



**GOVERNMENT OF KERALA
KERALA STATE PLANNING BOARD**

**FOURTEENTH FIVE-YEAR PLAN
(2022-2027)**

WORKING GROUP ON

**HOUSING
REPORT**

**DECETRALISED PLANNING DIVISION
KERALA STATE PLANNING BOARD
THIRUVANANTHAPURAM**

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FOREWORD

Kerala is the only State in India to formulate and implement Five-Year Plans. The Government of Kerala believes that the planning process is important for promoting economic growth and ensuring social justice in the State. A significant feature of the process of formulation of Plans in the State is its participatory and inclusive nature.

In September 2021, the State Planning Board initiated a programme of consultation and discussion for the formulation of the 14th Five-Year Plan. The State Planning Board constituted 44 Working Groups, with more than 1200 members in order to gain expert opinion on a range of socio-economic issues pertinent to this Plan. The members of the Working Groups represented a wide spectrum of society and include scholars, administrators, social and political activists and other experts. Members of the Working Groups contributed their specialized knowledge in different sectors, best practices in the field, issues of concern, and future strategies required in these sectors. The Report of each Working Group reflects the collective views of the members of the Group and the content of each Report will contribute to the formulation of the 14th Five-Year Plan. Each Report has been finalised after several rounds of discussions and consultations held between September and December 2021.

This document is the Report of the Working Group on Housing. The Co-Chairpersons of Working Group were Prof. G. Gopikuttan, Professor, NSS College, Pandalam (Rtd.) and Sri. PB Nooh IAS, CEO, LIFE Mission. Prof. Jiju.P.Alex, Member of the State Planning Board co-ordinated the activities of the Working Group. Smt. Josephine. J, Chief, Decentralised Planning Division was the Convener of the Working Group and Smt. Jaya Kumari.G, Research Assistant, Decentralised Planning Division was Co-Convener. The terms of reference of the Working Group and its members are in Appendix I of the Report.

Member Secretary

PREFACE

Ensuring adequate housing to all is a social responsibility. In India, governments at the Central and State levels have been pursuing the goal of 'housing for all' by adopting national and state policies. The government of Kerala has gone further and initiated an innovative total housing project namely LIFE (Livelihood Inclusion and Financial Empowerment) in 2016 as a sustainable model of habitat development. Housing problem involves several dimensions; absolute houselessness (shortage); overcrowding within the houses; poor quality or dilapidated units; locational issues; landlessness and so on. Housing, being a local specific need and a lead economic activity in rural and urban areas, is an issue that could be better tackled at the LSG level. All the support services and resources from upper tiers of government (State and Centre) should come at the requisition of the LSGIs. The lack of co-ordination and integration between agencies and departments in the housing sector is a challenge. It is with this perspective that the Working Group prepared its report on housing for the State's 14th Five Year Plan.

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Executive Summary

Adequate housing is a basic need and a human right. The UN Committee on Social and Cultural Rights has underlined that the right to adequate housing should be seen as a right to live in security, peace and dignity. Ensuring adequate housing to all is a social responsibility. In India, governments at the Central and State levels have been pursuing the goal of 'housing for all' by adopting national and state policies. The government of Kerala has gone further and initiated an innovative total housing project namely LIFE (Livelihood Inclusion and Financial Empowerment) in 2016 as a sustainable model of habitat development. In this model, housing is perceived as a composite and complex good that provides safety, security, identity, address, status, livelihood support services and linkages with the society. Being an investment good, the employment and income generation potential of the housing sector could be tapped to improve the livelihood outcomes of the beneficiaries of housing schemes. There is also provision for addressing the key issues of eco sensitivity, resource and energy efficiency, soil, water and waste management to ensure long term sustainability. Kerala's initiatives and pioneering achievements in the social housing sector have been acclaimed world over.

Kerala's high human development achievements and relatively better social and economic life of the people are well reflected in her housing situation at present. During the past three decades the rate of growth of housing stock has been far higher than the rate of growth of population. The average growth of housing units which was 16% as against a population growth of 9.42% during 1991-2001 increased to around 17% in the next decade when population growth declined to 4.86 per cent. Net addition to housing stock ever since 2010-11 was around three lakh units every year. Among them about 80% was in rural areas. Thus, the total stock of housing units in Kerala at present is more than the total number of households. The rough estimate is that between 10-15 lakh houses remain vacant or unoccupied in the State. More than two-third of the total households in Kerala reside in good quality houses. This rosy picture gives the impression that the housing problem in the state has almost entirely been solved. But, specific details indicate that significant proportion among the underprivileged and poor sections of society still do not have adequate housing. Housing Census 2011 indicates that, although the average size, quality and investment per house in Kerala were far higher than in rest of India, the State stood top in terms of housing inequality among the social groups. Housing problem of those belonging to SC/ST communities, fishing community, plantation workers and migrant workers continues to be a vexed issue.

Housing problem involves several dimensions; absolute houselessness (shortage); overcrowding within the houses; poor quality or dilapidated units; locational issues; landlessness and so on. Issues relating to demand and supply of rental houses, vacant houses etc., are also important. Unlike any other customized durable consumer goods, 'residential houses' are location specific and it cannot be transported from one place to another. Therefore, accurate or factual data on housing problem in each locality is required

for evidence based planning and implementation of programmes and projects for the true deserving. But, till date we do not have a comprehensive factual database at the LSGI level.

Estimates based on secondary sources of data shows that the magnitude of housing problem is not uniform across the geographical locations of the state. Region wise, eastern region of South Kerala have the highest incidence of landless and houseless households. The Central South also have high incidence of houseless households. Within each district, housing shortage varied widely across the LSGI (Local Self-Government Institution) areas. It is noted that in 2015 the issue of houselessness was negligible in around one-third of the total LSGI areas and landlessness was absent in around 22% LSGIs. On the other extreme, over 20% households in around 20 LSGIs were houseless. These estimates need not reflect the real picture in each locality. Hence, instead of depending on estimates based on restrictive assumptions, we have to build up accurate database at the LSG level. The present LIFE Mission provides a good opportunity for building up such a database and also for identifying deserving beneficiaries of social housing. From these database households that deserve absolutely 'free house', partial support/grant/subsidies, support for repair/renovation, and so on could be easily identified.

The lack of co-ordination and integration between agencies and departments in the housing sector is a challenge. Several agencies are implementing housing schemes in the State today. Although the LIFE Mission project was planned to implement as a joint programme of LSG Department and social welfare department, there is no effective co-ordination and integration of departments dealing with housing schemes and projects addressing the same target groups. The coordination and integration between all such schemes and agencies are essential to achieve the goal of housing for all within a stipulated time frame.

A common agency or department may be empowered to co-ordinate and integrate the activities such as updating data base, keeping accounts and monitoring fund flows, monitoring physical targets, organizing support services and so on. Office of the Housing Commissioner may be strengthened to undertake these tasks. LSGIs (both rural and urban) may be capacitated to prepare database, undertake planning for project implementation using appropriate models, monitor and evaluate implementation and post-implementation programmes. Officials and end users need to be capacitated to use technologies, methods and materials that ensure efficiency in material use, and water and waste management. Kerala State Nirmithi Kendra and Kerala State Housing Board may be entrusted the responsibility to organize training camps for the collectives of end-users, NGOs, private consultants and small builders dealing with social and affordable housing. Community participation, IT enabled tools and social auditing is also required for ensuring accountability and transparency.

Environmental, economic and social sustainability indicators need to be incorporated in the house building technologies and building processes. The mainstream building construction sector in Kerala today is dominated by energy intensive factory produced materials, most of which are environment unfriendly. There is acute shortage of both natural and factory produced building materials. Injudicious and wasteful use of scarce resources and materials

are also posing threats to the already fragile ecology and environment of the state. Therefore, sustainability aspects need to be incorporated in the material use and building process. Materials and technologies used for construction should address the issues of shortage of natural resources, environmental degradation and affordability. Promotion of environment friendly and cost-effective construction will succeed only when the mainstream society - especially the upper and middle classes and government and public institutions – opts for it, thereby removing the stigmatization that it is for the poor. In order to achieve this habitat literacy campaigns may be required.

Building tax rules need to be revised to discourage wasteful construction and encourage the use of environment friendly and cost effective materials and methods. Fiscal measures are also required to encourage rental housing and optimal use of vacant houses. Legal framework need to be revised to develop a credible rental market. Effective social control is essential for preventing the growth of unoccupied houses. Penal tax may be imposed for keeping houses vacant for long. Fiscal disincentives also may be required to discourage nuclear families from owning more than one or two residential houses within the State. Government control over the real estate market is another area that requires urgent attention.

The major sources of finance for house construction in Kerala are own money, loans from banks or other financial institutions and government grants. The poor sections of society may have negligible own sources for housing finance. The chances of getting loans are also grim. Presently the plan and non-plan sources are the only means to help the poor. There are chances for creating an additional housing fund from the following sources.

1. Cess on energy intensive and environment friendly building materials.
2. Additional/penal Tax on vacant houses/buildings.
3. One-time tax of minimum Rs 10000 per new houses/building with 200 sq.m built up area in urban and rural areas (higher amounts for bigger buildings)
4. Housing Cess for all big houses with floor area above 250 sq.m.
5. Builders of Flats/Apartments/High rise building and Gated Villas shall contribute an amount namely Social Housing Responsibility Fund (SHRF) to finance affordable houses to the EWS households. The number of affordable housing units suggested for each builder is 10% of the number of dwelling units constructed or plots developed. The cost of construction of affordable houses will be decided by the housing department in consultation with the respective LSG.
6. A part of the CSR funds of companies, corporations etc. may be dedicated to social housing.
7. Philanthropic contribution of individuals, families, NGOs, charity organisations for mitigating the housing problem in their respective LSG areas
8. Contribution of the co-operative sector.

Since grass-root democracy has gained sufficient strength and capacity to address diverse local issues in the right earnest, housing problem that remains in Kerala could be better tackled by assigning a lead role to the LSGIs. Empower and capacitate the entire LSGIs and housing agencies to focus in areas where the problem is acute and to implement mitigation

programmes with social participation using cost and energy efficient technologies, methods and materials. All the support services and resources from upper tiers of government (State and Centre) should come at the requisition of the LSGIs. Fund flows to the LSGIs should be need based and wherever possible arrangements should be made to tap all available sources - CSR funds, NGOs, individuals and so on - to meet the goal of 'total housing'.

CHAPTER 1 INTRODUCTION

Adequate housing is a basic need and a fundamental human right. Adequate housing is a means to achieve the goal of a healthy life with dignity and security. Recognising its immense potential, the government of Kerala initiated a 'total housing' project namely LIFE (Livelihood Inclusion and Financial Empowerment) in 2017 and its implementation in a mission mode is progressing. It should be noted that the United Nations Committee on Economic, Social and Cultural Rights has underlined that the right to adequate housing should be seen as a right to live in security, peace and dignity. A house, in that perspective is a composite and complex good that provides safety, security, identity, address, status, emotional satisfaction, livelihood support services and linkages with the society. A house should also provide a comfortable environment conducive to physical and mental well-being. It is with this objective that the State Government launched LIFE Mission. Despite several setbacks including adverse climatic events like floods and landslides, the project gained massive public support for mitigating the housing problem of over 2.5 lac deserving households. The third phase of the project is continuing. It is in this context that we are planning for the next five-year plan period.

Health benefits of adequate housing are well known today. But, owing to its dynamic nature, no country in the world, even the most developed one, could satisfy the housing needs of all forever. The UN-HABITAT estimated that around 1.8 billion people or more than 20% of the world's population lack adequate housing. However, earnest efforts to address this issue are continuing and almost all the countries have policies, rules and laws to address the housing needs of all. In India both the Central and State governments have been pursuing the goal of 'housing for all' by adopting national and state policies. The Prime Minister's Awas Yojana (PMAY) is India's flagship affordable housing programme aimed at providing housing for all by 2022. Unlike in rest of India, Kerala has been focusing on social housing.

Ever since the beginning of COVID-19 pandemic, expert's world over reminds us the role of housing as a prevention and cure. The UN-HABITAT suggests that 'governments must take steps to protect people who are the most vulnerable to the pandemic by providing adequate shelter where it is lacking and ensure that the housed do not become homeless because of the economic consequence of the pandemic' (<https://unhabitat.org/housing-is-both-a-prevention-cure-for-covid-19> accessed on 30/05/2020). Compared to the rest of India the average quality of housing in Kerala is relatively better. The total stock of housing units at present is far more than the total number of households. But, housing inequality is high. Problems of lack of adequate housing and extremely poor-quality houses of a significant proportion of households still persist.

This is the jubilee year of decentralised planning in Kerala. We presume that grass-root democracy has gained sufficient strength and capacity to address diverse local issues in the right earnest. Housing, being a local specific need and a lead economic activity in rural and urban areas, is an issue that could be better tackled at the LSG level. All the support

services and resources from upper tiers of government (State and Centre) should come at the requisition of the LSGIs. It is with this perspective that the Working Group prepared its report on housing for the state's 14th Five Year Plan.

Structure of the present report

Apart from the introduction, the report is structured in nine sections. An overview of the contemporary housing scenario of the state is presented in the second section. The third section presents an evaluation of the LIFE mission. Issues relating to accurate data and the need for a data warehouse are discussed in section four. Role of agencies and departments dealing with social housing and the need for co-ordination and integration are discussed in the next section. Section six focuses on design, materials, building process, sustainability concerns, technology options, training and the need for linking housing with livelihood, employment, empowerment and also better social and infrastructural facilities for a healthy living. The next section deals with financial implications and sources of finance. The penultimate section presents recommendations regarding the roles and responsibilities of institutions and agencies engaged in the housing sector and also an administrative structure for efficient operations and management. A brief summary of suggestions and conclusion are presented in the last section of the report.

CHAPTER 2

HOUSING SCENARIO OF KERALA

Kerala tops among the Indian states in several aspects of social and economic life including human development achievements¹. Kerala's achievements are well reflected in her housing situation. The average quality and housing standards in Kerala at present are far better than in the rest of India. The State witnessed a housing boom from the late 1970s and construction has turned out to be the major economic activity². Rich and powerful among the rural and urban households constructed big houses disproportionate to their household size and needs. Moreover, several households have more than one residential house. The hunch is that between 10 – 15 lakh houses remain vacant or unoccupied in the rural and urban areas of Kerala. Most of them belongs to upper middle class and rich families. The poorer sections, on the other hand, despite proactive state intervention failed to construct durable houses of their choice and a significant proportion among them continue to remain landless-homeless.

Housing stock and quality

During the past three decades the rate of growth of housing stock has been far higher than the rate of growth of population. The average growth of housing units which was 16% as against a population growth of 9.42% during 1991-2001 increased to around 17% in the next decade when population growth declined to 4.86 per cent³. Housing data compiled by the State's Department of Economics and Statistics shows that the uptrend in the growth of housing stock is still continuing. During 2017-18 a total of 283045 new residential buildings were constructed (223018 in rural areas and 60027 in urban areas) in Kerala; in the next year the number was 323585 (253407 in rural areas and 70178 in urban areas); and in 2019-20 it was 337325 residential buildings (271172 in rural and 66153 in urban areas)⁴. It shows that the annual average growth of housing stock was around three lakh units. Among them about 80% was in rural areas. Net addition to the housing stock every year was hovering around 2.5 lakh units in the rural areas of the State since 2010-11. Table 2.1 shows the number of residential buildings newly constructed in rural Kerala during 2010-11 to 2019-20.

Table 2.1 Total number of residential buildings newly constructed in rural Kerala during 2010-11 to 2019-20

Sl. No	Year	No. of newly constructed residential buildings in rural Kerala
1	2010-11	253928
2	2011-12	266537
3	2012-13	272227
4	2013-14	247441
5	2014-15	241618
6	2015-16	224739
7	2016-17	234908
8	2017-18	223018
9	2018-19	253407
10	2019-20	271172

Source: Department of Economics and Statistics, Govt of Kerala

Given the real magnitude and volume of construction that has been taken place in Kerala the net addition to the housing stock or the number of newly constructed residential units is a poor indicator of the household investment in this sector. It may be noted that only a part of the construction gets into the addition to the stock of housing units and the others are either replacements or renewal construction. It is well reflected in the quality and standards. By any standards, quality of housing in Kerala is far ahead all-Indian averages. According to the 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. Per capita floor area of residential houses both in rural and urban areas is about two times the all-India average size⁵. Average amount spent per household who spent some amount for construction or first-hand purchase of house/flats for residential purpose during the one year reference period in Kerala was double the all-India average⁶. About three-fourth of the total households in Kerala reside in good quality houses⁷. It is also noted that the structure of 88.4 per cent dwelling units in Kerala during the reference period (2018) had Pucca structure⁸ and only a negligible proportion (0.3% of the total households residing in own dwellings) had 'Kutchi' structure⁹. Thus, the overall situation and average figures give a rosy picture about the housing stock and quality. It gives the impression that the housing problem in the state has almost entirely been solved. But, a significant proportion among the underprivileged and poor sections in several locations of the State still remain either houseless or do not have a liveable house¹⁰. At the same time several houses located in hazard prone areas also need to be relocated.

Another major issue is the mounting pressure on land and natural resources. Overexploitation of renewable and non-renewable resources far beyond their regeneration capacity and threshold limits has now led the State to the verge of ecosystem collapse¹¹. Also, owing to

mismatch between the demand and supply, land prices, wage rates and building material prices have gone far beyond the reach of the poor¹². Consequently, financial assistance under several social housing schemes has turned out to be inadequate for accessing land and constructing a house with basic facilities¹³. Attitudes and preferences of the people also have undergone dramatic changes. The traditional practice of community co-operation in house building has become idealistic. Several traditional occupations like those of carpenters have gone down in significance¹⁴. Modern materials and technologies alien to the local societies have become popular for reasons of efficiency, flexibility and elegance. As a result, people began to look down upon indigenous and traditional materials and methods of house construction. It is well reflected in the public housing schemes also. Several households who received grants, subsidies and other types of financial support under social housing schemes have planned for more expensive construction and ended up in debt trap and destitution¹⁵.

Unexpected climatic events, flood havocs and landslides during 2018 and 2019 inflicted high damages in the housing sector. Over 17000 houses were damaged totally and another 3.10 lakh houses were damaged partially in the flood and landslides¹⁶. Apart from safe and secure shelter sufficient living space with clean and hygienic micro-environment is important in the context of COVID-19 which has raised huge concerns around the hygiene of neighbourhoods in terms of access to water, sanitation and waste management.

Estimates of the expert group set up by the State Planning Board indicate that the magnitude of the housing problem is not uniform across the different geographical locations in the State¹⁷. Region wise, eastern region of South Kerala have the highest incidence of houseless and landless households. The Coastal south also have high incidence of houseless households. Within each district, housing shortage varied widely across the LSG regions¹⁸. Housing issues of several categories of people, especially, Scheduled Caste and Scheduled Tribe communities, fishing communities, plantation workers, migrant workers and pravasis deserve special mention. The proportion of landless homeless households are high among the SC/ST communities, plantation workers and fisher folk due to issues with respect to land and livelihood.

SC/ST Communities

It is disheartening to note that the Kerala has the highest proportion of Scheduled Caste and Scheduled Tribe communities living in dilapidated houses. According to the 2011 Housing Census, a little more than 16 per cent households belonging to ST communities live in dilapidated houses while the corresponding proportion in Bihar was only 7.0 percent. A comparative picture of total, SC and ST households living in good quality and dilapidated houses in all the Indian States is given in Table 2.2

Table.2.2 Proportion of households living in good quality and dilapidated houses by social groups in the major states of India, 2011

Sl. No	States	Quality of houses and social groups					
		Good			Dilapidated		
		Total	SC	ST	Total	SC	ST
1	Jammu & Kashmir	54.1	49.9	32.8	3.9	5.6	5.7
2	Himachal Pradesh	72.4	65.7	68.4	1.6	2.5	1.9
3	Punjab	49.9	33.4		6.6	11.4	
4	Utharakhand	66.8	55.1	58.2	3.4	5.6	3.8
5	Haryana	53.7	37.3		4.4	8.1	
6	Rajasthan	51.0	41.7	31.3	3.9	5.8	6.4
7	Uttar Pradesh	42.8	34.3	40.6	6.6	8.7	6.9
8	Bihar	36.1	25.2	30.6	7.4	11.4	7.0
9	Assam	32.8	32.2	32.4	10.9	10.0	7.5
10	West Bengal	40.9	31.7	27.5	11.8	15.0	14.7
11	Jharkhand	43.4	34.0	36.6	4.5	7.0	4.5
12	Odisha	29.5	23.6	19.1	8.3	11.9	8.6
13	Chhattisgarh	46.6	38.1	43.1	3.9	6.4	3.3
14	Madhya Pradesh	52.3	45.4	38.8	4.0	5.3	6.0
15	Gujarat	67.3	66.1	51.2	1.5	1.5	2.2
16	Maharashtra	64.1	56.4	48.0	4.3	6.3	7.9
17	Andhra Pradesh	69.7	63.1	57.8	3.5	5.3	5.7
18	Karnataka	60.1	50.2	50.0	3.9	5.9	6.3
19	Kerala	66.3	45.8	38.4	5.3	11.1	16.3
20	Tamil Nadu	70.2	62.7	59.8	1.8	2.6	2.8
	India	53.1	43.0	40.6	5.4	8.1	6.3

Source: Housing Census 2011

The proportion of SC and ST households living in dilapidated houses is higher in both rural and urban areas of Kerala compared to the all-India average in 2011

Table2.3 Proportion of SC and ST households in India and Kerala by quality of residential house, 2011

India/Kerala	Rural/ Urban	Proportion of households by quality of houses					
		Good		Liveable		Dilapidated	
		SC	ST	SC	ST	SC	ST
India	Total	43.2	40.6	48.7	53.1	8.1	6.3
	Rural	38.6	37.6	52.4	55.8	9.0	6.6
	Urban	56.4	59.7	37.4	35.9	5.4	4.4
Kerala	Total	45.8	38.4	43.1	45.3	11.1	16.3
	Rural	42.2	34.3	45.9	47.7	11.9	18.0
	Urban	51.4	64.4	38.7	31.8	9.9	6.8

Within Kerala Kasargod district had the highest proportion of ST communities living in poor quality houses (23.3%) followed by Wayanad (19.6%) and Kannur (18.0%).

Although the SC and ST development departments have accorded top priority to housing during the past several decades, there is no remarkable improvement in the housing situation of the poor among them. It is a serious issue that accurate information on the number of landless homeless, houseless with own land, number of households who have got housing support at least since the launching of democratic decentralised planning, number of LSGs, if any, that need not require further support etc., are not available. There is no mechanism to verify duplication, accessing benefits from more than one agencies or departments and so on. Despite the huge investments, housing of the poor among the SC/ST communities continue to be a vexed issue. It should be noted that when new applications are invited under LIFE 2020 around 1.75 lakh SC households (67304 landless homeless and 107523 houseless with land) and about 26 thousand ST households (5204 landless homeless and 20318 houseless with land) have applied for new houses. In this context, we recommend in-depth studies to understand the real issues and suggest lasting solutions to the ever increasing houseless among the SC/ST communities.

Fishing community

Poor resource base, scarcity of land, high density of population, relatively big family size and difficulties in residing away from the coast due to occupational reasons, etc. are some of the reasons for the poor housing condition of the fisher folk in the coastal belt of Kerala. A survey conducted by National Institute of Rural Development (NIRD) in 2010 revealed that there were 2,01,659 houses in the 222 marine fishing villages of Kerala with 212683 number of households. Out of the total 16359 fishermen families were homeless and 12850 families were landless. About 8.5% among them lived in Puramboke and 8.1% in revenue land. Since then, there has been considerable improvement in the housing conditions of the fisher folk.

During the 12th and 13th Five-Year Plan periods the Department of Fisheries had taken up various housing schemes for fishermen. During the period 2011-12 to 2015-16 the

department through various housing schemes provided housing assistance to construct 15603 houses. In the initial two years of the 13th FYP period, 3555 fishermen families were selected for housing support and among them 3030 (85%) have completed the construction. Apart from this, the department considered 1854 fishermen families for rehabilitation and 1418 among them have procured and registered land and 1114 have completed house construction under various schemes for rehabilitation of those affected by natural calamities.

Ever since the launching of LIFE Mission the entire eligible homeless & landless homeless fishermen families have been included in the beneficiary list. Under Phase II (Homeless), out of the 2011 beneficiaries selected 1305 families have executed agreement and 1161 have completed house construction. Under Phase III (Landless & Homeless) Life Mission has approved a list of 374 beneficiaries and among them 194 have executed agreement out of which 17 have completed house construction.

Persistent sea surge and coastal erosion have resulted in the loss of life and property of the fisher folk. Every year hundreds of houses are damaged families are forced to shift to temporary shelters, many of whom have been stuck there for several years disrupting their normal livelihood and affecting their socio-economic and cultural status. Government has considered the issue seriously and as a targeted intervention has decided to rehabilitate all the families residing within 50 meters of the High Tide Line (HTL).

The project 'Punargaaham' for which administrative sanction was accorded during December 2019 for an amount of 2450 Crore, aims at total rehabilitation of the 18685 families residing 50 m of HTL. The mode of rehabilitation envisaged is by identification of land and construction of house in the identified land by the individual, construction of flat apartments by resident groups in the land identified by the beneficiary group and the construction of flat complexes by the Government in the revenue land / acquired land. Out of the 10950 families selected for individual houses, 2453 have got their land values fixed by the district administration and 1801 families have registered their land out of which 640 have completed house construction.

It is envisaged for the construction of 92 flat complexes consisting of 772 individual apartments to rehabilitate the fisherfolk with an outlay of 78.20 Crores @ of Rs 10 Lakh per apartment. Already 337 apartments have been handed over to the beneficiaries in Thiruvananthapuram district, and 128 apartments have been handed over to the beneficiary families in Malappuram district. The construction of the other flat complexes is progressing. Besides the above, the Fisheries department is also planning to reintroduce the scheme for renovation/ repair of houses which was abandoned earlier.

Plantation workers

The labour department of the state estimated over 57560 labourers (27979 Male and 29583 Female) are employed in the plantation sector. As per rules, the plantation owners will have to provide adequate residential accommodation to the labourers within the plantation. Accordingly, there are 26735 dwelling units in 5320 Layams (settlements) all over Kerala. Even though the Planters are responsible for the upkeep and maintenance of the dwelling units and

Layams with adequate facilities and amenities for a dignified life, owing to various reasons they are not doing it. Most of the dwelling units are over 80 years old and are in a dilapidated condition.

Recently the labour department conducted a survey on the housing status of retired and currently working labourers residing in the Layams. The survey results are summarised in Table

Table 2.4 Housing Status of Retired and Currently Working Plantation workers in Kerala

District	Retired		Currently employed		Total
	Landless homeless	Homeless with land	Landless homeless	Homeless with land	
TVM	182	34	229	56	501
Kollam	673	61	2077	303	3114
Pathanamthitta	269	38	1225	352	1884
Alapuzha	0	0	8	2	10
Kottayam	81	10	539	119	749
Ernakulam	21	6	315	96	438
Idukki	2422	726	14117	2261	19526
Thrissur	47	13	732	187	979
Palakkad	164	21	712	115	1012
Malappuram	0	01	121	45	167
Kozhikkode	6	1	120	199	326
Wayanad	438	126	2105	818	3487
Kannur	0	0	6	9	15
Kasaragod	0	8	83	153	244
Total	4303	1045	22389	4715	32452

Source: Labour department, Government of Kerala

About 60% of the houseless plantation workers are in Idukki district of the state. It may be noted that even after retirement 5348 workers are forced to continue in Layams. It is a social responsibility to ensure adequate housing with basic facilities and amenities to all.

Migrant workers

During the past two decades Kerala witnessed a large-scale influx of labourers from other Indian states. The labour department in 2021 counted 373070 migrant workers in Kerala. Ernakulam district have the highest number of migrants (57652) followed by Kozhikode (53203). Most of them are working in informal sectors such as construction, saloons, restaurants, shops and other services. At present they do not have accommodation facilities with basic amenities. They have to be provided with affordable rental accommodation with basic facilities and amenities near the place of their work for a healthy and dignified life.

Senior Citizens

Given that the proportion of elderly in Kerala is fast increasing, planned shelter options providing facilities for leading a happy life with dignity, health and support services need to be encouraged.

Gender aspects

Gender bias in the ownership of buildings exists both in the rural and urban areas of Kerala. It is evident in the details of buildings constructed and completed during the year 2019-20 compiled by the state's department of Economics and Statistics. Owners of over 70% private buildings are males. It is also noted that out of the 433999 buildings 337325 (77.7%) are residential buildings.

Women should have a positive role in housing. It is desirable to promote joint ownership with women. As far as social housing is concerned, participation of women in the household need to be ensured from start to finish – planning, material procurement, construction, maintenance and so on¹⁹. Increase in the number of women headed families and single women necessitates specific inclusive measures for safety and child care support.

Pravasi Housing

The entire 'pravasi' households may not be rich enough to construct houses of their choice with own sources. Many migrants to Gulf countries have returned after losing jobs during Covid-19 pandemic. Those who are looking for government and financial institutions for adequate housing need to be supported with some sort of institutional mechanism.

CHAPTER - 3

REVIEW OF THE IMPLEMENTATION OF THE LIFE MISSION

LIFE project is unique in several respects. It is visualised as a 'total housing' project with the aim of mitigating the housing problem in five years from its start in 2017. Apart from housing, it is envisaged as a project to provide the beneficiaries opportunities to garner the benefits of several schemes for the welfare and social security of the socially and economically deprived sections of society. As a comprehensive rehabilitation programme for the landless-houseless, it was expected to convert government programmes for their sustenance, social and financial security and skill upgradation targeting a better livelihood. The major objectives of LIFE were: (a) provide/facilitate construction of safe and decent houses for all landless houseless families in the state within the time frame of five years; (b) achieve this target by pooling up resources from all possible sources including CSR funds, philanthropic financial support and all other possible sources.

The initial target was to support 4.32 lakh families (1.58 lakh landless houseless, 2.3 lakh families with own land and completion of 44000 unfinished houses of families in coastal and plantation sectors) which the expert group (constituted by the State Planning Board in 2016) estimated as a backlog. Besides individual dwelling units, two categories of apartment complexes were also suggested in the LIFE project proposal – sustenance towers and aspiration towers. Dwelling units in sustenance towers would be for occupation under rental basis. The households moving into these apartments would have freedom to use the unit as their own house for indefinite period by paying a judiciously decided monthly rent. However, they would not have ownership right or transactional/subletting powers. Apartments in the aspirational towers, on the other hand, could be purchased at a preferential price by those among the landless houseless who could mobilize funds/loans if they specifically wish to have ownership rights. The beneficiaries in the sustenance towers would be provided preferential rates for owning a unit in aspiration towers or alternatively, families in sustenance towers who wish to own it could be given the option to save up and pay a pre-fixed monthly rate and obtain full entitlement at the end of a pre-decided duration.

The key idea of the LIFE project was that the residential units would be provided with assured basic infrastructure facilities like electricity, water supply, sanitation facility and security services besides a host of amenities and facilities (a detailed description is available in 13th FYP working group report of the SPB). Notable among the arrangements proposed were: modern security systems; environment friendly resource management systems; scientific disposal of solid wastes, study facilities for students; skill development centres; management committees elected from among the heads of households of all residential units and social animators for interacting with each of the beneficiary family right from the beneficiary selection process to final settlement till they are acclimatized and jelled together to a community or large joint family.

LIFE was planned to implement as a joint programme of local self-government department and social welfare department. Implementation of the project is coordinated by a Mission group controlled by a high level administrative committee constituted jointly by these two

departments. The mission is operated through the local self-government institutions. As part of the Life Mission, it was decided to consolidate the ongoing housing projects of the various departments of the government and to combine it with the central scheme PMAY. State, District and Local Government Missions were formed with the Chief Minister as Chairman at the State level, the District Panchayat President as the Chairperson at the District level and the Chairperson of the Local Body at the local level. At the state level, the Chief Executive Officer and at the district level, the District Coordinators coordinated the mission activities.

Achievements

The project made an excellent beginning with an initial survey to identify beneficiaries and fund management. After several verifications, scrutinises and first appeal 504967 households (341095 landless houseless and 163872 houseless with land) were identified in the first week of November 2017. (District-wise details given below). Beneficiary selection was transparent with well-defined criteria. The selection process was simple, ward-wise and LSG wise beneficiary list (both landless-homeless and houseless with own land) was endorsed in grama sabha meetings and development seminars of the LSGs. Fund flow was hassle-free. Non-government organisations, individuals and local institutions provided liberal support.

District-wise details of households that satisfied the eligibility conditions are given in Table 3.1.

Table 3.1 Landless-houseless and houseless households with own land eligible for LIFE support by Districts of Kerala (1st Nov 2017)

District	Landless-houseless	Houseless with own land	Total
Alapuzha	19604	12971	32575
Ernakulam	37961	10137	48098
Idukki	21814	15938	37752
Kannur	8856	4779	13655
Kasaragod	12387	7677	20064
Kollam	37965	14003	51968
Kottayam	16475	6746	23221
Kozhikkode	17553	9896	27449
Malappuram	24872	13391	38263
Palakkad	36894	23055	59949
Pathanamthitta	7881	3791	11672
Thiruvananthapuram	55379	23846	79225
Thrissur	35695	10704	46399
Wayanad	7759	6918	14677
Total	341095	163872	504967

Source: LIFE Mission, Government of kerala

The first phase of LIFE focused on completion of partially abandoned and unfinished houses allotted earlier by various departments under various schemes in the State. Total 52635 houses were completed with a proportional increase of the present subsidy amount of Rs. 4 lakhs and subsequent instalments. This phase was completed with the support of the general public, social organizations, political parties, trade unions, students, NSS volunteers, various organizations, employee unions and people's representatives.

Second phase

Provision of houses to eligible households with own land was the focus of the second phase. Funds were released to 98148 households and they started contract construction. Out them 88651 houses were completed as on 31st March 2021.

Third phase

Out of the total 341095 landless houseless families identified in the survey, only 1,58,688 could submit necessary documents at the time of verification. Of these, 6907 had their own land and 1993 bought land with government assistance. Out of the total 11954 families started construction on contract basis. Among them 4029 houses were completed by the end of March 2021. Construction of 36 housing complexes has been started in the state for the homeless. District wise details of houses constructed till the end of September 2021, in association with other schemes such as PMAY (U), PMAY (G), SC Department, ST Department, Fisheries etc., are given in Table 3.2.

Table 3.2 LIFE Mission details of completed houses as on 28-09-2021

District	Phase 1	Phase 2	Phase 3	PMAY (U)	PMAY (R)	SC Dpt	ST. Dpt	Fisheries	Minority	Addl list	Total
TVM	6049	15170	6247	10437	3077	2384	3	1617	152	41	39554
KLM	3617	84401	1058	5555	1477	1958	3	770	107	18	22999
PTA	1176	1971	426	1403	800	1248	7	10	75	62	7178
ALP	2728	9188	358	4343	796	1278	10	607	193	115	19616
KTM	1102	4215	747	2050	617	1240	42	79	81	114	10287
IDY	3129	9959	1251	1722	783	1227	114	15	97	39	18336
EKM	1059	5409	890	9147	799	1944	53	329	79	114	19823
TCR	2997	4897	729	6984	1666	2228	22	117	118	165	19923
PGT	7611	11936	517	5737	2149	2763	493	14	127	34	31381
MLPM	2729	6232	863	9265	2436	2553	29	481	678	66	25332
KKD	6483	4918	262	5541	1212	1311	12	311	124	138	20346
WYD	8440	3640	313	2513	934	1073	1716	0	218	28	18875
KNR	2644	2551	248	4113	708	777	345	212	176	29	11803
KGD	2871	3419	353	1644	639	623	50	122	138	2	9861
Total	52635	91945	8637	70454	18093	22605	2899	4718	2363	965	275314

Source: www.LIFE Mission

Unlike the earlier housing projects, LIFE could kindle the idea that housing is a basic human need and that it is the responsibility of society to provide adequate housing to the poor who are really weak and needy. Completion of unfinished houses despite assistance from various government schemes has become a new chapter in the history of housing in Kerala. Also 100% completion of contracted houses is unique in the state.

Limitations

One of the major shortcomings is the tardy progress in the rehabilitation of landless homeless families. Similarly, although the provision of livelihoods should have been given more prominence in the scheme, no significant progress could be achieved in respect of linking construction activities with the employment and training of the beneficiary households. Since the performance of Life Mission Management Information System was deplorable, the concerned authorities and the public failed to get the real picture of project implementation on time. Although it was intended that technical institutes would be used under the name of Third Party Technical Assistance in project implementation, no significant progress was made in that area. Another issue is the failure of attempts to integrate with the plans and housing schemes of line departments of the government. Despite maximum efforts, that could not be done effectively. Still the departments have complaints that they could not spend as much as they did earlier. Issues with respect to effective linkage with PMAY projects is another concern. PMAY projects could not be linked with LIFE projects effectively since the DPRs prepared by the Municipalities are beyond the LIFE list. However, it is presumed that the implementation of the scheme would have been much better if the intervention of the various departmental officers who had earlier carried out the scheme had been at the local body level.

New Applicants

Besides the earlier over 5 lakh applicants, when a provision was given for eligible households to apply for new houses under LIFE project 9.2 lakh families applied online. Such an overwhelming response was unexpected. District-wise details of the applicants are given in Table 3.3.

Table: 3.3 LIFE Mission- New Applicants in Districts of Kerala as on 20-2-2021

District	Landless houseless	Houseless with land	Total
TVM	41700	75065	116765
KLM	29252	53553	82805
PTA	8003	19831	27834
Alapuzha	15228	48715	63943
Kottayam	15150	29716	44866
Idukki	14362	45643	60005
Ernakulam	21701	35171	56872
Thrissur	30803	46868	77671
Palakkad	36470	99758	136228
Malappuram	21869	60572	82441
Kozhikode	13136	42061	55197
Wayanad	8105	30861	38966
Kannur	10542	28003	38545
Kasarkodu	12287	25836	38123
Total	278608	641653	920261

Source: LIFE Mission

Number of applicants varied widely across the districts. Also within each district, the number of applicants may vary across the LSGs. Just before the launching of the LIFE project, it should be noted that, Expert Group Report on Total Housing Mission of the SPB (2016) estimated the magnitude of housing shortage in the LSGs in Kerala. While the proportion of houseless households was below 2% of the total number of households in around one-third of the LSGs, it was over 10% of total households in around 100 LSGs in the State in 2015 (see Table 3.4). Similarly, landless houselessness was absent in around 22% of the total LSGs in the State (Table 3.5). It is also reported that ‘among the geographical regions, eastern region of South Kerala had the highest incidence of houseless and landless houseless households. The Coastal south also had high incidence of houseless households. Within each district, housing shortage varied widely across the LSG regions’ (Expert Group Report, SPB 2016). Percentage Houseless Households and Percentage Landless Households in Kerala are given in figure 3.1 and 3.2.

Table 3.4 Number and percentage of LGs by proportion of houseless households as a percentage of total households, 2015

Sl No	Proportion of houseless households (% of total)	Number of LGs	Percentage of LGs
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)

Table 3.5 Number and percentage of LGs by proportion of landless houseless households as a percentage of total households, 2015

Sl No	Proportion of landless houseless households (% of total)	Number of LGs	Percentage of LGs
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	1.0
6	>20	3	0.3
Total		1004	100%

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

Resource base, eligibility and attitudes and preferences of the applicants

Keeping the 2015 estimates in perspective, we examined the region wise proportion of eligible households for a 'free house', their resource base, attitudes and preferences of the new applicants by taking a purposive sample of five wards from four districts of Kerala – two wards from Pathanamthitta and one each from Alapuzha, Kottayam and Idukki²⁰. One among them is a coastal ward, another from a mid-land area and the rest from partially hill areas. Due to time constraint we could not collect information from an exclusive hill area. For reasons of brevity and clarity, we consider LIFE applicants in selected wards from only two districts - Pathanamthitta and Alapuzha – for a detailed discussion with the help of Maps showing the proportion of homeless with land and landless homeless (taken from the SPB report 2016).

The Maps (Figures) shows that the proportion of both homeless with land and landless homeless vary widely across the LSGs in Pathanamthitta and Alapuzha. There are 27834 new LIFE applicants in the Pathanamthitta district of Kerala. Among them 8003 are landless

houseless families. Number of new LIFE applicants in the selected sample Ward from Ezhamkulam GP of the district was 46 and all of them except three possessed own land. As per the present selection criteria, 26 (56%) are eligible to be included in the beneficiary list. We enquired the details of eligible households with the help of ward member and informal interactions with the household members of the applicants. As per our assessment only 4 households (15% of the eligible households) deserve absolutely free house since they do not have capacity to share the cost of construction. Among the other eligible households (9) around one-third are willing and able to contribute 25% of the total cost of house construction in terms of either labour, materials or cash; another one-third is willing to share 25 to 50% of the total cost; and the rest is willing to contribute over 50%, if housing activities are properly linked with training, employment and other social security schemes of the government.

The situation in Kotangal GP, which is a partially hilly area in the northern part of Pathanamthitta district, is entirely different. There are 38 applicants in the ward selected and six among them do not have own land. Around 90% of the households with own land and 17% of the landless homeless are eligible to be included in the beneficiary list. It is also noted that about 83% of the eligible households with land deserve free house; about 14% reported that they can meet up to 25% of the total cost of construction; and only one household reported that they can meet 25 to 50% of the total cost. Percentage Landless Households and houseless households in a sample Panchayat in Pathanamthitta District is given in figure 3.3 & 3.4.

There are 63943 new LIFE applicants in the district. Among them 15228 are landless homeless families. We selected a coastal Ward from Mararikkulam South grama panchayat. In the selected ward there are 61 applicants in the Ward and nine among them do not have own land. As per the present criteria 32 (about 62%) out of the 52 applicants with own land are likely to be included in the beneficiary list. Further it is noticed that the resource base of 90% of the eligible households is so poor that they are incapable of sharing the cost of house construction either in cash or kind. Percentage Landless Households and houseless households in a sample Panchayat in Alappuzha District is given in figure 3.5 & 3.6.

A clear picture of regional variation in the proportion of eligible households and those deserving 'free house' is discernible when we collate the entire sample (from four districts) in a single Table. Out of the total 186 applicants in the selected five Wards 156 are houseless with own land and the rest are landless homeless.

Houseless households with own land

The proportion of eligible households is not similar across the three regions. It varied between 56.5 and 79.3%. Among the eligible households, those households deserving a 'free house' varied widely between 15% in midland region and 90% in low-land region (see Table). Those who deserve 'free house' do not have the resource base including manpower to contribute for house construction.

Figure 3.1

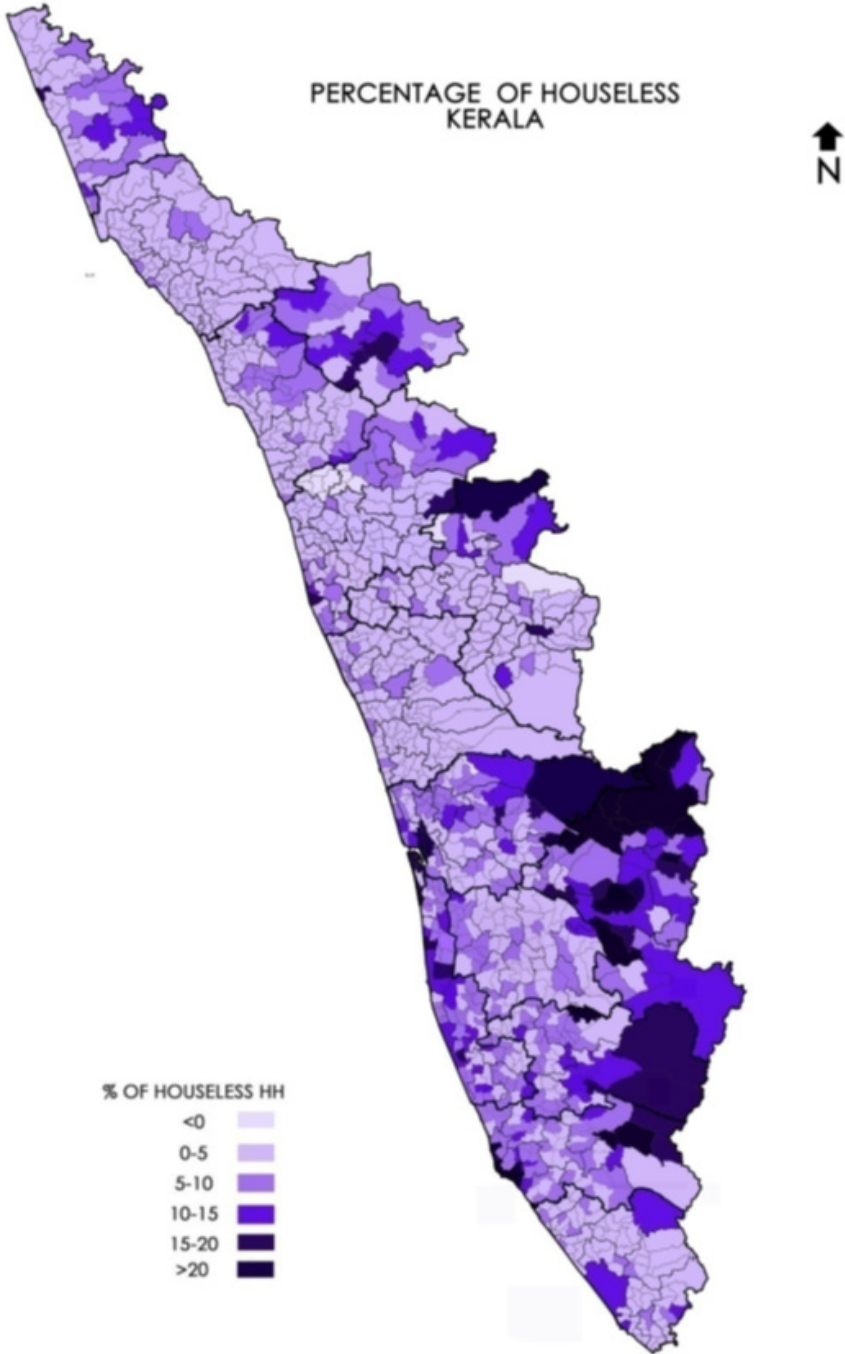


Figure 3.2

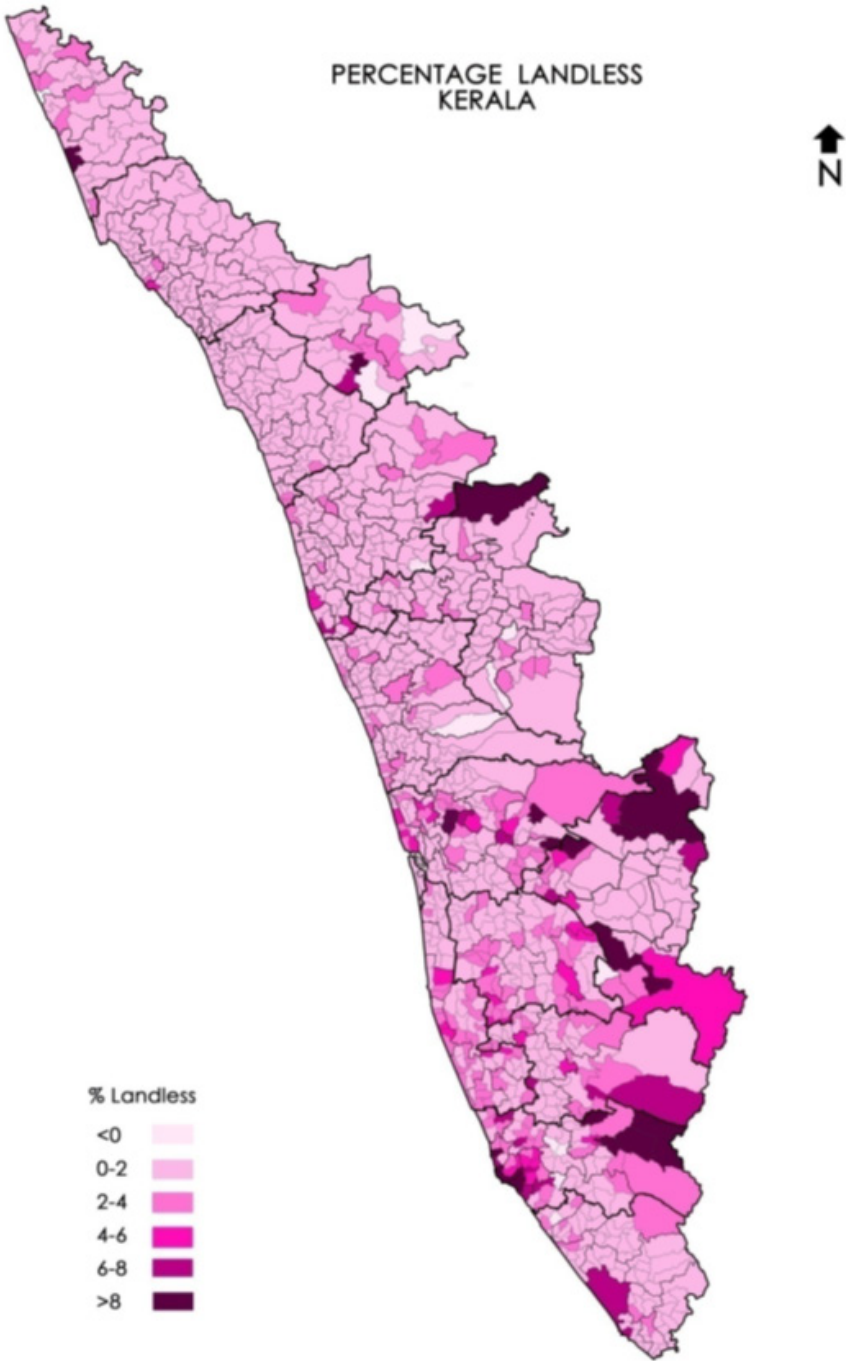


Figure 3.3

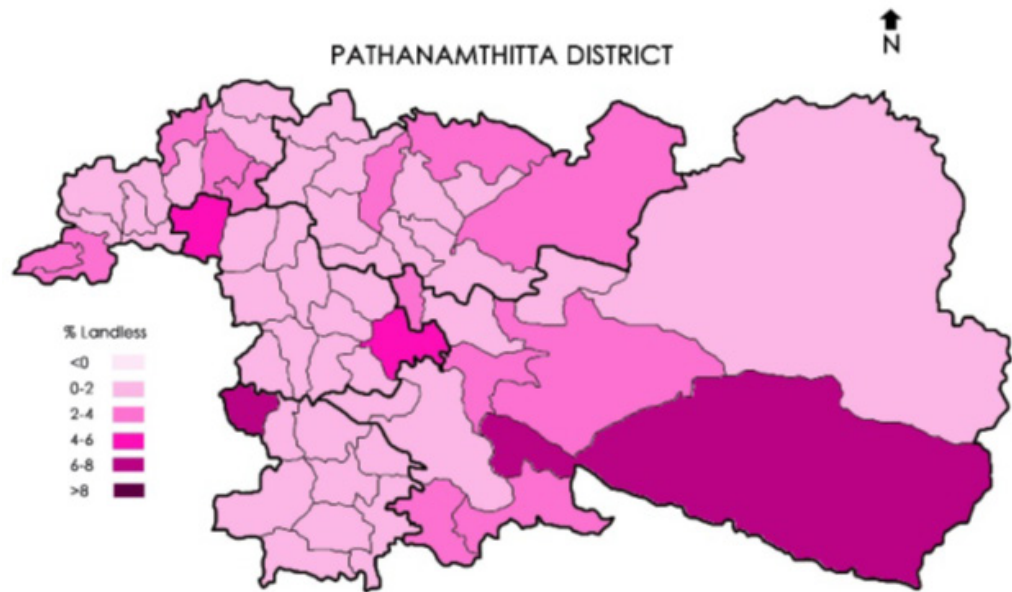


Figure 3.4

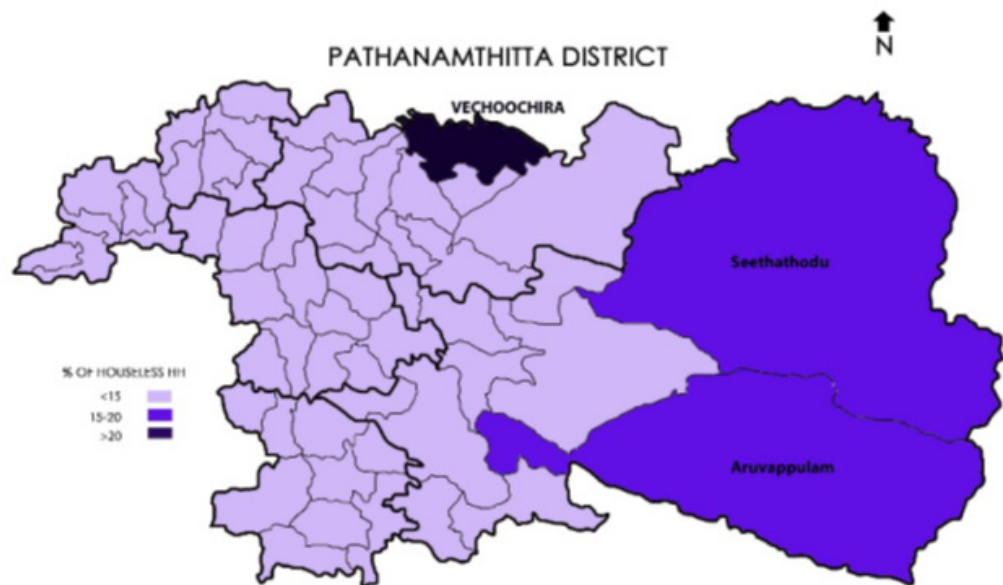


Figure 3.5

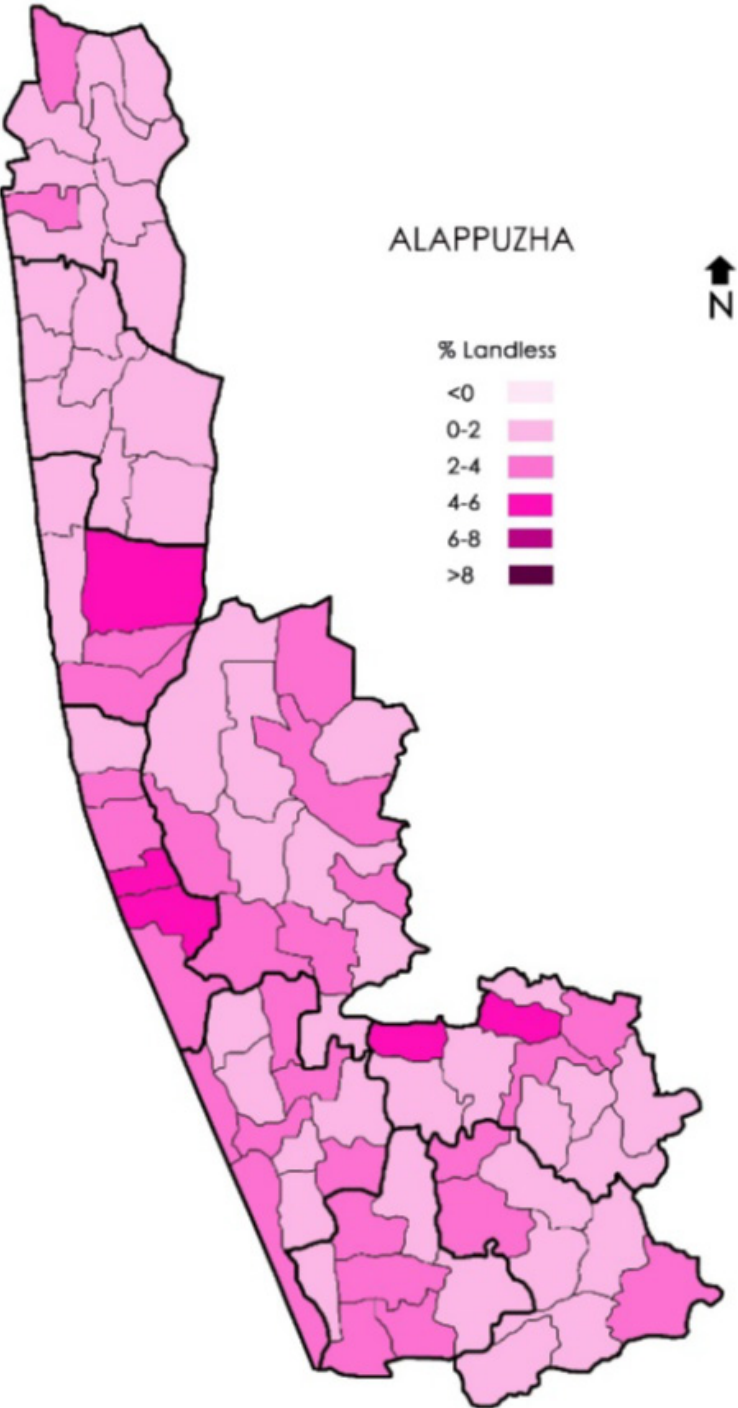


Figure 3.6

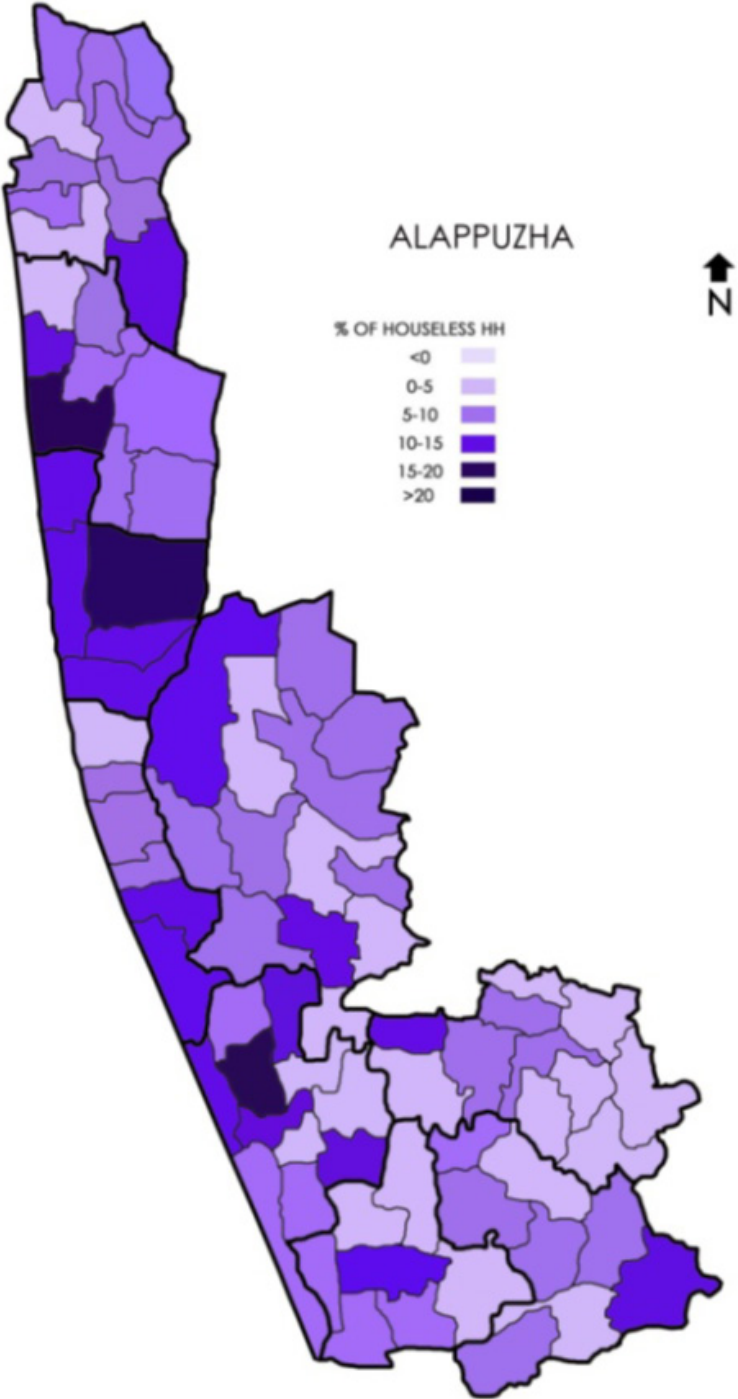


Table 3.6 Number and proportion of sample LIFE applicants with own land eligible to be included in the beneficiary list and deserving free house by region

Region	Eligible out of the total	Deserving free house among the eligible	Total
Southern Coastal belt	32 (60.7%)	29 (90.6%)	52 (100.0%)
Midland region	26 (56.5%)	4 (15.4%)	46 (100.0%)
Mixture of midland and hilly regions	46 (79.3%)	35 (76.1%)	58 (100.0%)
All	104 (66.7%)	68 (65.4)	156 (100.0%)

It is noted that a significant proportion of the eligible households are willing and able to share the cost of construction either in terms of cash, kind or labour. It may be noted in Table 3.6 that 104 out of the total 156 (66.7%) are eligible to be included in the selection list. Among them 68 (65.4%) deserve 'free house'. The remaining 36 eligible households are willing and able to contribute/share cost of construction, if it is linked with other training and employment activities of the government. In all, around one-fifth of the eligible households are willing to share up to 25% of the total cost and about 4% households are willing share over 50% cost of construction (see Table).

Table 3.7 Number and proportion of eligible households by expected contribution to house construction

Sl No	Share of cost of construction (%)	Number and Percentage of eligible families
1	< 25	20 (19.2%)
2	25-50	12 (11.5%)
3	>50	4 (3.8%)
4	Incapable (Zero)	68 (65.4%)
All		104 (100.0%)

We examined the size of land owned by the eligible houseless households. Around 80% of the families owned less than 10 cents and a negligible proportion (around 4%) owned more than 25 cents (see Table 3.8).

Table 3.8 Eligible houseless households by land ownership (in cents)

Sl. No	Land size (in cents)	Percentage of households(%)
1	< 5 cents	21
2	5-10	57.1
3	10-15	9.5
4	15-25	8.6
5	>25	3.8
All		100.0

Landless homeless

Out of the total 30 landless households 18 (60%) are eligible to be included in the beneficiary list. It is noted that 4 among them (over one-fifth of the total) applicants are likely to get ownership of land in the partition of family share, another one (5%) is likely to get title deed; and yet another one (5%) is willing to contribute to land purchase.

Regarding the present living arrangement of the landless households, it is noted that 72% among them are residing in rented houses; another one-fifth are living with their parents (joint family) and only one family is residing in a temporary structure. For our question about their preference, if an option for choosing the type of residence, it is noted that less than 10% of the landless houseless families prefer to live in Flats.

Lessons from the sample study

It may be kept in mind that the sample size is too small and it is purposively selected from only five out of thousands of Wards in Kerala and therefore, not adequate for reliable estimates and interpretation. However, we hope that the results would provide several useful insights for furthering the goals of LIFE Mission. The first insight is that all the applicants are not eligible to get housing support. Secondly, the entire eligible households do not deserve absolute 'free house'. A significant proportion among them are willing and capable to share the cost of construction, if opportunities are provided. Thirdly, the proportion of eligible households and those eligible for 'free house' vary widely across the geographical regions. Fourthly, although a major proportion of the landless houseless families are residing in rented buildings, only a negligible proportion reside in temporary structures. Lastly, given a choice, less than one-tenth among the landless in rural areas prefer to reside in Flats.

Since the LIFE applicants were not given a chance for demanding funds for improving/renovating the house in which they are residing at present, we also did not ask any question relating to repair/renewal. If that option was given, we hope that a significant proportion of the new applicants would have opted for renewing and strengthening their dwelling units instead of demolishing it.

Based on the above insights we would suggest the following for the 14th Five Year Plan.

Suggestions for the 14th Five Year Plan

Conduct a detailed study of the resource base, attitudes/preferences and potentials of the entire LIFE applicants in all the LSGs of the State, in a better way than what we did in the selected five Wards. Study and verification process must be transparent and utmost care should be given to include the entire deserving families, even if they are not LIFE applicants. Based on an objective and well-defined criteria prepare ward-wise separate lists of households that deserve absolute free house, partial support/grant/subsidy and so on in each LSG area. Another important aspect is identification of households that deserve support for repair/renewal/improvement of housing units. Wherever possible organise the beneficiaries in small groups, conduct awareness and training camps to make them aware of the need for appropriate designs, technology, availability and use of building materials, linking MGNREGS/Ayankali EGS and so on.

Service of engineering and architectural students, arts and science college students taken as interns with stipend, with some practical training may be used for the preparation of user-friendly designs and housing data collection²¹. Services of kudumbasree units, NGOs and volunteers also can be used for collecting accurate information. This information or data collected from Wards should be aggregated at LSG, District and State levels. That should form the baseline of the proposed housing data warehouse with provision for periodic updating.

Another suggestion is that instead of clubbing provider and facilitator approaches, 'free house' should be provided only to the true deserving and others should be facilitated with grants/subsidies/loans to construct own house of choice after assessing their capability and resource base. As noted elsewhere, projects for repair and renovation are also required at different levels. Possibility of making use of used materials (second-hand materials) also needs to be probed. Training for material production, house construction and other activities related housing should be planned and implemented at the local level with the help of experts.

The following specific recommendations also may be considered for achieving the LIFE Mission goals in the 14th Five Year Plan.

1. Prepare a priority list of eligible households using well defined and transparent criteria and free house should be limited to the most deserving and others should be given partial assistance based on their needs and capacity.
2. Besides the data warehouse (as detailed in the next section) conduct meetings and awareness camps for the entire applicants of LIFE projects. Separate meetings should be organised for landless houseless and households with own land.
3. Housing complexes should be limited to local bodies (especially in urban areas) where there are more beneficiaries and each cannot find land.
4. Link social security, employment and social welfare schemes of the government with housing programmes to improve the livelihood situation the entire beneficiary households.
5. Wherever possible, instead of demolishing existing structures, help the families to repair/renew and improve their housing quality. Interest free or subsidised loans up to Rs 6 lakhs with a back end subsidy of Rs one lakh may be considered for that purpose.
6. Landless households who can afford to buy land may be given houses using the above methods. For those who cannot find land on their own, a public campaign to find land should be started with the involvement of the general public.
7. House construction should be done using appropriate technologies and methods as described in section 5. LSGs should take the initiative to build/provide houses to the true deserving families.
8. A comprehensive web portal should be created to make all the details of the project available
9. A re-examination of the fund allocation strategy is urgently required. At present the major sources are 20% of the LG Development Fund, State share and HUDCO

loan. Given the fact that over one-third LSGs need not require external funds while a significant proportion of LSGs require additional funds besides the repayment commitments, a detailed examination of the resources and fund requirements at each LG level need to be carried out.

10. Besides the present organisational structure, inclusion of Ministers in charge of Fisheries, SC/ST and their Secretaries, representatives of Grama Panchayat President's Association, Block Panchayat President's Association, Municipal Chairperson's Chamber, Mayor's Council, Jilla Panchayat President's Council, Director of IKM, Director General KILA and Director PRD in the State Level Committee of LIFE would facilitate easy and quick decision making.
11. District Housing Cell may be constituted to co-ordinate all housing related activities with Project Director and Deputy Development Commissioner, Poverty Alleviation Unit (PAU), as convener and district heads of line departments as members.
12. Poverty Alleviation Units and housing division of block panchayats may be utilized for LIFE Scheme.
13. Compulsory Insurance coverage for the houses built under LIFE project should be arranged.

LSGs where the issue of housing shortage is very low should be encouraged to mitigate it without any state or central support. Then, a major share of the central and state funds could be diverted to the regions where housing problem is acute. Also inclusion of beneficiary contribution, wherever it is possible, will help to create ownership feeling and minimise the burden of the government.

CHAPTER-4

NEED FOR ACCURATE DATA AND A DATA WAREHOUSE

In fact, the housing problem involves several dimensions; absolute houselessness (shortage); overcrowding within the houses; poor quality or dilapidated units; locational issues; landlessness and so on. Issues relating to demand and supply of rental houses, vacant houses etc., are also important. A comprehensive data on housing should, therefore, have information on all the above dimensions.

At present we have different sources of macro-level data on housing situation which do not necessarily match, depending on how we define the housing problem/shortage. 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 and sufficient for financial planning at the national and State levels. But they are not sufficient for addressing location specific housing issues. It should be noted that unlike any other customized durable consumer goods, 'residential house' is location specific and it cannot be transported from one place to another. Therefore, accurate or factual data on the housing situation in each locality is required for planning and implementation of housing programmes and projects. Given the strength and powers of Kerala's LSGs, it is not difficult to build up a factual data base.

As far as housing shortage of the poor is concerned, at present different agencies are following different criteria for beneficiary selection. For instance, 'family' is defined differently for different housing schemes. Instead, a convergence is essential. Why can't we apply LIFE project selection criteria for others also? With appropriate IT tools, quantitative and qualitative techniques and methods it is easy to collate accurate information on houses and households in consultation, kudumbasree units, elected representatives and officials. This accurate information should be the base for a housing data warehouse at the LSG level. Also we have detailed data on size, type and ownership of all houses in each LSG submitted by builders and owners at various stages of building sanction, completion, house numbering and tax fixation. Public and private agencies, NGOs and co-operatives cannot implement social housing schemes without the knowledge of LSGs. Let the officials and elected representatives check the accuracy of the data. The present LIFE Mission data could be a good starting point for identifying beneficiaries of social housing. From this base identify households that deserve absolutely 'free house', partial support/grant/subsidies, support for repair/renovation, and so on. Those who are benefited from the public schemes should be deleted from the list and new deserving households, if any, should be included to update the data periodically.

Land

Scarcity of land and landlessness of the poor are major issues of concern. Accurate information on land available with different tiers of government that can be used for housing purposes

in each LSGI area is not available with precision. Issues relating to partition of ancestral properties and title deeds are also creating problems. Owing to supply-demand mismatch prices of land suitable for housing at present are far beyond the affordability of the middle class, let alone the poor. A house provided in locations unsuitable to find employment, income and other livelihood sources, even if it is free, would not be acceptable to the poor who depends purely on unstable casual employment for livelihood. It is likely that they would abandon or dispose of such a house at throwaway prices and move to places where they could find some sort of employment to make a living. Such a situation is evidenced in several city slum improvement programmes and housing schemes for fishing communities. Thus, besides the accurate information on housing need and land availability, we should also have information on the capabilities, attitudes and preferences of people before local level planning for housing provision.

It is also a fact that people living in vulnerable conditions and those who are impoverished due to health issues or accidents encountered by any member of the family or those who are in heavy debt due to loans availed for higher studies or marriage of daughters etc. are likely to lose their house²². Since the house would normally be the only asset of value they possess, these people would be forced to convert it into money when faced with pressing financial needs. An accurate data base would help identify such households and link them with social security schemes and employment programmes so that they could be saved from drifting to landless-homeless.

Data on vacant houses

Database at the LSG level must consist of details of vacant houses and their owners. Depending on their size, type, location, facilities and amenities the LSGs can prepare action plans for the potential use of vacant houses. For example, in places of tourism importance several houses can be used as 'homestay' facilities. In the light of concerns about the potential risks of mechanically cooled crowded office buildings and work places raised by COVID-19, there is possibility for converting several vacant houses in rural and urban areas to small office spaces, 'smart homes', play schools, day-care centres, day homes for senior citizens and so on. For their effective use, it is necessary that all vacant houses shall be brought into a credible 'rental market', based on adequate guidelines and regulations.

Data on Rental housing-both supply and demand

Rental housing is required in all places where there is high incidence of migrant population, people employed in transferable jobs, students and so on. They need housing facility with necessary social and physical infrastructure necessary for temporary stay. Their rental affordability varies widely according to their income status. As far as migrant workers are concerned their Employers or contractors and LSGs should facilitate rental accommodation. It should be adhered by the local police regulations regarding identification and registration with the labour office.

Several others – individuals and families - may also need rental accommodation in rural and urban areas. Although vacant/unoccupied houses/flats are available throughout Kerala, owners may not give it on rent due to fear of future difficulties. This issue needs to be

addressed by strict rules and regulation beneficial to both the parties. The present Rent Control Act needs to be modified or new laws enacted on the lines of the Model Rent Control Legislation prepared by the Ministry of Urban Development, Government of India, so as to take care of the interests of both the owners and the tenants. Also, investors in housing development need to be encouraged to construct rental housing, especially in towns and cities. Night shelters in major cities and towns are also necessary for providing accommodation to the people on transit and others.

Keeping housing units vacant or unoccupied is a social waste. Given that big houses would not be available for the houseless households belonging the EWS and LIG, we must think of alternative use of these buildings. There are three possibilities; (1) leasing it for rent, based on demands; (2) market sale to the new home buyers at a price agreeable to both the buyers and sellers and (3) converting it to 'smart homes', office buildings, play schools, small business houses, service apartments, homestays and so on. Therefore, the LSGs must have accurate data on vacant houses and they may be empowered to identify and facilitate their effective use.

CHAPTER 5

CO-ORDINATION AND INTEGRATION OF AGENCIES/ DEPARTMENTS IN THE SOCIAL HOUSING SECTOR

The history of social housing schemes dates back to 1950s with the village housing scheme implemented with the support of the Community Development Programme sponsored by Government of India. It was followed by the pioneering MN One Lakh Housing scheme launched in 1972 by the government of Kerala. The scheme was implemented with the massive support of Local Self Government Institutions. Later on several housing schemes for SCs, STs and EWS were taken up by the state government and many of them were integrated with the centrally sponsored employment generating schemes of NREP, RLEGP, etc. The flagship housing scheme of Government of India, Indira Awas Yojana was launched in 1996. Meanwhile, Kerala also launched many loan-subsidy linked housing programmes for EWS categories through the Kerala State Housing Board, which was established in 1971. A massive housing programme namely Rajiv One Million Housing Scheme (ROMHS) catering to all the sections of the society was launched by the Board in 1991. It was followed by the Mythri Housing Scheme launched in 1996 targeting the housing needs of the EWS. Ever since the launching of democratic decentralised planning the LSGs provided thrust for the housing of the poor. The Kerala State Nirmiti Kendra, established in 1987, pioneered many innovative experiments in the development of cost effective and environment friendly building technology. The EMS Housing (2009-2012), a 'total housing project' targeted to below poverty line households, constructed 1.28 lakh houses with the lead role of LSGs. MN One Lakh House Reconstruction Scheme helped to upgrade the quality of houses already constructed with public funding. Indira Awas Yojana, Pradhan Mantri Awas Yojana (Grameen) (PMAY-G), Jawaharlal Nehru National Urban Renewal Mission (2005 -2017) are some of the central government projects for providing shelter, basic services and other related civic amenities to the poor. Major contributions of central and state government agencies, LSGs, Kerala State Housing Board and others are summarised in this section.

Central Government schemes

The housing policy framework of India has been on rights based and the Central Government provide financial support to State and Local Self Government institutions to implement affordable and social housing schemes. It has been providing fiscal concessions for affordable housing and financial support for innovative, environment friendly and energy saving construction materials and methods. The state's Kudumbashree has been the nodal agency to implement central projects such as National Slum Development Programme (NSDP), Valmiki Ambedkar Awas Yojana (VAMBAY), Integrated Housing and Slum Development Programme (IHSDP), Basic Services for Urban Poor (BSUP), Rajiv Awas Yojana (RAY) and Pradhan Mantri Awas Yojana (Urban) (PMAY -U) now in collaboration with LIFE Mission.

The Jawaharlal Nehru National Urban Renewal Mission (2005 -2017) was an integrated programme for providing utilities to the urban poor through projects for providing shelter, basic services and other related civic amenities. The mission had two components that

focus on housing, viz., Basic Services for Urban poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP). The major objective of the IHSDP was a holistic development of urban slums combining two erstwhile schemes viz. Valmiki Ambedkar Awas Yojana (VAMBAY) and National Slum Development Programme (NSDP). The project was beneficial since it provides housing and basic facilities to the slum dwellers. In all, 38350 housing units were constructed under JNNURM in the state. Rajiv Awas Yojana, with the objective of 'Slum Free India' has been implemented in 6 corporations in the state. Proposals for redevelopment of 5 slums have been approved under the scheme. The project was launched in two phases - the preparatory phase (2011-2013) and implementation phase (2013-2022). The latter, with Kudumbashree as state level nodal agency, was executed with the active participation and ownership of urban local bodies and now it is merged with PMAY.

PMAY is the latest Central Government programme launched with the goal of 'Housing for All by 2022'. PMAY(U) is a 'housing for all' mission with focus on affordable housing in urban areas. It is sponsored by the Central Government under the Ministry of Housing and Urban Affairs (MoHUA). Kudumbashree, the state poverty eradication mission of Government of Kerala is the state level nodal agency for implementing the scheme in the state. Under this mission financial assistance to implementing agencies through State government is provided for 'affordable houses' to all eligible families. PMAY (U) has several components; the most important among them are Slum Rehabilitation of Slum Dwellers with Participation of Private Developers using Land as a Resource; credit linked subsidy schemes (CLSS); Affordable Housing in Partnership (AHP) with Public and Private Sectors; and Subsidy for Beneficiary-led individual Construction (BLC). The state government and the Urban Local Bodies are also extending financial assistance in addition to the central government grant. Commercial banks are also sanctioning housing loans to LIG and EWS beneficiaries of CLSS under PMAY (U). It could be converged with other schemes to ensure that houses have toilets, Saubhagya Yojana electricity connection, Ujjwala Yojana LPG gas connection, access to drinking water and Jan Dhan banking facilities, etc.

Kerala provides a unit cost of Rupees 4 lakhs per beneficiary (Central share Rs. 1.5 lakh + State share Rs. 0.5 lakh + Urban Local Body Rs. 2 lakhs) under the Beneficiary Led Individual Construction Scheme. The state has demonstrated commendable performance in implementing PMAY. It may be noted in Table that the Kudumbashree has constructed 59525 houses for the poor during the five-year period 2017-2021 under PMAY(U) in collaboration with LIFE Mission. During this period, the Rural Development Commissionerate has constructed 18173 houses for the poor under the PMAY (G) and LIFE Mission. Also, sanction has been accorded for the construction of 774 dwelling units for the landless homeless families under the Affordable Housing in Partnership programme. Apartment complexes are constructed in the land owned by Urban Local Bodies. Construction of 280 houses has been completed under this programme. Apart from the above, as part of the CLSS interest subsidy up to 6.5% has been sanctioned to 25732 beneficiaries for their loans from commercial banks. Also, benefits through convergence with Ayyankali

Urban Employment Guarantee Scheme 90 man-days have been provided to PMAY (U) beneficiaries.

The Ministry of Housing and Urban Affairs has launched Affordable Rental Housing Complexes (ARHCs) in 2020 to provide dignified living to urban poor/migrants in proximity to their work place²³. ARHC is a sub-scheme of PMAY(U). It is expected that the ARHC will promote inclusive urban development and prevent growth of slums and would provide support for a dignified living to urban poor/migrants near their work place.

State Government agencies

Although the state intervention in the housing sector of Kerala began in the 1950s, it was confined to implementation of schemes sponsored by the central government till the early 1970s. But it took a new turn with the launching of one-lakh housing scheme in 1972²⁴. The successive governments implemented several schemes/programmes with focus on economically weaker sections (EWS) through various departments and agencies. More than 20 major agencies are implementing housing programmes in the State today. The Kerala State Housing Board (KSHB), Kerala State Development Corporation for SC/ST, LSG Department, Commissionerate of Rural Development, SC Department, ST Department, Fisheries Development Department, Labour Department are some of the major agencies and departments implementing housing programmes. Apart from this, the Banking sector, Co-operatives, Kerala State Co-operative Agricultural and Rural Development Bank also provide financial assistance for various housing programmes. Kerala State Nirmithi Kendra and Kudumbasree are also implementing various housing schemes. The KSHB since its inception have constructed 3373 flats, 51317 individual houses and developed 3041 plots under the public housing scheme. During the last 50 years the Board has provided loans for 678951 people (EWS – 637003, LIG – 23601, MIG – 15319 and HIG – 3028)²⁵.

Non-Governmental Organisations such as COSTFORD and Habitat Technology Group also play significant role in the social housing sector.

Local Self Governments

Ever since the launching of democratic decentralised planning (DDP) in Kerala in 1996 local self-government institutions (LSGIs) have been actively involved in housing support for EWS²⁶. All the LSGIs – Jilla Panchayats, Block Panchayats, Grama Panchayats, Corporations and Municipalities - gave top priority to social housing projects with focus on EWS. The Jilla Panchayats in Thiruvananthapuram, Kollam and Thrissur implemented Total Housing Programmes with specific focus on EWS from the late 1990s. In 2009 the State government launched a total housing scheme namely 'EMS Housing Scheme' and implemented through the LSGs. Data compiled by the office of the housing commissioner show the details of houses constructed for homeless from 2017 to 2021 by the major agencies and departments (see Table). Now we have LIFE Mission project which is planned to implement as a joint programme of LSG Department and social welfare department. But, still there is no effective co-ordination and integration of departments dealing with housing schemes and programmes/projects addressing the same target groups.

Table. 5.1 New houses constructed for the homeless by the major departments in Kerala from 2017 to 2021

Houses constructed for homeless from 2017 to 2021 in Kerala							
Sl. No	Name of the Department	Number of Houses Constructed					Total
		2017-18	2018-19	2019-20	2020-21	2021-22 (up to 31/08/21)	
1	Kerala State Housing Board	442	407	55	25	9	938
2	Kudumbasree (PMAY-U)	2475	13250	32825	7170	3805	59525
3	LIFE Mission	15242	37405	74435	18221	5205	150508
4	Rural Development Commissionerate PMAY (G)	7977	7356	1364	707	769	18173
5	ST Development Department	579	507	507	616	126	2335
6	Fisheries	78	650	924	690	143	2485
7	SC Development Department	10684	9870	3081	1321	213	25169
8	Kerala State development Corporation for Christian Converts from scheduled caste and the recommended communities ltd Kottayam	251	238	199	126	1	815
Total		37728	69683	113390	28876	10271	259948

Source: Office of the Housing Commissioner

Need for co-ordination and integration

Except in theory there is no effective coordination and integration among the agencies and departments engaged in social housing activities. Convergence between poverty alleviation schemes and housing programmes for the poor is also absent. It is true that the government and public agencies have accorded highest priority to social housing specially to housing for the EWS. Eligibility criteria for identifying the poor for providing institutional support for housing are transparent. However, the norms, unit cost, type design, structure and pattern of funding, and the subsidies varied widely across the schemes²⁷. Guidelines of housing programmes of various departments/implementing agencies also vary widely. Several tasks from identification of beneficiaries, implementation and monitoring are done by the LSGs and Kudmbassree under the administrative control of LSG Department. Every time the LSGs collect and publish the list of beneficiaries eligible for housing support under each scheme. But, accurate information on the housing situation and families that require support are not available in a common comparable format at the LSG level so that it can be compiled at the district and State levels²⁸.

Despite the proactive state intervention and impressive records in terms of both investment

and physical achievements, housing situation of a significant proportion of the marginalised sections continue to be poor. One-fourth of the entire houseless and those living in poor quality houses belong to SC/ST groups²⁹. Several households do not have land with titles for house construction. Most of the hitherto public housing schemes bypassed the landless households. Although the major objective of the LIFE mission was to achieve the goal of 'total housing' in five years with the coordination of the entire housing departments in the state and convergence of poverty alleviation and employment programmes for the poor, now it is realised that it is not that easy.

Who will co-ordinate and integrate housing activities for the same target group and how can it be converged with available schemes for employment, skill development, building material production, health and hygiene, nutrition & food habits, avoidance of liquor and narcotics, forest management including afforestation activities, animal husbandry etc. No single agency or department at present do have the capacity and power to co-ordinate and integrate housing programmes addressing the same target group and to combine it with training and skill up-gradation programmes so as to ensure social security and welfare. LIFE Mission is a typical case in point. It should be noted that house construction involves the use of natural resources; location of the house is also important. Disaster-prone areas are not suitable for house construction. Programmes for housing provision should consider all these aspects along with the livelihood aspects of the beneficiary households. Recommended roles and responsibilities that could be undertaken by the major agencies and departments are detailed in section 8.

CHAPTER 6

BUILDING DESIGNS, MATERIAL USE, BUILDING PROCESS AND SUSTAINABILITY ASPECTS

It may be noted that the roof material of over 90% of the residential buildings constructed and completed in the year 2019-2020 in Kerala was concrete (RCC)³⁰. Although it is perceived as a sign of better quality standard, it should be remembered that injudicious use of energy intensive materials poses threats to environmental sustainability and ecological balance of the region. The mainstream building construction sector in Kerala today is dominated by energy intensive factory produced materials, most of which are environment unfriendly. There is acute shortage of both natural and factory produced building materials. Injudicious and wasteful use of scarce resources and materials are also posing threats to the already fragile ecology and environment of the state. Therefore, the ever increasing demand for residential construction necessitates incorporation of sustainability concern in future housing. Sustainability aspects - environmental, economic, social and technological - need to be incorporated in the material use and building process. It is essential for improving the livelihood conditions and financial inclusion of the beneficiary households belonging to lower social socioeconomic ladder³¹. Materials and technologies used for construction should address the issues of shortage of natural resources, environmental degradation and affordability. Promotion of environment friendly and cost-effective construction will succeed only when the mainstream society - especially the upper and middle classes and government and public institutions – opts for it, thereby removing the stigmatization that it is for the poor.

Socio- cultural Aspects

Social housing schemes for the poor should give due consideration to the socio-cultural background of the beneficiaries. It is essential to ensure their participation in the building process. Community involvement is also crucial for housing development. Thus, the following aspects are important for achieving socio- cultural sustainability: (i) involvement of households with the support of community; (ii) promotion of core housing concepts with flexibility for future expansion; (iii) flexible designs; (iv) careful neighbourhood planning; (v) access to basic infrastructure facilities and community services such as library / reading room, playground / park etc.; (vi) avoiding segregation based on income, religion or other social criteria; and (vii) discourage stigmatization of houses either through type design, material usage or any other methods.

Economic Aspects

Source of employment and income to meet the basic livelihood needs are important aspects of economic sustainability. It can be achieved at least partially by integrating social housing programmes with training and skill upgradation to participate in activities related to building material production, construction and maintenance of housing. Access to finance to supplement government support is also essential. Forming self-help and mutual help groups of beneficiaries of social housing would facilitate creation of social capital for collective development.

The use of cost-effective, energy-efficient and environment friendly building materials and appropriate technologies would reduce both the private and social cost of construction. Appropriate technology should satisfy the following conditions:

- (a) Simple and easy to use
- (b) Should not warrant heavy capital investment
- (c) Use of minimum skilled workforce
- (d) Innovations in production of building materials
- (e) Energy efficiency, weather-proof, thermally comfortable and durable finished houses
- (f) Hurricane/earthquake-proof constructions
- (g) Cost effective compared to conventional construction

Labour cost reduction can be achieved by using improved design and modular construction techniques. Specifications should be prepared considering optimization of space and cost-effective construction systems. Energy efficiency should be ensured by choosing the right orientation, building form, openings and materials used besides landscaping /outdoor environment.

Choice of materials is an important step towards cost reduction. The use of local materials reduces transportation cost. Material cost can be reduced by:

- (a) Optimizing the built-up area
- (b) Pre-planning every component of a house
- (c) Rationalizing the design procedure for reducing the size of the component
- (d) Minimizing the wastage and
- (e) Using only components that are essential

Organizations or small groups of beneficiary households together with the involvement of community organisations such as 'Ayalkootam', self-help groups etc., can address several issues related to basic services such as water, sanitation and waste management. Another important factor is awareness about the resource availability and their efficient use. Thus, besides public support, habitat literacy campaign is also essential for addressing the sustainability concerns.

Technological Aspects

The poor have relatively little access to natural resources popularly used for construction such as River sand, Rubble, Timber and so on. Because of the ever increasing demand supply mismatch prices of these materials are soaring day by day. Although several traditional building materials such a bamboo and coconut stem are available in plenty, they are not widely used allegedly due to non-durability and non-flexibility. Technologies to increase the durability of indigenous materials are available with major research laboratories. But none of them is cost effective at present³². Academic research institutions and organisations like KESNIK have not sufficiently contributed towards inventions and innovations in building technology³³. Hence, government and public support are essential to propagate appropriate technologies, cost-effective and environment-friendly building materials and methods.

Technology promotion activities and awareness programmes should be accelerated to make the technologies more accessible and affordable to the users. Along with this, institutional arrangements for bulk purchase and distribution sale at reasonable prices (such as Kalavara model) need to be popularised to benefit EWS and LIG households.

Effective dissemination of cost-effective and environment friendly technology through convincing examples and post delivery services need to be promoted. Service of institutions such as Kerala State Housing Board and KESNIK can be used to promote the access and acceptance of appropriate technologies. Research in appropriate technology needs to be promoted to explore the possibility of using waste materials that are facing disposal issues. Building standards need to be revised to include technological innovations. Fiscal measures are also required for incentivising cost-effective methods.

Environmental Aspects

Accessibility to basic infrastructure facilities, conservation of natural resources and efficient use of resources in housing activities deserve more attention. Ensure thermal comfort and resource efficiency with regard to water, energy and waste through choosing appropriate typology and design. Harvesting of rainwater, effective utilisation of solar power and safe disposal of organic waste should be made mandatory through appropriate legislation.

The nature of jobs and skill requirements for house construction at present are far beyond the means and skill sets of ordinary citizens. If we can combine government programmes for training, skill-upgradation, employment and income-generation with building materials production and house construction, several beneficiaries of EWS and LIG housing can earn income that in turn would enable them to gain upward economic mobility and better social status

Design of the dwellings of fisher folk and tribal communities should be consistent with their livelihood needs. Pre-plan consultations may be required to develop acceptable designs to these categories. Use alternative indigenous materials and methods acceptable to them through a consultation process. The present contracting system of tribal house building should be replaced by collective community participation in building construction. For this the beneficiaries need to be trained. Dwelling of fisher folk need to be relocated in a phased manner without affecting their livelihood. The State has already developed many fish landing facilities along the coast of Kerala. Residential clusters may be planned near the fish landing centres. Anyway, caste and religion-based segregation of housing clusters must be discouraged.

Given the high market value and scarcity of land suitable for house construction, garden houses (detached houses in independent plots) may not be a feasible solution in urban and semi-urban areas. We need to promote low-rise apartments, cluster housing and row housing in these regions. Other options are development of land owned by private parties and 'land readjustment' which involves pooling or assembly of small rural and urban land parcels and developing it as a single parcel for housing purposes. Instead of converting wetlands and other ecologically fragile areas LSGs need to identify 'zones' suitable for residential developments. All future residential developments should be promoted in these

zones. It is essential to discourage construction in disaster prone steep slopes, flood prone areas, coastal areas prone to sea erosion and areas in flood plain of rivers and canals.

Post-Delivery services (Maintenance)

The entire liveable houses need to be properly maintained with timely repair and maintenance. In the contemporary context of 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 minimize the need for new construction. Beneficiary groups and community organisations should be trained to identify maintenance needs and conduct the maintenance works.

Legal and Regulatory 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 own housing schemes and resourcing from their own fund, the size of subsidy for land purchase and house construction are regulated by government through guidelines. These regulations and guidelines at present do not allow flexibility to accommodate local specificities. Suitable changes in rules and regulations are, therefore, required for enabling LSGs to accommodate locational specificities in the allocation of funds for land and house for the poor³⁴. Appropriate changes in legal framework, building rules and PWD codes need to be brought in to promote cost effective, energy efficient and environment friendly building materials and technologies.

CHAPTER 7

FINANCE

The major sources of finance for house construction are own sources, grants/subsidies from government and loans from banks and other sources (both institutional and non-institutional agencies). According to NSS 76th round report 81.5% of households who spent some amount for construction or first-hand purchase of flats for residential purposes during the one-year reference period have financed from own sources; 10.1% got financial support from government and 40.7% had accessed loans from Banks. But, at the all-India level, the percentage of households that accessed loans from Banks was only 8.5% of those who spent some amount on housing³⁵. While at the all-India level 7.3% households sought financial support from money lenders, the corresponding percentage in Kerala was only 1.3%.

There is no doubt that the richer sections can raise own money for house construction. But own sources might be negligible for EWS to set apart for housing. Loan facilities are available only to those who have asset and regular income to repay it on time. Although it is a priority sector, banks and other financial institutions give loans only to those who could produce income proof and provide collateral security. But, since a majority of EWS households are unlikely to have income proof and clear documents to produce as collateral security, they may not get bank loans. They depend mainly on the social housing schemes of the government and other sources.

At the State level commercial banks are the major source of housing finance. Outstanding housing loan of the banking sector was hovering around Rs 40000 crores during the past five years since 2016 (see Table). In March 2021 the commercial banks had an outstanding loan amount of Rs 30783 crores and the co-operative banks had Rs 8725 crores, accounting for around 22% of the total banking sector loans. Average loan outstanding per account in commercial banks was around Rs. 6.5 lakhs and in co-operative banks was around Rs. 3.5 lakhs in 2021. It should be noted that besides the banking sector, dedicated housing finance institutions are also providing housing loans

Table.7.1 Outstanding housing loans of the Banking sector in Kerala (2016-17 to 2020-21)

Year	Banks	Total accounts	Total amount in (Rs lakhs)	Average per account (Rs lakhs)
2016-17	Commercial banks	478829	3053017	6.38
	Co-operative banks	252598	711371	2.81
	Total	731427	3764388	5.14
2017-18	Commercial banks	468488	3218092	6.9
	Co-operative banks	238246	764838	3.2
	Total	706734	3982930	5.63
2018-19	Commercial banks	447216	2738612	6.12
	Co-operative banks	304418	863888	2.8
	Total	751634	3602500	4.8
2019-20	Commercial banks	452651	2896426	6.4
	Co-operative banks	374445	835941	3.9
	Total	827096	3732367	4.5
2020-21	Commercial banks	477473	3078256	6.4
	Co-operative banks	233883	872470	3.7
	Total	711356	3950726	5.55

Source: State Level Banker's Committee

Given the ever-increasing price of inputs and cost of house construction, public assistance alone might not be sufficient to complete the construction on time. That is why, as noted earlier, the LIFE Mission had to focus on the completion of such houses in the first phase. Although several microfinance models were initiated under the leadership of Kudumbasree, most of them failed to yield the desired results³⁶. Therefore, we have to look for other institutional arrangements to support the needy to raise supplementary housing finance at affordable rates. Funds utilised under LIFE Mission (as on 28/09/2021) by source is given in Table 7.15.

Table 7.2 Funds utilised under LIFE Mission (as on 28/09/2021) by source

Source	Funds utilised (in Rupees Crores)
Central share	
PMAY (U)	932.63
PMAY (Rural)	123.6
Total	1056.23
State share	
LIFE project	792.0
PMAY (U) state share	304.97
PMAY (Rural) state share	82.4
SC/ST/Fisheries	980.0
LIFE third stage	31.0
Total	2190.37
Share of LSGs	
LSG share for LIFE projects	1693.5
PMAY (U)	602.45
PMAY (Rural)	480.65
Total	2776.6
HUDCO	
Loan for LIFE Projects	2020.0
Loan for Municipalities	950.0
Total	2970.0
Grand Total	8993.20

In the succeeding paragraphs an attempt is made to assess the financial implications for providing housing support to an imaginary number of two lakh landless homeless families (likely to be the pending LIFE project houses and new requirements during the 14th FYP period). We also suggest possible sources for tapping new sources so that the financial burden of the state can be minimised to the lowest possible level.

We know that accurate numbers are required to prepare a realistic financial plan to address the issues of landless homeless and houseless with own land within a stipulated time frame of five years. In the absence of accurate LSG level data, we have to make unrealistic and heroic assumptions. As noted elsewhere, even though the survey shows huge number of landless homeless households, a significant proportion among them is residing in rental

houses or shared homes. Very few people are residing in slums and un-authorized colonies in Kerala. Hence, it is presumed that there is a rental housing stock and sufficient demand for rental houses.

Let us assume that we want to provide adequate housing to 2 lakh houseless households during the 14th Five Year Plan Period. If all of them are to be provided houses on an individual plot of 3 cents of land each, 6000 Acres of residential land would be required. If these households are to be accommodated in group housing/multi-storied houses or apartments, the land requirement would be about 2000 Acres.

Regarding cost of construction, if landless homeless beneficiaries are to be provided with 400 sft houses on an individual plot, it is estimated that the cost per unit would be Rs. 5 lakhs and if multi-storied model/ group housing, it is estimated that the cost per unit would be Rs. 12 lakhs, which would require Rs. 24,000 Crores in addition to the land cost.

Table. 7.3 Resource requirement for 2 lakh houses for the landless homeless

Resources required	Housing with Individual plots	Group housing/ apartments
Land	6000 Acres of residential land.	2000 Acres of residential land.
Cost of construction	10,000 Crs.	24,000 Crs

So, the policy option whether to provide individual or group housing should be based on the availability of resources. Considering the scarcity and high cost of land in urban areas, it is proposed to have group housing in urban areas and individual houses in rural areas.

Considering the quantum of resources required to fulfil the objective of housing for all, the State Government alone would not be able to meet the cost within a period of five years. Hence, it would be desirable to classify the beneficiaries in to various categories based on their income and capacity to mobilize resources for housing. We can seek the support of other stakeholders and institutions not only for the finance mobilisation, but also for facilitating construction and repayment of loans. Based on an imaginary affordability measured in terms of monthly repayment capacity the two lakh potential beneficiary families are divided into four categories. Category wise tentative number of units, type of housing and nature of government support required are detailed in Table 7.17.

Table. 7.4 A tentative financial plan for 2 lakh houses for the landless homeless

Type of beneficiaries	Type of housing	Tentative no. of units	Nature of Government support
<u>Category-1.</u> Having monthly repayment capacity more than Rs10,000 and able to mobilize resources/ finance from Banks/FI.	>Individual houses > flats under Affordable Housing	(5 % of eligible households 10,000 units.	<ul style="list-style-type: none"> • No Direct financial support from govt. • Govt. to facilitate the availability of housing stock in the market (Cost of DU from 15 to 25 Lakhs) through private builders, Housing board, LSGI's. • Urban beneficiaries are eligible for PMAY grant, interest subsidy up to Rs. 2.67 lakhs under CLSS.
<u>Category-2.</u> Having monthly repayment capacity more than Rs. 8,000 but could not mobilize finance from Banks/ FI due to non-formal income.	Group housing OWNERSHIP	(20 % of the eligible) 40,000 units.	<ul style="list-style-type: none"> • Financial support/ grant of Rs. 4.00 Lakhs under LIFE/ PMAY. • Govt. to facilitate the availability of housing loan. • Group of beneficiaries (Minimum 6 nos) form a housing co-operative and acquire the land (minimum one cent per member) • Housing loan through co-operatives (Rs. 8 Lakhs per unit) by mortgaging the land. • <u>Construction by beneficiaries.</u>

<p><u>Category-3.</u> Having monthly repayment capacity more than Rs. 4,000 and could not mobilize the resources.</p>	RENT	(25 % of the eligible households) 50,000 units	<ul style="list-style-type: none"> • LSGI, Housing board, Kudumbashree to take up housing projects. • Land to be identified by the implementing agency OR provided under land pooling. • Cost of construction of 500 sft of built up area with infrastructure facilities for Rs. 12.00 lakhs/ unit. • State/ LSGI support of Rs. 8.00 lacs per unit • loan from FIs. After clearing the loan, ownership to the beneficiaries.
	RENTAL HOUSING	(25 % of the eligible households) 50,000 units	<ul style="list-style-type: none"> • The available rental housing stock also to be used to accommodate the landless and homeless families.
<p>Category-4 Landless and most vulnerable. No repayment capacity.</p>	FREE HOUSING	(25% of the eligible beneficiaries) 50,000	<ul style="list-style-type: none"> • Full state support of Rs. 12.00 lakhs per unit. • Land to be identified/ provided by ULB. • State Government to construct houses - ownership with Govt • Each beneficiary has to pay a monthly maintenance charge to the LSGI.

By categorizing the beneficiaries and bringing their shares/ contribution to the cost of construction and also with the participation of major stakeholders and institutions, the State's financial burden could be reduced to Rs. 11,600 Crores instead of the estimated Rs. 26,000 Crores, for providing uniform support to all. Similarly, the land requirement also could be reduced substantially.

How to raise additional funds for housing support?

As noted earlier, the ecological footprint of household construction is very high. Popular materials currently in use are energy intensive and unfriendly to the environment and the ecology of the state. Imposing additional cess and penal taxes on wasteful constructions, energy intensive and environment unfriendly materials would discourage such constructions and generate funds for social housing. Scientific studies and assessment may be required for assessing how much cess or tax could be imposed on materials such as cement, steel, vitrified tiles, granite, costly fitting and fixtures and so on. Similarly, excessive use of natural resources such as quarry products and river sand also need to be controlled. Additional tax or cess could be one method for controlling their wasteful use.

Effective social control is essential for preventing the growth of unoccupied houses. Penal tax may be imposed for keeping houses vacant for long, may be two years and more. Fiscal disincentives also may be required to discourage nuclear families from owning more than one or two residential houses within the State. Government control over the real estate market is another area that requires urgent attention. More specifically we would recommend the following for raising additional funds for social housing.

1. Cess on energy intensive and environment friendly building materials.
2. Additional/penal Tax on vacant houses/buildings.
3. One-time tax of minimum Rs 10000 per new houses/building with 200 sq.m built up area in urban and rural areas (higher amounts for bigger buildings)
4. Housing Cess for all big houses with floor area above 250 sq.m.
5. Builders of Flats/Apartments/High rise building and Gated Villas shall contribute an amount namely Social Housing Responsibility Fund (SHRF) to finance affordable houses to the EWS households. The number of affordable housing units suggested for each builder is 10% of the number of dwelling units constructed or plots developed. The cost of construction of affordable houses will be decided by the housing department in consultation with the respective LSG.
6. A part of the CSR funds of companies, corporations etc may be dedicated to social housing (let it be Housing Responsibility Fund (HRF).
7. Philanthropic contribution of individuals, families, NGOs, charity organisations for mitigating the housing problem in their respective LSG areas
8. Contribution of the co-operative sector.

Besides the above, workers in sectors such as plantation, fishing, agriculture, traditional industries and so on may encouraged to save a part of their income and deposit it (in scheduled banks/co-operative banks) as a contributory housing fund. It may be released (along with matching grant/employer contribution etc.,) at the time of house construction.

Housing induced savings by women's groups also need to be strengthened. Women headed self-help groups may be encouraged to save funds for house construction/repair/renovation.

Those pravasis who need financial support for housing may be encouraged to opt for affordable houses. Suitable financial instruments for savings and loans need to be planned for that purpose. Above all, Reverse Mortgage scheme benefiting senior citizens also need to be popularised.

CHAPTER 8 INSTITUTIONAL RESPONSIBILITIES

Local Self Government Institutions

LSGIs (both rural and urban) should prepare database, undertake planning for project implementation using appropriate models, monitor and evaluate implementation and post-implementation programmes. For this a Housing Support Mechanism (HSM) need to be created at the LSG level. HSM may consist of three wings for undertaking specific activities – administration, financial support and training/technical assistance. Responsibilities of the administrative wing include the following:

- Preparation of housing database
- Identification and selection beneficiaries of social housing schemes and end-users of affordable housing schemes
- Identification and allotment of land to the landless and settling issues related to land tenure
- Planning, linking social security schemes and programmes for employment and income-generation with building material production, building construction, repair and maintenance.
- Ensuring social infrastructure and facilities for drinking water, drainage, waste disposal and carrying out hygiene practices.

Financial support wing should undertake the following tasks:

- Ensure smooth flow of funds to the beneficiaries/end-users
- Arrange supplementary finance, if required, through micro-credit/savings linked schemes

Technical support wing should support all beneficiaries/end-users engaged in self-construction in the selection of building plans, designs, procurement of building materials, methods etc. Other services include the following:

- Training and awareness creation for the use of environment friendly and energy efficient building materials and methods.
- Ensure availability of labour and materials to complete construction on time.
- Overall supervision and guidance
- Formulation of stakeholder groups to ensure smooth construction and post delivery services

There are also a large number of heritage homes within the State. Many of these heritage homes are monuments of traditional or vernacular architecture that deserve conservation for their historical importance. A separate institutional structure and mechanism is required for preserving such buildings.

Map the possibilities for building material production in each LSG, link it with training and employment programmes for poverty alleviation. Prepare building plans, material use plans, production plans etc. Each LG should do mapping and estimation of natural building

materials (stones, sand, earth, timber, water etc.) available in their jurisdiction and prepare a long-term plan for their sustainable utilisation. The current use, future development and the scale of operation need to be judiciously planned. The use of natural resources should not be allowed to affect the ecosystem stability and cross the threshold limits.

Many of the above activities could be done with the help of engineering, management and arts and science college students taken for internship programmes with stipend and retired professionals in respective areas. Engineering wing with the support of the MGNREGS/Ayyankalai UEGS office of the LSGIs may provide the logistics and co-ordinate the activities of the student interns.

Housing data warehouse management may be entrusted with the Assistant Secretary of the LSGIs. To ensure accountability and transparency at all stages, community participation and IT enabled technologies should be used. Social Auditing is another method suggested for ensuring transparency. As far as possible, the end users should self-declare their claims for eligibility. A third-party independent verification should be undertaken to authenticate the information. In case of wilful wrong declaration, fine/blocking from availing public schemes is suggested.

Details about the houses and households should be linked to any one of the recognised primary documents such as Aadhar card number. The State should introduce the geo-positioning of each house. Given the varied income/economic and social category of households and housing needs, factual database helps identification of the correct mix of housing provision/support models suitable to the needy households.

Land for housing

(1) All vacant lands, currently owned by central, state and local agencies, suitable for housing purposes should be transferred to LSGs so that it can be used for housing development under different models. (2) Develop land owned by private agencies - in possession of individuals or organisations – with necessary public infrastructure and facilities and devote part of it for affordable housing and compensate the developer in form of Transfer Development Rights (TDR)³⁷ or increased FSI. (3) Land pooling is another possibility. It involves assembly of small rural and urban land parcels into a large land parcel. Provide all types of social infrastructure in a planned manner and return the developed land to the owners after deducting the cost of development of infrastructure and public space by sale of serviced land. If sufficient land is available development of new housing layouts also can be considered. Administration of land may be undertaken by the respective LSGIs with the support of Kerala State Housing Board under the overall control and supervision of the State Revenue Department.

Capacity building of officials at the LSGIs to deal with social and affordable housing is another area that requires immediate attention. If necessary, additional training may be provided to handle the following aspects.

1. Preparation of database
2. Need identification

3. Housing action plan and Project planning
4. Project management
5. Implementation
6. Preparation of programmes for post-implementation, operation & management and maintenance.
7. Co-ordination and integration of social housing programmes, poverty alleviation programmes, employment, training and skill-upgradation programmes
8. Monitoring and evaluation of housing programmes

KILA, LSGD and the Housing Commissionerate should take joint responsibility for organising and conducting the training programmes.

The Housing Commissionerate was formed in the year 1980 with the objective of planning and co-ordination of the activities in the housing sector. The Commissionerate need not conduct independent surveys and collect data for decision making in the sector. Instead, this office need to compile and collate data available with LSGIs, LIFE Mission, department of Economics and Statistics, IKM and other departments/agencies dealing with housing. Create a data base and present it in a common comparable format to form a data warehouse, which could be updated periodically. The warehouse so created should be an aggregation of accurate data from all the LSGIs, departments and other agencies. It should be made available for planning and policy making at all levels – Grama, Jilla panchayats, Municipalities and Corporations and State. This office may also be entrusted with the tasks of co-ordinating and integrating the social housing programmes and schemes of the line departments and public agencies in the state. It should keep accounts, monitor fund flows, monitor physical targets and achievements and also organise support services including training programmes for skill upgradation as and when required.

Kerala State Housing Board, Kerala

At present private sector participation in Affordable Housing projects is negligible. Generally, affordability is taken as three to four times the annual income of households. But, for those without regular employment and income most of the schemes envisaged under the PMAY (U) are not affordable. However, we propose three agencies for the construction of AH to those who can afford it: (1) Government agencies such as Kerala State Housing Board, Kerala State Nirmithi Kendra (2) Private agencies under the administrative control and supervision of ULBs (3) Housing through public private partnership. It is necessary that social infrastructure till the site of construction is provided by government agencies.

Owner-led construction or self-construction is the common model of new and incremental house construction in the state. Like any other investment project house construction requires planning, design, selection of materials and methods for cost-effectiveness, thermal comforts and efficiency with regard to use of water, energy and waste. Although technologies and methods are available for adoption of efficient use of resources, adoption of faster, innovative and disaster-resistant construction, currently they are not reaching the end-users. For instance, central government's Technology Sub-mission, Eco-Niwas Samhita and National Building Code and so on provides several useful guidance for efficient use

of resources, energy performance and thermal comfort. Institutional arrangements are essential for bring these aspects to the attention of beneficiaries and other end-users. Kerala State Nirmithi Kendra and Kerala State Housing Board should take the responsibility to organise training camps for the collectives of end-users, NGOs, private consultants and small builders dealing with social and affordable housing.

Kerala State Nirmithi Kendra

Given the acute scarcity of basic building materials, we have to strengthen the 'Kalavara model' to help all the beneficiaries of social housing schemes. Wherever possible encourage small scale production, marketing and use of locally available renewable building materials. Also, use the services of beneficiary households. Government programmes for rural development, poverty eradication, training programmes for skill up-gradation and MGNREGS/Ayyankali EGS etc., need to be dovetailed with social housing programmes at the local level. Also, it is essential to remove the stigmatization of appropriate technologies and alternative approaches are for the poor. Kerala State Nirmithi Kendra need to be strengthened to undertake the above tasks. Joint effort of government departments of Housing, Rural Development, LSG, ULB, Revenue, Social Justice and Finance is required for this purpose. Active participation of not-for-profit organisations such as COSTFORD, NGOs, Habitat and so on is also essential for the propagation of appropriate technologies and addressing the sustainability concerns.

Organisational structure

At the state level an inter-departmental sanctioning and monitoring committee namely (State Level Sanctioning and Monitoring Committee – SLSMC) with Chief Secretary as Chairperson and Secretaries of Finance, Revenue, Housing, Local Self Government Departments, Social Justice, SC/ST Development, Fisheries, Member State Planning Board and Housing Commissioner may be constituted for sanctioning programmes/ government funds and monitoring the State Nodal Agency.

Office of the Housing Commissioner under the guidance of Government Secretary, Housing should serve as a nodal agency in charge of housing database, and a single point contact for all social and affordable housing. This office shall coordinate and integrate the housing activities of all line departments and agencies. It must have three wings to manage the following: (a) data warehouse, (b) project management and monitoring, and (c) financial services/fund flows.

Housing programmes and projects of government departments and agencies must be made an integral part of the state level programmes or projects (like LIFE) for achieving the goal of 'total housing' within a stipulated time frame. Housing Commissionerate should provide facilities for interaction between the entire government departments and agencies engaged in social and affordable housing.

CHAPTER 9

SUMMARY AND CONCLUSION

Housing, being a location specific durable customized good and construction a leading economic activity in rural and urban areas of the state, we recognize the critical role of LSGIs not only in the identification of beneficiaries but also in the creation of an accurate database, programme planning, implementation of sustainable solutions and monitoring. The approach to housing should be right based. The thrust of public action should be to provide adequate housing to the vulnerable sections and facilitate the socially and economically weaker sections and low-income groups to own affordable housing. Considering the importance housing has on the well-being and upward social and economic mobility, housing provision to the poor should be supplemented with basic services, infrastructure facilities and opportunities for employment, income-generation and improvement of livelihood.

In order to achieve the desired goal of ‘adequate housing for all’ accurate information on housing and households should be created and maintained in the entire LSGIs in a comparable format so that it is easy to identify households that genuinely deserve ‘free house’ under social housing schemes and to decide who are to be facilitated to own affordable houses. This data sets should be aggregated at the district and state levels.

The analysis of available data on houselessness and landlessness in Kerala show that the problem is not serious in about half of the LSG areas. Also within each LSG, the housing problem varied widely across the Wards. Therefore, it is essential to empower and capacitate the entire LSGIs and housing agencies to focus in areas where the problem is acute and to implement mitigation programmes with social participation using cost and energy efficient technologies, methods and materials. Fund flows to the LSGIs should be need based and wherever possible arrangements should be made to tap all available sources – CSR funds, NGO, individuals and so on – to meet the goal of ‘total housing’.

Co-ordination and integration of agencies and departments is another area that requires immediate attention. Office of the Housing Commissioner need to be strengthened to collate and manage the data warehouse and to act as a nodal agency for co-ordinating and integrating the social and AH housing activities. Officials and end users need to be capacitated to use technologies, methods and materials that ensure efficiency in material use, and water and waste management. A co-ordinated and concerted effort of the entire institutions and agencies involved in the housing sector is essential for achieving the goal of ‘total housing’. Community participation, IT enabled tools and social auditing are also required for ensuring accountability and transparency.

Being an investment good, the employment and income generation potential of the housing sector need to be tapped to ensure livelihood improvement to the beneficiaries. In the light of environmental degradation and extreme climatic events, sustainability concerns need to be incorporated in the choice of land for housing, material use, building technologies and building process. Besides providing/facilitating housing, planned habitat development is also

required. LSGIs should be strengthened to adopt a planned neighbourhood development incorporating all infrastructure needed for a comfortable and peaceful living – drinking water, environmental sanitation, open space, community facilities and so on.

Building tax rules need to be revised to discourage wasteful construction and encourage the use of environment friendly and cost effective materials and methods. Fiscal measures are also required to encourage rental housing and optimal use of vacant houses. Legal framework need to be revised to develop a credible rental market. Similarly, building rules and PWD codes should be consistent with the norms for promoting the use of locally available environment friendly materials and cost-effective technologies.

In brief, we would suggest the following for an inclusive housing development in the state. Firstly, the richer sections should be discouraged from the wasteful use of scarce natural resources and disturbing the fragile ecology and environment through appropriate fiscal measures. Encourage the higher income groups to construct houses consistent with their professional, functional and other needs avoiding extravagance in built-up area, fixtures and finishes. Secondly, support the MIG, LIG and EWS households to own affordable housing with fiscal incentives and appropriate credit mechanisms. Thirdly, facilitate and/or provide core houses with provisions for improvement to households belonging to socially and economically poor sections of society; Fourthly, in the contemporary context of space and material crunch, promote a culture of repair and maintenance to minimise the need for new construction. Renovation and retrofitting should be promoted wherever possible so as to extend the lifespan of existing houses. Lastly, provide adequate housing in the form of group housing, rental housing, cluster houses, housing complexes and so on to the absolute poor that consist mostly of landless-homeless, plantation workers, migrant workers and other vulnerable sections. Housing should be combined with adequate infrastructure amenities and basic facilities with all infrastructure for healthy personal and social life – drinking water, drainage facilities, environmental sanitation, open space, community facilities etc.

ENDNOTES

- 1 Human Development Report Kerala (2005), Centre for Development Studies, Thiruvananthapuram
- 2 Gopikuttan. G (1990) 'House Construction Boom in Kerala – Impact on Economy and Society', Economic and Political Weekly, Vol. 25, No. 37 pp 2083-88.
- 3 GOK (2016) Government of Kerala (2016), Expert Group Report on Total Housing Mission, Plan Co-ordination Division, Kerala State Planning Board, Thiruvananthapuram
- 4 Data compiled the State's department of Economics and Statistics
- 5 NSS Report 76th Round, (July 2018-December 2018) Report No 584 'Drinking Water, Sanitation, Hygiene and Housing Condition in India' p 157. Average floor area of the dwelling unit in Kerala was 79.76 sq.m (rural +urban) while the all-India average was 46.42 sq.m
- 6 Ibid p. 173
- 7 Ibid p.142-144
- 8 Pucca structure is defined as a structure whose walls and roofs are made of pucca materials such as cement, concrete, burnt bricks, hollow cement/ash bricks, iron etc. Kutcha structure is one which is made of non-pucca materials like mud, unburnt bricks, bamboo, grass, leaves, thatch etc
- 9 Ibid pp 151-53
- 10 Kannan K P and Imran Khan (2016), Housing Condition in Kerala: With Special Focus on Rural Areas and Socially Disadvantaged Sections, Vol 1, Main Report, A Study sponsored by S R Sankaran Chair, National Institute of Rural Development and Panchayat Raj, Hyderabad, Prepared by Laurie Baker Centre for Habitat Studies, Thiruvananthapuram; Government of Kerala (2017), Report on Quantitative and Qualitative Condition in Housing in Rural Kerala 2016-17, Department of Economics and Statistics, Thiruvananthapuram; GOK (2016)
- 11 Recent extreme climatic events, floods and landslides stood testimony to ecosystem collapse. Between June 1 and August 2018, Kerala experienced the worst floods ever since 1924. Nearly 341 landslides were reported from 10 districts. The devastating floods and landslides affected 5.4 million people, displaced 1.4 million people and took 433 lives. PDNA Report 2018 (<https://www.undp.org/content/undp/en/home/librarypage/crisis-prevention-and-recovery/post-disaster-needs-assessment--kerala.html>). Kerala has a total of quarries, an average of six quarries per panchayat, of which 3332 are in ecologically sensitive zones identified by Gadgil committee. (<https://www.livemint.com/news/india/damage-to-western-ghats-makes-kerala-floods-worse-1565634396271.html> accessed on 23/03/2020)
- 12 Harilal K N and Mathew Andrews (2006), Commodification of Buildings and Labour Market Dynamics, in Nair K N and Gopikuttan G (Ed) Housing in Kerala: Impact of Investment, Technology and Institutions, Centre for Development Studies, Daanish Books, Delhi
- 13 Gopikuttan G (2006), Public Housing Schemes for Rural Poor in Kerala: A Critical Study of their Suitability, in Nair K N and Gopikuttan G (Ed) Housing in Kerala: Impact of Investment, Technology and Institutions, Centre for Development Studies, Daanish Books, Delhi; Government of Kerala (2017), Report on Quantitative and Qualitative Condition in Housing in Rural Kerala 2016-17, Department of Economics and Statistics, Thiruvananthapuram
- 14 Harilal K N and Mathew Andrews (2006) op.cit
- 15 Gopikuttan G (2006) op.cit ;
- 16 https://rebuild.kerala.gov.in/en/fully_damaged_houses accessed on 23/03/2020; https://rebuild.kerala.gov.in/en/houses_partials accessed on 23/03/2020
- 17 GOK (2016)
- 18 GOK (2016)
- 19 Meenakshi C S and Ajith Kumar P (2006), Women's Participation in Rural Housing Schemes, in Nair K N and Gopikuttan G (Ed) Housing in Kerala: Impact of Investment, Technology and Institutions, Centre for Development Studies, Daanish Books, Delhi
- 20 The wards selected are from Ezhamkulam, Kotangal, Mararikulam south, Thalanad and Kodikulam grama panchayats. One ward from each of these LGSs are selected purposively to cover diverse geographical regions. Convenience is another factor that motivated the selection
- 21 Architectural designs, material use etc. should be consistent with the topology and soil condition of each location in different geographical regions of the state
- 22 Research and Policy Note No.1 (2009), Research Unit on Local Self Governments (RULSG), Centre for Development Studies, Thiruvananthapuram
- 23 Urban migrants/poor consisting of workers in manufacturing industries, domestic/ commercial establishments, health sector, service providers, hospitality industry, construction or other such sectors play an important role in urban economy. They come from rural areas or small towns for seeking better employment opportunities in urban areas. In order to maximize savings, they often compromise with living conditions to send remittances to families left behind at their native places. Provision of rental housing options closer to workplace will improve their productivity
- 24 Gopikuttan G (1990)

25 Data provided by the Chief Engineer, KSHB

26 Under the general administrative control of the LSG Department of the State at present there are 14 Jilla Panchayats, 152 Block Panchayats, 6 Corporations, 87 Municipalities and 941 Grama Panchayats. Among them GPs are directly under the administrative control of Directorate of Panchayats, Corporations and Municipalities are under Urban Affairs Department, Block Panchayats are under Commissionerate of Rural Development and Jilla Panchayats under the LSG Department

27 GOK (2016)

28 GOK (2017) p. 20

29 A few micro level studies that throw light on the socioeconomic background of the houseless households are available. For instance, Research and Policy Note No.1 (2009) 'Rural Housing in Kerala: Towards Making Intervention by Local Self Government Effective' Research Unit on Local Self Governments, Centre for Development Studies, Thiruvananthapuram; Gopikuttan G and Joseph M J (2007), Democratic Decentralized Planning in Kerala and Hard-core Poor: Lessons drawn from Pandalam Grama Panchayat (Mimeo).

30 Data compiled by the State's Department of Economics and Statistics

31 Nair, D.G., 2006. Sustainable- Affordable Housing for the Poor in Kerala. PhD Thesis, Technical University, Delft, The Netherlands. ISBN-10:90-9021395-3, ISBN-13:978-90-9021:395-8

32 Gopikuttan G and Renu Dineshnath (2006) in Nair K N and Gopikuttan G (Ed) Housing in Kerala: Impact of Investment, Technology and Institutions, Centre for Development Studies, Daanish Books, Delhi

33 ibid

34 Land price and cost of house construction are not uniform across the regions within an LSG region. Construction of houses in difficult terrains with no serviceable roads may involve high transportation cost and hence require additional financial support. The LSGs must have the freedom accommodate this flexibility.

35 Government of India (2019) NSS 76th Round, July 2018-December 2018, Report No. 584 – Drinking Water, Sanitation, Hygiene and Housing Condition in India, p. 173.

36 Manoj P K (2015), Socio-economic Impact of Microfinance: Findings of a Field Based Study in Kerala, India, International Research Journal of Finance and Economics, Issue 137, pp 32-43

37 TDR means making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land

Appendix I

PROCEEDINGS OF THE MEMBER SECRETARY STATE PLANNING BOARD

(Present: Sri. Teeka Ram Meena IAS)

Sub: - Formulation of Fourteenth Five Year Plan (2022-27) – Constitution of Working Group on Housing – reg.

Read: 1. Note No. 297/2021/PCD/SPB dated: 27/08/2021
2. Guidelines on Working Groups

ORDER No SPB/446/2021-DPD/WG6 Dated: 10/09/2021

As part of the formulation of Fourteenth Five Year Plan, it has been decided to constitute various Working Groups under the priority sectors. Accordingly, the Working Group on Housing is hereby constituted with the following members. The Working Group shall also take into consideration the guidelines read 2nd above in fulfilling the tasks outlined in the ToR for the Group.

Co - Chairpersons

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2. Prof. G. Gopikuttan, Professor, NSS College, Pandalam (Rtd.), Ph.9447391286, gopikuttanmrinmaya@gmail.com

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Terms of Reference

1. To review the implementation of the LIFE Mission.
2. To evaluate the role of different institutions currently involved in the housing sector in Kerala
3. To propose a long-term perspective on housing finance in Kerala.

Terms of Reference (General)

1. The non-official members (and invitees) of the Working Group will be entitled to travelling allowances as per existing government norms. The Class I Officers of GoI will be entitled to travelling allowances as per rules if reimbursement is not allowed from Departments.
2. The expenditure towards TA, DA and Honorarium will be met from the following Head of Account of the State Planning Board “3451-00-101-93”- Preparation of Plans and Conduct of Surveys and Studies.

Member Secretary

To

The Members concerned

Copy to

PS to VC

PA to MS

CA to Member concerned

Sr. A.O, SPB

The Accountant General, Kerala

Finance Officer, SPB

Publication Officer, SPB

Sub Treasury, Vellayambalam

Accounts Section

File/Stock File