



GOVERNMENT OF KERALA

KERALA STATE HOUSING POLICY 2011

**GOVERNMENT OF KERALA
Department of Housing**

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KERALA STATE HOUSING POLICY- 2011

CONTENTS

1. PREAMBLE

- 1.1 Introduction
- 1.2 Need for New Policy
- 1.3 Vision

2. BACKGROUND SCENARIO

- 2.1 Housing scenario in the State
- 2.2. History of Public Housing Schemes.
- 2.3. General Evaluation of Public Housing Schemes.
- 2.4. Housing Programmes and Implementing Agencies
- 2.5. Problems in the Housing Sector
- 2.6. Emergence of Sustainable Habitat

3. APPROACH TO THE POLICY

- 3.1. Focus area
- 3.2. Strategy
- 3.3. Aims

4. ROLE OF GOVERNMENT AND OTHER AGENCIES

- 4.1. Central Government
- 4.2. State Government
- 4.3. Local Self Government Institutions
- 4.4. Public Sector Agencies
- 4.5. Housing Finance Institutions
- 4.6. The Private, Cooperative and Community sectors
- 4.7. The Research and Technology Transfer Agencies

5. SPECIFIC AREAS OF ACTION

- 5.1. Land
- 5.2 Finance
- 5.3 Legal and Regulatory Reforms
- 5.4 Technology Support and its transfer
- 5.5 Infrastructure
- 5.6 Sustainability Concerns
- 5.7 Employment issues in the building sector
- 5.8 Slum improvement and upgradation
- 5.9 Special needs of Housing for all working groups
- 5.10 Special needs of working women, disabled and senior citizens.
- 5.11 Information Technology Habitat
- 5.12 Habitat Typology and Heritage Conservation
- 5.13 Habitat Literacy

6. ACTION PLAN

7. CONCLUSION

1. PREAMBLE

1.1 Introduction

Safe and secure shelter is one of the basic needs of human being and right to shelter has been recognised as a fundamental human right in international covenants. The International Covenant of United Nations on economic, social and cultural rights, to which India is a signatory, upholds the right to adequate housing as a human right. Article 21 of the Constitution of India which defines the protection of life and personal property encompasses the right to shelter and right to livelihood also which are integral to the dignified living of the individual.

Transcending the safety offered by the shelter, man desires to move up the need chain for meeting the demands of identity, status, aesthetics, emotional satisfaction, livelihood support systems, linkage with community etc. which make the home an organic entity. A well designed home would be harmonious with nature and connected with social infrastructural facilities, providing an enabling environment. Home sets the pattern in the development of the character of the individual as well as the value system which shapes the society.

Investment in housing has multiplier effects on the economic growth of the country. The building sector generates demand for building materials, expansion of transport network and employment opportunities for skilled and unskilled workers. It is estimated that overall employment generation in economy on account of additional investment in the construction/housing industry is eight times that of the direct employment. In the Kerala scenario, the cost of labour and material components in the construction of a building can be reasonably apportioned in the ratio 2:3.

Viewing the housing needs of the society from a rights based approach rather than from a subsidy driven angle makes the public housing policy of the State all the more a dynamic process, moving beyond the boundaries set by adequacy and affordability. The rapid urbanisation, the service led growth pattern of the economy, the high density of population, the inadequate supply-demand dynamics of the land, vital role of the local bodies consequent to the 73rd and 74th Constitution amendments, weak regulatory structure in the housing sector, distinct problems of the marginalised sections of the society, geographic specificity of the regions, growth of the informal labour market, the livelihood concerns, the ecological and environmental sensitivity of the development activities etc are some of the major factors calling for redesigning the housing policy of the State announced

in 1994. This policy is formulated on the general guidelines of National Housing Policies in rural and urban sectors.

1.2 Need for New Policy

Taking stock of experiences from the housing programmes as well as focusing on the growth trends of the socio-economic fabric of the society, the following aspects necessitate a new policy in

- 1) Recognizing the housing needs as a rights based demand of the citizen;
- 2) Intensifying efforts for meeting the housing needs of the marginalised sections of the society especially SCs and STs, fishermen, the landless, destitutes, women-headed households and the poorest of the poor;
- 3) Intervening effectively in meeting the housing stock gap of 12 lakhs during the 12th Five Year Plan;
- 4) Realizing the specific features of the rural urban continuum pattern development of Kerala, coupled with the shift of the population to the urban areas and expansion of informal labour market;
- 5) Demand for regional development plan, taking care of supply of quality basic services and creation of the social infrastructure;
- 6) Design of development plan integrating the concerns for ecology, environment, climatic change etc in a habitat mode approach;
- 7) Integration of livelihood support mechanism with the housing programmes;
- 8) Creation of regulatory structure to arrest the unhealthy trends and resolve issues of dispute in the housing sector;
- 9) Redefining the role of the State in the capacity as a Facilitator, Catalyst, Builder and Regulator.

1.3 Vision

Home is the fundamental unit of human relationship on which the human spirit of creativity, enterprise and growth is anchored. For creating an enabling environment for contribution to the wellbeing of the society, adequate housing is an individual need. Our nation, poised for 10% growth of GDP, has to ensure adequate and affordable housing which holds the key to the inclusive growth pattern on which the development philosophy is grounded. Provisions for sufficient infrastructural facility, supply of quality basic services with livelihood support systems and sustainability concerns should be ensured for the healthy living of the individual which calls for a habitat based approach.

In short, the policy envisages the promotion of sustainable development of the habitat with the objective to ensure adequate and affordable housing for all, ensuring supply of quality basic services with integrated livelihood mechanisms and special focus on the needs of the poor, marginalised and disadvantaged on a rights based framework for the accomplishment of “Adequate and Affordable Housing for All” in sustainable habitat mode, facilitating inclusive growth.

2. BACKGROUND SCENARIO

2.1 Housing Scenario in the State

2.1.1. Population and Urban Scenario

As per census 2011 the population of Kerala is 3,33,87,677, the rural and urban population split up being 1,74,55,506 and 15932171, respectively. In other words, the rural population constitutes 52.28%, and urban 47.72% of the entire population. The decadal percentage of urban population has increased from 29.96% in 2001 to 47.72% in 2011. This shows the high rate of urbanization taking place in Kerala which is the third among the States in India having the highest share of urban population.

2.1.2. Housing Profile in Kerala

As per 2001 census, the numerical shortage of housing in 2001 was estimated as 63,000 units, excluding the number of dilapidated houses. The total number of dilapidated houses as per the 2001 census was 5.38 lakhs and another 4.5 lakh residential units were required for accommodating the newly formed households. According to the census figures of 2001, while 51.8% of households lived in permanent houses and 30% in semi-permanent houses at the all India level, corresponding figures in the State were 68% and 21.60% respectively. The projected requirement for the next five years was 10 lakhs.

According to the general survey conducted in 2007, it was estimated that the projected demand was 10.84 lakh housing units in the State. Based on this survey, the housing stock of the State was 69,85,419 units and the current stock is estimated as 75 lakh residential units. The projected demand for the new population upto the end of the 12th plan period is 6.5 lakhs. Apart from this there is a need for reconstruction of 5.5 lakh units of dilapidated houses. The State has to undertake the task of constructing 12 lakh Housing units, of which around sixty percent is meant for the economically weaker sections of the society. Considering an amount of Rs 2 lakhs for the construction of a residential unit, it is estimated that a total amount of Rs 15000 crores is needed as investment in the Housing Sector for Economically Weaker Section and disadvantaged groups.

2.1.3. Settlement Pattern and Housing Typology.

The settlement pattern of the State is of rural and urban continuum and different varieties of housing typologies with vernacular, traditional and local types. The typologies of housing pattern have rich architectural heritage and skylines. Indigenous tribal settlements and the traditional fishermen settlements have peculiar housing patterns. High rise buildings, IT habitats, Technology Parks and Electronic hubs are booming in the State. Most of these types of settlements are seen to have developed without adequate, balanced and integrated planning.

Kerala is known for its unique settlement pattern with independent houses on individual plots scattered across the habitable areas. Due to its distinctive social, geographic and climatic conditions, the trend has been to build houses in small garden lands creating tremendous pressure on lands. In order to ease this situation, an integrated habitat approach to housing is needed taking into account issues of spatial planning, including water supply, sanitation and waste disposal. It is crucial to integrate these aspects into planning of a housing scheme if the growing ecological crisis and manmade disasters are to be avoided and the health epidemics mitigated. This approach is compatible with involvement of people in planning and constructing houses.

2.2 History of Public Housing Schemes

Kerala's giant strides in the public housing sector have been marked by many successful and innovative experiments involving social mobilization, making deep imprints on the development history of the State. The history of the public housing dates back to 1950s with the village housing scheme implemented with the support of the Community Development Programme sponsored by Government of India. It was followed by the pioneering MN One Lakh Housing scheme launched in 1972, which was a success. Later, housing schemes for SCs and STs were taken up in a major way integrated with the centrally sponsored employment generating schemes of NREP, RLEGP, etc. The flagship housing scheme of Government of India, Indira Awas Yojana was launched in 1996.

Meanwhile, Kerala also launched many loan-subsidy linked housing programmes for economically weaker sections of the society through the Kerala State Housing Board, which was established in 1971. The Board implemented various land development schemes also aimed at the middle income group apart from creating social infrastructure. A massive housing programme named Rajiv One Million Housing Scheme (ROMHS) catering to all the sections of the society was launched by the Board in 1991. It was followed by the Mythri Housing Scheme launched in 1996 targeting the housing needs of the economically weaker sections of the society. The thrust given for the housing of the poor by the Local Self

Government institutions made substantial contribution in meeting the demand-supply gap in the housing sector. The Kerala State Nirmithi Kendra, which was established in 1987 pioneered many innovative experiments in the development of cost effective and environment friendly building technology. The Total Housing schemes implemented by District Panchayats in the districts of Thiruvananthapuram, Kollam and Thrissur had reasonable spread and reach. The EMS Housing Scheme, launched in 2007, targets the housing for all with the local bodies in the lead role. The recently launched MN One Lakh House Reconstruction Scheme attempts to upgrade the quality of houses already constructed with public funding.

2.3 General Evaluation of Public Housing Schemes

An analysis of the public housing schemes implemented reveals the following factors:

- i) Inadequate coverage of the marginalised sections of the society, destitute, women-headed households and the poorest of the poor;
- ii) Need for more thrust in meeting the housing requirements of the landless tribals, fishermen, and the traditionally employed, recognising their requirements on spatial and economic considerations;
- iii) Inadequate supply of building material and skilled labour ;
- iv) The housing programmes implemented in a target driven mode with the implementing agency chasing to achieve the physical and financial targets set, with little concern for the participation of end users;
- v) Lack of social infrastructural facilities and poor supply of basic services to the houses;
- vi) Lack of holistic habitat development approach and inadequate livelihood support programmes integral to the housing schemes.

2.4 Housing Programmes and Implementing Agencies

At present, the major State government aided housing schemes for the economically weaker sections are the EMS Total Housing Scheme, Tribal Housing Scheme, New Suraksha Housing Scheme, schemes of SC & ST departments, Fishermen Housing Scheme, Bhavanasree, Asraya and MN Lakshamveedu Punar Nirmana Padhathi. Centrally sponsored housing schemes such as Indira Awas Yojana, Valmiki Ambedkar Awas Yojana (VAMBAY), Integrated Housing and Slum Development Project (IHSDP), Basic Services to Urban Poor (BSUP), National Fishermen Welfare Fund (NFWF), Interest Subsidy scheme for Housing the Urban Poor (ISHUP), Affordable Housing in Partnership (AHP) etc. are also aimed at providing financial assistance for constructing houses to the poor and

Economically Weaker Sections in the State. Jawaharlal Nehru National Urban Renewal Mission targets, acceleration of supply of land, shelter and infrastructure with special attention to provision of basic service to urban poor and upgradation of slums. The newly introduced scheme of Rajiv Awas Yojana (RAY) also focuses on resolving the emerging needs of poor people in slums due to urbanization.

With the 73rd and 74th Constitutional amendments and the revision of Panchayat Raj and Municipal Acts the mandate for implementation of housing schemes to economically weaker sections, stands shifted to the Local Self Government Institutions in the State. However, a number of Government departments/agencies like Fisheries Department, SC&ST Development Departments, Rural Development Department, Revenue Department, Kudumbasree, Local Self Government Institutions, KSHB, Co-operative institutions, NGOs, CBOs, Charitable Organisations etc. are also active in providing shelter to the economically weaker sections substantially.

The financial resources and managerial skills of LSGIs will have to be substantially supplemented by State Plan Schemes also, implemented through the agencies like KSHB, KESNIK etc so as to accomplish the herculean task of providing housing for all in the Twelfth Five Year Plan period.

.2.5 Problems in the Housing Sector

The housing problem in the State affects the really poor and needy. Paucity of purchasing power, poverty, lack of security of tenure for land, speculative land market, inflexible housing finance system, inappropriate planning in adequate supply of building materials and building regulations, limited awareness about appropriate building materials and construction technologies, problems with the institutional framework and unavailability of skilled manpower are barriers in providing adequate support for the poor.

Further, the present legal and regulatory structures of the State are not conducive for meeting the emergent demands in the housing sector. The quality of basic services like water supply, waste disposal, drainage, public transport etc. does not cope with the real requirement of housing sector. The efforts for transfer of cost effective building materials and technologies still need thorough intensified efforts to make inroads into the housing sector. The depletion of natural resources such as land, water, forest cover, energy etc. is in an unbridled way.

2.6 Emergence of Sustainable Habitat

In order to generate suitable strategies for housing and sustainable development of human settlements, this Policy takes note of shelter conditions, access to services and livelihood concerns with particular reference to the poor. The policy also takes into account the growth pattern of settlements, the investment promotion opportunities, environmental concerns, magnitude of slums and sub-standard housing. The policy also examines the importance of sustainable rural and urban structure which is able to (i) absorb rural and urban population with suitable access to shelter, services, livelihood support systems and (ii) serve as service centre to the vast rural feeder hinterland. Creation of the integrated rural and urban habitat holds the key to sustainable development.

3.0 APPROACH TO THE POLICY

3.1 Focus Areas

The Housing Policy is needed to focus on the following critical areas for designing appropriate interventions.

1. The main focus of the Housing Policy 2011 is to provide adequate and affordable housing for all on a rights based approach.
2. Accelerated efforts will be taken to meet the housing needs of landless tribals, fishermen, traditionally employed and poorest of the poor.
3. The Policy seeks to address the housing stock gap of the 12 lakhs during 12th Five Year Plan.
4. The Policy seeks to redefine the role of the State as a catalyst, facilitator, builder and regulator to provide an enabling framework for all the stake holders to have pro-active role in the sector through formation of Special Purpose Vehicles, agencies like KSHB, KESNIK etc.
5. The Policy seeks to generate innovative financial models of partnerships with the public – private – panchayats in the sector, safeguarding the interest of the Public.
6. The Policy envisages promotion of adequate flow of funds to the housing sector from international and national financial institutions, NRIs, PIOs etc.
7. The Policy seeks to address the rapid pace of urbanisation in the background of rural urban continuum scenario of the State with the service sector led growth of the economy and expansion of the informal labour market.
8. The Policy seeks to address the concerns of ecology, environment and climatic change and depletion of natural resources on habitat based approach.
9. The Policy envisages the development of satellite townships in an integrated and sustainable manner to take care of larger growth of cities and lessen the strain on its services and to tackle issues of rapid urbanization.

10. The Policy explores integration of poverty alleviation programmes with housing schemes to augment the income level of the poor.
11. The Policy seeks to address the gap in infrastructural facilities and supply of quality basic services on a regional development frame work.
12. The Policy emphasizes predominant role of the Local Self Governments in meeting the gap of housing stock, upgradation of services and provision of livelihood concerns.
13. The Policy recognizes the needs for cost effective, environment friendly, energy efficient technology, locally available building materials, its standardization and acceptance by the general public.
14. The Policy recognizes the need for regulatory frame work in the housing sector to mitigate unhealthy trends.
15. The Policy seeks to address specific issues of the settlement pattern of the State, pressure on the land and conservation of culture, heritage and aesthetics, architecture and traditional skills.
16. The Policy recognizes the issue of acute shortage of river sand, which is an essential material for building construction and necessary steps will be taken for research work for identification of alternate materials.
17. The Policy seeks to address the need of housing for NRIs and NRKs and efforts will be taken for the implementation of appropriate projects through public sector agencies.

3.2. Strategy.

The Government shall ensure that the housing policy is fundamentally based on a human rights approach. The thrust of the Government's role will be addressing the housing stock gap of vulnerable sections of the society, marginalised, the poorest of the poor, economically weaker sections, women headed households etc. with the appropriate State subsidy support mechanisms. The Government will restructure and strengthen public sector agencies in Housing sector to ensure supply of basic services in an integrated manner intervened with habitat approach and livelihood support mechanism. . The Local Self Governments will be encouraged to have a more focused attention in this direction by providing adequate resources, supportive operational framework and professional capability building programmes. The Government would also take steps in forging of partnerships with all the stakeholders in the sector, ie., Local Self Government, other Government Departments, Non Governmental Organisations, CBOs, Co-operatives and the private sector, enabling them to contribute in the attempt to provide quality shelter to all. This enabling strategy would create supportive institutional, legislative, regulatory and financial environment wherein they can operate effectively and intervene in the housing and financial markets with a regulatory mechanism in position.

A crucial principle of the enabling strategic approach is establishing partnerships to create an environment wherein efficiency and sensitivity to the market needs can operate in a socially responsible way leveraging the local knowledge and resourcefulness of the communities in supply of land, financial resources, material and skilled manpower. Government, as facilitator, catalyst and partner shall form and strengthen effective partnership with all stakeholders and groups who have a distinct and valuable role to play in a complementary and mutually supportive manner optimising the strength and capabilities of each stakeholder and maximising their contribution to the shelter process.

In short, the enabling strategy implies that all the stakeholders will be facilitated to have a creative and contributory role in achieving the objectives of the policy with proper legal, institutional, financial and regulatory support mechanism.

3.3 Aims

The aims of the Kerala State Housing Policy 2011 are:

- (i) Creation of adequate and affordable housing stock on ownership and rental basis on a right based framework.
- (ii) Meeting the special needs of SC/ST/disabled/fishermen/traditionally employed labourers / slum dwellers, elderly women, street vendors and other weaker and vulnerable sections of the society.
- (iii) Facilitating accelerated supply of serviced land and housing with particular focus to EWS and LIG categories
- (iv) Facilitating upgradation of existing decaying housing stock and extending the shelf life of the house.
- (v) Facilitating all dwelling units to have easy accessibility to basic services of sanitation, drinking water, power, waste disposal and social infrastructural facilities like education, health and transport.
- (vi) Adopting participatory approach in the design of public housing programmes taking into account end-user concerns.
- (vii) Promotion of larger flow of funds to meet the revenue requirements of housing and infrastructure using innovative tools.
- (viii) Forging strong partnerships between private, public and cooperative sectors to enhance the capacity of the construction industry to participate in every sphere of housing and infrastructure.

- (ix) Promoting cost effective, environment friendly technologies for modernizing the housing sector to increase efficiency, productivity, energy efficiency and quality. The concept of Green building will be propagated.
- (x) Guiding urban and rural settlements so that a planned and balanced growth is achieved with the help of innovative methods such as provision of urban amenities in rural areas (PURA) leading to in-situ urbanisation.
- (xi) Development of cities, towns and villages in a manner which provide for a healthy environment, increased use of renewable energy sources and pollution free atmosphere with a concern for solid waste disposal, drainage, etc.
- (xii) Skill upgradation programmes enabling the workers to move up the wage chain in employment.
- (xiii) Removing legal, financial and administrative barriers for facilitating access to tenure, land, finance and technology.
- (xiv) Facilitating, restructuring and empowering the Institutions at State and Local Governments to mobilize land, planning and financing for housing and basic amenities.
- (xv) Providing disaster resistant technology, protecting housing and habitat development from natural calamities like cyclone, flood, landslide, tsunami and earthquake.
- (xvi) Encouraging small scale production units for building materials and components.
- (xvii) Ensuring adequate availability of building materials, protecting and promoting our cultural heritage, architecture, and traditional skills.
- (xviii) Restructuring and strengthening the Kerala State Housing Board and Kerala State Nirmithi Kendra (KESNIK) and network of Nirmithi Kendras.
- (xix) Restructuring and strengthening of public sector organizations in the housing sector.
- (xx) Removing bottlenecks and impediments related to legal, regulatory framework and revamping the existing laws and regulations for creating and enabling environment for housing initiatives.

4. ROLE OF GOVERNMENT AND OTHER AGENCIES

4.1 Central Government

This policy framework is based on a right based approach, recognizing the demand of the citizen for adequate and affordable housing. In this connection it is hoped that the Central Government would :

- Take efforts for enacting legislation recognizing the demand of the citizen for affordable and adequate housing on rights based framework on the lines of Right to Free and Compulsory Education (RTE) Act 2009.
- Take steps to provide adequate financial support to State Government and LSGIs to take up public housing schemes especially for the marginalised and economically weaker sections of the society.
- Take steps for channelizing adequate flow of funds at subsidized rate to make housing for the poor financially affordable.
- Take appropriate steps to give relief to the poor man consequent to inflationary trends in cost of building materials.
- promote research & development and transfer of technology to these sectors.
- provide fiscal concessions for housing, infrastructure, innovative and energy saving construction materials and methods.

4.2 State Government

Kerala State Government would:

- adopt and implement the Kerala State Housing Policy 2011.
- review the legal system to give a boost to housing and supporting infrastructure.
- amend the existing laws and procedures or promulgate legislation for the effective implementation of KSHP with particular reference to easy and affordable access to shelter.
- promote and provide incentives to all the stakeholders in undertaking housing and infrastructure projects for all segments.
- encourage NGOs/CBOs/Self Help Groups in housing activities including extension of micro-finance.

- prepare long term strategies and short term programmes to tackle problems in housing and basic services on a regional development framework.
- encourage Public-Private-Panchayath-Partnership in housing and infrastructure projects.
- strengthen the regulatory framework of housing sector.
- co-ordinate all housing activities of various Government Departments and its agencies by empowering and strengthening the Housing department and office of the Housing Commissioner.
- develop MIS & GIS at State and local levels through the nodal set up in the Housing Department and Office of Housing Commissioner.
- facilitate skill upgradation of construction workers by converging other development programmes.
- promote and provide incentives for decentralized production and availability of building materials.
- provide fiscal measures and rationalization of tax rates on housing and housing inputs.
- formulate and implement rehabilitation housing for families affected by natural calamities and other distress situations.
- Restructure and strengthen the Kerala State Housing Board to enable it to take up initiatives in the housing and social infrastructure sector.
- promote and encourage R & D activities in the field of housing through appropriate capacity building programmes and strengthening technology transfer initiatives through Kerala State Nirmithi Kendra (KESNIK) and Nirmithi Kendra networks in the State.
- to encourage and promote innovative technology clusters with the participation of Private/Co-operatives/Corporate agencies.

4.3 Local Self Government Institutions

The District Planning Committee would:

- Compile Habitat Action Plans, at district level and monitor implementation under the guidance of the Zilla Panchayath.
- Facilitate allotment of homestead plots to the poorest and the vulnerable.
- Facilitate access to credit for housing.

- Facilitate planning of infrastructure services including safe water supply, waste disposal, roads, energy, public transport, power supply, health, educational and recreational facilities.
- Facilitate implementation of habitat development programmes sponsored by the Government.
- Facilitate decentralized supply of building materials and skills and capacity building programmes of masons and other artisans.
- Devise capacity building programmes for district and LSGI level functionaries.
- Facilitate establishment and effective functioning of Information Centers at LSGI levels for disseminating information related to technology and habitat development.

The local self government institutions would:

- Develop, maintain, update the Land and Resource Inventory and the list of landless/houseless/poorest/vulnerable groups.
- Identify specific housing shortage and consolidate at local body level and prepare Housing Action Plans on rights based approach with specific emphasis on the marginalized sections of the society.
- Play a significant role in accessing finance for the housing sector.
- Attempt to integrate poverty alleviation programmes with housing programmes so as to achieve the goal of inclusive growth.
- Facilitate and monitor development of sustainable housing, supply of basic services and infrastructure.
- Promote participation of community in planning and implementation of housing and habitat infrastructure development.
- Support private, public, NGOs, CBOs etc. participation in meeting the gap of housing stock and supply of services.
- Undertake management of community infrastructure, including water bodies, roads and energy infrastructure.
- Promote participatory planning and funding based on potential and local level stake holders ensuring the role of women.
- Devise capacity building programmes at local level.

4.4. Public Sector Agencies

Public sector agencies would:

- Revisit their method of working and redefine their role for facilitating land assembly, development and provision of infrastructure.
- Suitably involve private sector to the advantage of the poor and the vulnerable sections and forge partnerships with the private sector and cooperatives in the provision for housing.
- Provide design/consultancy/technology advice/supporting services for housing initiatives of all groups.
- Take up and implement rehabilitation housing for families affected by natural calamities and other distress situations on a war footing.
- Devise flexible schemes to meet the user's requirement.
- Reduce their dependence on budgetary support in a phased manner.
- Encourage and forge public – private – panchayath – partnerships for housing and infrastructure delivery benefiting all groups

4.4.1 Public Private Partnership (PPP) Models

- Public Private Partnership refers to the private sector financing, designing, building, maintaining and operating infrastructure assets traditionally provided by the public sector.
- PPP is still in its infancy in the housing sector as a model for development in the State.
- PPP models are found to be successful as it brings in financial resources capacity, efficiency and timely completion of projects without compromising on the quality and standards.
- Government would encourage and develop PPP models in housing and infrastructure projects in the State with sufficient safeguards ensuring public interest.

4.4.2 Public Private Panchayath Partnership (PPPP) models

- The development of infrastructure for the supply of water, electricity etc and provision of social infrastructure for health, education etc are implemented in a major way by LSGIs.
- However to augment the efforts of LSGIs, PPPP models would be attempted enhancing the quality of services, timely completion of projects, efficient system of maintenance etc.

- It should be ensured that these model designs have provision for sufficient inbuilt mechanism to protect public interest.

4.5 Housing Finance Institutions:

Housing Finance Institutions would:

- Reassess their strategies and identify potential areas for further expansion of their operations towards housing projects and slum improvement and upgradation and infrastructure.
- Adopt a more flexible and innovative approach in their credit appraisal norms.
- Promote innovative mechanism to augment fund for housing sector.
- Devise innovative lending schemes to cover poorer segments which depend on the informal sector e.g. micro credit for housing to the EWS and LIG of the population.
- HFIs would plough in more resources towards financing slum improvement and upgradation programs including customized products for EWS / LIG categories for productive housing in rural areas.
- Encourage housing beneficiaries to take an insurance cover to save their lives and property from any eventuality.

4.6 The Private, Cooperative and Community Sectors

- undertake an active role in terms of land assembly, construction of houses and development of amenities within the projects for the respective target groups.
- create housing stock on ownership and rental basis.
- work out schemes in collaboration with the public sector institutions for slum reconstruction on cross subsidization basis.
- undertake social infrastructure projects for creation of basic services with public sector.

4.7 The Research and Technology Transfer Agencies

- undertake research to respond to the different climatic conditions with the focus on transition from conventional to innovative, cost effective and environment friendly technologies.
- undertake projects promoting green building technology and energy auditing.
- undertake research in housing and related infrastructure in order to promote affordable, viable and cost-effective delivery of houses and services .

- develop and promote standards on building components materials and construction activities to be taken up by agencies in public and private sector.
- develop disaster mitigation techniques for new constructions as well as strengthening of existing houses.
- intensify efforts for transfer of cost effective and environment friendly proven technologies and materials to the grass-root level through Kerala State Nirmithi Kendra (KESNIK) , District Nirmithi Kendras, NGOs and groups of professionals in the housing sector.
- accelerate watershed development to conserve water, stop soil erosion and regenerate tree cover in order to improve the habitat.

5. SPECIFIC AREAS OF ACTION

5.1. Land

- i. To encourage land assembly with feasible alternatives like land sharing, land pooling arrangements and land development. Effort will be taken to design attractive rehabilitation and resettlement of dispossessed land owners and affected persons while acquiring land for housing and habitat projects.
- ii. Intensified efforts will be taken to provide land for the landless, weaker sections and disadvantaged groups for taking up housing initiatives.
- iii. Attempts will be made in the local plans, to earmark a portion of land at affordable rates for housing for the EWS & LIG. This would also help in checking the growth of slums. Development agencies/ authorities/ Private sector would be encouraged to ensure earmarking specified percentages of land and or built spaces in new housing colonies/ projects for the housing needs of EWS/LIG households, through appropriate legal stipulations and spatial incentives.
- iv. Effort will be taken for the preparation and updating of development plans/master plans and local area plans/Detailed Town Planning Schemes and adequate mention would be made for the houseless as well as slum dwellers.
- v. Steps will be taken to utilize substantial pockets of land remaining underutilized belonging to Central/State/Public/ Private sector units for housing development schemes.

5.2 Finance

- i. Steps will be taken for flow of funds to the housing sector at affordable rates especially to the EWS and LIG sections of the society.

- ii. Kerala State Housing Development Finance Corporation will be set up in public sector to facilitate adequate flow of funds to the housing sector.
- iii. Encourage housing financial institutions, Mutual funds, Companies, Trusts and Foreign Institutional Investors for investment in housing sector.
- iv. Government would create a shelter fund for larger financial flows for EWS/LIG needs.
- v. Private sector would be encouraged to invest a part of their profits for housing needs of the poor.
- vi. Foreign Direct Investments, Investment from Non Resident Indians and Persons of Indian Origin would be encouraged in housing sector.
- vii. A "Housing Risk Fund" with appropriate insurance coverage would be set up to cover repayment risks on loans meant for EWS/LIG households.
- viii. Government would encourage Public-Private-Partnership (PPP) to undertake Integrated Housing and Township Projects in the semi urban and rural areas and replicate the experience of already successful PPP models in human settlements. People's participation will also be integrated leading to Public-Private-Panchayath - Participation (PPPP) on the housing schemes for EWS & LIG.
- ix. Financial Institutions would be encouraged to forge joint ventures to augment supply of funds for development of housing and related infrastructure.
- x. Steps would be taken to streamlining and augmenting funds to the weaker section of societies through micro finance.
- xi. State Government, through its various Departments and Agencies in this sector, would attempt to assess the resources and budgetary support required for translating the policy to programmes of action.

5.3 Legal and Regulatory Reforms

- (i) Steps would be taken for simplifying the procedures in sanctioning building plans to eliminate delays through strict enforcement of rules and regulations along with simplified approval procedures to ensure that the system is made user friendly.
- (ii) The preparation of a master plan would be made time bound and be put in place before expiry of current plan.
- (iii) Efforts will be taken to review and revamp Town and Country Planning acts and rules for sustainable habitat development.
- (iv) Kerala Buildings (Lease and Rent Control) Act 1965 would be amended to stimulate investment in rental housing in line with a Model Rent Control Act, along with such modification as may be necessary, keeping in view the interests of owner (lessor) and tenant (lessee).

- (v) Efforts would be taken for optimization and increase of FAR wherever possible in relation to the adequacy of social and physical infrastructural services.
- (vi) NGOs and CBO would be promoted as part of Public – Private–Panchayath-Partnership (P-P-P-P) housing schemes, through special purpose vehicle or joint initiatives.
- (vii) Efforts would be taken for rationalization of stamp duty.
- (viii) With the introduction of information technology, the registration procedures in the conveyance of immovable properties will be simplified. The procedure of the process of registration would be made easy.
- (ix) Efforts would be taken for fixing the maximum and minimum housing floor area / volume per person under the concept of Need Based Housing.
- (x) The Apartment Ownership Act 1983 would be revised in line with the Model Apartment Ownership Act.
- (xi) Efforts would be taken for amending The Kerala Building Rules and Planning Regulations to take care of upgradation for tackling deteriorating housing conditions, proliferation of slums and the dilapidated structures in the cities.
- (xii) Steps will be taken to ensure environmental safeguards for housing and township projects.
- (xiii) Steps will be taken to follow the norms prescribed by Kerala State Pollution Control Board and notifications of Coastal Regulatory Zone issued by Ministry of Environment and Forest, Government of India.
- (xiv) Government will come up with regulations and establish Housing Regulatory Authority in the housing sector to strengthen the regulatory framework.

5.4 Technology Support and its Transfer

- i. Technology support would continue to play a vital role in providing affordable shelter for all groups.
- ii. The Government would take an active lead in resource mapping and promoting and using building materials and components based on agricultural and industrial wastes through sustained research and development work. Further encouragement will be provided for reuse of old building materials and recycling.
- iii. Use of partially prefabricated factory-made building components would also be encouraged, especially for mass housing, so as to achieve speedy, cost effective and better quality construction.

- iv. Enforcement of the National Building Code for disaster resistant construction technologies and planning as per NBC would be made mandatory and this would be ensured by the State Governments/ Municipalities /Panchayaths.
- v. Use of appropriate technological inputs for enhancing effectiveness of local building materials will be encouraged. Innovative building materials, construction techniques and energy optimizing features would be made an integral part of curriculum in Architecture, Engineering Colleges, Polytechnics and Training Institutions and also through appropriate awareness creation in Schools.
- vi. Transfer of proven cost-effective building materials and technologies would be intensified through vast network of institutions including strengthening of the KESNIK/ Nirmithi Kendras and NGOs and professional group in housing sector.
- vii. Steps would be taken to include the specifications of new building materials and cost effective technologies in the Specification of Works, Schedule of Rates of the Public Works Departments and promote them vigorously.
- viii. Standardization of various building components, based on local conditions would be emphasized so as to get better quality products at competitive rates, through mass production at decentralised locations and through SME initiatives.
- ix. Building Material/components supermarkets/ retail outlets would be established to provide easy and affordable access to quality building material/ components at affordable prices. Access to river sand and forest products will be enabled.
- x. Government would facilitate the creation of quality testing facilities for building materials, products and construction across the State for ensuring quality control.
- xi. Documentation of all proven cost effective and disaster resistant technologies and construction systems will be done and widely disseminated using print & electronic media and demonstration projects

5.5 Infrastructure

- i. The creation of a network of roads for safe and swift commuting, adequate and safe water supply, efficient waste treatment and disposal, convenient public transport, adequate power supply, a clean & healthy environment, facility for public crematorium etc would be taken as an integrated action plan with housing development. A major thrust for providing water supply and sanitation would be taken up in all habitat settlements.
- ii. Social Infrastructural amenities consisting of educational facilities (Nursery, Primary, Secondary and Higher Secondary Schools, Colleges, Universities, Research Institutes), recreational facilities, sports fields and stadiums, medical facilities (clinics, hospitals and allied healthcare), and e-connectivity would be facilitated in all habitats, depending upon the scale and size of development.
- iii. `Public- Private -Panchayath –Partnership’ approach for Infrastructure would be devised for the development of all the areas.

- iv. A 'Habitat Infrastructure Action Plan' would be developed to prevent and plug losses, leakages and wastages that are existing in the system at various levels.
- v. Specific initiatives would be taken to use Provision of Urban Amenities in Rural Areas (PURA) at different locations in a participatory manner using contribution from various stakeholders.
- vi. Steps would be taken to tap all financial resources (including domestic and international funding institutions) including FDI as per Govt. of India guidelines into infrastructure development.
- vii. Transport connectivity via rail, road, air and waterways has a strong impact in creating sustainable rural -urban growth. An optimum mix of reliable and eco-friendly public transport systems would be planned to meet this requirement.

5.6 Sustainability Concerns

5.6.1 General Concerns

- i. Conservation techniques for optimum use of natural resources such as land, water, forest cover and energy would be attempted.
- ii. Sustainable strategies would be devised for the maintenance of housing and infrastructure services.
- iii. Settlements would be planned in a manner, which minimises energy consumption in production of building materials, construction systems, various building services, transportation, power supply, water supply and other services.
- iv. Growth of a city beyond its capacity imposes unbearable strain on its services. Development of urban sprawls and satellite townships to take care of the larger growth of cities will be taken up.
- v. Decongestion and decentralization of cities is needed through development of regional planning linked with fast transport corridors and connectivity for balanced growth.
- vi. Obligatory model bye-laws would be drawn up for use of renewable energy source particularly solar energy in residential and commercial buildings. Rain water harvesting and aquifer recharging would be insisted to be taken up on priority. Waste water recycling for larger neighbourhoods needs to be promoted for integrated water management and water conservation.
- vii. Use of natural lighting and ventilation systems will be encouraged including the creation and maintenance of green open spaces, neighbourhood parks and landscaping.

5.6.2 Environment Friendly, Energy Efficient and Cost Effective Concerns

- i. In order to reduce energy consumption and pollution, low energy consuming construction techniques and materials would be encouraged. For this, Government would promote use of such innovative and environment friendly, ecologically appropriate and energy saving materials and products through fiscal concessions for easy and affordable access to basic building materials and availing of Carbon Credits.
- ii. Development of Green Buildings would be encouraged with relevant Rating System promoted by Indian Green Building Council like LEED Rating and appropriate fiscal incentives would be considered for encouraging such initiatives.
- iii. Use of wood has to be optimally done using timber substitutes. Use of bamboo rubber wood, coir composite as wood substitute and in other building components, would be encouraged.
- iv. Use of natural lighting and ventilation systems will be encouraged including the creation and maintenance of green open spaces, neighbourhood parks and landscaping.
- v. Government would encourage the setting up of eco-habitats or eco-villages as model settlements using all environment friendly and energy saving options and products.

5.6.3 Solid Waste Management

- i. Efforts would be taken to form obligatory bye law and guidelines to have a zero waste stage in residential habitats of urban as well as rural areas of the State.
- ii. Steps would be taken for encouragement of household solid waste management system to have solid wastes free neighbourhoods in the State.
- iii. Awareness and encouragement will be given for the use of bio gas and household vermi compost system.
- iv. Efforts would be taken for capacity building and efficient handling of solid waste by the local bodies.

5.6.4 Rain Water Harvesting

- i. Efforts would be taken for proper enforcement of laws, rules and regulations for rain water harvesting in residential habitats.
- ii. Steps would be taken for the spread of rain water harvesting techniques in a campaign mode.

5.7 Employment issues in the building sector

- i. The building construction sector provides the one of largest employment work force generating sector. However nearly 55% of them are in the unskilled category. Skill upgradation would result in higher productivity and income for the workers.
- ii. The workers need to be trained and certified to keep abreast of technological advancements in this sector and the institutional mechanism for this will be strengthened and operationalised.
- iii. Skill upgradation and induction of women at supervisory levels would be facilitated / encouraged. Public agencies would take a lead in this. All training institutions would be encouraged to enrol women on a preferential basis. Adequate provisions for the safety and health of women engaged in construction activities which are hazardous in nature would be made by the concerned. Efforts will be taken to provide support services like crèches and temporary accommodation by the implementing authority at the construction site.
- iv. Efforts would be made to generate adequate funds for training and skill upgradation and certification of construction workers.
- v. With a view to increase productivity, efficiency, safety and speed in construction and to remove drudgery, modern construction tools, equipments and appropriate machineries would be introduced.

5.8 Slum Improvement and Upgradation

- i. Slum improvement programmes for upgrading the services, amenities, hygiene and environment would be taken up with a view to make the State a Slum free State in 12th Plan period.
- ii. Slum reconstruction programmes for creating a better environment would be encouraged. These would be based on the basis of audit of slum areas covering health status, education, sanitation, environment, employment status and income generation. Rental housing schemes would also be promoted.
- iii. Land sharing and pooling arrangements would be resorted to in order to facilitate development of land and improvement of basic amenities in slums.
- iv. Steps would be taken to provide the land or shelter to the poor / slum dweller which are non-transferable for a specified period.
- v. Convergence of developmental programmes would be attempted to improve the income generating activities in slums.
- vi. Formation of multi-purpose cooperative societies of urban poor and slum dwellers

would be encouraged for providing better housing and environment to improve the quality of life as well as for undertaking multifarious activities for the economic and social development.

vii. The traditional rights of indigenous Adivasies /Fishermen families would be protected.

5.9. Special Needs of Housing for all Working Groups

Kerala's working class consist of agricultural workers, plantation workers, fishermen, handloom weavers, beedi workers, coir workers, jewellers, artisans, handicraft workers, etc. In many cases housing has to be integrated with home based work areas like beedi-rolling platform, beedi leaf storage, provision of pit and bench loom for weaving, fish drying area and net and boat repair, pappadam / condiment / pickles making, cluster level coir operation area for retting, coir reeling, yarn making, matt making, etc. The Policy would encourage creation of house cum work area to be integrated and pooling the financial resources for employment support facility creation from Development Commissioner–Handlooms for weavers, Labour Commissioner for beedi workers and industrial workers, JNNURM for employment generation of urban poor, Coir Board/ KVIC for coir sector employment support and Khadi and Village Industry support, etc. for the work areas creation, dovetailed with housing initiatives.

Multipurpose village level service cooperatives and other Micro credit institutions would contribute to provide access to institutional credit for composite loans for productive housing in rural areas.

5.10. Special Needs of Working Women, Disabled and Senior Citizens

5.10.1 Women and Housing

- a. The issue of title for house / land in favour of women or joint name would be encouraged.
- b. The positive role of women in creating, maintaining sustainable housing has to be fully harnessed. Women should be associated in participative planning process in design, construction and maintenance of houses.
- c. Special housing scheme for single working women and women headed household as ownership condominium or rental hostel units would be taken up.
- d. The special problems of domestic women workers would be addressed.
- e. The need for creation of crèches / community centres for women construction worker will be kept in view.
- f. Skill upgradation / certification of women construction workers would be specially covered to elevate them from unskilled to semi skilled and skilled construction workers.
- g. Women-headed self help groups would be encouraged to form saving cum loan groups/ schemes for employment support and shelter options.

5.10.2 Physically challenged

The barrier free and special design features for housing the physically challenged as per National Building Code will be incorporated and appropriate provisioning in housing scheme and public buildings will be done.

5.10.3 Senior Citizens

The needs of senior citizens housing will be taken up through various agencies with sensitively planned shelter options providing for dignity, caring concern and special geriatric consideration with health and paramedical support facilities. The new initiatives for Reverse Mortgage scheme benefiting senior citizens would be encouraged.

5.11. Information Technology Habitat

With major initiatives taken up for employment generation through Information Technology Parks and BPO services, massive housing initiatives for the young women and men will be needed and this will be taken up through IT Habitat approach including creation of ownership housing and rental serviced apartments for all groups, at affordable terms.

5.12. Habitat typology and Heritage conservation

The urban and rural housing typologies provide for sensitive planning and architectural design features to blend with nature and take care of the climatological features like high rainfall, hot humid climate, etc. The vernacular, traditional and local housing typologies in both rural and urban housing would need to be nurtured and conserved and suitably adapted in the contemporary context with new material forms and construction technology options. The blending of rich architectural heritage and the housing typologies into the new urban – rural skylines would be thrust areas for action. Appropriate incentives for maintenance and upkeep of Heritage Buildings and precincts will be considered.

This could be done as a partnership initiative with the owners of old buildings, for the benefit of the society without losing the property rights of the owner.

5.13. Habitat Literacy

A major public awareness programme for providing awareness, appreciation and application leading to habitat literacy will be launched. “Adequate and Affordable Housing for All” in the 12th Plan period will be taken up as a major movement through local bodies. Use of print, electronic and other media would be utilized for the major habitat literacy initiative for spreading message on sustainable habitat development. This would be done through Housing Guidance Centres providing information and counseling services. This could also be done through the services of Engineering Colleges, Architecture Schools, Polytechnics and Indian Institute of Technology.

6. ACTION PLAN

- 6.1 Action plan would be drawn up to eradicate landlessness and houselessness during the 12th Year Plan by creating housing stock of 12 lakh units.
- 6.2 Specific action plan would be prepared for meeting the housing needs of the landless, SC/ ST / fishermen/traditionally employed and poorest of the poor.
- 6.3 The action plans would be based on a habitat based approach in consultation with the end users group. Attempts would be made to ensure that the action plans prepared by various Departments and Agencies with budgetary support, are in conformity with housing policy.
- 6.4 Housing and Habitat Development Plan would be prepared at local level integrating with the poverty alleviation scheme.
- 6.5 Appropriate Action Plan would be designed to address the needs of housing for NRIs and NRKs through public sector agencies.
- 6.6 Sector-oriented action plans would be drawn up at appropriate levels of administration for upgradation of basic services.
- 6.7 Kerala State Housing Development Plan will provide a road map of actions pertaining to institutional, legal, regulatory and financial initiatives to be taken up by State in relation to (i) supply of land (ii) modification of Acts/Bye-laws (iii) technology promotion (iv) infrastructure provision (v) slum improvement, (vi) framework for supply of basic services.
- 6.8 The Action Plan would cover preparation of Model Plan/Acts including broad action areas for legal & regulatory reforms, broad areas for fiscal concessions and financial sector reforms including innovations in the areas of resource mobilization, etc.
- 6.9 Technical cell of Housing Department will be strengthened to
 - (a) Assess the status of 'Human Settlements in Kerala' in terms of 'sustainability', 'balanced regional development', 'shelter status', access to basic services, nature and dimension of poverty and creating data base on rural and urban housing in all urban local bodies and 978 Grama panchayats.
 - (b) Strengthen the decentralization process in urban and rural areas for integrated habitat development.
 - (c) Suggest inter-sectoral action plan to achieve Housing and Habitat related policy objectives.
 - (d) Carry out research, undertake field visits, meetings, etc. to gather information on (a), (b) and (c) above.
- 6.10 Kerala State Housing Development Finance Corporation would be set up to channelize higher flow of funds to the housing sector from International and National institutions, NRIs/PIOs.

- 6.11 Kerala State Housing Board will be restructured and strengthened to take up housing projects and social infrastructure development projects.
- 6.12 Kerala State Nirmithi Kendra will draw up action plans for dissemination of cost effective, energy-efficient building materials, construction techniques, expansion of distribution of network, standardization and quality upgradation of building materials.
- 6.13 Technology innovation fund would be created for supporting innovative experiments in the development of building technology.
- 6.14 Innovative models would be designed synergizing partnerships with public/private /panchayats in developing social infrastructure and provision of basic services.
- 6.15 Housing Regulatory Authority would be set up to resolve issues of disputes in the flat/building construction sectors and serve as grievance-redressal mechanism for apartment owners.
- 6.16 State will define the income limit and other factors for including persons in LIG/MIG categories.
- 6.17 The distinct issues of women would be addressed through a programme of action drawn in participatory mode.
- 6.18 Steps would be taken through the district development credit plan for higher inflow of funds for housing of poor LIG/MIG.
- 6.19 Shelter fund will be created for augmenting financial resources to meet the needs of the poor LIG/MIG.
- 6.20 Laurie Baker International School of Habitat Studies (LaBISHaS) will draw up specific action plan for skill upgradation of workers, productivity improvement and various aspects of habitat development. It will be developed as an International Centre of Excellence.
- 6.21 Technology innovation clusters/ housing and habitat parks would be set up with focus on cost effective energy efficient building technology. Habitat literacy programmes would be designed and implemented with the involvement of people through Local Self Government Institutions.
- 6.22 Monitoring Committee would be set up at all levels of Local Self Government and State level to review the implementation of the Housing plan and suggest feed back measures for improvement.
- 6.23 State Level Monitoring Mechanisms and data system will be set up for collection and consolidation of data on housing stock plans.
- 6.24 Action for encouraging NGOs, CBOs and private sector in improving housing stock and supply basic services would be taken.
- 6.25 Appropriate livelihood programmes will be designed along with housing programmes by ensuring stakeholder consultation.

6.26 Model Green buildings complying with international standards will be set up for creating awareness on energy efficiency and carbon emissions

7. CONCLUSION

The Government will promote and foster activities towards the creation of an environment, enabling all stakeholders in the housing sector to contribute for the growth of the sector. The State Government targets to launch housing schemes to ensure adequate and affordable housing to all, on a sustainable habitat development mode, integrated with livelihood support systems and special focus on the needs of the poor and economically weaker sections of the society on rights based approach. The Government will attempt to overhaul the legal, financial and institutional framework so that the development is facilitated with contributions from public, private, co-operatives, NGOs etc. The ultimate objective of the policy is to ensure “adequate and affordable housing for all leading to sustainable development of human settlement, providing livelihood support programme”.

The policy would be reviewed once in five years and address the emerging issues evolve remedial measures and plan ahead. The policy would also be adapted to incorporate the emerging trends in the National programmes announced from time to time. The Kerala Government reaffirms its commitment to promote housing sector reforms and ensure affordable housing and shelter services to all groups, especially to the economically weaker sections of the society and the marginalized.