

PUNJAB

**HOUSING AND
HABITAT**

**POLICY- 2008 (PHHP-
08)**

PUNJAB HOUSING AND HABITAT POLICY- 2008 (PHHP-08)

CONTENTS

1.0	Preamble	
1.1	The Need for the Policy 3
1.2	Integrated Habitat Development 4
1.3	Housing Problem 4
1.4	Policies and Programmes 5
1.5	Housing Programmes implemented in the State	...6
1.6	Emergence of Sustainable Habitat7
1.7	Focus Areas8
2.0	Aims of the Policy8-11
3.0	Role of Government and Other Agencies	
3.1	Central Government11-12
3.2	State Government13
4.0	Specific Action areas:	
4.1	Land	...13-17
4.2	Finance	...18-19
4.3	Legal and Regulatory Reforms	...19-21
4.4	Slum Improvement and Upgradation	...21-22
4.5	Rental Housing	...22-23
4.6	Special Needs of Housing for All Working Groups	...23
4.7	Special Needs of Single Working Women Disabled and Senior Citizens	...24
4.8	Infrastructure	...24-25
4.9	Technology Support & its transfer	...26-27
4.10	Housing Delivery System	...28
5.0	Action Plan / Follow Up	...28-30

1.0 PREAMBLE

1.1 The Need for Policy

Housing has been recognized as a basic human need, next only to food and clothing. Housing has also been recognized as an integral part of economic development due to its forward and backward linkage effects. Housing initiatives must be viewed in the background of the overall economic development and the needs of the people. Promotion of sustainable human settlement development cannot be achieved without adequate and affordable housing. As per NHHP 98, NUHHP-2007 and NRHHP (draft report), State Governments are required to prepare State Rural and Urban Housing & Habitat Policy so as to create a productive & responsive housing sector benefiting all. Need for Punjab Housing and Habitat Policy emerges from the growing requirements of shelter and related infrastructure both at rural and urban centers as also due to the change in economic and social environment, growing urbanization, mismatch in demand and supply of developed land and houses at affordable rates and inability of poorer sections of the population to have access to formal land markets and finances from financial institutions leading to a non-sustainable situation.

Punjab Government therefore, has adopted a definite and implement-able □Habitat Agenda offering a vision to achieve sustainable development of both rural and urban areas with a healthy and safe environment. In this direction, Government of Punjab will create the enabling political and administrative environment to ensure people's participation in achieving this holistic agenda.

“Affordable Housing for All” will be the underlying theme of the Policy consistent with the overarching objective of the National Urban Housing and Habitat Policy adopted by the Govt of India in December 2007.

1.2 Integrated Habitat Development

An integrated “Habitat” approach to housing is needed so as to take into account the issues of spatial planning including aspects like water supply, sanitation and waste disposal to effectively address the issues of ecology and to avoid disasters. In view of the distinctive social, geographic and climatic conditions, it is necessary to adopt efficient land planning for its optimal use keeping in view the alternative requirements for low/ high rise housing

projects depending upon the area requirements, demand from different sections of population, the type of intervention required in terms of supply of land/housing for the lower income households and the respective roles of the public/private sector agencies, the state government policy on land and infrastructure etc.

1.3 Housing Problem

The State is facing concentration of sub-standard or inadequate houses with high density and over-crowding, inadequate sanitary conditions, lack of basic amenities, slums in urban agglomerations and slum like situations in many semi-urban and rural areas. Lack of purchasing power, security of tenure of land, unclear titles of house property in rural areas, speculative land market, inflexible housing finance system, inappropriate planning and building regulations, lack of awareness about appropriate building materials and technologies, paucity of public funds and problems with the institutional framework in providing adequate support to low income segment households, are some of the constraints resulting in inadequate housing and habitat conditions for the poor and EWS/LIG segments in the State. As a result, the gap between supply and demand of adequate and affordable houses has increased considerably in the State. As per Census 2001, 4.3% of the total households in the State were living in dilapidated houses which is no doubt less than the national average of 5.6%.

The State being rich in agricultural production and hub of many industries like hosiery, dairy, chemicals etc. and now the IT and BPO industry, has witnessed increased inter state migration trend from rural to urban areas within the state as well from outside states. Accordingly, the urbanization rate in the State has witnessed faster trends. As per Census 2001, nearly 34% of the total population lived in urban areas as compared to 28% at all India level. This has resulted in increased pressure on urban housing and infrastructure. As a result, the slums in the State have grown significantly. As per Census 2001, nearly 14% of the urban population in the State is living in slums. As per NSS Report No. 486, the proportion of slum dwellers living in notified slums in the State is higher than the national average.

This has also resulted in growing housing shortage. As per Census 2001, the State had a housing shortage of 3 lakh units of which 2.10 lakh units shortage was in urban areas and 90,000 units in rural areas. However, the number of dilapidated houses in the State was 1.81 lakh units both in urban and rural areas. Besides, the state had houseless population of nearly 47,000. As per NBO, the urban housing shortage in the State in 2007 was 6.90 lakh units.

Thus going by the trend in growth of population and household formation, it is estimated that the State would be requiring about 12 lakh additional housing units both in urban and rural areas during 2007-12 with an investment of about Rs. 34,000 crores. Of this housing requirement, nearly 95% i.e. 11.40 lakh houses will be required for poor/EWS/LIG/MIG households. About 6.0 lakh houses will be needed for the poor/EWS, 3.60 lakh houses for LIG, 1.80 lakh houses for MIG and the remaining 60,000 for HIG category.

1.4 Policies and Programmes

The State of Punjab did not have a state housing policy in the past. This Document is the first ever attempt by the Government to develop a comprehensive perspective on housing over the short, medium and the long term. The policy will seek to address the housing requirements of all sections of the society specially focusing on EWS/LIG segments.

With the changing economic environment, there is a need for gradual change in the policies and programmes of the Government to act as a “Facilitator” rather than “Builder and Provider” to achieve the objective of Housing for All in the state. Keeping in view the resource requirement for the sector, there is a definite need to involve the private sector in partnership with the Government in realizing this Goal, as also envisaged in the NUHHP.

However, the housing needs of the lower income segments demand special interventions as their affordability is very precariously exposed to the market forces. Though the private sector’s contribution and their potential needs to be tapped and harnessed, the government should continue to play an active role in provision of housing for this segment. This segment can be easily priced out of the market. Thus, the policy will need to address the funding needs of this segment by way of individual loans facility, availability and affordability of credit, and supply of housing at affordable prices.

It will be, therefore the endeavour of the State Government to create suitable administrative, legal and legislative environment for catalyzing increased investment in housing and related amenities by public and private sector agencies, the cooperative sector. Such models as Public-Private-Partnership, together with people’s partnership and the role of NGOs and Micro finance institutions should be increasingly relied upon. The policy will also seek to identify the role of financing institutions and financing mechanisms with suitable instruments, both market oriented as well as government-supported. The national programmes such as the JNNURM and Bharat Nirman will

need suitable supplementing at the state level through matching initiatives. The Policy will explore areas of such initiatives and cooperation. In this context, there will however, be a need to redefine and restructure the role of the public agencies to continue to remain engaged in the area of specifically meeting the needs of low income segment households to a large extent and have oversight of such projects to ensure optimum utilization of resources including subsidies, and their transparent targeting.

1.5 Housing Programmes implemented in the State

The State has been providing financial support to the rural BPL beneficiaries under the IAY. During the years 2000-06, State has spent Rs.1086 crores under IAY for construction of 35952 houses for BPL families.

In rural areas, financial institutions like banks, HFCs etc. are also providing loans under Golden Jubilee Rural Housing Finance Scheme. During the period 1997-2007, a total of 49,257 housing units were financed amounting to loan of Rs. 978 crores in rural areas in the State under this Scheme.

In urban areas, State agencies like PUDA, Urban Estates and public local agencies have been undertaking development and construction of land/houses/flats and allocating the same to the different sections of economic groups. For EWS sections, plots/houses/flats are offered at cross subsidized rates. During the years 2002-06, 8 Urban Estates in the State have allotted about 9629 plots of which nearly 45-50% were allocated to EWS/LIG categories. During the year 2007, these agencies have allotted about 2272 plots of which more than 50% were offered to EWS/LIG segments.

FIs are also providing housing loans to individuals in the State on the commercial principle. As at end March 2006, the outstanding housing loans of banks in the State stood at Rs.5687 crores in 1.82 lakh accounts. Besides this, HFCs and State HOUSEFED are also providing housing loans to individuals and through the co-operatives.

1.6 Emergence of Sustainable Habitat

Creation of integrated rural and urban habitat is the key to sustainable development. The policy takes into consideration the existing shelter condition, access to basic amenities, opportunities for income and employment generation, growing investment opportunities, magnitude of slums and sub-standard housing and therefore, focuses on sustainable rural and urban housing structures which will be able to absorb growing rural and

urban housing requirements including the availability of basic amenities and employment opportunities.

1.7 Focus Areas

Adequacy of housing is directly linked to magnitude of Poverty. Poor housing lack in terms of tenure, structure and access to services. Therefore, the proposed Policy guidelines & steps to be taken would be oriented towards building new housing stock and up-gradation of existing EWS houses/replacement of temporary houses & semi permanent houses including housing for slum and squatter dwellers and will be main focus area of PHHP-08. The policy will also focus on up-liftment of poor/EWS both in rural and urban areas including slum dwellers. Kacchi basties living on govt. land would be transferred to PRIs/Municipal Bodies and would be regularized and/or shifted elsewhere under a special programme ensuring security of tenure and through people's/community participation.

The policy will envisage drawing of action oriented and implement-able plans in convergence with Central Programmes like JNNURM, IAY and Credit cum Subsidy Schemes etc. with focus on "Adequate and Affordable Shelter for All" for achieving the objective of promoting "Sustainable Housing Development". The approach and thrust of this policy will be "Inclusive" in terms of social and financial inclusion of poor, marginalized and dis-advantaged groups in both rural and urban areas.

4 Aims of the Policy

The main aim of the policy will be

1. To create surpluses in housing stock either on ownership or rental basis.
2. To facilitate acceleration in supply of serviced land and housing with particular focus on EWS/ LIG and MIG categories.
3. To develop supporting infrastructure and basic services to all categories.
4. To promote larger flow of funds for investment in housing and infrastructure using innovative products and appropriate institutional mechanism.

5. To provide quality and cost effective technological options and focus on cost effective, green & intelligent housing technology.
6. To ensure planned urban and rural settlements through appropriate planning and zoning laws and innovative programmes.
7. To ensure development of cities and villages with healthy environment, and pollution free atmosphere with a concern for solid waste disposal, drainage, sewerage, traffic management etc.
8. To removing legal, financial and administrative barriers for facilitating access to land, finance and technology.
9. To encourage progressive shift from target orientation to a demand driven approach as also from a subsidy based housing scheme to cost sharing or cost recovery-cum-subsidy schemes.
10. To empower PRIs and ULBs to mobilize land and credit for undertaking housing and infrastructure projects.
11. To encourage NGOs/CBOs/MFIs/SHGs to undertake housing micro credit activities at larger scale for increased outreach.
12. To encourage strong partnerships between private, public and cooperative sectors to enhance public private people's partnership in every sphere of housing and habitat.
13. To suggest alternative measures for increasing the supply of buildable land and effectively use the land as the source of financing the EWS/LIG housing.
14. To bring in appropriate rules governing the use of land for housing by the private sector builders and corporates and facilitate their involvement in construction and delivery of houses for the lower income households.
15. To rationalize the Conversion charges in case of the housing projects meant for low income segments only.
16. To provide for mandatory construction of EWS/LIG housing by the private sector in the government-provided land or government facilitated site.

17. The policy will aim towards meeting the special needs of SC/ST/disabled/freed bonded labour/slum dwellers, elderly, women, street vendors and other weaker sections of the society.
18. The policy will orient towards setting up of a land bank to ensure smooth supply of land for projects specifically meant for construction of houses to low income segment households. However appropriate measures will be in place to ensure that the land bank does not restrict the supply of land in the market resulting in increase in prices.
19. Using housing & urban infrastructure sector to generate employment through effective convergence with on-going Government social and employment generation Schemes.
20. To ensure a balanced regional growth along with suitable supply of land, shelter and employment opportunities with the overall focus to contain increasing migration to the various urban centers.
21. To ensure involvement of women and weaker sections at all levels of decision making.
22. To protect and promote cultural heritage, architecture and traditional skills.
23. To establish Management Information System to strengthen monitoring of building activity in the State.

3.0 Role of Government and Other Agencies

3.1 Central Government

Government of India has initiated various programmes as joint initiatives with the State Governments for providing housing and improving the basic infrastructure requirements like JNNURM (ISHDP, BSUP), Bharat Nirman, IAY etc. Accordingly, it is therefore, expected that the Central Government will further initiate the following steps:

1. To bring in appropriate reforms in Planning, Housing, Financial and Legal aspects as per NHHP-98, NUHHP-2007 and NRHHP (draft report).

2. To bring in appropriate policy changes and financial architecture enabling flow of institutional credit and private sector investments in housing and infrastructure particularly for low income housing and in rural areas.
3. To provide appropriate fiscal concessions to individuals, institutions including the corporate for housing, infrastructure, innovative to energy saving construction materials and technologies etc.
4. To provide liberal funding under its flagship programmes like JNNURM and Schemes for improving habitat conditions in rural areas, to State Action Plans/Programmes for provision and creation of adequate infrastructure facilities like water resources, sanitation, sewerage, connectivity and power supply etc.
5. To bring in appropriate indexing formula for providing capital subsidy under Govt. sponsored schemes for BPL/Poor/EWS and linking the same to inflation rate.
6. To bring in appropriate scheme of interest subvention to make housing loan affordable to low income segment households.
7. To bring in appropriate policies and reforms, if required for developing convergence and integration of housing finance system with the financial sector reforms to achieve the objective of "Financial Inclusion".
8. To allow mobilization of resources from external sources as well as building technologies to promote housing and infrastructure especially for the projects meant for low income segment households.
9. To set up appropriate monitoring mechanism ensuring public funding is properly targeted and utilized.
10. To strengthen State Governments in building land records through e-governance.
11. To bring awareness about Government Programmes as also foreclosure laws for the benefit of the individuals and the institutions.

3.2 State Government

- a. To adopt Punjab State Housing and Habitat Policy 2008

- b. To prepare short, medium and long term programmes and strategies to address the housing and infrastructure requirements/ including identification of financial resources.
- c. To bring in appropriate legal and regulatory environment for increased investment in housing and related infrastructure.
- d. To bring appropriate structural changes in the State agencies role and responsibilities with focus on low income segment housing construction projects.
- e. To bring appropriate legal and administrative environment for encouraging participation of private sector investment in housing focusing on low income segment requirements.
- f. To promote and encourage R&D in housing, building materials and technologies through appropriate capacity building in collaboration with institutions like NHB, HUDCO, BMPTC and local institutions including State ITIs/ Engineering Colleges.
- g. To develop appropriate MIS and computerized land records system.

4.0 Specific Action areas:

4.1 Land

- a. To bring in appropriate supportive laws for increasing the supply of developed land/houses/flats specifically and its accessibility at affordable rates for poor/BPL/EWS and LIG segments.
- b. Government public agencies would continue to undertake acquisition of land for construction of houses for low income housing projects.
- c. While identifying the land, it will be ensured that houses are constructed near the abadi preferably in Panchayat Land or Government Land. If the Panchayat/Government land near the abadi is not available, the same may be obtained by exchanging the land with the Panchayat land. Where there is no land belonging to Panchayat/ Government, the land for EWS houses may be purchased / acquired. It shall be ensured that the selected site is acceptable to the allottees.
- d. There will be no Stamp Duty /Registration Fee/Cess on purchase of land for EWS housing in any part of the State and/or in earmarked Zones. Similarly,

there will no Stamp Duty /Registration Fee/Social Security Cess on transfer of houses to the poor people. These relaxations are however, subject to the condition that the promoter/builders will have to construct all EWS housing units within 3 (three) years from the date of grant of license or exemptions.

- e. In case a private agency/builder constructs say 1,00,000 sft. Of EWS housing in rural areas, there will not be any CLU or License Fee on 1,00,000 sft of residential area to be constructed by such agency any where in the state of Punjab. This exemption will however, be subject to construction of minimum of 100 units in rural areas as also in commensuration with the actual amount spent by the builder agency on EWS housing.
- f. Preference in allotment of houses will be given to those people who do not own any pucca house anywhere in the State, as a family.
- g. For rationalized and optimum density use of urban land, policies will be oriented towards vertical growth e.g. low rise high density & in very costly area high rise high density.
- h. Government to act as facilitators in acquisition of land by private agencies/builders provided a certain minimum number of the developed plots and/or houses/flats are earmarked for low income segment households.
- i. Private sector agencies/builders will be encouraged to undertake housing projects in alignment with "High Volume - Low Margin" to ensure development of plots/construction of houses/flats for low income segment households.
- j. Government will rationalize the external development charges and the license/ permission fee in case of projects undertaken by private sector agencies/builders/corporate for low income segment households. For reducing the cost of EWS houses, there will be no external development charges (EDC) and License Fee /permission charges, etc. on the part of earmarked for EWS houses. There will also be no VAT on the construction materials used for EWS housing.
- k. The Government will prescribe the cost and procedure of allotment. Allotment process shall be monitored by the Govt.

1. Development Plans/master Plans as well as Zonal Plan, Merto Poletin Plans, District Plans and the State Level District Plan shall be made updated regularly indicating the provision of land for EWS/LIG houses. In the formulation of Master Plan the fact that housing problems more in large cities/metropolitans as compared to small towns, shall be adequately taken care of.
- m. In all Master Plans, on the pattern of Mohali, specific sectors may be fixed in Land Use for EWS and LIG houses which should be atleast 10% of the residential zone. In such areas, there will be Zero CLU, EDC and License Fee on residential and institutional pockets and 50% concession in respect of commercial pocket.
- n. The plot/house/flat allotted to low income segment households would be generally in the name of the woman (to the extent possible) or joint name of wife and husband with the condition that the same would not be transferred till the expiry of 10 years period and the sale of that house even on power of attorney will not be permitted. In this direction, Government will bring appropriate changes in the existing Laws.
- o. In urban areas, ownership of the houses will continue to remain with the Government. These houses will only be leased out to the beneficiaries (EWS/LIG) by bio-metric method as being adopted in the State of Gujarat or with similar mechanism.
- p. In addressing the housing needs of EWS/LIG segments, Public Private Partnership (PPP) through Special Purpose Vehicle (SPV) mode or other-wise will be encouraged. This would seek continued involvement of Public agencies or its outfits in determining the delivery of the houses to the target segments at pre-determined prices by the State Government. As demonstrated in some of the States, this model will combine in itself the efficiencies of Private Sector and the Public agencies in their respective fields of strengths. Public agencies will be ensured to monitor the execution of these projects to ensure that the EWS/LIG component is delivered to the legitimate beneficiaries.
- q. Government will endeavour to set up joint ventures for encouraging PPP housing projects benefiting all sections with social objective component as defined by the Government, through cross subsidization

- r. To bring appropriate amendments in Rent Control Act to enable release of locked and unused houses for rental purposes.
- s. To encourage 25-A status Companies for undertaking in-situ development of slums.
- t. Introduction of Property Title Certification System in ULBs. Govt. of Punjab will adopt within 5 yrs.
- u. To facilitate and empower PRIs/Local Bodies/CBOs/ NGOs/SHGs in housing activities including housing micro finance for incremental upgradation of the houses.
- u. The structures of EWS and LIG houses should take care of the public safety in view of the seismic zone they fall in.
- v. Since Planning Commission of India has set different income levels for EWS / Low Income Groups in rural and urban areas and the provisions under PAPRA puts the income level at par with the income level set by Planning Commission of India, the income limit set by Planning Commission for rural and urban area shall apply ipso facto to the State of Punjab.
- w. The entire construction of EWS and LIG houses in urban areas shall be multi-storey as ground+ 3 storey or ground floor + 4 storey whichever is permissible as per national norms, without installation of lift.
- x. As per the present provision of PAPRA colony below 40 hectare are not bound to reserve the prescribed area for EWS houses. In view of the services provided by lower income groups in day to day life in any colony, it is essential that EWS houses are provided in each and every colony to check the menace of jhuggis. Therefore, the area for EWS houses needs to be earmarked in every colony ir-respective of the size.
- y. Special care shall be taken for ensuring adequate safeguards for promotion of healthy environment with special emphasis on green lungs in the Cities and Towns in terms of Parks, Botanical Gardens and Social Forestry as well as green belt around cities/towns.
- z. Special efforts will be made for promotion of planning and development of industrial estates alongwith appropriate labour housing colonies serviced by necessary basic services.

- z1. Residents Welfare Associations (RWA) shall be promoted for specified operations and maintenance of services with the boundaries of given colonies.

4.2 Finance

- a. For BPL, EWS/LIG housing and for slum development and rehabilitation Schemes, State Govt. will be availing loan & subsidies under IAY, BSUP & IHSDP program of JNNURM.
- b. To encourage introduction of customized products e.g. Composite Loan for Housing and income generating activities, Top up Loan Scheme for BPL beneficiaries.
- c. Government to support convergence of housing loan schemes of FIs with the Govt. social schemes ensuring better recovery.
- d. To actively involve SHGs/NGOs/MFIs for increased outreach.
- e. To encourage standardization of loan application and documentation requirements which are transparent and customer friendly.
- f. To encourage registration of the Equitable Mortgage created by FIs with Registrar at nominal fee of Rs.1000 per loan application. However, in case of loans to EWS/LIG, such charges would be waived off.
- g. State Government to reduce stamp duty on RMBS instruments to 0.1% on the lines of other state like Maharashtra, Karnataka, Tamil Nadu, Delhi etc.
- h. Government to provide security of tenure to residents of slums and squatter settlements for creation of primary security by FIs.
- i. In rural areas, Government may allow mortgage of agricultural land for availing housing loans especially in village abadi areas where titles are not clear.
- j. Government in collaboration with NHB will float "Title Indemnity Scheme" covering credit risk arising due to defect/default in title especially for rural areas and low income housing.

- k. A suitable policy package will be worked out to channelise increased private sector investment in housing focusing on EWS/LIG housing.

4.3 Legal and Regulatory Reforms

- a. To simplify the procedures for sanctioning of building plans to eliminate delays by setting up single window.

However, professional responsibility and building bye-laws would be strictly enforced.

- b. To prepare comprehensive land policy to facilitate acquiring and assembling of land for housing meeting the requirements of all the groups with special focus on EWS/LIG/MIG segments. The policy would also provide statutory support for land assembly, land pooling and sharing arrangements.
- c. To bring appropriate amendments in ULBs/Municipal Acts in convergence with JNNURM taking into account the provisions for housing and basic services under sub-missions for realistic provisions for EWS/LIG housing.
- d. Joint Venture with NGOs/CBOs will be set up for undertaking PPP housing projects in fulfilling the social objectives of providing housing to EWS/LIG segments.
- e. As part of the urban renewal, emphasis will be on inner city development to tackle the deteriorating existing housing conditions, proliferation of further slums and the dilapidated structures in the cities.
- f. Land revenue records will be computerized at Taluka/District/State Level and put on GIS mode within a time framework.
- g. Development agencies would be made responsible for creation, maintenance of housing and infrastructure and treatment and disposal of wastes and for prevention of pollution.
- h. To bring appropriate legislations for setting up of Regulatory Authority at the State level for registration of Builders & Developers to provide safe, durable and right priced housing to low income segments households as also to protect public interest.
- i. Grant of Security of Tenure with the active participation of the Community

- j. Land or shelter provided to slum dweller will be made nontransferable for 10 years.

4.4 Slum Improvement and Upgradation

- a. Appropriate Slum policy will be prepared.
- b. An independent and centralized agency to act as single widow system for resolving all slum activities will be set up.
- c. To the extent possible, In-situ development of slums will be attempted by using funds from JNNURM.
- d. Proper layout plan of each slum area & socio-economic feasibility report along with micro, macro and city development plan will be prepared using innovative planning methods to arrive most economical solution.
- e. Slum reconstruction programme for creating adequate services will be encouraged through cross subsidization.
- f. Land as resource would be used while taking up slum rehabilitation programme through private agencies/CBOs/ NGOs etc. wherein Government would act as regulator.
- g. Policy guidelines on slum development works through private developers/CBOs/NGOs under land sharing projects would be issued
- h. Appropriate guidelines will be issued for community participation for slum development through cooperative societies focusing on transparency. These co-operative institutions will be made responsible for maintaining common services for which charges etc. can be levied.
- i. The slum rehabilitation works may be actively considered for implementation through JNNURM / IHSDP schemes launched by G.O.I.
- j. Training inputs in field of housing / infrastructure development / income generation / health/education etc. will be given to community person through ULB's or outsourcing by ULB's. Also training will be imparted to supporting staff of ULB's through HRD cell.
- k. The Tenurial rights assigned to the slums dwellers shall not be transferable for a minimum period of 10 years. However, these allottees shall have the right to access housing finances from FIs to whom the rights can be mortgaged.

- l. To provide night shelters and sanitary facilities for foot-path dwellers and the homeless through various government and innovative private schemes.
- m. In order to make the houses affordable to the poorest section of the society, cross subsidization in the cost of land and the incremental housing shall be adopted.

4.5 Rental Housing

State is witnessing increasing migration from within and outside the State particularly the labourers in both rural and urban centres (of late the I.T. professionals also in few pockets). All such migrants may not be able to afford their own houses. Therefore, there is need to initiate appropriate policy measure to increase the supply of rental housing in the State. This policy envisages the following measures:

- a. To appropriately amend the State Rent Control Act so as to adequately protect the interest of the landlords so as to enable them to get their houses vacated after the contracted term.
- b. To strengthen State agencies to build houses/flats for rental cum ownership basis on the lines of Singapore Model by adopting new initiatives like "Equity Building" and "Rent Cum Ownership basis" etc. specially for the low income segment households. Under such Schemes, the house/flat allotted to the EWS/LIG household will be transferred in the name of the individual only after building 100% equity over the period of 10-15 years. The individual EWS/LIG will have the option to sell his/her house/flat but the sale will be only to the State Agency who will then offer the same the EWS/LIG household in the waiting list.
- c. Private Sector agencies/builders will be encouraged to build rental housing stock with appropriate government support.

4.6 Special Needs of Housing for All Working Groups

In Punjab many of the agricultural based allied activities and tiny industrial units are located in the homes. Therefore, there is a need for the work areas creation dovetailed with housing initiatives. Therefore, this policy envisages

encouraging of house-cum work area to be integrated and pooling the employment resources for employment support facility creation. The policy therefore, will create appropriate environment for multipurpose village level co-operatives and other MFIs to effectively contribute in providing accessibility to institutional finance for composite loans for productive housing both in rural and urban areas. The policy will also envisage convergence with JNNURM wherein employment is also required to be generated through productive housing in redeveloped and in-situ developed slums.

4.7 Special Needs of Single Working Women, Disabled and Senior Citizens

1. In public housing schemes, PPP projects and private agency's projects availing proposed benefits, it will be ensured that the title is issued in the name of the women and/or joint names.
2. Women will be involved in planning of design, construction and maintenance of houses. Women SHGs/Co-operatives will be involved in the process.
3. Special housing schemes for single working women on ownership or rental basis (hostel types) will be taken up in I.T. and Industrial Zones.
4. Special design features for housing the physically handicapped as per NBC will be under taken by the public agencies.
5. Old age homes with all basic amenities including primary health care facilities will be encouraged through State agencies and private agencies.
6. Skill upgradation of women construction workers will be undertaken through appropriate training programmes to convert them from unskilled to skilled status. Finance as available under JNNURM, IAY etc. will be utilized for purpose.

4.8 Infrastructure

1. There is urgent need to upgrade infrastructure of towns & cities in view of the emerging needs. Specific care will be taken for creation of clean & healthy environment facilities.
2. PPP concept for infrastructure will be encouraged for development of all areas of infrastructure.

3. Macro-economic strategies would be derived to enable flow of resources for development of road net work, community centers, parks, schools/ colleges /hospitals etc.
4. A habitat infrastructure action plan will to be worked out for all urban centers, according to priority. For this purpose special purpose vehicle (SPV) would be created.
5. Energy production in the state would be enhanced keeping in view the growing demand. Efforts would be made to reduce the energy losses by educating the public.
6. Efforts would be made to preserve ground water by rain harvesting & rain collection systems. Appropriate Water policy will be framed to ensure 100% population getting potable water in premises or very nearby their premises. In most of the cities where the system is inadequate or needs replacement, it shall be carried out through finances to be made available from the Central Govt. Schemes/financial institutions / JNNURM / State govt.
7. Macro & micro planning efforts would be made to plan new townships with adequate transportation facilities while preparing master action infrastructure plan. An optimum mix of reliable and eco-friendly public transport systems would be planned to meet the requirement. Rapid-transit-system or transport shall be provided to the satellite towns/cities developed as growth centers around the main city.
8. Increased investments to be made by Government by drawing funds from the Central Govt. Schemes and encouraging participation of the private entrepreneurs in new growth centers/township either on BOT basis or in Joint venture to improve availability of services in different settlements.
9. Developing Management Information System (MIS) on house building activities to help in designing & developing housing programmes and related infrastructure effectively.
10. G.O.P. will interact with G.O.I. scheme JNNURM for urban infrastructure & governance and creating integrated development of infrastructure services in various cities on sustainable lines.

4.9 Technology Support & its transfer

1. To encourage innovative cost effective housing technology and provide appropriate support, in providing affordable shelter solutions for low income segment households.
2. To encourage use of pre fabricated factory made or semi pre fabricated building components for mass housing to achieve cost effective and better quality construction.
3. To enforce mandatory the code for earth quake resistant construction technologies and planning according to Zones.
4. To promote manufacturing and use of building materials and components based on agricultural and industrial wastes through appropriate technological inputs.
5. To transfer proven cost effective building materials and technologies from lab to land through the vast network of Public and private sector institutions. PWD/BMTPC/CBRI/NBO will be asked to take up experimental houses constructed by components prepared by industrial & agricultural wastes produced in Punjab.
6. PWD/PUDA//ULBs and other State agencies would prepare the specifications of new building materials to be promoted vigorously. Rates will be incorporated in schedule of rates.
7. To encourage use of innovative, cost effective and eco-friendly materials through fiscal concessions and tax sops. All proven cost effective construction technologies will be documented and disseminated.
8. To standardize various buildings components, based on local conditions so as to get better quality products at competitive rates, through mass production, specifically required for up-gradation of houses.
9. To encourage use of energy consuming construction techniques and materials to reduce energy consumption and pollution and promotion of energy efficient buildings. Energy consumption levels would be specified for different categories of buildings.
10. Building material super markets/retail outlets will be set up to provided easy and affordable access to quality building materials/ components at affordable rates especially to low income segment households.

11. Training, technology expansion and skill upgradation will be undertaken through a network of building centers in urban and rural areas. Dissemination of information on low cost technology to the actual users and communities will be undertaken with the help of entrepreneurs by setting up of extension network, Shelter guidance centers and retail outlets for materials.
12. State will endeavour to provide training and reorientation to architects, engineers, planners, administrators and others to adopt low-cost and cost-effective approaches to planning of settlements and housing through existing technical institutions and colleges as also through greater involvement of non-governmental organisations & consultants both in the formal and informal sectors.
13. State will endeavour to prepare design for redevelopment of the slum with the active participation of the Community, with least disturbance to existing housing stock. The CBOs will also be responsible for income generation & housing up-gradation. Grants would be availed under the JNNURM for such projects. Government will prepare an action plan scheme for up gradation, based mainly on institutional funds and implement in through all the existing agencies, including the municipalities.

4.10 Housing Delivery System

1. Community based production of housing initiatives through access of land, finance, services, material, design, construction and delivery will be encouraged both in rural and urban areas.
2. The special needs of EWS/LIG segments with inability to compete on equal basis for resources and opportunities will be addressed by the State agencies.
3. In case of private sector housing delivery, Regulatory authority for real estate development will be set up to protect the interest of consumers in respect of land and property record, statutory approvals, quality safety and costs.
4. In rural areas, PRIs will allot land to poor/EWS households within the village habitat. PRIs in consultation with CBOs can undertake projects for construction of houses for poor/EWS as also for creation and maintenance of basic amenities for the village households. Such amenities can be offered at concessional rates to poor/EWS segments.

5.0 Action Plan / Follow Up

1. State Housing and Habitat Development Plan (SHHDP), on annual and medium term basis both for Rural and Urban areas including in-situ development and/or relocation of existing Slums would be prepared
2. A Committee consisting of Chief Administrator, PUDA; Director Local Government; Director Rural Development & Panchayats and CGM, PUDA will be constituted to identify land chunks in different locations/areas that could be used for construction of houses for EWS.
3. Local Governments like PRIs/ULBs etc. will undertake surveys for identification of EWS/LIG families in their areas of jurisdiction during the current year. Based upon socio-economic parameters (to be provided by the Government) of the families so identified, a list of beneficiaries will be prepared in the ascending order of the scores. Priority for allotment of plot/house/flat in the public housing projects/PPP projects and projects undertaken by private agencies availing proposed concessions from the Government, will be accorded to the families scoring the lowest ranks. Once such families are allotted plot/house/flat, their names will be deleted from the list for ever and would not be eligible for any further priority allotment.
4. Local level Housing and Habitat Development Plan (annual and medium term) as an integral part of SHHDP, will be prepared taking into consideration the local requirements including slum development and reallocation.
5. For the development of small and medium towns, more & more towns shall be included in the Central Government Scheme of UIDSSMT and JNNURM. Development of these towns shall be carried out with a time bound programme. Socio-economical plan for each town shall be prepared and the smaller towns in the vicinity of bigger towns shall be developed in such a way that they are economically self sufficient to provide employment to the migratory population.
6. A road map for bringing appropriate changes in the State Laws (ULCRA, RCA, ULB and PRI Acts, FAR etc.) will be drawn and carried out in a time bound manner.
7. A Regulatory authority for the builders/private developers/colonizers will be set up so as to protect the interest of the home buyers ensuring quality construction, transparency and appropriate cost etc. Registration of all private builders/agencies will be made mandatory in the State.

8. State will undertake Consumer awareness campaign on a regular basis to educate the people of the State about the various programmes being implemented by the State from time to time as also about the various home loan products being offered by the FIs. The State will also bring awareness about the various recovery Acts applicable in the State for recovery of loan/dues.
9. Housing co-operatives/Federation will be strengthened to enable them to avail higher quantum of institutional finance for housing co-operative projects for their members.
10. A standing monitoring Committee at State and Local Levels will be set up to review and monitor the progress of implementation of the SHHDP/LLHHDP and suggest inter-sectoral action plan to achieve the housing and housing related policy objectives as also to suggest follow up for various stake holders at local and State levels.