

GOVERNMENT OF KERALA
KERALA STATE PLANNING BOARD

**THIRTEENTH FIVE-YEAR PLAN
(2017-2022)**

WORKING GROUP ON

HOUSING

REPORT

SOCIAL SERVICES DIVISION

KERALA STATE PLANNING BOARD
THIRUVANANTHAPURAM

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PREFACE

In Kerala, the process of a Five-Year Plan is an exercise in people's participation. At the end of September 2016, the Kerala State Planning Board began an effort to conduct the widest possible consultations before formulating the Plan. The Planning Board formed 43 Working Groups, with a total of more than 700 members – scholars, administrators, social and political activists and other experts. Although the Reports do not represent the official position of the Government of Kerala, their content will help in the formulation of the Thirteenth Five-Year Plan document.

This document is the report of the Working Group on Housing. The Chairpersons of the Working Group were Shri P. H. Kurian IAS and Padma Shri G. Shankar. The Member of the Planning Board who coordinated the activities of the Working Group was Professor Mridul Eapen. The concerned Chief of Division was Smt. Shila Unnithan.

Member Secretary

FOREWORD

Kerala is passing through challenging times in the development sector. Historically, the State has been a front runner in social innovations. As early as 1970's Kerala had launched a massive housing scheme for 1,00,000 houseless families and it was hailed as a pioneering effort in the shelter sector. Houselessness in Kerala is way below the national average. The state government is committed to wipe out houselessness from Kerala by 2021.

Project *LIFE* (Livelihood, Inclusion and Financial Empowerment), a flagship programme of the government is unique in many ways. By getting the housing programme linked to livelihood options, the government is addressing not only the provision of a mere shelter but also aims at the empowerment of marginalised sections of the society through the generation of adequate economic opportunities. It envisages a comprehensive rehabilitation programme for the landless-homeless in the State, covering programmes for their sustenance, social and financial security and skill up gradation targeting a better livelihood.

However, from the critical land issues to proper housing finance, the challenges lying ahead are multi-dimensional and varied. The government of Kerala is committed to examine the same and find proper solutions. Statistics indicate that in order to eradicate the problem of houselessness in Kerala, 4.32 lakhs families have to be provided houses under this mission. Out of this, 1.58 lakhs are landless homeless, 2.3 lakhs are homeless with land and 44,000 are unfinished houses and families from coastal and plantation areas. This report looks at the various challenges and has suggested strategies and policy directions which will address the shelter sector in general.

We express our gratitude to the Committee Members: Sri. K N Satheesh IAS, Dr. G Gopikuttan, Sri. P B Sajan, Dr. Benny Kuriakose, Dr. P R Sreemahadevan Pillai, Sri. Binu Francis, Dr. Priyanjali Prabhakaran and Sri. John Joseph Vadassery who have contributed tremendously to this report. We would also like to thank Dr. Mridul Eapen, Member, State Planning Board, Smt. Shila Unnithan (convenor) and Smt. Seena A S (co-convenor).

P H Kurian, IAS
Co-Chairperson

Padma Shri G Shankar
Co-Chairperson

EXECUTIVE SUMMARY

Shelter is one of the basic needs and housing is a human right. Providing adequate housing is a social responsibility. Housing at the center has become the new global agenda. The recently concluded UN summit: Habitat III- showcased LIFE (Livelihood Inclusion and Financial Empowerment) as a sustainable model for habitat development. Every government has the challenge of providing houses for all. The ever increasing population on one side and the critical issues of land management and resource crisis make the picture very grim. But the effective implementation of decentralised planning at the state level has brought definite relief to the sector. Habitat is no longer considered as a mere roof over the head to protect the inhabitants from the vagaries of nature. It has acquired new dimensions in terms of efficiency and utility. The indicators derived out of the development of housing sector quantifies among other things, the standard of living of the people and the economic development of the region. Housing goes much beyond the building of four walls. Unless it addresses the key issues of eco sensitivity, energy and resource efficiency, soil, water and waste management, it will not be sustainable in the long run. Habitat literacy should be made the theme for building up sustainable habitats.

Kerala's pioneering achievements have been acclaimed world over. As early as 1950's the land registration act ensured the accessibility to land to the landless and houseless people. The earlier efforts in mass housing were pivoted on concepts like site and services, co-housing, incremental growth etc. Kerala set an international model for housing development through the one lakh housing scheme. Although it did not reach the set goals, it clearly indicated that it is only with community participation that the goals can be met. Since the mid-1970s, housing investment and building construction has turned out to be a major economic activity of the State. As a result, the average growth of housing units which was 16% as against a population growth of 9.42 percent during 1991-2001 increased to around 17% in the next decade even when population growth declined to 4.86 per cent. Even though it would seem that the housing problem in the State has almost entirely been solved at the aggregate level, a significant proportion among underprivileged and poor sections of society still did not have a reasonable shelter. Although the average size, quality and investment per house in Kerala were far higher in Kerala than in rest of India, the State stood top in terms of housing inequality among the social groups. Scheduled Caste and Scheduled Tribe communities had the highest proportion of households residing in dilapidated houses. Housing Census 2011 indicates that the proportion of households belonging to Scheduled Tribe communities residing in dilapidated houses was around 4 times the all -India average.

The magnitude of houseless households and landless houseless households varies across the LSG areas in Kerala. Housing shortage at any point of time is the sum total of (a) absolute number of houseless households; (b) number of households residing in dilapidated or obsolete houses and (c) congestion factor, i.e., number of additional households residing in each occupied residential house. Based on whatever secondary sources of data available it is estimated that the housing shortage as on 30th March 2015 was around 6.24 lakh units. More than 20 major agencies are implementing housing programmes in the State today. Besides the State government schemes, the Central Government has been implementing several housing schemes focused on economically weaker sections of the society. The coordination and integration between all such

schemes and agencies are essential to achieve the goal of housing for all within the next five years.

Housing should be looked at as not just provision of houses but also as a means to provide livelihood and financial empowerment of the beneficiaries so that the effort may truly become sustainable in every sense. Environmental, economic and social sustainability indicators need to be developed for the same. Materials and technologies used for construction should address the issues of resource shortage, environmental degradation and affordability. Promotion of environment friendly, cost effective construction would be fruitful only when the upper classes of the society opts for it, thereby removing the stigmatization of such approaches being the poor man's choice. In order to achieve this, habitat literacy campaigns are essential. Apart from government initiated programmes, NGO's in the shelter sector may take lead in the same. Awareness about the need for using renewable materials and energy sources should start from the school level itself. Research and development in this direction needs to be emphasised upon. Water and waste management need to be integrated with the housing programme.

There are a lot of heritage buildings in Kerala which are being demolished for economic opportunities. There is no database on such buildings in the state. A policy should be formulated to ensure preservation of heritage buildings. The State Urban Arts Commission should be strengthened to include experts in conservation architecture. A comprehensive documentation of Kerala's vernacular architecture is also needed. Vastu Vidya Gurukulam at Aranmula and departments of architecture in various colleges of the state can be given this task.

The major sources of housing finance in Kerala is own money, loans from banks or other financial institutions and government grants. The poor sections of the society living hand to mouth often have negligible own sources for housing finance. In addition, at an individual level, these projects are 'non-bankable' as the individual may not have assets or the income to repay loans on time. This issue needs to be addressed by government by developing different set of norms.

Presently, the plan and non-plan sources are the only ways to add to the housing stock in the state. It is important to create a housing fund at the LSG level. Various steps like,

1. Tax on vacant land and buildings owned by speculators (legislation may be needed to avoid amazing land for speculative purposes)
2. One-time tax for big houses costing more than ₹50 lakh (to discourage wasteful use of scarce building materials)
3. Tax on high-rise buildings (beyond a certain specified height)
4. Housing Cess for all big houses with floor area above 2500 sq. ft. and costing more than ₹50 lakh (it may be collected along with annual building tax) etc. can be utilised to create a corpus fund for housing.

Multiplicity of the agencies working in the housing sector creates a complex situation. The lack of coordination and integration between the agencies and department is a challenge. A common agency or department may be empowered to co-ordinate and integrate the activities such as up-

dating data base, keeping accounts and monitoring fund flows, monitoring physical targets, organizing support services and so on. The following recommendations have emerged out of this report:

1. Habitat to be considered as a wholesome product including infrastructure (physical and social) and environment that includes provision for sufficient green open spaces. Promote habitat culture and habitat literacy in a campaign mode.
2. Prepare a comprehensive, reliable database at LSG level that includes details about the houses as well as beneficiaries.
3. Ensure suitability of the land chosen for housing after checking for criteria such as location, accessibility, topography, proximity to undesirable natural and manmade features such as garbage landfills, flood plains etc.
4. Propagate cost effective and environment friendly approaches through the use of local building materials and appropriate alternate technologies.
5. Co-ordinate and integrate the EWS housing programmes of line departments and public agencies.
6. Incremental housing to facilitate upward mobilisation of beneficiaries.
7. The design of the housing should take into account location, climate, size and topography of the plot, occupational needs, socio- cultural requirements etc.
8. Provide core houses to the most vulnerable sections - destitute, differently abled, aged, chronically ill, women headed households and so on - with provision for future development.
9. Facilitate the beneficiaries to construct affordable houses with financial and technological support.
10. Specific plans to provide housing for migrant labourers and plantation workers.
11. Integrate housing programmes with training and skill up-gradation programmes thereby ensuring beneficiary participation and in turn providing livelihood opportunities to them.
12. Use IT tools and services of banking institutions for improving the governance, management and monitoring of housing schemes for the weaker sections.
13. Create a housing fund at each LSG level.
14. Use Central and State government funds in places where local housing fund is insufficient for housing solution.
15. Reserve funds for creation of research and development facilities.
16. Conserve and maintain heritage buildings.
17. Promote and strengthen people centered NGO's working in the shelter sector to serve as a link between end beneficiaries and government.

Make necessary changes in the legal framework, building rules and PWD code for promoting appropriate technologies and empowering LSGs to implement suitable programmes.

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LIST OF ABBREVIATIONS

AHP:	Affordable Housing in Partnership
BIF:	Basic Infrastructure Facilities
BLC:	Beneficiary-Led Construction
BPL:	Below Poverty Line
BSNL:	Bharat Sanchar Nigam Limited
BSUP:	Basic Services to Urban Poor
CBO:	Community Based Organisations
CEEF:	Cost Effective and Environment Friendly
CLSS:	Credit Linked Subsidy Scheme
COSTFORD:	Center of Science and Technology for Rural Development
CPM:	Critical Path Method
CSR:	Corporate Social Responsibility
DDP:	Democratic Decentralised planning
EMI:	Equated Monthly Instalment
EWS:	Economically Weaker Sections
FAR:	Floor Area Ratio
FCA:	Fisheries Cooperative Association
FI:	Finance Institution
FSI:	Floor Space Index
GIS:	Geographic Information System
GP:	Grama Panchayat
HDF:	Human Development of Fisher folk
HFC:	Housing Finance Companies
HUDCO:	Housing and Urban Development Corporation Limited
IAY:	Indira Awas Yojana
ICDS:	Integrated Child Development Services
IDFV:	Integrated Development of Fishing Villages
IHSDP:	Integrated Housing and Slum Development Project
ISHUP:	Interest Subsidy scheme for Housing the Urban Poor
IT:	Information Technology
JnNURM:	Jawaharlal Nehru National Urban Renewal Mission
KESNIK:	Kerala State Nirmithi Kendra
KSEB:	Kerala State Electricity Board
KSHB:	Kerala State Housing Board
KTDC:	Kerala Tourism Development Corporation
KWA:	Kerala Water Authority
LaBISHaS:	Laurie Baker International School of Habitat Studies
LIFE:	Livelihood, Inclusion and Financial Empowerment
LIG:	Lower Income Group
LSG:	Local Self-Government
LSGD:	Local Self-Governments Department
LSGI:	Local Self Government Institutions

MoHUPA: Ministry of Housing & Urban Poverty Alleviation
MoU: Memorandum of Understanding
M-sand: Manufactured sand
NCRMI: National Coir Research and Management Institute
NFWF: National Fishermen Welfare Fund
NGO: Non Governmental Organization
NHB: National Housing Bank
NREP: National Rural Employment Programme
NRK: Non-Resident Keralite
NSSO: National Sample Survey Organisation
OBC: Other Backward Communities
OLHS: One Lakh Housing Scheme
PDS: Public Distribution System
PERT: Program Evaluation and Review Technique
PMAY: Pradhan Mantri Awas Yojana
PPP: Public Private Partnerships
PSC: Public Service Commission
PWD: Public Works department
RAY: Rajiv Awas Yojana
RLEGP: Rural-Landless Employment Guarantee Programme
RRB: Regional Rural Bank
SASH: Subsidised Aided Self-Help Housing Scheme
SC: Scheduled Caste
SECC: Socio-economic and Caste Census
SFCPoA: Slum Free City Plan of Action
SJSRY: Swarna Jayanthi Shahari Rozgar Yojana
SLBC: State Level Bankers Committee
ST: Scheduled Tribe
TDR: Transferable Development Rights
TSC: Total Sanitation Campaign
ULB: Urban Local Body
VAMBAY:Valmiki Ambedkar Awas Yojana

CHAPTER 1
INTRODUCTION

Background

1. Shelter, being a basic need for human beings, is among the most critical obligations of any state. International human rights law recognizes everyone's right to an adequate standard of living, including adequate housing. The United Nations Committee on Economic, Social and Cultural Rights has underlined that the right to adequate housing should not be interpreted narrowly. Rather it should be seen as a right to live somewhere in security, peace and dignity. The Constitution of India also upholds the right to shelter and right to livelihood. Every household has the right to a safe, secure and decent shelter. Furthermore, Goal 11 of the Sustainable Development Goals published by the United Nations in 2015 calls for making cities and human settlements safe, resilient and sustainable.
2. A house should, therefore, be much more than a roof above one's head. The United Nations has listed the minimum criteria to be met for housing to be adequate. This includes
 1. Security of tenure
 2. Availability of services, materials, facilities and infrastructure
 3. Affordability
 4. Habitability
 5. Accessibility
 6. Location
 7. Cultural adequacy
3. Thus, a house should satisfy the physical as well as metaphysical needs of the occupant. While protecting the resident from the elements, a house should also provide a comfortable environment conducive to physical and mental well being. It becomes an indicator of social status, identity and provides the basic ground for satisfaction, employment and earning. A house, when conceived appropriately, becomes a functional unit of the social fabric and a coexisting component of the natural fabric. These economic, social, cultural, political and environmental factors make the housing problem complex and multi- dimensional. In addition, housing requires aid, in many forms, from different levels of the system and the involvement of many.
4. Over the years, both the Central and State governments have been trying to address the issue of housing by adopting national and state housing policies and by implementing several housing schemes. Apart from looking at it quantitatively, the government has the responsibility to address the qualitative aspects of housing as well. It is in this light that the state government has now adopted the Total Housing Mission or Project LIFE (Livelihood, Inclusion and Financial Empowerment) with the aim of eradicating houselessness in the next five years. Furthermore it would provide the beneficiaries with opportunities to integrate with the mainstream by bringing in economic and social security schemes. A brief of the project has been given below.

Project LIFE

5. Project Life- Livelihood, Inclusion and Financial Empowerment (LIFE) is the state level housing development scheme which envisages a comprehensive rehabilitation programme for the landless-homeless in the State covering programmes for their sustenance, social and financial security and skill up gradation targeting a better livelihood. 4.32 lakhs families would be provided houses under this mission. Out of this, 1.58 lakhs are landless homeless, 2.3 lakhs are homeless with land and 44,000 are unfinished houses and families from coastal and plantation areas.
6. The targets of LIFE are:
 1. Provide safe and decent houses for all landless-homeless families in the State within the coming five years.
 2. Achieve this by pooling up resources from Corporate Social Responsibility (CSR) Funds, philanthropic financial support that could be mobilized from Non-Resident Keralites (NRKs), Non- Government Organisations (NGOs) and large – successful builders etc., and adding up Government funds to bridge the gaps.
7. A more detailed discussion on Project LIFE is given in Chapter 3.

CHAPTER 2
EVALUATION OF PUBLIC HOUSING SCHEMES IN KERALA

Present Housing Scenario

8. Housing scenario of a region is entrenched in the socioeconomic status, attitudes, preferences, resource base and human development of the households in that region. At the household level residential house is a customized private durable consumer good. But at the macro level, housing investment, structure and quality of residential houses, facilities and amenities depend primarily on the asset base, disposable income, sources of investible funds of and personal choices of people and public policies, especially credit policies, technology and market prices of building inputs, governance system and quality of governance of the country. In a market system it is likely that the rich and resourceful among the households may construct houses of their choice without considering their social and environmental consequences. The poorer sections, on the other hand, might not be able to construct good houses due to relative scarcity and high prices of building materials. However, being a basic need and a fundamental human right it is the responsibility of a civilized society to ensure that the shelter (housing) needs of all are satisfied. In the Indian State of Kerala continuous income growth of households due to a host of fortuitous factors such as remittances from abroad and relative absence in the control of construction activities seem to have altered the housing situation ever since the 1980s. Rich and powerful among the rural and urban households constructed big houses disproportionate to their household size and needs simply to show their current economic status, while a significant proportion among the socially and economically poor sections continue to remain houseless.

 9. The State witnessed a housing boom from the late 1970s and construction has turned out to be the major economic activity (Gopikuttan 1988)¹. As a result, the average growth of housing units which was 16% as against a population growth of 9.42 percent during 1991-2001 increased to around 17% in the next decade even when population growth declined to 4.86 per cent. Although it is not officially endorsed, average annual investment in this sector must be an amount equivalent to around 15 to 20 per cent of the Gross State Domestic Product. It is not a secret that housing is the sector that absorbs the largest amount of unaccounted money. The real magnitude and volume of construction that has been taken place in this region has not yet been captured in the official housing statistics. For, the net addition to the stock of houses every year or the decadal growth is a poor indicator. Actually only a part of the constructions gets into the stock of housing units. Others are either replacements or renewal constructions. It is noted that when income status of the people increased they either modify/improve their house or replace it with a new one in the place of the old house demolished. Therefore, unlike in countries with well-developed market for housing, filtering process did not work in the State². Since functions, fashions, tastes and
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preferences are undergoing rapid changes, the higher income groups always prefer to own new and better houses with most modern facilities and amenities. When their present houses turn out to be obsolete in terms of functional utility, appearance, style and technology they either modify the old one or replace it with a new unit. Therefore, net addition to the stock or decadal growth of housing reflects only a partial picture of the actual volume of housing investment that has taken place in the State. However, we compared the annual average growth of population and housing stock during the two decades since 1991. Trend lines in the following figure 1 indicate that the rate of growth of housing stock during this period was far higher than the rate of growth of population.

Figure 1 *Comparison of growth rates of population and housing stock in Kerala*

10. Compared to rest of Indian States the average quality and standards of housing in Kerala are far better. According to 2011 housing census there were 336 houses for every 1000 persons in Kerala, while it was 273 houses per 1000 persons in the country as a whole. That means the State with 2.76% of the country's population had 3.1% of the total housing stock. Several studies and reports indicate that the average size and quality of housing units in the State are far better than in the rest of the country. Per capita floor area of residential houses both in rural and urban area is about two times the all-India average size³. Average construction cost per housing unit in Kerala is more than four times the all-India average cost⁴. About 94% married couples in the State got a separate room in their house⁵. More than two-third of the total households in Kerala reside in good quality houses while it was 53.1% at the all-India level in 2011. According to the latest housing Census 10.6 percent of the total census houses in Kerala remain vacant. Going by the general trend around three-fourth among them must be residential houses. That implies, at the aggregate level, numerical shortage of residential houses is not a major issue in Kerala.
 11. Thus, at the macro level, it would seem that the housing problem in the State has almost entirely been solved. But, a significant proportion among underprivileged and poor sections in several locations of the State still remain either houseless or do not have a liveable house. Although the average size, quality and investment per house in Kerala were far higher in Kerala than in rest of India, the State stood top in terms of housing inequality among the social groups. Scheduled Caste and Scheduled Tribe communities had the highest proportion of households residing in dilapidated houses. Housing Census 2011 indicates that the proportion of households belonging to Scheduled Tribe communities residing in dilapidated houses was around 4 times the all –India average. It may be noted in Table 1 that
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over 16 per cent households belonging to ST communities live in dilapidated houses while the all-India average was only around 6% of the total.

12. The proportion of SC and ST households residing in dilapidated houses varied widely across the districts in Kerala. Among the districts Kasargod had the highest proportion of households belonging to ST communities living in poor quality houses (23.3%) followed by Wayanad (19.6%) and Kannur (18.0%). Housing situation of the Scheduled Caste communities was also not much different. On the whole, 11% of the households belonging to SC communities were residing in dilapidated houses in the year 2011. Besides those living in dilapidated houses several households in different locations in Kerala do not have own house to live in. But factual data on location specific houseless and landless households are not available.

Table1 *Proportion (%) of All, SC and ST households residing in dilapidated houses in districts of Kerala, 2011*

District	Proportion of households residing in dilapidated houses in 2011		
	All	SC	ST
Kasaragod	5.8	14.8	23.3
Kannur	3.6	7.1	18
Wayanad	8.9	11.4	19.6
Kozhikode	4.6	13.3	10.7
Malappuram	3.4	8.1	14
Palakkad	4.9	7.9	16.8
Thrissur	4.4	10.7	8.3
Ernakulam	3.7	9.4	12.1
Idukki	8	7.4	14.6
Kottayam	4	9.5	9.5
Alapuzha	7	13.1	11.5
Pathanamthitta	4.6	12.6	13
Kollam	6.6	14.4	14.7
Thiruvananthapuram	8	14.7	16.6
Kerala	5.3	11.1	16.3
India	5.4	8.1	6.3

Source: Expert Group Report on Total Housing Mission (2016).

13. Estimates of the expert group (EG) indicate that the problems of houselessness and landlessness were not uniform across the different geographical locations in the State⁶. From the data compiled from 1011 Panchayats, 59 Municipalities and five Corporations the EG indicated that 420806 households were houseless and another 157562 were landless in the year 2009. Tracking housing units provided/facilitated in the next five years (period up to

March 2015) it is reported that 135769 new housing units were constructed for the houseless and 10186 households were provided with land. Based on that it is noted that there was (i) a gap of 285037 housing units for those who have land and (ii) 137376 households remained landless. Suspecting double counting or overlapping of houseless households and landless households, the EG assumed that the housing shortage will be less than sum total (i) and (ii) and they took it as around 3.5 lakh units as on 31st March 2015 (It is inclusive of landless houseless households).

14. The WG also indicate that the proportions of houseless and landless households were negligible in around one-third of the LSGs while it was very high in a few LSGs in Kerala. It is reported that 74 out of the total 1011 panchayats considered did not have housing shortage as on 31st March 2015. That means these Panchayats need not require financial support for public housing programmes. It may be noted in Table 2 that the issue of houselessness was not serious in around one-fourth of the total LSGs in Kerala. For, it was not more than 2% of the total number of households. By contrast, housing shortage was serious in a few Panchayats. Table 2 indicate that over 20% of the households in 19 panchayats were houseless as on 31st March 2015.

Table 2 *Number and percentage of grama panchayats by proportion of houseless households as a percentage of total households, 2015*

Sl. No.	Proportion of houseless households (% of total)	No. of Grama Panchayats	Percentage of GPs
1	0	74	7.3
2	0.01-2	262	25.9
3	2.01-5	305	30.2
4	5.01-10	246	24.3
5	10.01-20	105	10.4
6	>20	19	1.9
Total		1011	100%

Source: Expert Group Report on Total Housing Mission (2016).

15. Similarly, the issue of landlessness is also not similar all the LSGs. It may be noted in Table 3 that the entire households in 217 out of 1004 panchayats do have own land. By contrast, over 10% of households in 13 LSGs did not have own land for house construction.

Table 3 *Number and percentage of grama panchayats by proportion of landless households as a percentage of total households, 2015*

Sl. No.	Proportion of landless households (% of total)	No. of Grama Panchayats	Percentage of GPs (%)
1	0	217	21.6
2	0.01-2	558	53.6
3	2.01-5	184	18.3
4	5.01-10	32	3.2
5	10.01-20	10	1
6	>20	3	0.3

Total

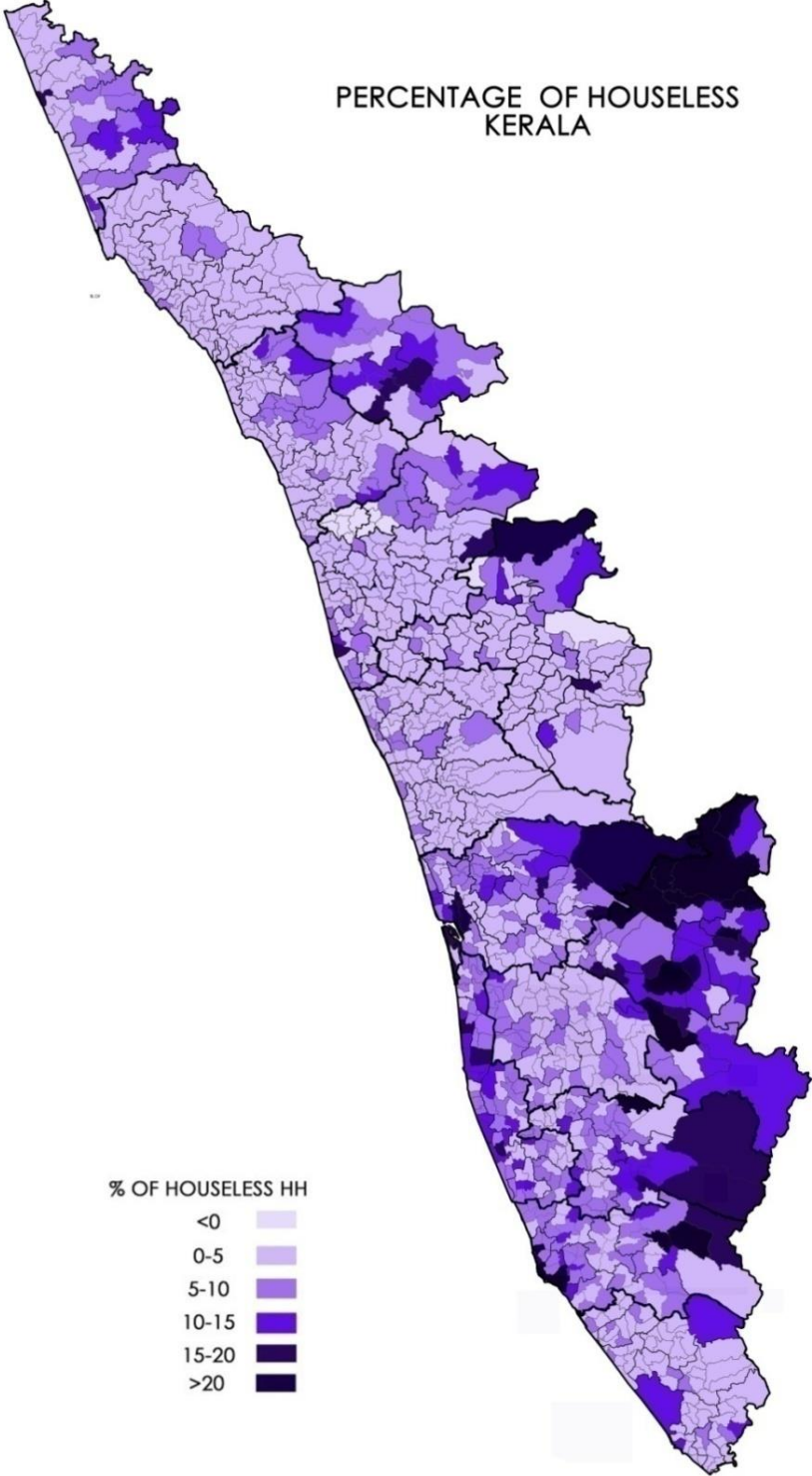
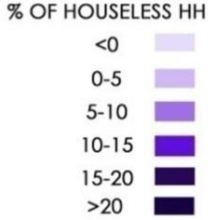
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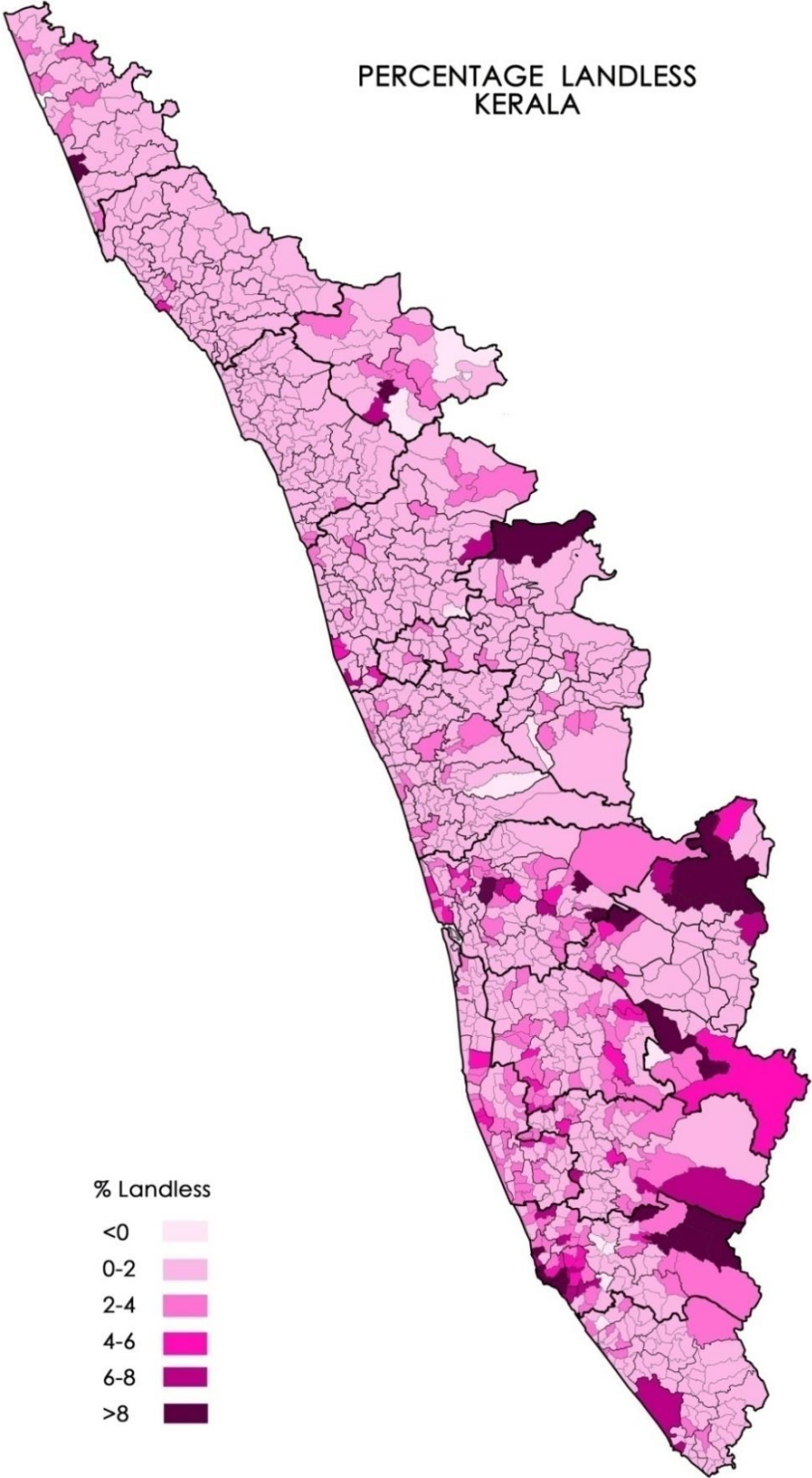
*Source:*Expert Group Report on Total Housing Mission (2016).

16. Using GIS the EG prepared maps showing the intensity of housing shortage in different parts of the State. These maps show that among the districts Idukki had the highest proportion of both houseless and landless houseless households. On the other extreme, Thirissur district had the lowest proportion of houseless households. Region wise, eastern region of South Kerala had the highest incidence of houseless and landless houseless households (see Maps). The Coastal south also had high incidence of houseless households. Within each district, housing shortage varied widely across the LSG regions. For instance, Devikulam panchayat in Idukki district had the highest proportion of houseless and landless houseless households. It should be remembered that it is a plantation area and housing policies and programmes in these areas are related to programmes for the social security and welfare of plantation workers. Thus, available data sources indicate that addressing the housing issue requires a location specific or area specific approach evolving solutions at local level rather than a blanket approach for the whole state.

PERCENTAGE OF HOUSELESS
KERALA



PERCENTAGE LANDLESS KERALA



17. Widening housing inequality in a region known for relatively better human development achievements raises doubts about the efficiency and effectiveness of public housing schemes meant for the socially and economically weaker sections. A few micro level studies that throw some light on the socio-economic background and the reasons for the persistence of housing problem are available⁷. A cursory look at these studies indicate that around one-fourth of the entire houseless and those living in poor quality houses belong to SC/ST groups. A large number among these groups had been given support for housing in previous years either through government departments or other public agencies. The adult members of most of these families were less educated and most of them worked as coolies or agricultural workers. Several families had widows, chronic patients and physically challenged persons either as heads or members. A significant proportion of such households had better quality houses, but these have degenerated and they cannot afford to build new ones. There is another group of households with more than one family in their current dwelling unit. Most of them do not have land with titles for house construction. A significant proportion among them has been living on parcels of land without formal titles for a fairly long time. There are others who have some land as part of the undivided family but might require interventions to get shares of these lands registered in their names. There exist a small section of people living on government land or in rented houses, who might require some support first for acquiring land and then support for housing. Another important aspect noted is that so far most of the housing schemes for the poor have been targeted to those who have at least two cents of land. That means most of the hitherto public housing schemes bypassed the landless households. The real issue of shortage that emerged from landlessness, therefore, deserve special attention.

Estimate of Housing Shortage and Housing Demand by 2020

18. Housing shortage at any point of time is the sum total of (a) absolute number of houseless households; (b) number of households residing in dilapidated or obsolete houses and (c) congestion factor, i.e., number of additional households residing in each occupied residential house⁸. Based on the estimates of EG housing shortage as on 31st March 2015 was around 6.5 lakh units⁹. Housing demand at any point of time will be greater than the actual housing shortage¹⁰. For, housing demand is housing shortage plus potential demand based on projected population growth and family formation. Given the slow rate of growth of population in Kerala, the EG estimated that the housing demand would be around 10 lakh units by the year 2020, which of course can be satisfied with the concerted effort of government departments, public agencies, banking institutions and so on. But the major
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problem with housing shortage is that it is concentrated in certain pockets and among a few social groups. Let us now turn to the housing schemes of the State and Central governments.

Housing Schemes and Agencies of State and Central Governments

19. Public housing schemes began in Kerala in the early 1950s with the village housing scheme implemented with the support of the Community Development Programme sponsored by Government of India. However, the State intervention in the housing sector till the early 1970s was confined to the implementation of schemes sponsored by the Central government. Starting with one-lakh housing programme in 1972 the successive governments implemented several schemes such as single-family affordable housing (SASH), Maithri, Kairali, Thanal, Suraksha, 'Saphalyam' and so on with focus on economically weaker sections (EWS). In fact, apart from central government schemes, the State government and local self-governments (LGs) have been active in the housing sector with several innovative schemes and programmes to help the economically weaker sections as part of its social security and support programmes.
20. Ever since the launching of democratic decentralized planning (DDP) in the State in 1996 local self-governments (LSGs) have been actively involved in housing support for EWS. Thus, all the three tiers of Panchayats gave top priority to social housing projects with focus for EWS. The District Panchayats in Thiruvananthapuram, Kollam and Thrissur implemented Total Housing Programmes with specific focus on EWS from the late 1990s. With a view to address the issue of houselessness the State government launched a 'total housing programme' namely 'EMS housing' in November 2009. The plan was to solve the housing problem of all within two years since the launch. Along with this flagship programme the state housing department initiated 'M N Lakshamvedu Punarnirmana Padhathi' for replacing and renovating old houses constructed under the earlier 'one lakh housing scheme'.
21. In the meantime, several housing schemes for SCs and STs were integrated with the centrally sponsored employment generating schemes such as NREP, RLEGP and so on. Indira Awas Yojana, a flagship programme of the Government of India, was launched in 1996 with a view to address the housing problem of the rural poor. Centrally sponsored housing schemes such as 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. continued to provide financial assistance for constructing houses to the socially and economically weaker sections. Programmes such as Jawaharlal Nehru National Urban Renewal Mission focused on acceleration of supply of land, shelter and infrastructure with special attention to provision of basic service to urban poor and upgradation of slums. Rajiv Awas Yojana (RAY) is another scheme meant for solving the housing problem of the urban poor. Pradhan Mantri Awaas Yojana (PMAY) is the latest Central government programme launched with the objective of achieving the goal of 'Housing for All by 2022'. Kudumbasree is the state level

nodal agency for the implementation of major centrally sponsored urban poverty reduction programs that includes housing for the economically poor sections of society.

22. In all more than 20 major agencies are implementing housing programmes in the State today. The Kerala State Housing Board, Kerala State Development Corporation for SC/ST, Kerala State Development Corporation for Christian Coverts and Recommended Communities, Kerala State Co-operative Housing Federation, Kerala Police Housing and Construction Corporation are the major Public Sector Undertakings in the housing sector. The major Government Departments in charge of implementing housing programmes are Rural Development, Scheduled Caste Development, Scheduled Tribes Development, Fisheries Development, Sainik Welfare, Handloom & Textile Directorate, Housing Commissionerate and Revenue. Apart from this, Non- Governmental Organizations (NGOs) such as COSTFORD and Habitat Technology Group are also playing significant role in providing quality houses to the stakeholders. Kerala State Nirmithi Kendra (KESNIK) and Kudumbasree were also implementing various housing schemes. Kerala State Co- operative Agricultural and Rural Development Bank also provide financial assistance for various housing programmes.
23. Details of the major schemes and agencies are given below¹¹.

Housing Schemes of Kudumbasree

24. Kudumbasree was launched by the Government of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments. Kudumbasree is today one of the largest women-empowering projects in the country. Built around three critical components, micro credit, entrepreneurship and empowerment, the Kudumbasree initiative has today succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future. Kudumbasree is the State level nodal agency for the implementation of major centrally sponsored urban poverty reduction programmes viz Swarna Jayanthi Shahari Rozgar Yojana (SJSRY), Integrated Housing and Slum Development Programme (IHSDP), Basic Services for Urban Poor (BSUP) and Rajiv Awas Yojana (RAY) The monitoring and formulation of projects under these programmes are taken up by Kudumbasree under the administrative control of Local Self Government Department.

JNNURM (Jawaharlal Nehru National Urban Renewal Mission)

25. Jawaharlal Nehru National Urban Renewal Mission (JNNURM) is the single largest initiative ever launched by the Government of India to address the problems of infrastructure and services to urban poor in a holistic manner. It envisages reform driven, fast track and planned development of identified cities, with a focus on efficiency in urban infrastructure/
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service delivery mechanism, community participation and accountability of Urban Local Bodies (ULBs) towards citizens.

26. The *Basic Services for Urban Poor (BSUP)* and *Integrated Housing & Slum Development Programme (IHSDP)* under JNNURM aim at integrated provision of following basic amenities and services to the urban poor, especially slum dwellers, in the identified cities:
 1. Security of tenure at affordable prices
 2. Improved housing
 3. Water supply
 4. Sanitation
 5. Education
 6. Health
 7. Social security

27. *Basic Services for Urban Poor (BSUP)*. The total allocation under BSUP to the State during the mission period is Rs 250 crores. The fund sharing pattern for Thiruvananthapuram is 80:20 by Central and State Governments. In the State share of the project the balance fund after beneficiary share will be borne equally by the State and Local Governments. For Kochi Corporation the sharing pattern is 50:50 by Central and State Governments. In the State share the balance fund after deducting beneficiary share will be borne by the State and Local body in the ratio 30:20

28. *Integrated Housing & Slum Development Programme (IHSDP)*. The Integrated Housing and Slum Development Programme targets the poor living conditions of slums and clusters in cities and mofussil towns and attempts to improve the housing stock and basic infrastructure and coverage service delivery to the poor. The programme runs on a project mode. The financing pattern is in the ratio of 80:20 by Central and State Governments. Beneficiary share (12% for General and 10% for SC/ST) is stipulated for beneficiaries of housing projects. Out of 20% State share the balance fund after deducting beneficiary share will be borne equally by the ULB and State (Maximum state share is 10% of the total Project Cost). The total allocation to the State during the mission period from 2005-06 to 2011-12 is Rs 273.315 crores. There are 53 IHSDP projects running in 45 cities / towns in of Kerala.

Commissionerate of Rural Development

29. *Indira Awaas Yojana (IAY)*. This is a flagship scheme of the Ministry of Rural Development that endeavours to provide houses to the Below Poverty Line (BPL) families in rural areas. Key features of the scheme are given below:

1. IAY waitlists have been prepared Gram Panchayath-wise by the states/UTs on the basis of their housing and poverty status as per the BPL list. In order to introduce transparency in selection of beneficiaries, permanent waitlists are supposed to be displayed in all Gram Panchayaths.
2. IAY houses are allotted (in this order of preference) in the name of the woman or jointly between the husband and the wife.
3. Financial assistance provided under IAY currently for construction of a new house is Rs 45,000/- in plain areas and Rs 48,500/- in hilly/difficult areas. IAY beneficiaries have been covered under the Differential Rate of Interest (DRI) scheme for lending upto Rs 20,000/- per housing unit at 4% interest.
4. Sanitary latrine and smokeless chullah are required to be constructed along with each IAY house. For construction of the sanitary latrine, financial assistance is made available from the Total Sanitation Campaign (TSC) funds in addition to IAY assistance.
5. There is a provision for making available homestead sites to those rural BPL households whose names are included in the Permanent IAY Waitlists but do not have a house site. Rs 10,000/- per homestead site is currently provided, this funding being equally shared by the centre and the states. States are also incentivized by allocating additional IAY houses equal to the number of homestead sites provided through any of the stipulated means - regularization of existing occupied land, allotment of government land or purchase/acquisition of land, as the case may be. If the amount per beneficiary falls short, the balance amount is contributed by the state government. BPL families allotted land through purchase are, to the extent feasible, provided assistance for house construction in the same year.

Housing Schemes of Kerala Department of Fisheries

30. Mission of the Kerala Department of fisheries is to promote, facilitate and secure the long-term development, conservation and utilization of both inland and marine fisheries resources based on responsible fishing practices and environmentally sound management programmes.

31. NFWF Housing Scheme-The Department of Fisheries has been implementing the Housing Scheme under the component Development of Model Fishermen Villages of the Central Sector Scheme "National Scheme of Welfare of Fishermen" with 50% Central assistance since 1991-92. The scheme is implemented in both Marine and Inland Fishing Villages of Kerala. The Central Government has limited the unit cost as Rs 50,000/- during 2010-11 to 2013-14. But the State Government enhanced the unit cost of Rs 2 lakh from 2012-13. Over and above, the Central share of Rs 25,000/- the State Government bears the additional

expenditure of Rs 1,75,000/- per unit. During 2014-15, Central Government had increased the unit cost to 75,000/- and providing Rs 37,500/- as central share.

32. *Housing Scheme under 13th FCA (Fisheries Cooperative Association)*. 13th FCA has awarded an amount of Rs 200 crore to the State Government for development of the Fisheries sector, including construction of Model Fishing Villages and revamping of fisheries schools etc. for the period from 2011-2015. Under Model Fishing Village, an amount of Rs 135 crores earmarked to housing component and implemented in two phases. In first phase financial assistance given to the beneficiaries of selected 32 fishing villages of 9 marine districts at 2.50 lakh per unit and in second phase financial assistance was given to the selected beneficiaries of Kerala State at 2 lakh per unit. In addition to the above 523 houses were sanctioned under fisherman colony revamping scheme. An amount of Rs 500 lakh was provided for house repair assistance. It envisages to repair work of 1000 fisheries houses with unit cost of Rs 50,000/- in addition to the above, financial assistance given to 904 fishermen for the house repair works under 13th FCA fishermen colony revamping.
33. *Integrated Development of Fishing Villages (IDFV) – Housing Scheme (2014-15)*. During the financial year 2014-15, State Government has implemented a housing scheme under Integrated Development of Fishing Villages (IDFV) which envisages the construction of 1800 houses both in Marine & Inland sector of Kerala with a total estimate cost of Rs 36 crore (Unit Cost is Rs 2 lakh).
34. *IDFV- Housing Scheme (2013-14)*. During the financial year 2013-14, State Government has implemented a scheme for house repair assistance under IDFV which envisages the repair work of 1000 Nos. Of fishermen houses with total estimate cost of Rs 500 lakh (unit cost is Rs 50,000/-).
35. *Housing Scheme (2015-16) under Basic Infrastructure Facilities and Human Development of Fisher folk (BIF & HDF)*. Current Financial year 2015-16, State Government is implementing a project proposal for housing scheme for Fishermen in Kerala with a total outlay of Rs 100 crore. The project is to provide safe home to 4990 fishermen families in the Fishing Villages of 9 Marine districts and Kottayam District.
36. *House Repair Scheme (2015-16) under Basic Infrastructure Facilities and Human Development of Fisher folk (BIF & HDF)*. Current financial year 2015-16, State Government is implementing a project proposal for house repair scheme for fishermen in Kerala with a total outlay of Rs 1900 lakh. The project is to provide financial assistance to the repair work of 3800 houses with unit cost 50,000/-.
37. All the above schemes are implemented by the Department through the district officers.

Housing Schemes of Housing Department for the Poor implemented by Housing Board.

38. *Innovative Housing Scheme for urban poor (Flats)*. This is a rental housing scheme intended to provide housing facilities in urban areas to the poor migrant workers who are increasingly displaced from the city limits and forced to stay away from their work place. The flats are allotted on rental basis. 100 flats have been constructed and construction of 112 flats is under progress in the lands of the KSHB at various urban centres like Trivandrum, Thirur, Ernakulam and Kozhikode. The construction cost of the flats are borne by the Government and allotted to KSHB through Budget provision. The Government have released total amount of Rs 1401 lakhs to KSHB during the period from 2008-09 to 2014-15.
39. *Construction of houses for the rehabilitation of slum dwellers of Bangladesh Colony, Kozhikode*. In the year 2011-12 Government have approved a scheme for the construction of houses for the rehabilitation of 340 families of Bangladesh Colony, Kozhikode for a project cost of Rs 15 crores and entrusted the work to KSHB. The Government have released Rs 8 crore in 2011-12, Rs 2 crore in 2012-13 and Rs 3.08 crore in 2013-14. 218 houses have been constructed and handed over to the beneficiaries.
40. *Saphalyam Housing Scheme (Flats) for landless and houseless*. In the year 2011-12, Government approved Saphalyam Housing for the construction of flats for BPL category. The unit cost of flats having plinth area of 280 Sqft is Rs 3.50 lakhs for BPL category and a capital subsidy of Rs 2 lakh per flat. The scheme is being implemented by KSHB in the vacant lands available with Kerala State Housing Board in the Housing complexes implemented in the various panchayaths of the State as part of Rajiv One Million Housing Scheme. As per the approved scheme, the unit cost of construction of a unit having plinth area of 280 sqft will be Rs 3.50 lakhs, of which Rs 2 lakh will be Govt subsidy, Rs 1 lakh will be loan from HUDCO, Rs 25,000/- voluntary contribution from NGO and Rs 25,000/- beneficiary contribution. Alternatively the scheme can be implemented with financial assistance from Panchayat by doing away with loan component. The scheme envisages setting up of support services and infrastructure facilities in tie up with the local bodies. Beneficiary selection is done by the Panchayaths. The Government have released Rs 1 crore in the financial year 2011-12 towards capital subsidy at Rs One lakh per unit and Rs 5 crore in the financial year 2013-14. Rs 10 crores is seen earmarked in the State Budget for 2014-15. Under this scheme construction of 216 flats in various locations is under progress.
41. *Grihasree Housing Scheme for houseless*- In this scheme financial assistance is given as Government subsidy @ Rs 2 lakh/house for the construction of houses in EWS/LIG category in their own land with the support of Voluntary Organizations. Government released Rs 10.50 crore to KSHB for meeting the expenditure towards capital subsidy for 525 houses in the financial year 2013-14. Disbursement of subsidy for 525 houses is in progress. Government also earmarked Rs 14.19 crore to KSHB towards capital subsidy for 709 houses in the financial year 2014-15.
42. *M.N. One Lakh Housing Reconstruction Scheme*. In 2007-08, the Government approved a new scheme named as 'M.N. Lakshamvedu Punarnirmana Padhathi' for the reconstruction of houses constructed in 1971 under "One Lakh Housing Scheme". According to the scheme the latest approved subsidy rate for general category is Rs 75,000/-, Scheduled Caste Rs

1,00,000/- and Scheduled Tribes Rs 1, 25,000/-. Under this scheme, 100% Government subsidy will be given by Kerala State Housing Board to the local bodies for disbursement to the beneficiaries. From 2008-09 to 2014-15 (upto Sept 2014) subsidy has been given to 12812 beneficiaries. The Government have released total amount of Rs 56 crores to KSHB during the period from 2007-08 to 2011-12.

Housing Schemes of Sainik Welfare Department

43. *House Building Grant.* This Scheme is being granted to disabled and boarded out Ex-servicemen before completion of terms of engagement, recruits, war widows and widows of jawans died in harness. In absence of above category of applicants Ex-servicemen below 60 years who had not owned a house either in his/her name or spouse name for the last five years, counting from the date of application will be considered. The present rate of grant is Rs 1,00,000/- (Rupees one lakh only). The beneficiaries annual income limit should be less than Rs 1,50,000/-. The income limit is not applicable to the war widows and war disabled Ex-servicemen.
44. It is estimated that approximately 2.65 Lakhs of houses were provided to the homeless in the State during the period 2013-2016, through various schemes implemented by different departments (see Table 4). However about 1.64 Lakhs (90%) among these houses were for people with land. Thus hardly 18,000 houses were constructed for the landless-homeless people.
45. Data from the Housing commissioner's Office for the years 2011-16 give us the following picture of the housing schemes undertaken by the different state agencies.

Table 4 Houses constructed for homeless from 2011 to 2016 in Kerala

Sl. No	Name of the Department	Number of Houses Constructed					Total (2011-16)
		2011-12	2012-13	2013-14	2014-15	2015-16	
1	Department of Fisheries	0	2906	3667	3123	4998	14694
2	Directorate of Sainik Welfare	3	1	10	3	4	21
3	Kerala Labour Department	318	36	25	12		391
4	Directorate of Minority welfare	0	0	950	749	798	2497
5	Housing Department	1898	636	560	63	0	3157
6	Local Self-Government Department	3200	3251	3589	1548	1690	13278
7	Commissionerate of Rural Development	43255	35010	47041	50264	49551	225121
8	Directorate of Urban Affairs	1935	2201	4916	6514	1983	17549
9	Scheduled Cast Development Department	3631	5096	6658	4640	5299	25324
10	Scheduled Tribes Development Department	985	554	672	392	92	2695
11	Directorate of Panchayath	34938	23497	22274	25006	18772	124487
Total		90163	73188	90362	92314	83187	429214
Total houses constructed during 2013-16							265863

Source: Office of the Housing Commissioner.

Note: This is based on the draft report on Project LIFE prepared by the Housing Commissioner.

46. An overview of the public housing schemes indicate that over the years the State and Central government agencies have accorded the highest priority to providing housing specifically to economically weaker sections (EWS). Eligibility criteria for identifying the poor for providing institutional support for housing of most of the schemes are transparent. Hence, those who failed to meet any of the criteria are not likely to get the benefit of public schemes. Local Self Government Institutions have a prominent role in identifying the beneficiaries of housing schemes. However, as noted above, the norms, unit cost, type design, structure and pattern of funding, and amount of subsidies varied widely across the schemes. Guidelines of housing programmes of various Departments/ Implementing Agencies indicate that the unit cost varied from Rs 2 lakh to Rs 7 lakh in the case of individual housing schemes and Rs 15 lakh to Rs 85 lakh in the case of community housing programmes such as Construction of Flats and Duplex. It can also be seen that there is difference in unit cost under different schemes of same department or implementing agency.

Similarly the type design varied from 20 sq. ft. to 60 sq. ft. in the case of individual houses. The subsidy rate also varied under different schemes of different implementing agencies. For instance, the eligible subsidy under Grihasree and Saphalyam schemes is Rs 2 lakh each against the unit cost of Rs 4 lakh and Rs 3.5 lakh respectively. The eligible subsidy offered by Schedules Caste Development Department is Rs 2 lakh and Scheduled Tribes Development Department is Rs 2.5 lakh for their beneficiaries. In most of the cases though there is suggestion for mobilizing beneficiary contribution for the construction of the house, which has not been strictly followed owing to various reasons. Regarding the criteria for the selection of beneficiaries, different departments follow different norms. The income limit fixed for eligibility for financial assistance is 1 lakh for Above Poverty Line beneficiaries and below 2 lakh for low income group beneficiaries by the Housing Board. It also insists that the beneficiary should have 2 to 3 cents of land for availing financial assistance for house construction.

47. An earlier estimate indicates that the entire public sector agencies inclusive of State and central sector agencies had together assisted around 9.3lakh households to own residential houses till March 1997¹². The EG estimated that another 21 lakh houses were constructed under various housing schemes during 1997-2015. That means, an average of 1.17 lakh houses were constructed every year during the period 1997-98 to 2014-15. However, despite these impressive records during the past two decades in terms of both investment and physical achievements, housing situation of the poor did not show any signs of improvement.

Critical Gaps

48. It seems that several factors related to the structure of the contemporary society, economy, culture and governance systems have contributed the ever increasing housing inequality in the State. The experience of past initiatives to provide houses to the landless-homeless indicates the multiple hurdles in achieving the goal of Home for All.

Shortage of Land

49. The first and foremost hurdle is the shortage of surplus land in Kerala itself. The State Budget declaration announces a target of providing three cents of land for each landless-homeless households. The total land area requirement for providing houses at this rate to the two lakhs of such households in the State is therefore 6000 acres (2428 Hectare).
 50. The second hurdle is that, this land has to be located at places suitable to the beneficiaries for finding livelihood befitting their capabilities. Otherwise they would be forced to abandon or transact such Government sanctioned abodes and move once again to the cities and suburbs where they could find some sort of employment to make a living. A number of past efforts in city slum eradication had proved this.
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51. The impact of impoverishment on the low income group households is another issue which demands attention. The land and house would normally be the only asset of value, these people would be having to convert into money when faced with pressing financial needs arising from the health issues or accidents encountered by any member of the family or for the higher studies / job abroad or the marriage of daughters. Hence providing sustainable programmes for employment as well as Social Security measures for supporting them during emergency financial needs would be essential for controlling the increase or regeneration of landless-homeless in the society.
52. Market forces have penetrated all spheres of house construction activity. The poor have no access to popular natural resources used for construction. The prices are soaring every day. They cannot afford modern technology and consultancy services. Land prices at present are far beyond the affordability of the middle class, let alone of the poor. However, their aspirations and expectations remain high.

Data Sources and Problems of Comparability:

53. Unlike any other customized durable consumer good, 'residential house' is location specific and it cannot be transported from one place to another. Therefore, housing problem or the issue of housing shortage/houselessness and poor quality housing is location specific. Also technology and financial investments, though necessary, are not sufficient to solve this problem. The first thing that is required for addressing the problem is factual data on housing situation. As far as housing situation in Kerala is concerned, right now we have different sources of macro-level data which do not necessarily match, depending on how we define the housing shortage as we saw above. Major sources are Decennial Census data, Socio-economic and Caste Census, estimates based on NSSO data and data compiled by the State department of Economics and Statistics. These data sets give an overall picture about the quantitative and qualitative aspects of housing. Qualitative aspects are measured on the basis of arbitrarily fixed standards. From a macro perspective these standardized data sets are necessary for financial planning at the national and State levels. But they are not sufficient for addressing location specific housing issues. In fact, available macro-level data sets do not give an idea about qualitative and quantitative dimensions of housing below the district level. This is a serious lacuna; there is difficulty in understanding the factual situation in each locality especially in areas coming under each local self-government institution. Actual or reliable data on the housing situation at micro-level (LSG level) is not available in a common comparable format so that it can be compiled at the district and State level.
54. Also within each LSG, the housing problem varied widely across the Wards. Therefore, in the context of Kerala, even though macro-level data shows a rosy picture about the housing scenario, the extent of inequality and gravity of the housing problem in a few locations and among a few socio-economic groups are evident in micro-level field data. That in turn reminds us about the importance of factual field data for programmes such as total housing.

Lack of Planning

55. At present, least priority is given for planned habitat development. Houses are being constructed without adequate community facilities and infrastructure amenities. Local authorities should be strengthened to adopt a planned neighbourhood development incorporating all infrastructure needed for comfortable and peaceful living – Drinking water, Environmental sanitation, streets, open spaces, community facilities etc.
56. The departments are providing assistance to the same target groups due to the lack of coordination between various departments. There are wide differences in the norms for the selection of beneficiaries and in the criteria for allocating funds, grants and subsidies exist among these agencies. There is little co-ordination among them at any level. This has led to duplication, avoidable overlapping, wastage and delay in the execution of projects.
57. The analysis of houselessness and landlessness in Kerala show that the problem is not serious in at least half of the panchayats and municipal areas. We need to know whether the shortage that remains in these places could be solved by internal resources and expertise.
58. Environmental aspects, actual needs of the beneficiaries, their capacity and potential etc. were not given due importance in the present housing programmes and schemes. Any intervention has to consider the condition of the environment. In urban areas conserving the existing greenery has to be accorded top priority. In urban and rural areas conservation of wet lands, natural reserves, coastal stretches, river banks etc. should be given priority. Ground water replenishment and non-polluting environmental sanitation should be mandatory with all housing schemes.

Lack of Skilled Workers

59. Nature of jobs and skill requirements for house buildings are far beyond the means of the EWS. Moreover, sufficient skilled and trained workers are not available to undertake construction works of small houses.

Insufficient Financial Support by Public Agencies

60. The EWS have become progressively incapable of self-help and mutual-help for solving their housing problems. Therefore, their dependence on government has increased. Given the ever increasing price of inputs and cost of construction, whatever financial assistance provided by the public agencies has turned out to be grossly inadequate for completing house construction on time.
61. Legal framework, building rules and PWD codes are not consistent with the norms for promoting cost effective, energy efficient and environment friendly technologies and methods for sustainable housing programmes.

62. Fiscal measures (tax rules) are not conducive for discouraging wasteful construction and encouraging environment friendly and cost effective techniques.

63. This doubtlessly indicates that we need out of the box solutions to address the question of providing houses for the landless-homeless. What they need is not just a house, but a comprehensive programme that would address the multiple risk factors they are encountering and fighting every day to make a decent living. A rehabilitation programme providing solutions for their multiple needs of security, livelihood, social inclusion and financial empowerment would only remain sustainable. It is in such a milieu, drawing lessons from the critical gaps, in particular land, that the Project LIFE is conceived.

CHAPTER 3
LIFE: AREAS OF CONCERN TO BE CONSIDERED

*Introduction*¹³

64. Project Life: Livelihood, Inclusion and Financial Empowerment (LIFE) is the state level housing development scheme which envisages a comprehensive rehabilitation programme for the landless-homeless in the State covering programmes for their sustenance, social and financial security and skill up gradation targeting a better livelihood. 4.32 lakhs families would be provided houses under this mission. Out of this, 1.58 lakhs are landless homeless, 2.3 lakhs are homeless with land and 44,000 are unfinished houses and families from coastal and plantation areas.

Objectives

1. To provide houses with all basic amenities like electricity, water supply, sanitary and waste management facilities, cooking fuel and assured security services to all landless-homeless families in the State within five years.
2. To provide these houses as comfortable dwelling units, on non-saleable but unlimited duration rental basis, in multi-storeyed apartment complexes located in places easily accessible to urban centres where employment facilities are more.
3. To ensure focused implementation of all possible Social Security programmes for the inmates of such apartment complexes.
4. To ensure various support facilities like care/self-reliance training of physically or mentally challenged persons, crèches for the little children of working mothers, study rooms for students (covering remedial coaching for improving their learning aptitude, career guidance courses, special coaching on computer applications, conversational English etc.), skill development and career guidance for youngsters, employment trainings suitable for any one in employable category, continued care and medical facility for very elderly persons, periodic medical camps and recreational facilities in these apartment complexes for improving the acceptability to the beneficiaries and thereby preventing them from returning to streets.

General Structure of the Action Programme

65. The Project LIFE may be implemented as a joint programme of Local Self Government Department and Social Welfare Department. The implementation of the project may be coordinated by a Mission Group with minimum staff, controlled by a high level Administrative Committee constituted jointly by these two Departments. The project may commence in 2016 itself and may be implemented in three phases(given in Appendix 2).

Some Striking Features of the Project

66. There would be two categories of apartment complexes in the project:
1. *Sustenance Towers*. In the category of apartment all the dwelling units would be for occupation under rental basis. The households moving into these apartments would have all freedom for use of the unit as their own house for indefinite period by paying a judiciously decided monthly rent. However they may not have ownership entitlement or transactional / subletting powers.
 2. *Aspiration Towers*. In the category of apartment dwelling units could be purchased at preferential price, by those among the landless-homeless who could mobilise funds/loans if they specifically wish to have ownership rights.
67. The beneficiaries in Sustenance Towers may be provided preferential rates for owning a unit in Aspiration Tower; or alternatively, households in Sustenance Towers who wish to own it could be given the option to save up and pay a prefixed monthly rate and obtain full entitlement at the end of a pre-decided duration. (A payment of Rs5000/- in addition to the rent for a period of 24 -25 years might sum up to the construction cost of the unit).
68. The General Functional Set-up for ensuring friendly coexistence and smooth operation of an apartment complex housing 100 individual household could be based on certain guidelines (refer Appendix 2). One of the interesting features of this set up is “Project LIFE Social Animators”. There should be two “Project LIFE Social Animators” working in association with each of the Apartment Complex who may be involved and interacting with each of the beneficiary family right from the beneficiary selection process itself, so as to extend them support during shifting to the Project LIFE Apartment, help them to acclimatise with the new circumstances and neighbours and enable the inmates to gel together to form a large joint family. These Social Animators may be selected from among young Social Work Graduates who are willing to work with the project continuously for 2-3 years, without salary but taking actual expenses only. NGO activists with previous experience in similar tasks also may be considered.

Areas of Concern to be Considered

69. The following section of this chapter discusses the basic areas of concern which need to be considered to operationalise the project as envisaged.

Sustainability Concerns

70. *Environmental sustainability*: Major share of the environmental damage is caused by the construction industry through unscrupulous exploitation of natural resources, pollution and destruction of natural habitats. In order to achieve environmental sustainability, one needs to minimise resource consumption, switch to environment friendly materials, reduce wastage, use clean and renewable sources of energy and proper waste management. Buildings should be designed such that they are climate responsive and energy efficient.

71. While ensuring land for housing, care should be taken to conserve forests, wetlands, coastal ecosystems, agriculture lands etc. so that the existing flora and fauna are preserved. This calls for site specific solutions which cater to the diverse ecological and geographical conditions of the state.
72. *Economic sustainability*: Economic sustainability pertains to the cost effectiveness of the housing project. Optimising the cost becomes crucial when it comes to a large scale widespread housing programme such as 'Shelter for all'. Efficient planning is necessary to ensure that budgetary constraints do not result in poor conception and execution.
73. *Social sustainability*: Social sustainability deals with predominantly equity and inclusiveness. Housing should ensure that the issues of the vulnerable sections among beneficiaries are addressed suitably. Deficit in housing stock needs to be addressed not only quantitatively but also qualitatively.
74. In addition, social support by, *inter alia*, building social capital has to be an integral part of a project. The design and layout should augment social interaction and networking. Good quality design that provides upward economic mobility would help the beneficiaries to achieve a higher social status by removing the stigma of living in a poor 'colony'.

Sustainability Indicators

75. In order to achieve sustainable affordable housing, the following objectives of sustainability need to be fulfilled.
 1. *Socio-cultural*: This includes criteria such as adaptability, equality, integration of amenities and services, beneficiary participation and community involvement.
 2. *Economic*: This objective takes into account affordability (skills/assets), repaying ability or ability to maintain the house, shelter needs (minimum requirements), pre-requisites (land) and accessibility to resources.
 3. *Technological*: Criteria such as feasibility (labour and materials), functionality, strength, durability and reliability are included in this objective.
 4. *Environmental*: This includes energy conservation, water conservation, land conservation & proper planning, healthy environment (location/ air quality/ pollution), infrastructure (toilets and drinking water), drainage and waste management.

Master Plan

76. Every *scheme* needs a 'vision'. Long term solutions rather than short term solutions are to be opted so as to achieve sustainability.
77. New settlements and clusters may be developed where independent homesteads are not possible due to scarcity of land or other resources. Housing has to be in-situ wherever possible so that the livelihood, education, and other socio-cultural aspects of the lives of the beneficiaries are least disrupted.

Architectural Design

78. Architectural design is often not given due importance when it comes to mass housing. The design should be a solution emerging from various factors such as location, climate, size and topography of the plot, occupational needs, socio- cultural requirements etc. A good design can not only be effective in terms spatial planning but also optimise cost.
79. *Layout:* The minimum standards of the layout and design should be adhered to so that the housing clusters receive an enhanced public status. The number of houses in any project may be limited to 8 - 12 to reduce the “Colony” effect. But at the same time, isolated houses, as being planned in some of the public housing schemes are likely to become a burden on the Government for providing infrastructure facilities. While providing privacy, it should also facilitate social interaction.
80. *Design:* The design of a dwelling unit should be such that all spaces get adequate natural lighting and ventilation. Cultural preferences of the users would be a decisive factor in the location of kitchen, toilet etc. Each house should ensure basic necessities, but moreover flexibility. The occupants should have the freedom to modify the houses. This would further increase the satisfaction of the occupants since one can make changes to overcome the defects, if any. *Incremental housing* facilitates future expansion thereby providing for upward mobility of the beneficiaries.

Built-up Forms

81. The built up forms may draw from the local architecture of the area. The design has to be site specific so that the geographical variations are taken into account. The form should also respond to the climate by providing adequate shelter from the elements and by creating a comfortable *living* environment for the users.
82. In case of multi-storey housing, higher densities could be achieved without going for high rise. High rise construction is capital intensive and requires high maintenance when compared to low rise construction.

Material Vocabulary

83. One of the most decisive factors in construction is the material. The '3 R's of reduce, reuse and recycle should be the key for material selection. For a housing project to be environment friendly and cost effective, the building materials should preferably be
1. locally available
 2. possessing minimum embodied energy
 3. sufficiently strong and durable
 4. able to provide thermal comfort
 5. renewable

6. aesthetically appealing
84. Indigenous material such as mud, laterite, bamboo, coir based products etc. maybe promoted over artificial materials. Government could promote production centres for coir based modular blocks. The Kerala State Nirmithi Kendra and the National Coir Research and Management Institute (NCRMI) at Thiruvananthapuram under the Minister for coir could be entrusted with this project. A new project for the establishment of government controlled units on PPP basis for production of Manufactured sand (M-sand) at various locations, with minimum environmental impact may also be considered as river sand is scarcely available.

Technology Options

85. Technologies employed should be cost effective and labour intensive. It should allow for future modifications while minimising maintenance costs so that the house does not become a liability for the occupants in future.
86. Local skills could be utilized and beneficiaries could be mobilised through their participation in the construction process. The occupant will not be able to take proper decisions without minimum technical know-how. If the technology used in the construction is completely alien to the community, then contractors have to be engaged.
87. *Green construction* should be promoted in the state. Green rated buildings may be considered for incentives or subsidies.

Land Identification

88. Land *issues* ought to be addressed properly. Land parcels may be identified by the District Collectors for construction of housing complexes. Land pooling should be done keeping in mind not only quantity but also quality. The suitability of the land identified for construction would depend on several factors such as the
 1. Size of the plot: Size of the land required for housing depends on the number of beneficiary households to be accommodated. Often, in squatter settlements, per capita land area available would be insufficient to provide for adequate rehabilitation.
 2. Topography (slope) and soil condition (marshy lands, rocky soil etc.): Difficult site conditions increase the cost of the project and delay the completion.
 3. Location:
 1. Geographic location- coastal areas, hill sides etc.
 2. Proximity to physical infrastructure such as road network, electricity supply, water supply etc.
 3. Proximity to social infrastructure such as schools, educational institutions, hospitals etc.
 4. Presence of undesirable features like waste dumps, landfills etc.

89. In-situ housing is to be *adopted wherever possible*.

Labour Management

90. Necessary tools are to be developed for labour management. Adequate planning and safety measures should be adopted.

Material Management

91. Acute material shortage can be combated only by minimising consumption in construction industry and by finding alternatives. Promotion of alternative materials through their use in housing projects could also help in mainstreaming the same.

Project Scheduling

92. Mass housing projects need to be planned in a phase-wise manner. Project management tools such as CPM, PERT etc. are to be employed to ensure on-time completion and handing over. Scheduling should ensure that the transition period (between shifting from the old house to the newly constructed one) is minimum.

Monitoring and Evaluation

93. Periodic quality checks during and after construction should be made mandatory. Sub par quality of construction would result in the house being a liability as opposed to an asset for the occupants.

94. Post occupancy evaluation of houses could be carried out to understand condition of houses after they are occupied by the beneficiaries. Similarly, a satisfaction assessment of the users would throw light on the response of the beneficiaries towards the new housing. The data thus collected could be used to adopt correctional measures and improved solutions in the future.

95. Aadhar based monitoring of the beneficiaries should be ensured to prevent the beneficiaries from renting out their new house.

Maintenance

96. In the current space and material crunch, it becomes imperative to promote a culture of repair and maintenance. Renovation and retrofitting should be promoted wherever possible so as to extend the lifespan of existing houses and thereby minimise the need for new construction.

Gender Sensitivity

97. There should be emphasis on gender inclusive design which accommodates the needs of women, transgenders and other sexual minorities.
98. Kerala has an aging population with a majority of women. The number of women-headed households is also on the rise. Such households are to be prioritised while habitat planning.

Water Management

99. *Rain water harvesting:* Rain water harvesting should be made mandatory. Independent homesteads should have a rain water storage tank or a recharge pit which can collect roof top as well as surface run off. In clustered housing, the layout should include provisions for rain water harvesting.
100. *Storm water management:* Storm water needs to be properly channelised through storm water drains to prevent water logging and flooding in low lying areas. Pavements, roads and other landscaping should be made only in places where they are absolutely necessary so that the water from precipitation can percolate to the earth. This in turn replenishes the ground water.
101. *Minimising usage:* Smart metering and fixtures which use less amount of water would save water and reduce wastage. Potable water should not be used for flushing in water closets.
102. *Reuse:* Measures should be taken to recycle or reuse the grey water coming from kitchen, showers and wash basins. This water, after a basic treatment, could be used for landscaping or flushing in water closets.

Waste Management

103. *Decentralised treatment systems:* Waste management must be done at the source. First step towards this is to educate people about the need for proper segregation of biodegradable and non-biodegradable waste at house hold level. Decentralised systems should be promoted by the government to ensure source level treatment. In small plots where lack of space poses a constraint, community level waste management systems should be in place. This would drastically reduce the cost incurred for waste management at city level.
104. *Best from waste:* Waste should be viewed as a resource which has the potential to create energy or manure.

Infrastructure Development

105. Emphasis should be given to draw up wholesome programmes which treat housing as a system of different components functioning together to create a livable environment. Connectivity and linkage through road networks and transportation corridors and building

services such as electricity, water supply, sewage systems are indispensable for any housing project.

Land Use

106. Zoning should clearly demarcate residential land and paddy land. Provision for affordable housing should be included in the master plan itself. Eco sensitive approaches are to be adopted in the land use planning.

Housing Finance

107. New structures are to be envisaged for financial aid. Micro-financing could be promoted.

108. *Financial support:* Financial support linked with technical assistance lends to better housing conditions and better chances of success in housing the poor. Continued additional financial and technical support for the extension/up gradation/maintenance of the existing houses from the Government may be considered. This will help the individual beneficiaries to improve their houses and remove the ‘colony’ stigmatization. The amount of financial assistance to beneficiary lead construction/construction through agencies may be decided at the government level.

109. *Flexibility in the disbursement of funds:* Funds are to be allocated proportionally to the local bodies in accordance to their requirements.

Fiscal Incentives and Penalties

110. Tax incentives to boost affordable housing and thereby mainstream such construction and taxing of vacant houses to promote rental housing could be considered.

Training

111. Multi-dimensional training programmes are to be organized with the aim of creating a pool of skilled workers and master trainers. Initiatives for training women construction workers should be strengthened. Voluntary groups should be formed (say “Nirmanakkottayma”) for construction workers similar to “Kudumbasree” so that the social stigma of doing individual work in this sector may get eliminated and native workers can be more attracted to this field. This pooling can help in amassing the work force in the state who could then be trained in different realms of construction like masonry, carpentry, plumbing, etc.

Market Dynamics

112. Total Housing Mission demands the construction of lakhs of houses all over the state. This requires a massive supply of building materials. However, lack of availability of resources is

a major hurdle that the government has to address to ensure adequate supply. Government could establish margin free shops to cushion the effect of fluctuating rates of building materials on under privileged people.

Building Byelaws

113. Building rules are to be strengthened and amended to serve the needy. The Kerala Municipal Building Rules and Panchayath Building Rules should take into account the housing policies of the government and in the ensuing revision of these, the guidelines of the planning board should be reflected. Moreover, in such revisions, hearings should be held with the engineers' and architects' organization like the Institute of Engineers (India) and the Indian Institute of Architects. Circulars regarding paddy land need to be clarified and made legally sustainable. Blockades in getting speedy sanction to be addressed through proactive interventions in the legal systems so as to achieve the goal of housing for all. Single window clearance for sanctions could speed up the process.

Disaster Mitigant Planning

114. Preventive measures should be taken to mitigate the damage caused during natural calamities such as earthquakes, cyclones, floods etc. Houses to be constructed in earthquake prone zones should have specific design and engineering features to increase resistance to withstand tremors. Similarly, houses in coastal areas should be made cyclone resistant. The budgeting should thus take into account the location of the house in terms of disaster proneness. Moreover, existing non engineered houses requiring completion or repair could also be retrofitted to incorporate disaster resistant features.

Role of Various Stakeholders

115. The following stakeholders should work together to create a responsible built environment:

1. Central Government
2. State Government
3. Local self government institutions
4. Public sector agencies
5. Housing finance institutions
6. Private, cooperative and community sectors
7. Research and technology transfer agencies
8. Beneficiaries:
 1. *Identification of beneficiaries.* A reliable, accurate data bank of beneficiaries needs to be created with the help of local authorities. Efforts are to be made to get the existing data from various surveys (Census, NSSO, SECC etc.) in a framework. Ward wise identification and classification of areas should be done depending on the severity of housing problem. The data should also throw light on the details about the most vulnerable beneficiaries (differently abled, chronically ill, old, women headed households etc.)

2. *Criteria for prioritization* Even though the total housing mission is a blanket approach to satisfy the basic housing needs of every citizen, a prioritisation is required among the beneficiaries. A priority listing is to be done among the selected beneficiaries based on
 1. Present housing condition- Eg: Landless and homeless > people living in houses made entirely of *kutchha* roofing, walls and flooring > people living in partially *kutchha* houses.
 2. Socio-physical health of the beneficiary- Eg: Old, differently abled, chronically ill, mentally challenged, women headed households etc.
3. A set of indicators need to be developed to assess the present housing condition and socio-physical health of the beneficiaries.
4. Proper guidance and technical assistance should be provided so that the beneficiary has sufficient knowledge on different aspects of housing to make an informed decision.

Provider Approach and Facilitator Approach

116. Most of the housing approaches can be broadly classified into two categories- provider approach and facilitator approach. After realizing the drawbacks of the provider approach which was followed till 1970s the Government took the role of a facilitator through sites and services schemes. The provider approach is still used in the case of disaster rehabilitation.

117. Since all of the present schemes follow the facilitator approach, the beneficiary participation, which was missing in the provider approach, is already ensured. The sense of ownership and satisfaction may be higher in these schemes.

118. However this approach has failed to address the needs of the poorest of poor in the state as they lack land title, money, proper guidance or adequate professional input.

Public Private Partnerships (PPP)

119. Public Private Partnership refers to the private sector financing, designing, building, maintaining and operating infrastructure assets traditionally provided by the public sector. PPP models are expected to be successful as it brings in financial resources capacity, efficiency and timely completion of projects without compromising on the quality and standards. Government may encourage and develop PPP models in housing and infrastructure projects in the State with sufficient safeguards ensuring public interest.

Linkages with Central Schemes

120. Total Housing Mission could be linked with the existing housing schemes of the central government to avail aid. The following are the important housing schemes:

1. Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

2. Basic Services for Urban Poor (BSUP)
3. Integrated Housing and Sum Development Programme (IHSDP)
4. Indira Awaas Yojana (IAY)
5. Rajiv Awaas Yojana (RAY)
6. Pradhan Mantri Awaas Yojana (Housing for All)

Inclusiveness

121. Kerala's housing situation is not homogenous all over the state. There are many pockets in the state with sub standard living conditions (urban slums, coastal areas, SC/ST dominated areas, plantation hills, etc.) which require immediate attention and specific measures. The issues of the following sections need to be addressed through appropriate shelter level interventions.

1. poorest of poor
2. old
3. differently abled
4. chronically ill
5. women headed households
6. SC/ST
7. and other marginalised sections of the society

122. Currently, there are no schemes that specifically cater to the vulnerable sections who are to be prioritized.

Livelihood

123. Apart from housing, *LIFE* enlists the provision of livelihood and social security. The various options for livelihood are to be clearly specified. Systems to ensure financial and social security should also be outlined.

Migrant Housing

124. There needs to be a proper assessment of the current living situations of migrant labourers along with creating a migrant worker database. A new housing programme has to be planned for immigrant workers from other states, under the joint auspices of the housing department and labour department.

Plantation Housing

125. The housing situation of plantation workers are substandard and require adequate interventions. Land for housing them could be acquired from estate owners and housing should be provided by the government.

Vacant Houses

126. There are nearly one million unoccupied houses in Kerala. Many of the owners are reluctant to rent or lease it out. These remain a dead investment and unused resource. This phenomena is specific to Kerala. A mechanism has to be evolved with government intervention to utilize these houses for productive uses like tourism and to compensate the deficit in housing stock in various areas. KTDC could be entrusted to sign MoUs with the owners of unoccupied houses on profit sharing basis.

Heritage and Culture Sensitivity

127. Guidelines for conservation of architectural heritage as well as for new development near heritage sites need to be strengthened. Traditional street facades may be conserved in selected areas.

Strengthening KESNIK and KSHB

128. Government institutions such as the Kerala State Nirmithi Kendra (KESNIK) and the Kerala State Housing Board (KSHB) should be strengthened so that there is a proactive involvement in the housing scenario beyond techno-financial consultancy. Their engineers pool should be equipped to undertake housing activities. In addition, the existing architecture and planning wings of these institutions should be strengthened.

Involvement of Community Based Organisations (CBOs)

129. CBOs essentially act as the link between people and government agencies. They could be entrusted with the role of design as well as execution of housing projects. CBOs may also be appointed as consultants to the government and beneficiaries.

Strengthening COSTFORD and Habitat Technology Group

130. NGO's such as COSTFORD and Habitat Technology Group, which have been international pioneers in the field of cost effective and environment friendly construction could be strengthened to guide housing in the state.

Information Dissemination

131. Habitat literacy programmes could be designed to reach the under privileged sections of the society so that the beneficiaries are able to take informed decisions regarding their own houses. Information dissemination is quintessential to the promotion of habitat literacy. This could be achieved through

1. Exhibitions
2. Books and other publications
3. Training programmes
4. Seminars

CHAPTER 4
NEW PROJECTS

132. This chapter discusses the proposals for new projects which could be undertaken during 13th plan period in the housing sector.

1. A new housing programme for immigrant workers from other states, under the joint auspices of the housing department and labour department. This work can be entrusted to the Housing Board/Nirmithi Kendra and selected NGOs.
2. Production centres for coir based modular blocks. A pilot unit in Thiruvananthapuram district. The Kerala State Nirmithi Kendra and the National Coir Research and Management Institute (NCRMI) at Thiruvananthapuram under the Minister for coir can be entrusted with this project
3. Setting up a “Green Building Promotion Council, Kerala” Laurie Baker International School of Habitat Studies (LaBISHaS), a sister concern of the Kerala State Nirmithi Kendra (KESNIK) can be assigned this mission.
4. A project to protect the traditional facades of towns. The archaeology department can be entrusted with this project.
5. A new “Homestay Tourism Project”. KTDC can be entrusted to sign MOUs with the owners of unoccupied houses, with potential for homestay, on profit sharing basis.
6. A new project for the establishment of government controlled units on PPP basis for production of Manufactured sand (M-sand) at various locations, with minimum environmental impact.
7. A “Reach the Worker” programme for training unskilled construction labour (native and immigrant). KESNIK, LaBISHaS and KSHB can be entrusted with the training of Master Trainers for this.
8. Formation of a voluntary groups (say “Nirmanakkottayma”) for construction workers similar to “Kudumbasree” so that the social stigma of doing individual work in this sector may get eliminated and native workers can be more attracted to this field.
9. Sustainable community housing park in each district for the promotion of CEEF (cost effective and environment friendly) technologies, sustainable energy and waste management systems as well as for the promotion of housing literacy.

133. Two housing projects, designed by Center of Science and Technology for Rural development (COSTFORD) and Habitat Technology Group respectively, have also been included in this chapter to discuss the probable approaches to solving the problem of mass housing.

Costford

Table 5 Description of Costford project

Project brief	Karimadom colony slum improvement project, Thiruvananthapuram
Site area	8.6 acres (excluding the existing pond on site)
Total number of building blocks	28
Number of dwelling units in each block:	20
Total number of dwelling units	560
Area of one unit	330 sq. ft.
G+3 floors in each block	

134. The site layout and unit plans have been given below.

Illustration 1 Site layout of Karimadom colony



135. The proposal is to create livable and lovable spaces and a peaceful environment, where 560 families can reside with a sense of security. The layout is such that building blocks surround pockets of open spaces which pave way for community interaction. 2m wide pathways are provided connecting the units and surrounding the residential blocks on all sides, as the entrance to various units is from all four sides of the blocks. Community and social amenities such as play areas, open spaces, study centre cum library, anganwadi, TV kiosks, market, community centre etc. are also part of the layout. It is proposed to provide bio-fencing along the boundary of the site and also around the pond. This would be in the form

of bougainvillea plants with barbed wires. Bio fencing of vetiver is proposed along either sides of the drain.

Illustration 2 *Ground floor plan*

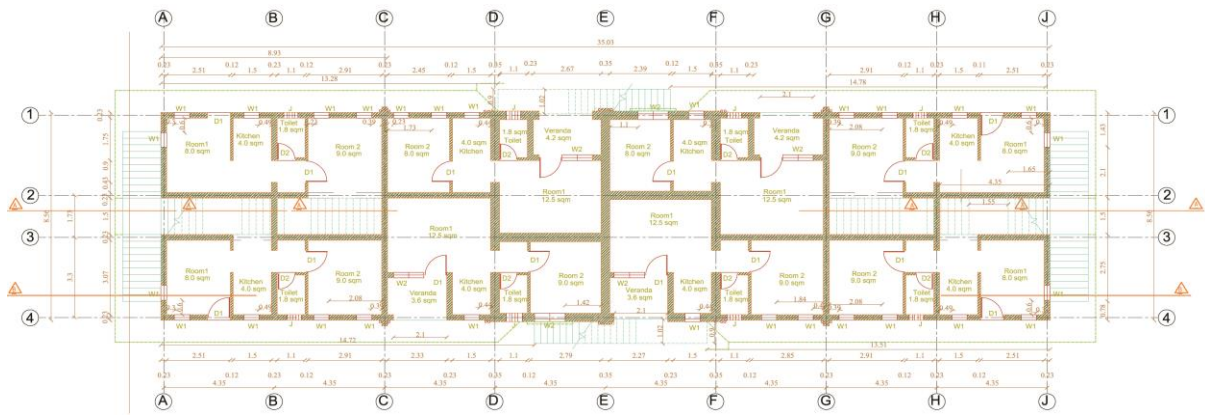
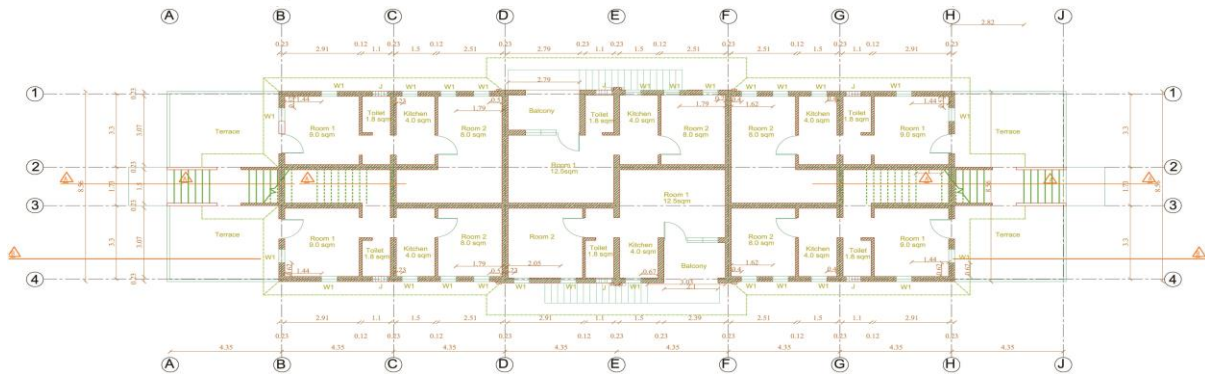


Illustration 3 *First floor plan*



136. The proposed dwelling block design comprises of 20 units with 8 on the ground floor, 6 on the first floor, 4 on the second floor and 2 on the third floor. Each dwelling unit has a multipurpose hall, bedroom, kitchen, toilet and a sit-out/ balcony/ terrace. The design is such that each unit has either ground or terrace areas for future expansion and for their extended activities.

Illustration 4 *Second floor plan*

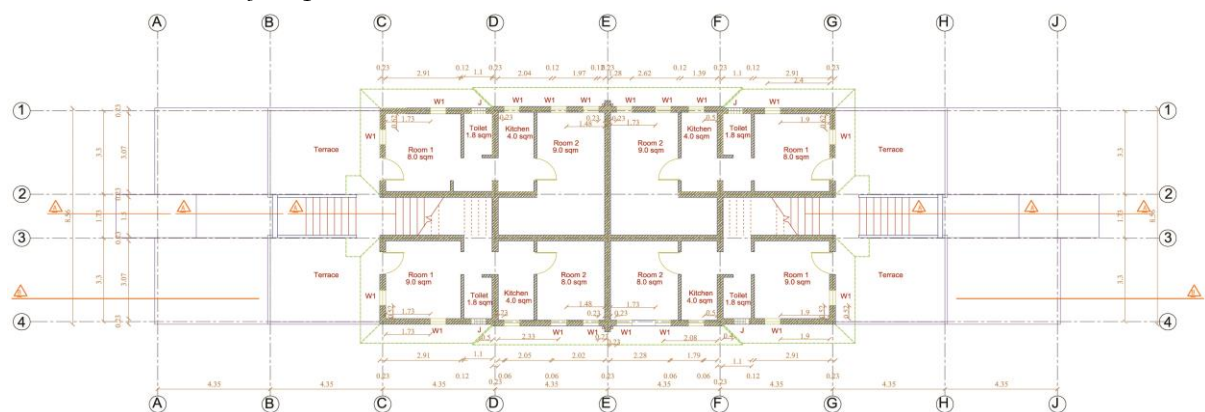


Illustration 5 *Third floor plan*

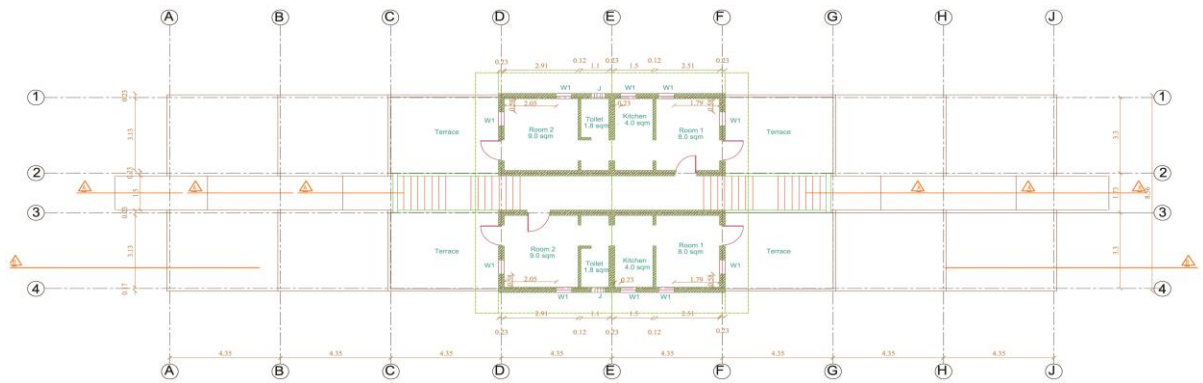


Illustration 6 *View of the housing blocks*



Illustration 7 *View of a block*



Illustration 8 *View of a block*



Illustration 9 *View of the neighbouring blocks from the terrace of a dwelling unit*



Habitat Technology Group

Table 6 *Description of Habitat Technology Group project*


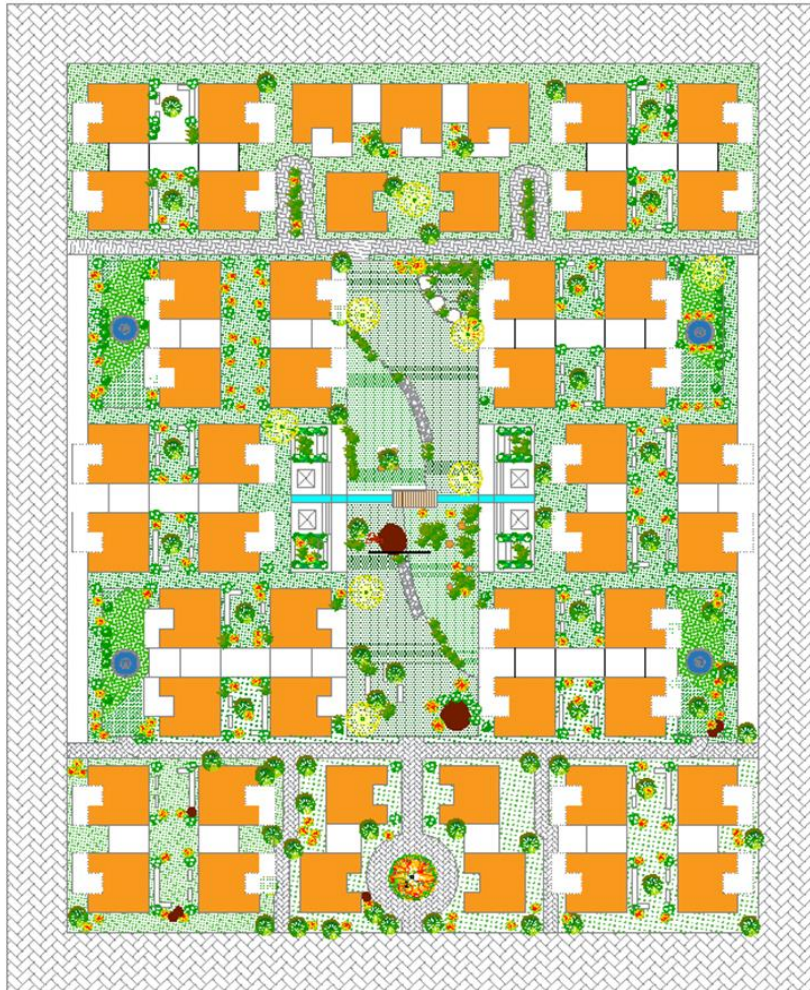
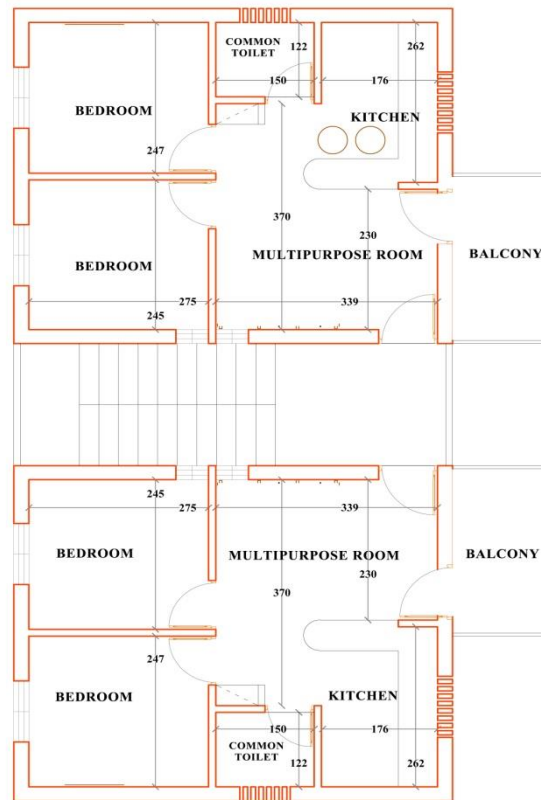
Site area	2 acres	
Total number of dwelling units	147	
Area of one unit	350-400 sq. ft.	
G+2 floors in each block		

Illustration 10 *Site layout*



137. The housing complex is accessible from all four sides thus limiting automobile traffic to its periphery. This keeps the residential and community areas entirely pedestrian friendly. The building blocks are located around a central open space which is designed as the core community area of the complex. The residential clusters are strategically placed in a manner which enables ample natural lighting and ventilation for each room. Moreover these clusters share small green pockets allocated for the individual blocks apart from the large central community space. An interplay of heights provided between the blocks gives provision for connecting community corridors at the dwelling unit level. These connecting bridges also act as shades for walkways on the ground level. The design aims to facilitate community living by providing a connecting network of open spaces around the building blocks.

Illustration 11 *Plan of a block*



138. Each dwelling unit has two bedrooms, a multipurpose hall, a kitchen, a toilet and a balcony. The balconies also provide space for future expansion.

Illustration 12 *Site zoning- built & unbuilt spaces*



Illustration 13 *View of the complex showing massing*



Illustration 14 *View showing roof plan*

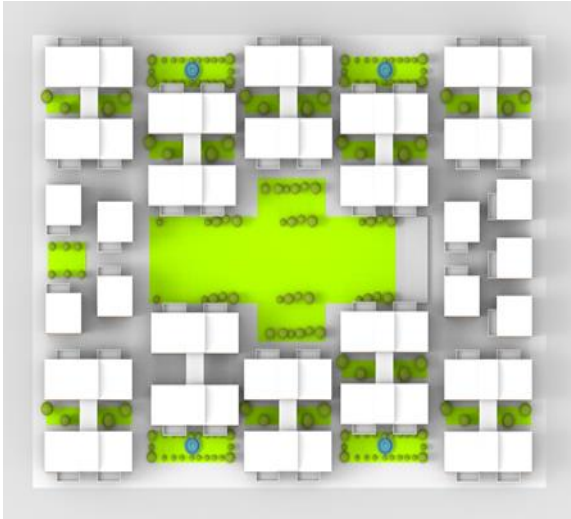


Illustration 15 *View showing balconies*



CHAPTER 5
HOUSING FINANCE- HOUSING FOR ALL IN KERALA

139. Finance for house construction comes mainly from own sources, loans from banks and other financial institutions and grants from government. Own sources might be negligible for EWS that spent over 90% of their income for household consumption. Loan facilities are available only to those who have asset and income to repay it on time. Although it is a priority sector, banks and other financial institutions might not be able finance 'non-bankable' projects.
140. At the State level, outstanding housing loan of the banking sector was ₹33,728 crores in early 2016. State Bank Group, Nationalized banks, RRBs, Private Sector Banks, Commercial Banks and Co-operative Banks are the major institutions considered. Outstanding housing loan of the State Bank Group was ₹13,409 crores at that point of time. Other Nationalized banks had an outstanding loan amount of ₹8,736 crores. The RRB and Private Sector Banks had an outstanding loan amounts of ₹1,536 crores and ₹3,699 crores respectively. The share of commercial banks was around 80 per cent of the total loan amount and nearly 58 per cent of the accounts with respect to housing loans. Co-operative Banks had an outstanding loan amount of ₹6349 crores (19.57 per cent share).
141. These loans were given to those who could produce income proof and provide collateral security. The actual loan amount varied according to the demand and income of individuals. Since the EWS households may not have a standardized income proof and clarity of title deeds that are essential condition for providing loans, banks are not willing to give housing loans to these categories. The EWS households, therefore, depend on government and public agencies for housing support. Social Housing programmes have received priority in the Five Year/Annual Plans of both Central and State Governments. However, a critical look at the flow of resources to the housing sector through plans indicates that it has not been encouraging as always expected. For, during the First Plan period, State Government earmarked only 0.33 per cent of the total outlay for housing sector. Compared to the total plan outlay the share of housing sector was negligible. The highest flow of resources (3.56%) to the housing sector from out of the total Plan Outlay was in the Sixth Five Year Plan (1980-85); it was less than 0.50 percent in the 11th and 12th Five Year Plan (2007-12 and 2012-2017). The quantum of finance was, therefore, grossly inadequate for addressing the housing problem of all. Public agencies and government departments involved in housing schemes meant for the same target group follow different norms and criteria. Funds are routed through different agencies without any coordination.
142. In the following Sections an attempt is made to assess the financial implications of a Housing for All project, using the estimate of housing shortage, type of housing possible, socio economic group of beneficiaries, land for the landless, costs of a core house and existing sources of housing finance that can be accessed. The objective is to assess how much the financial burden on the state can be reduced by tapping other sources.

The Target of Housing for All

143. The total estimated housing shortage in Kerala is about 4.32 lakhs dwelling units which, include, both urban and semi urban/ rural area. Out of the total 4.32 lakhs homeless families, about 1.58 lakhs families are also landless.

144. Based on the recent survey conducted by Urban Housing Mission for Slum Free City Plan of Action (SFCPoA) under Prime Minister Awas Yojana (PMAY) in 11 cities of Kerala, it is projected that, the total estimated housing shortage for Economically Weaker Section (EWS) and Low Income Group (LIG) in urban areas of Kerala (93 Corporations and Municipalities) is about 2.50 lakhs dwelling units. It is also observed that 35 % of the urban homeless are also landless.

145. Accordingly, from the total housing shortage available from the earlier source and the projected shortage in urban area, the shortage in semi urban & rural area has been derived.

Table 7 *Housing shortage in the State*

Nature of shortage	Urban area	Semi urban & Rural area	Total
Homeless but landed	1,62,500	1,11,500	2,74,000
Homeless and Landless	87,500	70,500	1,58,000
Total housing shortage	2,50,000	1,82,000	4,32,000

146. Since, 1.58 lakh families are landless, the availability of developed land has to be ensured or the cost of developed land has to be taken into account while estimating the funds required for accomplishing the target of housing for all.

The Land and Funds Required for Providing Land to Landless Families

147. *In urban area.* Assuming that a minimum of 2 cents (80 Sqm)¹⁴ of land for each land less family has to be provided for individual/ row housing, then the urban area requires 87,500 number of housing plots – which is about 1750 acres (700 Ha) of urban land. The average cost of developed land with Infrastructure facilities @ Rs 2.50 lakhs per cent would be about Rs 4375 crores.

148. If, these land less families are to be accommodated in group housing (multi-storeyed buildings or low rise high density clusters), then the land requirement would be about 1 cent per family, with a density of 100 dwelling unit/ Acre. In this case, the total land requirement would be about 875 acres (350 Ha). The average cost of developed land with Infrastructure facilities @ Rs 2.50 lakhs per cent would be about Rs 2188 crores.

149. However, considering the socio economic conditions of the people, location and availability of urban developed land, a mix of plotted (70%) and group housing (30%) is proposed.

Table 8 *Land required in urban area*

Nature of land for landless	Average land per family	Total developed land required	Cost of developed land @ 2.50/cent
If, individual plots are to be provided to all the landless	2 cents	1750 Acres	4375 crores
If, all landless are to be provided with group housing	1 cents	875 Acres	2188 crores
Mix with individual plots (70%) and group housing (30%)	1.70 cents	1488 Acres	3720 crores

150. *In semi urban and rural area.* Since, the nature of livelihood activity, land availability are relatively different in semi urban and rural areas, a scenario is presumed in which 5 cents of land is made available to the beneficiary and the land requirement and funds are calculated. Providing 5 cents (200 Sq. m) of land for each landless family in semi urban and rural areas to have individual houses requires 70,500 housing plots – 3525 acres of land (1410 Ha) of developed rural land is required. The average cost of developed land with Infrastructure facilities @ Rs 1.00 lakh per cent would be – Rs 3525 crores.

Table 9 *Total land required in urban, semi urban, and rural areas*

	Land requirement	Cost of developed land	Fund requirement
Urban Area	1488 Acres	Rs 2.50 lakhs/ cent	3720 crores.
Semi urban and rural areas	3525 Acres	Rs 1.00 lakh/ cent	3525 crores.
Total	5013 Acres		7245 crores

The Fund Required for Providing Core Housing for All.

151. *In urban area.* It is proposed to construct a core house of 400 to 500 sq. ft per unit in initial phase with provision for future expansion on individual plots and group housing as per Table 6. A building unit having a veranda/ balcony, multipurpose hall, one bed room, kitchen, bath room and toilet to be constructed in the initial phase. It is estimated to cost Rs 5.00 lakh per unit and the construction of 2, 50,000 housing units @ Rs 5 lakhs per unit will require a fund of Rs 12,500 crores.

152. *In Semi urban and rural area.* It is proposed to construct a core house of 500 to 600 Sq. ft per unit in initial phase with provision for future expansion. A building unit having a veranda, multipurpose hall, one bed room, kitchen, bath room, toilet and work area can be constructed in the initial phase. It is estimated to cost Rs 5.00 lakhs per unit and the construction of 1,82,000 housing units @ Rs 5 lakhs per unit will require a fund of Rs 9,100 crores.

Table 10 *Fund required for construction of housing for all homeless in urban, semi urban and rural area*

	No. of units to be constructed	Built up area per unit	Cost per unit	Fund requirement
Urban Area	2,50,000	400 to 500 sq. ft	Rs 5.00 lakhs	12,500 crores
Semi urban and rural area	1,82,000	500 to 600 sq. ft	Rs 5.00 lakhs	9,100 crores.
Total	4,32,000			21,600 crores

153. *Hence, the total requirements of funds for providing housing for all in the State would be about Rs 28,845 crores (Rs 21,600 crores as per Table 8 and cost of land Rs 7245 crores as per Table 7), out of which urban areas require Rs 16,220 crores and semi urban and Rural areas require Rs 12,625 crores.*

Sources of Funds

Central Government Sponsored Housing Schemes

154. Pradhan Mantri Awas Yojana (PMAY), housing for all mission under Ministry of Housing & Urban Poverty Alleviation (MoHUPA), for urban areas will be implemented during 2015-2022 and this mission will provide central assistance to implementing agencies through State government for providing houses to all eligible families/beneficiaries by 2022. A family having an annual income up to Rs 3.00 lakhs is been considered as Economically Weaker Section (EWS) and a family income from 3.00 lakhs to 6.00 lakhs is been considered as Low Income Group (LIG) under this programme. The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

Slum Rehabilitation of Slum Dwellers with Participation of Private Developers using Land as a Resource

155. This approach aims to leverage the locked potential of land under slums to provide houses to the eligible slum dwellers bringing them into the formal urban settlement. Slums so redeveloped should compulsorily be de-notified. State Governments and cities would, if required, provide additional Floor Area Ratio (FAR)/ Floor Space Index (FSI)/ Transferable Development Rights (TDR) and Sale of “free sale component” of project for making slum redevelopment projects financially viable. Slum rehabilitation grant of Rs 1 lakh per house, on an average, would be admissible for all houses built for eligible slum dwellers in all such projects.

Promotion of Affordable Housing for Weaker Section through Credit Linked Subsidy Scheme (CLSS)

156. Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks and Housing Finance Companies would be eligible for an interest subsidy at the rate of 6.5 % for tenure of 15 years or during tenure of loan whichever is lower. The credit linked subsidy will be available only for loan amounts up to Rs 6 lakhs and additional loans beyond Rs 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).

Affordable Housing in Partnership (AHP) with Public and Private Sectors

157. To increase availability of houses for EWS category at an affordable rate, States/UTs, either through its agencies or in partnership with private sector including industries, can plan affordable housing projects. Central Assistance at the rate of Rs 1.5 Lakh per EWS house would be available in such projects. The State govt. would decide on an upper ceiling on the sale price of EWS houses in rupees per square meter of carpet area in such projects with an objective to make them affordable and accessible to the intended beneficiaries, for which, the State and cities may extend other concessions such as their State subsidy, land at affordable cost, stamp duty exemption etc.

158. In the State of Kerala, the affordable housing vertical is yet to be taken up. Several schemes under this vertical of PMAY has been taken up by other State Governments and the details are as follows.

Table 9 Affordable housing projects under PMAY sanctioned in other States

State	Location	Built up area/unit	Unit cost (Rs in lakhs)	No. of units taken up	P. Cost (Rs in crores)
Maharashtra	Pimpri, Nagpur, Latur, etc	400 sq. ft	8.73	9354	817.39
Tamilnadu	Chennai, Coimbatore, Trichi, etc	400 sq. ft	5.7	7492	426.27
Karnataka	Hassan, Mangalore etc.	400 sq. ft	5.2	7727	401.89
MP	Indore, Ujjain, Seoni, etc.		8.04	12403	997.2
Rajasthan	Kota, Bhilwara, etc	400 sq. ft	5.01	1060	53.14
Gujarat	Surat, Rajkot, Ahmedabad, etc	400 sq. ft	7.31	17838	1303.58
Telangana	Narsampet, Husnabad, etc	400 sq. ft	6.09	15941	970.07
Chattisgarh	Raipur, Sukma, Bilaspur, etc	400 sq. ft	7.12	26792	1906.94

Source: Ministry of Housing and Urban Poverty Alleviation, Government of India.

159. *Subsidy for Beneficiary-Led individual house Construction (BLC).* The fourth component of the mission is assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries who are not able to take advantage of other components of the mission. Such families may avail central assistance of Rs 1.5 lakh for construction of new houses under the mission.

State Government Schemes

160. The State Govt along with Local bodies and housing development agencies/ corporations are major player in providing housing for the homeless. It is also proposed to use the expertise with KSHB for providing affordable housing stocks in the State. During the current budget, an amount of Rs 456 crores have been earmarked for purchasing land and constructing houses for the scheduled caste. Similarly, an amount of Rs 100 crores has been earmarked for the construction of houses for fishermen throughout the State. Under beneficiary led construction vertical (BLC) of PMAY, the State govt and ULB's are also extending a financial assistance of Rs 1.00 lakh per EWS house in addition to the GoI grant of Rs 1.50 lakhs. The other housing programmes of the State Government have been discussed/ mentioned in detail in the previous chapter.

Housing Loan from Banks/Housing Finance Companies

161. As per the information of State Level Bankers committee, Kerala, the total disbursement of housing loan in the State of Kerala by various banks is to the tune of Rs 33,728 crores as on 31.03.2016.

Table 12 *Housing loans by various banks in Kerala as on 31.03.2016*

Banks/ HFI	Housing loan disbursed.
State bank group	Rs 13409 crores
Nationalised Banks	Rs 8736 crores.
Regional Rural banks	Rs 1536 crores.
Private Sector Banks	Rs 3699 crores.
Co-operative Banks	Rs 6349 crores
Total	Rs 33,728 crores.

Source. SLBC, Kerala.

162. Most of these housing loans are found to be sanctioned and disbursed to higher income group or salaried/ business class people, but due to the introduction of CLSS under PMAY, these banks may be sanctioning housing loans to LIG and EWS beneficiaries. For extending the CLSS benefit to the eligible beneficiaries, all the Banks and Housing Finance Companies (HFC) have already signed MoU either with Housing and Urban Development Corporation (HUDCO) or National Housing Bank (NHB).

Housing Loan from Housing Finance/ International Agencies.

163. HUDCO, the premier techno financial institution in the field of housing and urban development under the Ministry of Housing & Urban Poverty Alleviation, Govt. of India have been extending financial support for various housing and infrastructure development projects in the State of Kerala. As on date, financial assistance for 1104 housing schemes in Kerala with a loan release of Rs 4027.15 crores have been made to various agencies. Most of the 12,71,436 housing units sanctioned are for housing schemes for EWS and LIG

category of beneficiaries implemented by Kerala State Housing Board, Municipal Corporations, District Panchayaths, HOUSEFED, ST Development Department, Kerala Police Housing Construction Corporation etc.

Mobilisation of Funds by the Beneficiaries.

164. It has been seen that most of the Central and State Government schemes for providing housing for homeless is of supportive nature. Hence, the beneficiary has to chip in his/ her share of money for the construction and completion of the house. Some of the beneficiaries are having sufficient resources or capacity to mobilise funds from banks and HFC's to complete their own house, but govt support as a facilitator/ partial support is required. However, some of the beneficiaries, who are the poorest of the poor, vulnerable sections, women headed households, chronically ill and differently abled would require greater/ complete financial support from the government.

Affordability and the Extent of Government Support

165. The affordability of the beneficiary can be the ability to take a housing loan from Banks/ HFC or to avail the benefits of various central / State Govt. schemes or to mobilise part of the resources. It may be noted that all the homeless families need not require uniform/ equal financial support of the State govt. Based on the evaluation of beneficiaries identified under the Survey for PMAY in Urban areas it has been found that, some of them are having sufficient resources or capacity to mobilise funds and to construct/ purchase the house. Hence, the support of the State also has to be varied with the type of beneficiaries and their living conditions.

166. *In urban areas.* Out of the total 2.50 lakh homeless in urban areas, it is found that 35% of them are landless. It is also found that 16% of the total homeless persons, have the capacity to mobilise funds/resources by their own from Banks and other financial institutions, which require nominal support from the State govt. However, 55 % of the homeless families require partial support from the State and the remaining 29 % of the homeless families requires major or complete support from the state.

Table 13 *Affordability and ability to mobilise the resources*

Type	Percentage	No. of units
Landed and able to mobilise funds by their own or through housing loans from bank-No Govt support	10	25,000
Landed but not able to mobilise funds by their own or through housing loans from bank- Nominal support	55	1,37,500
Landless but able to mobilise funds by their own or through housing loans from bank-No Govt support	6	15,000
Landless and not able to mobilise funds or housing loans from bank- Partial/ complete support. (Most vulnerable)	29	72,500
Total		2,50,000

167. Based on the affordability as mentioned above, the extent of State Government support has been derived as follows.

Table 12 *Mix of State support required in urban area*

	%	No of units	State support	Central support - PMAY
No State support	16%	40,000	Nil	Rs 2.2lakh/ unit
Nominal support	55%	1,37,500	Rs 1 lakh/ unit	Rs 1.5lakh/ unit
Partial support	19%	47,500	Rs 3 lakhs/ unit	Rs 1.5lakh/ unit
Complete support	10%	25,000	Rs 7.25 lakhs/unit	Rs 1.5lakh/ unit
Total	100	2,50,000		

168. *In semi urban and rural area.* Out of the total 1.82 lakh homeless in semi urban and rural areas, it is found that 1,11,500 families are landed and require partial support from the State govt. to build their own house. However, the remaining 70,500 families are landless and required to provide major or complete support from the State govt. as per the table below.

Table 15 *Mix of State support required in rural/ semi urban area*

	No of units	State Govt. support/unit	Central support under PMAY (G)	Housing loan + own share
Partial support (Landed and homeless)	1,11,500	Rs 1.80 lakhs	Rs 0.72 lakhs	Rs 2.48lakh (0.70 + 1.78)
Major support (Landless and homeless)	52,500	Rs 6.80 lakhs	Rs 0.72 lakhs	Rs 2.48lakh (0.70 + 1.78)
Complete support (Landless and homeless)	18,000	Rs 8.58 lakhs	Rs 0.72 lakhs	Rs 0.70lakh (0.70 + 00)
Total	1,82,000			

Meeting the Funds for Achieving the Target

169. It is estimated that an amount of Rs 28,845 crores (Table 7 and 8, Urban housing - Rs 16220 crores and semi urban and Rural housing - Rs 12,625 crores) is required to meet the target of housing for all during the coming 5 years. The target can be met by funds from various resources which we have outlined earlier, like centrally sponsored scheme PMAY, State Govt. support, funds from Banks, Housing finance institutions, International funding agencies and the contribution from beneficiaries.

170. *Mobilisation of funds in urban areas.* The main source of funds in urban area are from PMAY (Urban), State Support, Banks, KSHB, Housing finance institutions/ International funding and beneficiaries.

Table 16 *Mix of State/ Central/ bank/ own sources required in urban area*

Type of State support	No State Support	Nominal Support	Partial Support	Complete Support	Total funds (Rs in crore)
Noofunits(Table-14)	40000 nos	1,37,500nos	47500 nos	25000 nos	
State/ULBsupport/Unit	NIL	Rs 1.00lakh	Rs 3.00 lakhs	Rs 7.25 lakhs	4512 lakhs
Central support per unit	Rs 2.20 lakhs	Rs 1.50 lakhs	Rs 1.50lakhs	Rs 1.50 lakhs	4030
Project loan – KSHB(To be repaid by beneficiary)	NIL	NIL	Rs 4.00 lakhs	NIL	1700
Individual Housing loan from banks	Rs 3.80 lakhs	NIL	NIL	NIL	1520
Own share	Rs 1.80 lakhs	Rs 2.50 lakhs	Rs 0.75 lakhs	Rs 0.50 lakhs	4458
TOTAL					16,220.00

171. The targeted funds of Rs 16220 crores for the urban areas can be met from various sources (as per table-10) in terms of:

Table 17 *Extent of support by various agencies in urban areas*

Sources of fund in urban areas	Amount	%
State and Urban Local Body (ULB) support	Rs 4512 crores	28%
Central support under PMAY (Urban)	Rs 4030 crores	25%
Project loan from HFI by KSHB and other agencies. (To be repaid by beneficiary)- Indirect ben. Share	Rs 1700 crores	11%
Individual Housing loan from Banks- Indirect ben. Share	Rs 1520 crores	9%
Beneficiary own share – Direct ben. share	Rs 4458 crores	27%
Total	Rs 16220 crores	100%

172. It appears from the above that, if efforts are made to access the available resources/ schemes for housing, the financial liability of the State in urban areas is reduced to 28% of the total cost (Rs 4512 crores) including the land cost.

173. *Mobilisation of funds in semi urban and rural areas.* The main source of funds in semi urban and rural area are from PMAY (Gramin), State Support, Housing finance institutions/ International funding and beneficiaries.

Table 18 Mix of State/Central/FIs/own sources required in urban area

Type of State support	Partial Support	Major support	Complete Support	Total funds (Rs in crore)
No of units (Table - 15)	1,11,500 nos	52,500 nos	18,000 nos	
State/ULB support/unit	Rs 1.80 lakhs	Rs 6.80 lakhs	Rs 8.58 lakhs	7121.4
Central support per Unit	Rs 0.72 lakhs	Rs 0.72 lakhs	Rs 0.72 lakhs	1310.4
Project loan – Rural Development (RD) Dept.(To be repaid by beneficiary)	Rs 0.70 lakhs	Rs 0.70 lakhs	Rs 0.70 lakhs	1274
Own share	Rs 1.78 lakhs	Rs 1.78 lakh	NIL	2919.2
	TOTAL			12625

174. The targeted funds of Rs 12625 crores for the rural and semi urban areas can be met from various sources (As per Table 18) like

Table 19 Extent of support by various agencies in rural and semi urban areas

Sources of fund	Amount	%
State and Local Body support	Rs 7121.40 crores	56%
Central support under PMAY (Gramin)	Rs 1310.40 crores	11%
Housing loan by RD dept.- Indirect ben. share	Rs 1274.00 crores	10%
Beneficiary own share – Direct ben. share	Rs 2919.20 crores	23%
Total	Rs 12625 crores	100%

175. It appears from the above that, if efforts are made to access the available resources/schemes for housing, the financial liability of the State in semi urban and rural areas is reduced to 56% of the total cost (Rs 7121.40 crores) required including the land cost.

Conclusion

176. The housing shortage in urban area is about 2.50 lakhs dwelling units and in semi urban and rural area is about 1.82 lakhs.

177. The total fund requirements for providing housing for all in the State would be about Rs 28,845 crores (inclusive of land cost as per Table 9 and 10), out of which urban areas require Rs 16220 crores and Rural areas require Rs 12,625 crores.

178. Providing housing for the poorest of the poor or most vulnerable (72,500 units as per Table 11) in urban areas requires Rs 6706 crores (including land cost as per Table 16) and Rs 3625 crores excluding land cost (@ Rs 5 lakhs for 72500 units). The target of providing housing to this segment can be achieved in urban areas by utilising the centrally sponsored scheme (PMAY- Urban) for Rs 1088 crores, bringing direct beneficiary contribution of Rs 481 crores, indirect beneficiary contribution of Rs 831 crores and the remaining Rs 1225 crores by the State Govt.

Table 20. *Sources of funds in urban areas for the vulnerable*

Sources of funds	Amount
Centrally sponsored scheme (PMAY- urban)	Rs 1088 crores
Direct beneficiary contribution	Rs 481 crores
Indirect beneficiary contribution (Loan by state agencies which will be repaid by the beneficiaries)	Rs 831 crores
State Govt. and ULB share	Rs 1225 crores
Total	Rs 3625 crores.

179. Providing housing for the vulnerable (70,500 units as per Table 13) in semi urban and rural areas requires Rs 7050 crores (including land cost as per Table 16) and Rs 3525 crores (@ Rs 5 lakhs for 70,500 units) excluding land cost. The target of providing housing to this segment can be achieved in urban areas by utilising the centrally sponsored scheme (PMAY- Gramin) for Rs 507.60 crores, bringing direct beneficiary contribution of Rs 934.50 crores, indirect beneficiary contribution of Rs 493.50 crores and the remaining Rs 1589.40 crores by the State Govt.

Table 21. *Sources of funds in rural and semi urban areas for the vulnerable*

Sources of funds	Amount
Centrally sponsored scheme (PMAY- Gramin)	Rs 507.60 crores
Direct beneficiary contribution	Rs 934.50 crores
Indirect beneficiary contribution (Loan by state agencies which will be repaid by the beneficiaries)	Rs 493.50 crores
State Govt. share and local body share	Rs 1589.40 crores
Total	Rs 3525.00 crores.

CHAPTER 6
CHALLENGES AND WAY FORWARD

180. As rightly pointed by the EG a three-pronged strategy, (i) of discouraging wasteful use of scarce building inputs and natural resources; (ii) of facilitating all those who have capability to construct 'affordable housing'; and (iii) for providing 'shelter' or a 'core house' to the underprivileged and vulnerable sections of society, may be needed to tackle the housing problem of the poor. Given the widening inequality in size and quality of residential houses in Kerala, further growth of big houses wastefully using scarce natural resources should be discouraged. Public agencies need not provide new houses to the entire houseless households. Banks and other institutional agencies may be encouraged to support those who have means and capacity to construct affordable houses. But several households belonging to socially and economically backward sections may require grants and subsidies to construct own houses. Also some institutional arrangements may be needed to provide basic materials and organise construction for the vulnerable sections of society.
181. Realizing that a residential house is not simply shelter, the purpose of a public housing scheme should be the creation of suitable infrastructure and macro and micro environment along with provision of shelter. Drinking water, sanitation, electricity, access, street lights, cooking fuel, public transport, social security and medical, recreational & educational facilities should be ensured for considering housing as adequate. That means housing schemes should be converted to investment schemes.
182. As far as possible encourage the use local materials and other inputs for house construction owing to economic and environmental reasons. The strategy at the local level should be to produce building materials by the masses and construct houses using local labour as far as possible using the services of members of beneficiary households. Rural development programmes, poverty eradication programmes for the rural and urban poor, training programmes for skill up-gradation and employment guarantee schemes need to be dovetailed at the local level to provide employment, income and housing to the poor.
183. Ensure participation of beneficiaries from start to finish of a new house and also for its maintenance so that we can ensure sustainability and ownership feeling. The basic approach should be to facilitate households for construction and maintenance of houses supported by public agencies. That means the entire households who are able to contribute to housing construction should be allowed to participate in any activity or event according to their ability and capacity.
184. Special care may be needed in the case of the aged, women headed households, households with chronically ill and other vulnerable sections of the society. For them it is better to provide a finished core house with basic facilities and ready for occupation. Strong incentive mechanisms especially fiscal incentives need to be devised to encourage youngsters to save for meeting their future housing requirements. Similarly, LSGIs need to be incentivized to mobilize 'housing funds' from internal sources.

185. Encourage R & D in appropriate of technology and propagate the economic and ecological advantages of using appropriate technologies, methods and materials in house construction.

Specific Areas of Action

186. *Land.* Land suitable for house construction is scarce both in urban and rural areas of Kerala. Therefore, detached houses in single plots may not be a feasible solution in all the urban areas. Housing agencies need to promote medium to high density as apartments, cluster housing and row housing. Apartments with open spaces in rural and urban areas may be one option for low income families. Another option may be by construction of houses in designated areas of rural areas. Instead of converting precious agricultural land and low lying areas for residential development, LSGs may prepare land use plans indicating areas suitable for residential developments. All future residential developments and government schemes should be promoted in these designated areas. Proper measures are to be taken to discourage house construction in disaster prone steep slopes, flood prone areas, coastal areas prone to sea erosion and areas in the flood plains of rivers or canals.

187. *Issues of data at a disaggregate level.* Right now we have detailed data on size, type and ownership of all houses in each LSG collected and compiled for the purpose of building sanction, housing numbering and tax collection. For the past several years several public and private agencies have been supporting socially and economically weaker sections to construct own houses. With appropriate IT tools, quantitative and qualitative techniques and methods it is not difficult to prepare LSG wise database on housing consisting details of households that require public support, the nature of support required and so on. It is a fact that all the households eligible for public support may not require new houses. Some of the houses can be upgraded and renovated. On the whole, houseless households may be grouped in different categories based on their resource endowments, capabilities, potentials and priorities. Based on such a comprehensive database the LSGs can prepare projects, programmes and plans to mitigate the housing problem within the shortest possible time frame.

188. *Finance.* Implementation of housing programmes will require finance. Right now, finance for housing assistance to urban and rural households comes mostly from governments at the Centre and State. Besides the plan and non-plan sources it may be possible to create a housing fund at the LSG level. Voluntary contributions and sponsorships of non-resident Indians, religious organizations, educational institutions, trusts and concerned individuals also may be considered. Income from the following sources could be considered at the LSG level:

1. Tax on vacant land and buildings owned by speculators (legislation may be needed to avoid amazing land for speculative purposes)
2. One-time tax for big houses costing more than ₹50 lakh (to discourage wasteful use of scarce building materials)
3. Tax on high-rise buildings (beyond a certain specified height)

4. Housing Cess for all big houses with floor area above 2500 sq. ft. and costing more than ₹50 lakh (it may be collected along with annual building tax)
5. Using the above sources create a separate housing fund. We hope that LSGs where housing shortage is negligible (less than 2% of the total households) own housing fund might be sufficient for solving the housing problem. Instead of the present practice of thin spread of Central and State funds almost equitably across the regions, these funds may be used for mitigating the problem in locations where it is acute.

189. *Layout and Architectural design.* The design should emerge from various factors such as location, climate, size and topography of the plot, occupational needs, socio-cultural requirements etc. A good design can not only be effective in terms spatial planning but also optimise cost. The minimum standards of the layout and design should be adhered to so that the housing clusters receive an enhanced public status. While providing privacy, it should also facilitate social interaction. The design of a dwelling unit should be such that all spaces get adequate natural lighting and ventilation. Cultural preferences of the users would be a decisive factor in the location of kitchen, toilet etc. Each house should ensure basic necessities, but moreover flexibility and incrementalism to facilitate future expansion which in turn provides for upward mobility of the beneficiaries.

190. *Provide a core house to the vulnerable sections.* Although the policy of the State is to take the role of a facilitator, vulnerable sections such as the aged, women headed households, households with chronically ill and so on should be provided with a core house that forms an appreciating asset. A separate institutional set up may be required in locations where the proportion of houseless households is high. Officials and infrastructure involved in the social housing schemes of government departments and agencies may be either deputed or redeployed to EWS housing in areas/locations where housing problem is acute.

191. *Migrant and Plantation Housing.* Specific plans to provide housing for migrant labourers and plantation workers should be worked out.

192. *Co-ordination and integration.* Lack of coordination and integration between housing agencies and government departments dealing with social housing is one of the biggest hindrances to total housing. A common agency/department may be empowered to co-ordinate and integrate the activities such as up-dating data base, keeping accounts and monitoring fund flows, monitoring physical targets, organizing support services and so on. Co-ordination may be required both at the LSG level and at State level. The Technical Cell of the Housing Board could take up this task.

193. *Legal framework.* Building rules and land development rules need to be appropriately modified for encouraging planned neighbourhood development with due consideration for environment and infrastructure. Although the LSGs are free to evolve their own housing schemes and resourcing from own fund, the size of subsidy for land purchase and house construction are regulated by government through guidelines. This has to be changed. Suitable rules may be framed for enabling LSGs to help the really weak and needy own a house.

194. *Sustainability concerns.* Environmental, economic and social sustainability concerns should be paid attention to by:

1. Discouraging wasteful use of materials and encouraging cost effective, energy efficient and environment friendly appropriate technologies through fiscal incentives and disincentives. Appropriate technology should satisfy the following:
 1. Technology should be simple and easy to execute
 2. Should not warrant heavy capital investment
 3. Require minimum skilled workforce
 4. Environment friendly
 5. Energy efficient
 6. Capable of faster execution
 7. Weather-proof, thermally comfortable and durable finished houses
 8. Hurricane/ earthquake –proof constructions
 9. As far as possible use of industrial waste products
 10. Cost effective compared to conventional construction
2. There should be a logical approach for providing appropriate technology based on the availability of options, considering its technical and economical analysis. Specifications should be prepared considering optimization of space and cost effective construction systems. Energy efficiency should be ensured by choosing the right orientation, built-form, openings and materials used besides landscaping / outdoor environment.
3. One of the major steps towards cost reduction in house construction is to select eco-friendly building materials. The use of local materials reduces the transportation cost. Material cost reduction can be achieved by:
 1. Optimizing the plinth area.
 2. Pre-planning every component of a house
 3. Rationalizing the design procedure for reducing the size of the component
Minimizing the wastage of materials and
 4. Using only components which are essential
4. Labour cost reduction can be achieved by using improved design and modular construction techniques with the help of the existing wide network of public agencies and government departments in the housing sector.
5. Inclusiveness and equity: Most vulnerable sections of the beneficiaries such as aged, differently abled, chronically ill, women headed households, SC/ST etc. should be prioritised. The design of the housing should be gender inclusive so that it accommodates the needs of women, transgenders and other sexual minorities.
6. The housing should enable upward economic mobility to achieve higher social status by providing necessary physical and social infrastructure.

195. *Water and waste management.* Measure should be taken to reduce consumption of water through smart metering and use of fixtures which use less amount of water. Rainwater harvesting is to be made mandatory. Grey water from kitchen, showers, wash basins should be reused and recycled for landscaping or for flushing in water closets. Decentralised waste treatment systems should be promoted. People should be made aware of the necessity of

source level treatment. Bio-degradable waste can be used for creating manure and energy through vermi-composting, biogas plants etc.

196. *Heritage and Cultural Sensitivity.* Guidelines are to be framed for regulating developments in heritage areas and also to conserve traditional street facades in selected areas.
197. *Strengthening of KESNIK and KSHB.* The potential of these government bodies need to be tapped to the maximum by equipping their engineers pool to undertake housing activities. The architecture and planning wings of these institutions need to be strengthened. Similarly, NGO's such as COSTFORD and Habitat Technology Group, who have been pioneers of cost effective and environment friendly construction in the State as well as abroad could be strengthened to guide housing projects in the State.
198. *Need for promoting a new habitat culture.* House is a complex customised product with several attributes. It should be a synthesis of functionality, security and aesthetics. An adequate and affordable shelter must include living space with provision for incremental development and proper access to infrastructure and services including safe water, sanitation facilities, facilities for waste disposal, facilities for children's education, health care and sanitation. There is urgent need to create awareness about the ecological and environmental consequences of wasteful use of natural resources and pollution. It is also imperative to promote a culture of repair and maintenance so that renovation and retrofitting of the existing houses is made possible. Strategic media intervention and other means of publicity materials should be used for educating people about the need for a new habitat culture. Habitat literacy programmes should be conducted to educate the masses so that they can make informed decisions.
199. *Training and skill development.* Lack of skilled workers to construct small houses is one of the issues that the EWS face. Governments at the Centre and State have been implementing several programmes for employment, income generation and poverty eradication among the rural and urban poor. Schemes for training and skill up-gradation are integral part of these programmes. Several such multi-dimensional schemes can be dovetailed at the local level to produce building materials by the masses and construct houses. Not only these demonstration units can be used for housing purposes, trained persons can earn income from the production of building materials and construction of EWS houses.
200. Given the magnitude housing investment and structure of the economy there is no need to worry about the magnitude of houseless households and the volume of finance at the State level. If, disaggregated at LSG level, the problem is well within manageable limits. With realistic data base, proper physical and financial planning it would be difficult for at least half the LSGIs in the State to solve the problem with own resources and good governance. The remaining one half of the LSGs may require external support. Central and State government sources can be used for that purpose. Thus, goal of 'total housing' or 'housing for all' can be achieved with the coordinated and concerted efforts of the stakeholders, if implemented in a mission mode.

ANNEXURE 1

District wise Details of Houseless Households in the State of Kerala

Sl.No	Name of District	No of House Hold	Houseless House Hold	Landless House hold	Houses Completed	Land Provided	Housing Gap	Landless House hold Gap	Total Houseless Household	Total Houses Provided	Total Housing Gap	Percentage of Houseless Household
1	Thiruvananthapuram	842531	44308	18878	19619	1490	24689	17388	63186	21109	42077	4.99
2	Kollam	676061	46597	26441	11803	1616	34794	24825	73038	13419	59619	8.82
3	Pathanamthitta	322657	20077	6707	4649	365	15428	6342	26784	5014	21770	6.75
4	Alappuzha	551718	42749	10625	12242	814	30507	9811	53374	13056	40318	7.31
5	Kottayam	487296	20375	9961	7022	900	13353	9061	30336	7922	22414	4.60
6	Idukki	279812	38606	13948	11105	333	27501	13615	52554	11438	41116	14.69
7	Ernakulam	728722	47249	27243	9691	201	37558	27042	74492	9892	64600	8.86
8	Thrissure	750702	20018	7719	9134	311	10884	7408	27737	9445	18292	2.44
9	Palakkad	637220	26122	8021	10630	1253	15492	6768	34143	11883	22260	3.49
10	Malappuram	780679	42589	11872	11550	643	31039	11229	54461	12193	42268	5.41
11	Kozhikode	707200	32493	6298	18911	828	13582	5470	38791	19739	19052	2.69
12	waynad	190894	22549	3996	16170	2410	6379	1586	26545	18580	7965	4.17
13	Kannur	553526	29292	5547	15234	414	14058	5133	34839	15648	19191	3.47
14	Kasargod	290191	30252	7212	11629	602	18623	6610	37464	12231	25233	8.70
Grand Total		7799209	463276	164468	169389	12180	293887	152288	627744	181569	446175	5.72

Source: Expert group Report on Total Housing mission conducted by Kerala State Planning Board

ANNEXURE 2

Project LIFE¹⁵

Phase I- Pilot Project:

The main target of the pilot project would be to carry out field level testing of the objectives and the action programme and evolving a clear and fool-proof programme of action replicable throughout the State within the targeted duration of time.

The physical target of this phase would be a total of six apartment complexes, each with 100 dwelling units and rehabilitation of selected 600 landless-homeless households. These six apartment complexes may be located in the suburbs of two selected Taluk Headquarters in each of the southern, central and northern regions of Kerala.

The Project may be flagged off on 2016 November 1st and completed in every respect with rehabilitation of the first 600 households within a year positively. This timeframe is to be assured so that the implementation of phase 2 could commence in 2017 and ensure completion of Project LIFE targets well within the period of 5 years.

Phase II

Replication and Implementation of Project LIFE throughout the State following the action programme finalised in phase I and rehabilitating all landless-homeless people of Kerala in sufficient number of suitably located apartment complexes.

Phase III

Visualise and implement follow up programmes for ensuring sustainability of the benefits achieved through first two phases.

Specific features of the Project:

Project LIFE would be implemented specifically for the rehabilitation of landless-homeless families of Kerala. All the houses in this project would be made available as dwelling units in multi-storeyed apartment complexes only.

There would be two categories of apartment complexes in the project-

3.1.C.i Sustenance Towers

In the category of apartment all the dwelling units would be for occupation under rental basis. The households moving into these apartments would have all freedom for use of the unit as their own house for indefinite period as they wish, under the general rules and regulations for peaceful coexistence with other families in the apartment and by paying a judiciously decided monthly rent. However they may not have ownership entitlement or transactional / subletting powers. But there shall be a system to decide the successor/ legal heirs and the rights of other family members. All the apartment complexes in phase I would be Sustenance Towers.

3.1.C.ii. Aspiration Towers

In the category of apartment dwelling units could be purchased at preferential price, by those among the landless-homeless who could mobilise funds/loans if they specifically wish to have ownership rights. However the family who was allotted a residential unit in Aspiration tower would not be considered for any government funding in future, for house construction, if they sell it out and become homeless again. One third of the apartments being constructed in Phase II would be Aspiration Towers.

The beneficiaries in Sustenance Towers may be provided preferential rates for owning a unit in Aspiration Tower; or alternatively, households in Sustenance Towers who wish to own it could be given the option to save up and pay a prefixed monthly rate and obtain full entitlement at the end of a pre-decided duration. (A payment of Rs5000/- in addition to the rent for a period of 24-25 years might sum up to the construction cost of the unit).

The residential units under Project LIFE would be provided with assured basic infrastructure facilities like electricity, water supply, sanitation facility and security services and in addition to these there would be arrangements for following facilities:

- Modern Security Systems
- Biometric entrance
- Security surveillance cameras
- Visitors' mapping
- Environment Friendly resource management systems
- Rainwater harvesting
- Grey Water recycling for gardening and premises cleaning
- Scientific disposal of Solid Wastes (Aero-bin based composting for bio-degradable waste and source wise sorted collection and disposal through recycling of non-degradable waste)
- Roof top Solar Power Generation Plants
- Reticulated LPG distribution (with metering at each dwelling units) for Cooking.
- Generator back up
- Building integrated facility for cloth washing and drying
- Elevator and other suitable facilities for the physically challenged
- Meeting hall cum Study Room for student inmates (The Study Room facility would not be just a room but would be operationalised as a comprehensive programme for supporting

students covering remedial coaching for slow learners, higher education guidance for gifted children and career guidance; in the model of “Prathibha Theeram” programme successfully implemented in Alappuzha, with the support and intervention of Teachers and educational activists)

- Library/Newsroom/ computer room
- Yoga centre/gymnasium/ recreation room
- Medical clinic
- Provision for special service linkages to address the needs of vulnerable segments like the aged, physically & mentally challenged, single women and dependent children etc. This may include
 - Ambulance/vehicle/nursing assistance for hospital visits
 - Periodic medical camps
 - Palliative care
 - Geriatric care
 - Anganwadi/ creches
- Access to social security entitlements -Residents to be given priority under various welfare schemes of the government.
- PDS
- BPL cards
- ICDS
- Aadhar
- Voter id
- ID proof/postal address
- Post office/Bank accounts (Jan Dhan)
- Social security pensions
- Insurance coverage (Rashtriya Swasthya Bima Yojana)
- Admission to government schools
- Admission to public health care facilities
- Convergence with other services
- Janamaitri police help desk to ensure peaceful coexistence
- Free legal aid
- Computer training
- English language training
- Career orientation
- Coaching/mentoring
- Counselling
- Joint programmes with local Cooperative Banks for promoting saving mentality among the inmates and awareness creation for keeping part of their income as deposit for future needs.
- Microfinancing options (Linkage to Kudumbashree)
- Skill Development Centre- Employment Training – Support for starting self-employment projects – Employment guarantee programme/other possibilities of up skilling – garment

making/organic terrace farming/chapatti or snacks making etc./ repertoire of service providers training – electricians/ plumbers/ masons/ carpenters/ domestic help

The General Functional Set-up for ensuring friendly coexistence and smooth operation of an apartment complex housing 100 individual household could be the following:

There may be an Apartment General Body constituted with Head of household of all residential units as members; This General Body may be stipulated to meet periodically, with a minimum limit of once in three months, to resolve conflicts, discuss problems if any and workout solutions etc. All rules and regulations may be formulated and / or approved by this General Body.

The Apartment General Body may also elect a Management committee with 15 members from among them for the day to day management of general affairs following the rules and regulations approved by the General Body. The Management committee may be stipulated to meet at least once in a month and more if required.

There should be two “Project LIFE Social Animators” working in association with each of the Apartment Complex. They may be involved and interacting with each of the beneficiary family right from the beneficiary selection process itself, so as to extend them support during shifting to the Project LIFE Apartment and help them to acclimatise with the new circumstances and neighbours and enable the inmates to jell together to form a large joint family. These Social Animators may be selected from among young Social Work Graduates who are willing to work with the project continuously for 2-3 years, without salary but taking actual expenses only. NGO activists with previous experience in similar tasks also may be considered.

Project LIFE Social Animators, Welfare Standing Committee Chairman and respective ward member of the LSGI concerned, authorised official from Social Welfare Department and authorised officer from local Civil Police Station would be ex-officio members of the Apartment General Body. Ex-officio members may not have voting powers.

Project LIFE Social Animators would also be ex-officio members in the Management Committee.

The Local Self Government Institution where the Apartment Complex is located may select and appoint an Estate Manger cum Finance Officer for each of the Apartment Complex, through open notification/ PSC/ Employment Exchange. Collecting rent from inmates and depositing the same in the bank account of the Apartment Complex, drawing funds from bank for day to day functioning, accounts keeping, keeping minutes of Apartment General Body and Management Committee, getting the annual accounts audited and approved by the committees etc., would be the responsibility of the Estate Manger cum Finance Officer.

All other staff required for the smooth functioning of the Apartment Complex (Security, Lift and Generator operator, Sanitation cum Waste Management personnel, Gardeners cum Aero bin managers) may be selected and positioned from among the inmates based on their aptitude and need.

A part of the funds saved by the State Government by resorting to Project LIFE Apartment Complex mode of rehabilitation, may be kept deposited as a Corpus Fund and utilised for providing concessions in rent for deserving inmates, providing health care support or palliative care for the needy, organising trainings for staff and providing interest free loan for the inmates to tide over emergency situations.

In order to establish the practicability of the project, it is essential to gather and consolidate clear details of the number and distribution of the landless-homeless families in the State. Steps need be initiated soon to carry out a time-bound data collection for this, through Local Self Government Institution using a simple format.

3.1.D Project LIFE – Detailed Outline for the Pilot Project

3.1.D.i. Target:

Rehabilitation of 600 landless-homeless families, in 6 Multi storeyed Apartment Complexes with 100 residential units each.

Formulating a tested model suitable for replication anywhere in the State for the rehabilitation of landless-homeless households.

Implementing the Pilot Project of LIFE, including construction of 6 Apartment Complexes and rehabilitation of 600 families, within a year commencing from 2016 November 1st.

3.1.D.ii Implementation Stages:

The operationalisation of Project LIFE Pilot would have three Stages of implementation. 1. Pre project activities 2. Commencement of Project and Preparations and 3. Moving in and Operationalisation

Stage 1: Pre project activities

Pre project activities would comprise of Beneficiary Selection and Finalising the design and drawings for the Apartment Complexes.

(A) Consultations with Elected Representatives and Officials

(B) Identification of Beneficiaries

- Mandatory Parameters
 - The applicants should be landless-homeless without ownership of land anywhere in the name of any of the members of the family.
 - They may be presently living in situations without basic amenities (especially sanitation facilities)
 - They may not be having any criminal back ground.
- Priority Weightage Parameters

- Women headed household - higher weightage to single women (widows/divorcee/separated/deserted/unmarried)
- Mentally retarded/physically challenged member in the family
- One or more members in the family with terminal illness
- Family with school going children under 15 years, higher weightage to those with girl child
- Family with elderly parents who need continuous medical support
- Households headed by elderly (above 60 years) and not having any dependable earning members
- Scheduled Castes and Scheduled Tribes (SC/ST)
- Dependents of accident/crime/natural disaster victims
- Internally displaced families due to riots/natural disaster
- Families living in 'remote regions' (physical distance and high costs), 'low potential or marginal areas' (in terms of natural resources) and 'weakly integrated' regions (poorly serviced).
- Victims of domestic violence

A quick study of the family structure and socio economic status of the shortlisted beneficiaries [covering family structure (number of members, male/ female, children/ teen/ grownup/ aged, studying/ dropouts/ employed/ employable/ sick (mentally/ physically)/ bedridden), skill sets and family income may be organised through direct site visits under the leadership of the Project LIFE Social Animators.

The beneficiary list may be finalised based on the priority criteria and the data obtained through field verification.

(C.) Finalisation of Apartment Design and the Construction Plan

Stage 2: Commencement of Project and Preparations

This Stage of activity would also have two parallel programmes

(A) Training and organising the selected beneficiaries

(B) Construction of the Apartment Complex

Stage 3: Moving in and Operationalisation

The inauguration of the completed Apartment Complex would mark the closing of Stage 2 and starting of Stage 3. The selected and oriented beneficiaries may shift into the new premises within a week from the day of inauguration.

Shifting the place of living: The following aspects may be given due importance in shifting the selected beneficiaries to the new premises.

Ensure that the people move in to the new premises by vacating the unauthorised holdings. The Village Officers and the Police at the respective locations would be responsible to demolish all remaining of the hovels being vacated and take charge of the property without any encumbrance.

A one-time grant may be provided for relinquishing their current place of stay and for meeting relocation expenses for those who are in real need (especially elderly and weak) as per the assessment of LIFE Social Animators. Transportation facilities may also be provided for deserving beneficiaries.

Positioning Operational Mechanisms: The Organisational Committees may be constituted and positioned as early as possible on completion of the Moving in process.

The Apartment General Body may be met within a week of shifting all beneficiaries into the apartment. The General Body may elect the 15 member Management Committee for the first year.

The minimum required staff may also be positioned within the first week itself.

The Project LIFE Social Animators may organise, in association with suitable NGOs or Govt Departments, proper training for these staff and enable them to take up the task efficiently.

Rent and operational expenses: The honorarium of the staff and recurring expenses involved in maintaining the common facilities in the apartment are to be met from the rent collected from the inmates. Hence the standard monthly rent payable by each residential unit would be pegged at Rs 1750/-

However concessions may be allowed to the deserving inmates, based on a transparently decided risk factor criteria approved and declared by the Apartment General Body, as follows:

- Family having mentally or physically challenged member(s)
- One or more members in the family with terminal illness
- Family with elderly parents who need continuous medical support
- Households headed by elderly (above 60 years) without any other dependable earning members
- Families without an employed member and solely dependent on welfare pension
- A concession up to Rs500/- would be allowed in the Standard Rent for the households with any of the above risk factors, compensating it from the corpus fund.

Functional set up:

The day-to-day functioning of the Complex may be managed by the Apartment General Body, Management Committee and the Estate Manager. Project LIFE Social Animators may take up the responsibility of providing support and trainings wherever necessary.

Project LIFE Social Animators may give prime importance to ensure availability of Social Welfare pensions and other security schemes for all deserving members, employment opportunity for all employable members, operationalising crèches and geriatric care facilities etc. pooling up resources from respective Local Self Governments, Government Departments, NGOs and Corporates willing to contribute.

All households would have to pay their rent before 5th of every month; defaulters would be allowed to pay the rent along with the rent of subsequent month with a definite fine.

In case of a household not paying their rent consecutively for 3 months may be brought to the attention of the Apartment Management Committee and the steps for resolving the issue may be taken. Select members of the Management Committee (including one Social Animator) should visit the defaulting family and assess the reason for the issue. If the default is due to some real problem in the family (like the earning member losing job or having accident or accident of illness of a member toppling their family budget etc) the committee may decide on a suitable support mechanism to help the family tide over the crisis, like try and get a grant or sponsorship support for them for the crisis period or make available a grant from Corpus fund to support the family or make available an interest free loan for them.

If the default is not because of financial crisis but a deliberate violation of rules, the committee may try to talk and convince the defaulter the dishonest step he/she is taking; If the defaulter is still not ready to cooperate then the committee may decide to handle it firmly by stopping facilities utilised by the defaulter – like disconnecting Electricity and / or LPG supply to the defaulting residential unit.

It may also be stipulated that the income and expense statement of the apartment complex for each quarter of the year may be presented by the Finance Officer, before the next meeting of the Apartment General body.

3.1.E. Conclusion

The Successful implementation of the Project LIFE would enable the significant sector of marginalised landless-homeless citizen to emerge from the lowest strata of the society and transform themselves into dignified labourers in the urban and suburban region. Considering that an average of 2 to 3 persons per household in the employable category, proper training and guidance for them to find suitable jobs would provide about 4-6Lakhs of skilled workers. This would provide a workforce of nearly six thousand persons in each of the approximately hundred urban local bodies, where the project would be implemented, who are skilled to be engaged in different sectors ranging from housekeeping jobs, attending sick and old persons, maternity services, waste management (plastics/ e-waste etc) services, gardening, vegetable cultivation/ organic terrace farming and marketing vegetables, catering (food, packed bakery goods, spices), Health care workers, maintenance jobs (electrical/ Plumbing/ electronic and mechanical), masons, operating petty contract labour facility to cater to the needs of institutions like KWA/ KSEB/ PWD/ BSNL etc.

The up gradation of skill and employability of about six lakhs of persons and ensuring them jobs and assured income and thereby increasing their purchasing power would in turn benefit the general economic status of the society.

Providing focussed attention to the youngsters and students would enable the new generation to opt for higher income employments and lead their households to a better life and own houses in another 10-15 years. Even a 10-20% success in this would vacate approximately 20000 to 40000 dwelling units that could be made available to the outside State migrant workers in Kerala who are presently living in abysmal conditions.

Thus the Project LIFE, implemented in efficient and time-bound manner, would become another unique Kerala Development model on Social Security for the economically weaker and marginalised sectors of the society.

**PROCEEDINGS OF THE MEMBER SECRETARY
STATE PLANNING BOARD
(Present: Sri. V. S. Senthil IAS)**

Sub: Formulation of Thirteenth Five Year Plan (2017-22) – Constitution of Working Group on **Housing** -Orders issued.

Ref: - Note No: 260/2016/PCD/SPB Dtd: 6/09/2016 of the Chief, PCD, State Planning Board

No.298 /2016/SS (W8)/SPBDated: 19/09/2016

As part of the formulation of Thirteenth Five Year Plan it is decided to constitute 14 Working Groups under Social Services Division. Accordingly, the Working Group on **Housing** is hereby constituted with the following Co-chairpersons and Members.

Co-Chairpersons

1. Sri. P.H. Kurian, IAS, Secretary to Government, Housing Department, Government Secretariat, Thiruvananthapuram
2. Sri. G. Shankar, Chief Architect, Habitat Technology Group, Near Mandapam,Poojapura, Thiruvananthapuram

Members

1. Sri. K.N. Satheesh IAS, Member, Housing Commissioner /Director, KESNIK, Santhi Nagar, Thiruvananthapuram 695001
2. Sri. P. B. Sajan, COSTFORD, “The Hamlet”, Benedict Nagar, Nalanchira,Thiruvananthapuram.-695015
3. Prof. G. Gopikuttan, Mrinmaya, Enath PO,Pathanamthitta District
4. Sri. Benny Kuriakose, Flat F, Third Floor, Springwood Apartments, No. 6, Ranjith Road, Kotturpuram, Chennai - 600085
5. Dr. P.R. Sree Mahadevan Pillai, Dean, Faculty of Engineering, University of Calicut (Honorary Dean, LaBISHaS, TVPM)
6. Sri. Binu Francis, Programme Officer (Urban), Kudumbashree Mission, TRIDA Building, Near Medical College, Thiruvananthapuram
7. Ms. Priyanjali Prabhakaran, Associate Professor, Dept of Architecture, College of Engineering, Thiruvananthapuram
8. Sri. John Vadassery, DGM,Projects, Housing and Urban Development Corporation (HUDCO), 3rd Floor, ‘Saphalayam’ Complex, Trivandrum

9. Sri. N. Mahesh, Principal Architect, Iyer & Mahesh,15/1989(9), Narayana Towers, Vazhuthacaud

Convener

Smt. Shila Unnithan, Chief, SS Division, State Planning Board

Co-Convener

Smt. Seena A.S., Research Assistant, SS Division, State Planning Board

Terms of Reference

1. To review the development of the sector with emphasis as to progress, achievements, present status and problems under its jurisdiction during the 11th and 12th Five Year Plan periods.
2. To evaluate achievements with regard to the plan projects launched in the sector, both by the State Government and by the Central Government in the State during these plan periods.
3. To list the different sources of data in each sector and provide a critical evaluation of these data sources, including measures for improvement.
4. To identify and formulate a set of output and outcome indicators (preferably measurable) for each sector and base the analysis of the previous plans on these indicators.
5. To outline special problems pertaining to, inter alia (a) achieving the new housing cum livelihood strategy announced by the Government of Kerala (LIFE) which would warrant a regulation of the land market and making the necessary resource materials available for housing; (b) providing rental housing to the growing migrant floating population in Kerala resulting at the moment in the proliferation of slum like living conditions of such workers.
6. To suggest, in particular, a set of projects which can be undertaken during the 13th Plan period in the sector. In particular explore the possibilities of a cost effective environment friendly housing/flat design which is need based and livable.
7. The Co-Chairpersons are authorised to modify terms of reference with approval of State Planning Board and are also authorised to invite, on behalf of the Working Group, experts to advise the Group on its subject matter. These invitees are eligible for TA and DA as appropriate.
8. The working group will submit its draft report by 1st December 2016 to the State Planning Board.

The non-official members of the Working Group will be entitled to Travelling Allowances and Daily Allowances as applicable to Class I Officers of the Government of Kerala. The Class I

Officers of Government of India will be entitled to travelling allowances and Daily Allowances as per rules if reimbursement is not allowed from departments.

Sd/-
V.S. Senthil IAS
Member Secretary

To

The person concerned
The Sub Treasury Officer, Vellayambalam

Copy to:

The Accountant General, Kerala (A&E) with C/L
All Divisions, State Planning Board
P.S. to Vice Chairman, State Planning Board
C.A. to Members
P.A. to Member Secretary
C.A. to Sr. Administrative Officer
Finance Officer, P.P.O, Publication Officer,
Computer Section, Accounts Sections
Stock File

Forwarded/By Order
Sd/-
Chief, Social Services Division
State Planning Board

ANNEXURE 4

**PROCEEDINGS OF THE MEMBER SECRETARY
STATE PLANNING BOARD
(Present: Sri. V.S.Senthil.IAS)**

Sub: Formulation of Thirteenth Five Year Plan (2017-22) – Constitution of Working Group on **Housing** –Revised Orders issued.

Ref: - 1.Note No: 260/2016/PCD/SPB Dtd: 6/09/2016 of the Chief, PCD, and State Planning Board

2. The Proceedings No.298/ 2016/SS(W8)/SPB Dated :19 /09/2016

No.298 /2016/SS (W8)/SPB(1)

Dated: 18/10/2016

As part of the formulation of Thirteenth Five Year Plan it was decided to constitute 14 Working Groups under Social Services Division. Smt.C. S Meenakshi, Assistant Executive Engineer, LSGD Sub Division, Ponnani Block, Malappuram is now included as a Special Invitee to the Working Group on **Housing**.

Sd/-

**V.S. Senthil IAS
Member Secretary**

To

1. The person concerned
2. The Sub Treasury Officer, Vellayambalam

Copy to:

The Accountant General, Kerala (A&E) with C/L
All Divisions, State Planning Board
P.S. to Vice Chairman, State Planning Board
C.A. to Members
P.A. to Member Secretary
C.A. to Sr. Administrative Officer
Finance Officer, P.P.O, Publication Officer,
Computer Section, Accounts Sections
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*Chief, Social Services Division
State Planning Board*