(B) INTEGRATED HOUSING & SLUM DEVELOPMENT (IHSDP)

In cites/towns not covered under BSUP, an Integrated Housing & Slum Development (IHSDP) was also launched along with JNNURM on 3,12,2005, Integrated Housing and Slum Development Programme (IHSDP) has subsumed Valmiki Ambedkar Awas Yojana (VAMBAY) and the National Slum Development Scheme (NSDP). The IHSDP has been launched with the objective to strive for holistic slum development, with a healthy and enabling urban environment by providing adequate shelter and basis infrastructure facilities to the slum dwellers of the identified urban areas.

Salient features of IHSDO:-

- Central Assistance in the form of ACA as full grant.
- 80% percent of the project cost borne by the Central Government.
- 90% of the project cost borne by the Central Government for projects from cities/towns in special category States.
- A minimum of 12% beneficiary contribution for houses. For SC/STBC/OBC/PH and other weaker section, 10% beneficiary contribution.
- Access of Central assistance predicated upon the State/Urban Local Bodies/Parastatals agreeing to the reforms.
- Reforms to ensure improvement in urban governance.
- Cities/towns to prepare Detailed Project Reports.

Admissible components under IHSDP

- i) Provision of shelter including upgradation & construction of new houses.
- ii) Provision of community toilets.
- iii) Provision of physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, sewers, community latrines, street lights, etc.
- iv) Community infrastructure like provision of community centres to be used for pre-school education, non-formal education, adult education, recreational activities, etc.
- v) Community Primary Health Care Centre/buildings can be provided.
- vi) Social amenities like pre-school education, non-formal education, adult education, maternity, child health and primary health care including immunization. etc.
- vii) Provision of Model Demonstration Projects.
- viii) Sites and Services/houses at affordable costs for E.W.S & LIG categories.
- ix) Slum improvement and rehabilitation projects.
- x) Slum improvement and rehabilitation projects.
- xi) Land acquisition cost will not be financed except for acquisition of private land for schemes/ projects in the North Eastern. States & hilly States, viz, Himachal Pradesh, Uttaranchal and Jammu & Kashmir.

Since the launch of integrated Housing and Slum Development Programme (IHSDP), 422 projects with a total project cost of Rs. 4009.00 crore including Central share of Rs. 2871.26 crore have been approved for construction of 2,39,200 dwelling units & other related infrastructure facilities in 396 cities/towns as on 30.04.2008.

INTEGRATED LOW COST SANITATION (ILCS)

ILCS Scheme was initially started in 1980-81 through the Ministry of Home Affairs and later through Ministry of Social Justice and Empowerment. The scheme was transferred in 1989-90 to Ministry of Urban Development and Poverty Alleviation and from 2003-04 onwards to Ministry of UEPA/HUPA. The Scheme was implemented:-

- i) The Scheme envisages conversion of dry latrines into low cost twin pit sanitary latrines and construction of new individual toilets where none exists.

- ii) The scheme was taken up on a 'whole town coverage basis' meaning thereby all section of population of the town, (HIG, MIG, LIG & EWS) are covered by the ILCS guidelines. The Scheme was applicable to small and medium having a population not exceeding 5 lakhs as per 1981 Census.
- iii) The scheme was being operated through the Housing and Urban Development Corporation (HUDCO) by providing a mix of subsidy from the Central Government and loan from the HUDCO.
- (iv) Demand driven scheme and hence no state allocation/ targets were fixed.

Patten of Assistance till 17.12.2008 was in the following manner:

Category	Subsidy	Loan	Beneficiary contribution
EWS	45%	50%	5%
LIG	25%	60%	15%
MIG/HIG	Nil	75%	25%

Cumulative Achievement of the scheme as on 31.3.2998

No. of schemes sanctioned Through HUDCO	-	873
Cumulative subsidy released	-	Rs. 35932.04
Total No. of units converted Constructed	-	5020074 units
No. of scavengers liberated	-	56873
No. of towns declared Scavenger free	-	654

The guidelines of the ILCS Scheme have been suitably revised with the approval of the Cabinet in its meeting held on 17.01.2008 and the revised guidelines have been circulated to all States/UTs and concerned Departments on 1st Feb 2008.

The salient features of the revised guidelines are as follows:

- (i) The objective of the scheme is to convert/ construct low cost sanitation units through sanitary two-pit pour flush latrines with superstructures and appropriate variations to suit local conditions (area specific latrines) and construct new latrines where EWS household have no latrines.
- (ii) The scheme is on 'All Town' coverage basis. The Scheme is limited to EWS households only.
- (iii) Targets will be fixed initially in the ratio of 75% for conversion of dry latrines and 25% for provision of pour flush latrines to EWS households who have no latrines
- (iv) The scheme will be funded in the following manner:-
Central Subsidy 75% State Subsidy 15% and beneficiary share 10%
- (v) The upper ceiling cost of Rs. 10,000/- is provided for the complete unit of a two pit pour flush individual latrine with superstructure (excluding States falling in difficult / hilly areas) For the States falling in the category of difficult and

hilly areas, 25% extra cost is provided for each two-pit pour flush latrine. The Scheme is limited to EWS households only and does not entail a loan component. The scheme will be implemented by Ministry of Housing & Urban Poverty Alleviation directly and not through HUDCO.

- (vi) The States will select NGOs having adequate experience in this field who will be funded to a maximum extent of 15% over and above the total project cost to be borne by the Centre and States based on the ratio of 5:1 at different stages of implementation.
- (vii) 1% of total central allocation will be retained by the Ministry every year, to be utilized for MIS Monitoring System, Capacity Building and IEC components.
- (viii) The project cost for converting 6 lakh dry latrines is Rs. 715.48 crores out of which central subsidy comes to around Rs. 545.00 crores during the XIth Plan. The revised ILCS Scheme envisages conversion of all existing dry latrines within a period of three years (2007-2010)

PROJECTS/ SCHEMES FOR THE DEVELOPMENT OF NORTH EASTERN STATES, INCLUDING SIKKIM UNDER 10 % LUMP-SUM PROVISION

The then Ministry of Urban Development & Poverty Alleviation had organised a conference of Ministers of Local Self Governments/ Urban Development/ Housing of North Eastern States and Sikkim at Gangtok on 19-20 May, 2001. The main objective of the conference was to review the progress of Centrally Sponsored Scheme being implemented by this Ministry in these States and to evolve appropriate strategies for the special development needs for the eight States. As a follow up action of the conference, a Task Force was constituted in the Ministry under the Chairmanship of the Union Minister for Urban Development & Poverty Alleviation for considering project proposals from the State Governments of North Eastern Region and Sikkim to be funded out of the Non-Lapsable Central Pool Fund meant for these States. It may be recalled that a decision was taken by the Government of India that 10% of the total budget provision for the Ministries/ Departments will be spent on the projects/ schemes of development for the North Eastern Region including Sikkim, Funds under this Provision are non-lapsable and unspent balances under this provision in financial year are pooled up in the non-lapsable central fund meant for these States and are governed by the Department of Development of North Eastern Region (DoNER).

Ministry of Housing & Urban Poverty Alleviation is concerned with the project proposals for the North Eastern States in the following identified areas.

- (i) Housing projects (predominantly for the urban poor)
- (ii) Poverty alleviation projects
- (iii) Slum improvement/upgradation projects

During the financial year 2007-08, allocation of Rs. 50.00 crore was made for ongoing project and it was entirely utilised for the ongoing projects. During the current year 2008-09, allocation of Rs. 50.00 crore has been made for this scheme.

ATTACHED OFFICE

NATIONAL BUILDINGS ORGANISATION (NBO)

The National Buildings Organization (NBO), an attached office of the Ministry of Housing and Urban Poverty Alleviation has been functioning as an apex organization in the country for collection activities. Having regard to the changing requirements

under various socio-economic and statistical functions connected with housing, construction, slum development, urban poverty alleviation and related activities, and also to ensure that the schemes of the Ministry of Housing & Urban Poverty Alleviation (MoHUPA) are supported with appropriate database, MIS and knowledge inputs, the National Building Organization was restructured in March 2006.

The restructuring has assumed special significance in the context of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), launched on 3rd December 2005. JNNURM is the single largest initiative ever launched in the country to address the issues of urban infrastructure and basic services to the urban poor. The Mission will be implemented over a period of 7 years (2005-2012). The Government of India has committed Additional Central Assistance to states to the tune of Rs. 50,000 Crore. The National Building Organisation is designated by MoHUPA as the model agency for co-ordination of appraisal, sanction, monitoring and review of projects under Basic Services to the Urban Poor (BSUP) and Integrated Housing & Slum Development Programme (IHSDP) components of JNNURM.

The mandate of the restructured National Building Organization is envisaged to be as follows:

- To act as national resource centre and repository on urban poverty, slums, housing, building construction and related statistics, networked with similar resource centres of State and Urban Local Body levels and internationally;
- To collect, collate, validate, analyse, disseminate and publish building construction, housing and other related statistics and statistical reports from time to time.
- To bring out compendiums on urban poverty slums, housing and build construction statistics and applied research publications analyzing statistical data gathered from various sources such as the Census, NSSO etc.
- To create and manage a fully computerized data centre equipped with appropriate systems and e-governance tools to store, manage, retrieve and disseminate urban data as and when needed for policies and programmes;
- To conduct regular short-term sample surveys/field studies in various pockets of the country to study the impact of plan schemes being run by the Ministry of Housing & Urban Poverty Alleviation and other Ministries and to gather primary data as needed.
- To undertake socio-economic research relating to design, formulation, implementation of policies, plans, programmes and projects covering areas such as affordable housing and basic services to the urban poor;
- To develop a documentation centre relating to urban poverty, slums, housing, building construction and related urban statistics which can function as a repository of urban resources, including best practices and innovations;
- To organise capacity building/training programmes for the officers and staff of Government of India, State Governments and Urban Local Bodies engaged in collection and dissemination of urban poverty, slums, housing, building construction, and related urban statistics.
- To coordinate and collaborate with State Governments Municipal Authorities Research & Training Institutions /Statistical Institute/ International Organisations as nodal agency catering to data and MIS needs of urban policy-makers, planners and researchers in areas relating to urban poverty, slums, housing etc;

URBAN STATISTICS FOR HR AND ASSESSMENTS (USHA)

A new plan scheme of NBO viz., "Urban Statistics for HR and Assessments (USHA)" was launched which aims at the development and maintenance of national a database, MIS and knowledge repository relating to urban poverty, slums, housing, construction and other urbanization-related statistics. Its key objective is to support the Ministry of Housing & Urban Poverty Alleviation, other Ministries and State Governments with an information base and knowledge inputs for the purpose of planning, policy-making, project design, formulation. implementation, monitoring and evaluation, particularly in the context of programmes relating to urban poverty, slums and housing. It seeks to specially support the effective implementation of Jawaharlal Nehru National Urban Renewal Mission - Basic Services to the Urban Poor (BSUP) and integrated Housing & Slum Development Programme (IHSDP). The four pillars of "USHA" are database including MIS & sample surveys, action research; impact assessment; and capacity building training. Under this Central Sector Scheme "Urban Statistics for HR and assessments (USHA)", NBO has released fund to 32 States/UTs during 2007-08 for procurement of computers, Printers. UPS, system software and other accessories to be used for collection and collation of building construction, housing, slums and poverty statistics, including sample survey data.

LAUNCH OF SOFTWARE FOR ON-LINE TRANSMISSION OF DATA

National buildings Organisation (NBO) has implemented a state of the art decentralized web-based on-line systems BRIKS - Building Related Information and Knowledge System. Using BRIKS, the e-Unit in NBO will be up-linked to State Governments - Departments/Bureaus of Economics & Statistics, Municipal Administration & Urban Development. Municipal Corporations, Municipalities, Urban Development Authorities, Research and Training Institutions etc. This decentralized system will help overcome the constraints of data collection faced by NBO - Timeliness of data, data completeness, data accessibility and data visibility to multiple stockholders BRIKS will allow NBO and all the users of the system to:

- (a) Adopt holistic approach for evolving developmental schemes.
- (b) Continuous development of assessment schemes
- (c) Research.
- (d) Training and capacity building.

PUBLIC SECTOR UNDERTAKINGS

(1) HOUSING & URBAN DEVELOPMENT CORPORATION LTD (HUDCO)

HUDCO since its inception in 1970, has made steady and significant strides in the field of housing and urban infrastructure financing, to emerge as the pioneer and the trend-setter. Catering to the needs of every section of the population, with a basket of delivery options both in housing and urban infrastructure development, HUDCO aims to achieve sustainable growth in these sectors, Having emerged as the market leader in its operational arena, HUDCO aims at consolidating its position and enhancing the performance by laying emphasis on its core competencies and exploring diversified avenues of service delivery.

HUDCO is fast emerging as the only organisation of its kind for dealing with the unique needs of shelter and infrastructure development and still ensuring profitable results. HUDCO, during the three decades of its existence, has extended assistance for taking up over 141 lakhs dwelling units both in urban and rural areas.

In sharp contrast to the policy adopted by the contemporary housing finance companies in the fraternity of targeting the affluent middle and high income groups, HUDCO's assistance covers the housing needs of every class of the society, with special emphasis on the weaker sections and the deprived. The social mandate in line with HUDCO motto of "Profitability with Social Justice" envisages about 92% of total dwelling units sanctioned by HUDCO for the economically weaker section and the low income group. HUDCO has also contributed significantly to the Government's Housing Programme launched during 1998-99 by assisting 106.52 lakhs housing units within a span of 10 years.

HUDCO continued its emphasis on the diaster mitigation front by extending substantial techno financial assistance for rehabilitation and reconstruction in the aftermath of natural calamities. Cumulatively till 31.03.2008, HUDCO has been able to contribute over 41 lakhs houses in disaster affected regions with project cost of over Rs. 4094.07 crores and HUDCO's financial assistance of Rs. 2209.36 crores. HUDCO has been advocating pre-disaster mitigation and risk reduction involving Prediction, Preparation, Prevention, Publicity and Protection, as against the prevalent post-disaster actions of Rescue, Relief, Rehabilitation, Reconstruction, Repairs, Renewals and Retrofitting.

Adequate basic services and appropriate social amenities along with associated infrastructure has been an integral part of HUDCO agenda of sustainable habitat development. The urban infrastructure window of HUDCO, opened in 1989, has sanctioned a total of 1456 projects (Excluding sanitation schemes) with a total project cost of Rs. 224448 crores and HUDCO financial assistance of Rs. 54924 crores, contributing to the improvement in the physical quality of life of the citizens at large in the urban areas.

With the cost of construction increasing year after year, housing is becoming beyond the reach of most sections of the society and the need for utilising cost-effective technologies has become imperative. HUDCO has been promoting the use of alternative building materials and appropriate technologies to ensure cost-effective, environment-friendly, ecologically appropriate, energy saving and yet aesthetically pleasing and affordable housing. The question of transfer of technology at the grass root level is addressed by the support extended to the establishment of 577 Building Centres in urban areas and 78 Building Centres in rural areas across the country.

The future belongs to those who dare to dream, who foresee the possibilities and perceive the hurdles before they become obvious, Anchored on the cornerstones of growth, innovation and leadership and equipped to face the challenges of the new millennium, the company would be striving for the pinnacle of excellence in service delivery, towards making HUDCO a household brand name. HUDCO with diligent vision, proven strengths and prudential strategies would be banking on core competencies, quality of service, customer orientation and professionalism to tap the right opportunities in achieving prolific and vibrant growth in the years to come.

HUDCO's OPERATION DURING 2007-08

HUDCO during the year i.e. 2007-08 from April-March 2008 has achieved sanctions of Rs. 13501 crores providing assistance for construction of 0.99 lakhs dwelling units, over 184 sanitation units, and 150 urban infrastructure projects throughout the country. The loan released during the year announced to Rs. 3754 Crore (provisional)

Cumulatively till March 2008, HUDCO has sanctioned 16026 schemes involving a total project cost of Rs. 283264 crores (excluding HUDCO Niwas) with loan component of Rs. 85208 crores out of which an amount of Rs. 605.55 crores has been released. HUDCO's assistance has helped in the construction of 140.99 Lakhs residential units, about 67.08 lakhs sanitation units and in undertaking 1456 urban infrastructure schemes effectively improving the living conditions in the urban and rural area, in over 1858 towns and thousands of villages.

HOUSING FOR ALL-HUDCO OPERATIONAL PERFORMANCE

(As on 31.03.2008)

During the current financial year, HUDCO has sanctioned 306 schemes with a total loan of Rs. 13501 crore out of which Rs. 2152 crore have been sanctioned towards Housing schemes (incl. Retail Finance) and Rs. 11349 crore have been sanctioned towards various Urban infrastructure schemes. Further an amount of Rs. 3754 crore has been disbursed which includes Rs. 869 crore towards housing schemes and Rs. 2885 crore (provisional) towards Urban Infrastructure schemes.

Further, during the current year, so far, out of the total dwelling units sanctioned 84% have been sanctioned for priority sector (EWS/LIG), and 14% of the loan under housing has been sanctioned for priority sector.

HUDCO'S CONTRIBUTION TO HOUSING PROGRAMME OF GOVT. OF INDIA LAUNCHED DURING 1998-99.

Under the Housing Programme of Government of India which was started during 1998-1999, HUDCO has been entrusted for providing loan assistance for construction of 10 Lakhs units annually (6 lacs units in rural areas and 4 lacs units in urban areas, out of the 13 lakhs houses in rural areas and 7 lakhs in urban areas envisaged under the programme). Against the same since 1998 to 2007-08 as on 31.03.2008, HUDCO has supported a total of 107.31 lakhs (gross) units in both rural and urban areas.

VALMIKI AMBEDKAR AWAS YOJANA (VAMBAY)

VAMBAY and National Slum Development Programme (NSDP) schemes have been subsumed in the Integrated Housing Slum Development Programme (IHSDP), which was launched on 3rd December 2005.

Under VAMBAY, till 31.03.2008 Govt. of India subsidy of Rs. 93823.076 lakhs has been released for construction/upgradation of 459779 dwelling units and 65555 toilet seats.

As per progress reports, 390397 DUs are completed & 36797 DUs are under progress and 61492 WCs are completed & 2278 WCs are under progress.

BASIC SERVICES TO THE URBAN POOR (BSUP) & INTEGRATED HOUSING AND SLUM DEVELOPMENT PROGRAMME (IHSDP)

BASIC SERVICES TO THE URBAN POOR (BSUP)

Background

- The Basic Services to the Urban Poor was launched by the Prime Minister in December 2005 with a view to ameliorate the conditions of the urban slum dwellers who are residing in dilapidated conditions in the identified 63 mission cities.

- The basic objective of the scheme is to strive for holistic slum development with a healthy and enabling urban environment by providing adequate shelter and basic infrastructure facilities to the urban slum dwellers.

ROLE OF HUDCO

- HUDCO is one of the appraising agencies for appraisal of Detailed Project Reports (DPRs) received under BSUP.
- HUDCO is assisting the State Governments, implementing agencies in preparation of DPRs as per guidelines.
- HUDCO is organizing Training/Workshops at various places to familiarise the agencies with the programmes/ guidelines.

Cumulative Status

Under BSUP, till 31.03.2008, 151 projects (appraised by HUDCO) with a project cost of Rs. 10895.19 crores covering 4.64 lakhs dwelling units have been sanctioned by the Ministry.

LOAN ASSISTANCE TO INDIVIDUALS THROUGH HUDCO NIWAS

In order to reach out to the beneficiaries directly, HUDCO launched its Individual Housing Loan Window-HUDCO NIWAS in March, 1999. The scheme is extremely popular with its most competitive terms, value added services and user friendly options among the public at large.

During the current financial year 2007-08 (till 31.03.2008) a loan assistance of Rs. 50.09 crores has been sanctioned for 970 beneficiaries and Rs. 46.89 crores has been released.

URBAN INFRASTRUCTURE

As the market leader in urban infrastructure financing, HUDCO continued extending finance for a variety of projects. During the year, from 1.4.2007 till 31.03.2008, HUDCO has sanctioned 150 urban infrastructure schemes with a total project cost of Rs. 60200.95 crores and HUDCO loan component of Rs. 11348.75 Crores. The Sector-wise details of urban infrastructure projects sanctioned by HUDCO are as follows:-

(Rs. In Crores)

Sector	No.	Project Cost	Loan Amount
Water Supply	7	1975.17	1592.04
Sewerage/Drainage/Solid Waste Management	1	24.96	22
Transport & Roads/Bridges	13	1834.55	608.35
Area Development	2	23.62	20
Commercial & Others	91	55708.54	8622.62
Social Infrastructure	36	634.11	483.74
Total	150	60200.95	11348.75

SPECIAL INITIATIVES IN THE NORTH-EASTERN REGION

HUDCO continued its special thrust towards development of the North-Eastern States through a special allocation of 10 percent of its annual allocations for North-Eastern States under its housing portfolio. During the year HUDCO has sanctioned 14 housing schemes with a project cost of Rs. 73.31 Crores and HUDCO loan component of Rs. 65.50 Crores. This would help in construction of 95 dwelling units in the States of Assam, Mizoram, Nagaland and Arunachal Pradesh.

Beside above HUDCO has also sanctioned 19 Urban Infrastructure projects with HUDCO assistance of Rs. 61.34 Crores in the state of Nagaland and Meghalaya.

TECHNOLOGY TRANSFER INITIATIVES THROUGH BUILDING CENTRES

HUDCO continued its efforts in strengthening the Building Centre Movement towards promoting environment friendly, ecologically appropriate, energy efficient, functionally durable, aesthetically pleasing and yet cost effective and affordable building materials and technologies in the construction sector. 577 Building Centres were sanctioned out of which 387 Building Centres are doing good works in propagating the innovative building materials and technologies and others are in various stages of establishment. So far (till 31.03.2008), total grant of Rs. 2216.10 Lacs has been sanctioned for Urban Building Centre out of which Rs. 1679.44 Lacs has been released.

ESTABLISHMENT OF ADARSH GRAM/ADARSH BASTI

HUDCO continued its programme for development of Model Villages (Adarsh Gram) and Model improved Slums (Adarsh Basti) for providing integrated inputs of physical planning, architectural design, efficient utilization of land and appropriate technologies ensuring user participation, use of innovative/renewable sources of energy etc., with a convergence mode in all the States and Union, Territories. HUDCO's cumulative sanctions upto 31.03.2008 is of 116 Model Village/Basti with total grant of Rs. 3891.83 lakhs.

TARGETED IMPLEMENTATION OF COMMUNITY TOILETS & SANITATION PROGRAMME

HUDCO has formulated above scheme where community toilets can be proposed in busy market places bus stand, Railway Station, Schools, Institutes, Hospital, slums etc. The implementing agency can be any corporate sector NGO, CHO, Local Govt., State Govt. Institute etc HUDCO will provide grant of 50% of total project cost or Rs. 20,000 per WC whichever is less, after the agency invest their share in the project, Upto March, 2008 HUDCO has sanctioned 24 schemes (including In principle) for Rs. 945.80 lacs as HUDCO grant for the schemes.

CONSULTANCY INITIATIVES

In line with its techno-economic mandate, HUDCO continued to extend considerable technical and design guidance to the local bodies and the borrowing agencies at large. A distinct thrust has been extended to the fee based consultancy by utilizing its inherent strength of technical personnel, long experience and expertise in the fields of planning, designing and project appraisal

In addition to the architectural consultancy, the fee-based consultancy assistance has been expanded to cover preparation of Detailed Project Report for housing/slum

development as well as infrastructure development in various cities and towns, as well as appraisal of project reports for funding/approval by the Government for projects under the JNNURM programme. In addition preparation of City Development Plans/Master Plans for various towns has also been given a special emphasis in the recent past. HUDCO has also recently initiated efforts to undertake assignments for Project Management Consultancy towards diversification of its sphere of fee-based consultancy activities. Another significant initiative taken by HUDCO, is the decentralization of its consultancy activities to the Regional Offices. With this initiative, many of the Regional Offices such as Chennai, Jaipur, Patna and Kohima have started showing good potential for undertaking consultancy/fee-based assignments at the regional level, along with their normal operational activities of loan sanctions and disbursements and appraisal and monitoring of housing and infrastructure projects financed by HUDCO.

At present, a large number of consultancy assignments are in hand both at the corporate Office and at ROs. Some of the major assignments are the Pilgrimage Center at Solophok for Sikkim Government, development of various Bus Terminals and Utility Infrastructure Projects in Rajasthan, preparation of DPRs for BSUP projects in Bihar, preparation of CDPs for Bodh Gaya and Goa, preparation of Master Plans for 10 towns in the states of Bihar and Jharkhand etc.

HUMAN SETTLEMENT MANAGEMENT INSTITUTE (HSMI)

HSMI is operating as Research & Training Division of HUDCO and its activities are supported by a core group of qualified and experienced professionals from various disciplines. HSMI continued its efforts to provide capacity building to the professionals engaged in the Housing & Urban Development Sectors including HUDCO borrowing agencies, local bodies, NGOs, private sector Housing Financial Institutions etc. HSMI is the nodal institute on behalf of the Ministry of Housing & Urban Poverty Alleviation to coordinate various training and documentation activities under IEC (Information, Education & Communication) component of SJSRY.

During the year, HSMI activities covered a series of training research and related activities, the details of which are briefly indicated as below:

(i) Training: HSMI has organized training programmes for agency professionals and had drawn participants from Urban Local Governments, other Urban Sector Agencies/Local Bodies and other institutions. An International Training Programme was organized at Mysore in collaboration with UN Habitat. The programmes for the Ministry of Housing & Urban Poverty Alleviation, Govt. of India includes seven SJSRY programmes for the professionals of Urban Local Bodies. The HSMI in association with NAREDCO has organized training programmes for the Real Estate Professionals.

The HSMI had also organized in-house Training Programmes for HUDCO employees during the period, covering area like Consultancy Management, Project Appraisal, Project Management, Legal Issues in Financing of Housing & Infrastructure Project, IT applications HR issues etc.

(ii) Research & Evaluation Activities: Following are the major research activities undertaken during the period:

- Professional support to Ministry of Housing & Urban Poverty Alleviation, Government of India to prepare "National Urban Housing & Habitat Policy - 2007, Country Profile for Local Governments, Background Notes and Papers

on Gender Equality & Urban Safety, Observations and Comments on other related issues, draft/key note addresses, talking points and speeches on various theme areas.

- Under NSUP, HSMI is supporting Members of the National Core, Group with funds available from National Core Group with funds available from National Strategy for Urban Poor.
- First draft of the “National Policy on Slum free Cities: Framework for Development of Urban Low Income Settlements” has been prepared and submitted to the Ministry of Housing & Urban Poverty Alleviation, Govt. of India.

(II) HINDUSTAN PREFAB LIMITED (HPL)

hindustan Prefab Limited (HPL) as ISO 9001-2000 Certified company, is wholly owned by Govt. of India. The company was engaged in the production of pre-fabricated material like PRC Railway Sleepers, PC Electric Poles and other RCC components. Its manufacturing activities are at standstill since September 2004.

A decision has been taken by the Government of India to restructure the functioning of HPL. The Techno Commercial Consultant engaged for financial restructuring of the company has already submitted its draft report, which is under scrutiny for re-submission to Ministry / BRPSE.

Meanwhile, the company has diversified its activities and is now engaged in the execution of projects, Project Management Services, Real Estate etc. It has orders worth Rs. 1065 crore as on 31.03.2008 for construction of Mass Housing and Infrastructure Development, Hospitals, Dispensaries and Office Buildings. The company is now executing projects under the Jawaharlal Nehru National Urban Renewal Mission, National Health Rural Mission. Tsunami Rehabilitation schemes and other projects for Employees’ State Insurance Corporation (ESIC), Employees’ Provident fund Organization (EPFO), Delhi Police etc.

The company has signed MOU with Ministry of Housing & Urban Poverty Alleviation for 2008-09. It targets a turnover of Rs. 335 crore in 2008-09.

AUTONOMOUS BODIES

(I) BUILDING MATERIALS & TECHNICAL PROMOTION COUNCIL (BMTPC)

Building Materials and Technology Promotion Council (BMTPC) is an autonomous body under the aegis of the Ministry of Housing and Urban Poverty Alleviation, Government of India established in 1990. For the last 18 years, it has worked towards smooth transfer of cost effective, energy-efficient, environment-friendly and disaster resistant building materials and construction technologies from lab to field.

In this process, the Council has been instrumental in introduction of a number of building materials and technologies based on agro-industrial wastes such as flyash based bricks/blocks, and mud polymer door shutters, coir polymer composites, bagasse boards etc. Pre-fabrication is another area which has been promoted by the Council with success. Using pre-fabricated components, a number of houses in different States have been constructed. For increased productivity and quality, the Council has developed easy-to-operate simple machines, which are being used in construction with encouraging results all over the country. The Council provides necessary inputs for policy interventions in the areas of saving of forest wood, top layer of soil, environment, energy etc.

With the efforts of the Council, a number of Indian Standards have been formulated through Bureau of Indian Standards (BIS) on cost effective technologies such as flyash bricks, RCC planks & joist, bamboo mat corrugated roofing sheets etc. Through Performance Appraisal Certification Scheme (PACS), the Council is carrying out performance evaluation of new and emerging materials, technologies and construction systems, on which there are no standards available.

The Council is playing an active role in disaster prevention and mitigation. It has brought out Vulnerability Atlas of India, Landslide Hazard Zonation Atlas of India, Guidelines for Improving Earthquake and Wind/ Cyclone prone Housing Construction and other promotional literature also in vernacular languages. With IIT Kanpur, it has brought out easy to understand Earthquake tips on various important aspects of earthquake resistant construction. To demonstrate seismic strengthening techniques, the Council has done seismic strengthening in some lifeline buildings such as Karpwan Sub-Divisional Hospital in Jammu & Kashmir and 5 MCD Schools in Delhi. besides several buildings in Gujarat. The Council is assisting the State/UT Governments in strengthening techno-legal regimes for safety against natural hazards.

For field application of cost effective technology, the Council has constructed demonstration houses in several places like Dehradun, Bilaspur, Trichy, Nagpur, Kudalu, Bangaluru under erstwhile VAMBAY scheme.

To promote Bamboo as construction material, the Council has taken various initiatives such as construction of demonstration houses in Mizoram, Tripura and Meghalaya, establishment of Bamboo mat Production Centres in North Eastern Region and Kerala.

The Council on a regular basis, organises and participates in awareness Generation Programmes, workshops, Exhibitions, Capacity Building and Training Programmes for construction of professionals and workforce.

The Council is one of the appraisal agencies for projects under Jawahar Lal Nehru National Urban Renewal Mission (UNNURM) and has also been designated as monitoring agency for projects under BSUP and HSDP.

Apart from promotion of technologies in India, the Council is working towards transfer of Indian Technologies to other developing countries in Asian, African and Latin American regime.

The Council's action plan aims in fulfilling the government's goal of providing 'Affordable House for All' and basic services to urban poor.

(II) CENTRAL GOVERNMENT EMPLOYEES WELFARE HOUSING ORGANISATION (CGWHO)

The Central Government Employees Welfare Housing Organisation, a body of the Ministry of Housing and Urban Poverty Alleviation, Government of India, a society registered under the Societies Registration Act, 1860 was specifically created for Execution of housing projects for Central Government employees, on all-India self-financing' and no 'profit-no-loss' basis.

The CGEWHO has at present, to its credit, on-going housing schemes at Lucknow(130) and Chennai (PH-II) (572), Hyderabad (PH-III) (380) Pune(Ph-II) (148), Bhubaneswar (Ph-I) (256), Mohali (Ph-I) (586), Meerut (Ph-I)(90), and Jaipur (Ph-II) (572) with 2734 dwelling units under various stages of construction and planning.

Twenty one of the CGEWHO's projects at Chennai (Ph-I)(%@\$), Nerul, Navi Mumbai (384), Sector 14, Panchkula (98), Kolkata (Ph-I) (576) Sector 51, NOIDA (Ph-I & II) (1200), Kharghar, Navi Mumbai (1231), Sector 56, Gurgaon (Ph-I & III) (1940), Chandigarh (305), Bangaluru (Ph-I) (603), Hyderabad (Ph-I) (344), Kochi (43), Pune (Ph-I) (159), Sector 82-NOIDA (Ph-III & IV) (2276), Ahmadabad (301), Jaipur (144), Hyderabad (Ph-II) (178) and Panchkula (Ph-II) (340), with a total of 10,018 dwelling unite have been completed.

Forthcoming schemes for the year 2008 may include Greater NOIDA (Ph-I) Gurgaon (Ph-III) Kolkatta (Ph-II) Vishakhapatnam, Kharghar (Ph-II), Lucknow (Ph-II) and Bhopal.

(III) NATIONAL COOPERATIVE HOUSING FEDERATION OF INDIA (NCHF)

The National Cooperative Housing Federation of India (NCHF), setup in 1969, is the national apex organization spearheading the entire cooperative housing movement in India.

The primary objective of NCHF is to promote, guide and coordinate the activities of housing cooperatives. All the 26 State level Apex Cooperative Housing Federations are members of NCHF. About 31,000 primary housing cooperatives are affiliated to Apex Federation for getting loan assistance to construct houses for their members. The NCHF through is member federation has constructed about 23.51 lakh dwelling units across the country with loan dishursement of approximately Rs. 10125 crore.

Under the Two Million Housing Programme , all types of cooperatives have financed 8,19,753 dwelling during the years 1998-99 to 2006-07.