

A Study of the review of Housing Policies of State Governments in India

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Abstract - The purpose of this study is to analyse and assess the housing policies put in place by the different state governments in India. The supply of housing is heavily influenced by governmental policies & initiatives, notwithstanding the importance of this sector to the economy. The responsibility for addressing India's acute housing crisis—a crisis that affects 18 million people—is on the individual state governments. There needs to be a swift response because the nation is still facing a major difficulty with access to excellent housing. In India, many different tactics have been explored, some of which have been successful and others ineffective. In India, every state has developed its housing policies because this is the responsibility of the individual states' governments. Government housing programs in India began with five-year plans. Understanding the importance of this field, the research examines how state governments have responded to the varied & ever-changing housing demands of their citizens.

Keywords - Housing, Policies, State Governments, India

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INTRODUCTION

There were 377 million people living in urban areas in India in 2011, accounting for 31.16% of the total population. Approximately 36% of the world's population, or 437 million people, will fall into this category by 2021. By 2026, experts predict that there will be 553 million people living in metropolitan areas. In the next three to four decades, urbanization is predicted to reach the 50% milestone. More than 60% of India's GDP comes from urban areas, thus it's safe to say that urbanization and economic growth go hand in hand. No doubt revitalising & fortifying Urban India—which will substantially contribute to and maintain the growth momentum—has emerged as a critical policy concern as India heads toward double-digit growth. In 2012, when the 12th plan period began, there were 18.78 million housing shortages worldwide, As per the Report of the Technical Group on Urban Housing Shortage. Thirty-nine percent will live in LIG housing & 56 percent in EWS housing. The urban housing crisis is expected to be addressed by the various government schemes, such as RAY, JNNURM, PMAY-U, etc. But the government can't solve the massive housing crisis on its own, so it's been trying to get the private sector involved by offering incentives. A key component of the government's "National Housing and Habitat Policy, 2007" is the encouragement of public-private partnerships in the construction of new homes. To align

with the new "Housing for All" plan of the Indian government by 2022, this was updated once again.

HOUSING: CONCEPT AND TYPES

Some frequently used phrases in the housing sector have many definitions in the Census of India. Here are some of the most important terms used in the 2001 Census, along with their definitions:

- a) **Census House**: Anything with its main entrance from the street, a shared courtyard, a staircase, etc. is considered a census house, whether it's an entire structure or only a portion of it.
- b) **Household**: Unless someone's job requires them to eat separately, a "household" is typically a collection of people who live together and share a kitchen. Anyone living in the same home could be related, distant, or a combination of the two. But a bunch of strangers who live in the same Census dwelling but don't eat in the shared kitchen won't be considered a household. A distinct home should be maintained for each individual in this situation. To determine if it is a home or not, a shared kitchen is the connecting piece. Households might consist of one person, two people, or more than one person. The preceding definition of

"household" may not be applicable in all cases. For instance, regardless of whether they prepare their food or not, a lone individual residing in a census house must be considered a household. A typical family also includes a husband and wife or other related persons who live in the same census house but do not prepare their food.

- c) **Institutional Household- An "Institutional Household" is defined as a collection of unrelated people** who share a kitchen and live in an institution. Boarding houses, messes, hostels, hotels, rescue homes, observation homes, prisons, ashrams, elder homes, children's homes, orphanages, and so on are all examples of institutional households.
- d) **Permanent House:** Structures with durable walls and roofs. Walls can be made of G.I., metal, asbestos sheets, stone, concrete, or charred bricks. Asphalt shingles, tiles, slate, glass fiber, metal, asbestos sheets, brick, stone, or concrete are all viable roofing materials.
- e) **Semi-Permanent House:** One wall or roof is composed of permanent material, while the other is temporary.
- f) **Temporary House:** Made of temporary materials, including walls and roofs. Grass, thatch, bamboo, plastic, polythene, mud, unbaked brick, and wood are some of the many possible materials for a wall. Materials for roofs range from grass and thatch to bamboo, wood, mud, plastic, and polythene.
- g) **Serviceable Temporary:** Mud, unbaked bricks, or wood are used for walls.
- h) **Non-Serviceable Temporary Wall:** Created from grass, thatch, bamboo, plastic, or polythene.

HOUSING POLICIES/PLANS

National Housing and Habitat Policy, 1998

A significant change in the government's function from provider to facilitator was foreseen in the 1998 National Housing & Habitat Policy. As circumstances in the housing market changed, the policy may be reviewed & adjusted as necessary. In line with the National Agenda for Governance, the policy's goal was to increase the supply of homes and make it easier to build two million homes annually. Additionally, it aimed to guarantee that housing and related services be given the same level of priority as infrastructure. Several changes occurred in the housing industry after this legislation. Since this approach was insufficient to alleviate the housing shortage, mainly for EWS & LIG, the Planning Commission proposed amending the housing policy to integrate an affordable housing project for the urban poor. A lot of work went into expanding the resource base and starting new institutional processes to improve urban housing delivery during the Ninth & Tenth Plans. Additionally, there were concentrated endeavours to ensure that the

most disadvantaged members of society had access to housing and associated services.

Two Million Housing Programme

In 1998–1999, the two million housing program was initiated. This loan-based program aimed to facilitate the building of an extra 20 lakh units annually, with 7 lakh units in urban regions and 13 lakh units in rural areas. The total goal was 35 lakhs, and we were able to achieve more than 36 lakh units. Members of the cooperative sector, housing finance institutions/banks, & HUDCO all contributed to the overall goal.

Valmiki Ambedkar Awas Yojana (VAMBAY)

The government of India introduced the Valmiki Ambedkar Awas Yojana (VAMBAY) in 2001–02 as a centrally supported program with built-in subsidies to build housing units and sanitation units, with a particular emphasis on helping slum dwellers who are economically and socially disadvantaged. Between 2001 and 2006, the program ran for five years, and the Indian government provided a subsidy of Rs.93363.69 lakhs. There were 442,369 approved residential units and 65,286 approved toilets throughout this time. With a grant component of 50%, the initiative was more successful in making houses affordable for the poor. The benefit also extended to reaching out to EWS & urban poor, who constitute the bulk of the city's housing crisis.

National Urban Housing and Habitat Policy (NUHHP), 2007

The federal government has been developing national housing policies to assist state governments in solving the country's chronic housing crisis, even though housing is mainly the province of the states in India. This procedure began in 1986, a long time ago. The first-ever National Housing Policy was created as a result in 1988. India took a more "inclusive" stance on economic development in 1991 when it emphasised the need for integration with the world economy. In order to do this, it lowered customs taxes & encouraged FDI into several economic areas. This economic perspective resulted in the National Housing Policy of 1994. The 1994 Policy aimed to promote a healthy environment by increasing the quantity of land serviced by basic minimum utilities. As an adjunct to housing, the National Housing & Habitat Policy of 1998 placed more emphasis on the concept of "habitat." The focus on "providing" housing persisted under this policy, with a particular focus on vulnerable groups in society and on both cost and quality. The current NUHHP, 2007 aims to further solidify the government's role as a "facilitator" and "regulator" while also putting more emphasis on "habitat" through the use of a "regional planning approach." Additionally, the new policy emphasises the importance of designating land in new housing projects for the EWS/LIG categories. The policy

emphasises the importance of the government continuing to play a role in social housing so that EWS and LIG members of the public can access cheap homes. As an urban-focused housing strategy, it seeks to support the nation's sustainable habitat development to guarantee that all societal segments have fair access to land, shelter, and services at reasonable costs. Nevertheless, specified the severity of the housing shortage & staggering amount of money required—Rs. 3.61 lakh crores—to cover the cost of construction alone to overcome the shortage, the budgetary constraints of the Central & State governments will prevent public sector efforts alone from meeting the need. The NUHHP emphasises the participation of numerous parties, such as the institutional sector for employee housing, the private sector, the cooperative sector, & industrial sector for labour housing and services.

The goal of the strategy is to establish robust collaborations between the public, private, and cooperative domains to expedite the expansion of the housing sector and promote sustainable habitat development. By suitable legislative provisions and spatial incentives, 10-15% of the land in each new public or private housing project, or 20–25 percent of the floor area ratio, whichever is higher, will be set aside for EWS/LIG housing. To address the scarcity of EWS/LIG apartments, the policy aims to increase the housing supply at an expedited rate on both an ownership & rental basis. NUHHP 2007 solely discusses "Urban Housing." Affordable housing for all is the main goal, with a focus on women's empowerment, minorities, the urban poor, backward classes, scheduled castes and tribes, and minorities. The following new programs are part of NUHHP, 2007:

- 10%–15% of the land or 20%–25% of the FSI, whichever is higher, will be set aside for EWS & LIG housing.
- The Master Plan will allow the private sector to assemble land; an action plan specifically for urban slum inhabitants will be created; & a unique package specifically for cooperative, labour, & employee housing will be produced.
- States/UTs should be instructed to create housing plans with a 10-year outlook for EWS & LIG.
- Particular monetary & geographical incentives for inner-city regions
- State & federal governments should create unique incentive programs for on-site slum rehabilitation. Funds and other forms of support should be allocated by action plans created under state-prepared habitat policies.
- The Central government should develop Model Guidelines for States/UTs for utilising land supply; States/UTs should be stimulated to implement the reforms listed under JNNURM; State-level promotion of Micro-finance Institutions (MFIs) to speed up the flow of funds to urban poor; and the preparation of

detailed city maps using GIS and satellite data, among other things.

- Transfer of proven, cost-effective building materials or technologies will be encouraged by transfer from Lab to Land. We will only consider relocation in certain circumstances.
- It is recommended that urban poor and slum people form cooperative housing societies.

Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

We started the JNNURM in December of 2005. Urban Infrastructure and Governance (UIG), Basic Services to the Urban Poor (BSUP), & Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) and Integrated Housing and Slum Development Programme (IHSDP), which apply to 65 cities, are the four components of the mission. While BSUP & IHSDP, which are managed by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) of the Government of India, concentrate on providing housing or basic facilities to the urban poor, particularly slum-dwellers, UIG & UIDSSMT are focused on developing city-wide infrastructure. The National Slum Development Programme (NSDP) & Valmiki Ambedkar Awas Yojana (VAMBAY) were replaced by these BSUP and IHSDP projects.

The objective and its subsidiary elements were anticipated to foster sustainable and comprehensive urban growth while concurrently incorporating housing and associated infrastructure development for the impoverished, adhering to the Seven Point Charter for the Poor, which encompasses land tenure, affordable housing, water, sanitation, health, education, & social security.

As of December 2012, 527 BSUP projects totalling Rs. 14712.64 crores in central aid had been approved to build 1005965 housing units. Similarly, 1083 IHSDP projects totalling Rs. 7660.08 crores in government support have been approved to build 563807 dwelling units throughout the nation. According to www.mohupa.gov.in, the program's total assisted dwelling units were 1569772, of which 648413 houses were constructed at a total project cost of Rs. 41723.34 crores & cumulative central share of Rs. 22372.72 crores.

Salient features of JNNURM and its impact

As the first-ever largest plan for the reform of the urban sector in India, JNNURM assumed a central role in the process of comprehensive urban transformation.

- It is the biggest project ever to address housing, urban infrastructure, & basic services to the impoverished in metropolitan areas holistically.

- For the urban poor, BSUP and IHSDP offer housing & access to essential services.
- By strengthening urban governance, expanding civic infrastructure, and boosting the efficient provision of essential services including water supply, sewage, drainage, and solid waste management, JNNURM set off the process of urban rejuvenation.
- It has provided the much-needed funding to rectify the shortcomings in the development of urban infrastructure.
- The state government is required to provide the land needed for the project. The implementing agency should have this land, and its title should be unambiguous. In several states, the lack of available land caused the project to get off to a slow start.
- The BSUP and IHSDP programs have been successful in drawing financial resources for the urban poor and bringing attention to the issues of inequality in urban regions.
- In cases when slums are situated on public land and the land title is unambiguous, states have approved the in-situ development of such settlements. In this manner, the program will be cost-effective, executed on schedule, and spare recipients from the uncertainty of transfer.
- Everyone in the nation agrees that the only way to stop new slums from growing is to make more affordable housing available. JNNURM's experiences have shown that beneficiary-led projects are more successful and produce better results.
- JNNURM has resulted in the Rajiv Awas Yojana, a program that aims to create a "Slum Free India" by giving slum dwellers the legal right to affordable housing.

Five-Year Programmes and Plans for Housing

First Five-Year Plan (1951–56): As part of the First Plan, the government launched several programs in the early 1950s to establish institutions and provide housing for the less fortunate members of society. The government strengthened the provision of homes for the impoverished and introduced various housing schemes for both rural and urban areas of the nation in the ensuing five-year plans. In the early years of India's housing development, the government took the majority of the efforts. Private construction activity has only recently made a considerable contribution to the housing sector, mostly in metropolitan or semi-urban areas.

Second Plan (1956–61): The Second Plan broadened the scope of the housing program for the underprivileged. To include all workers, the Industrial Housing Scheme was expanded. Three new programs were unveiled: Sweepers' Housing, Slum Clearance, & Rural Housing. The Central Government announced in 1959 a plan to provide loans to State Governments for a decade in order to help them acquire and develop

land in Housing so that there would be an adequate supply of building sites.

In the Third Plan (1961–1966), The primary directives for housing initiatives were to synchronise the endeavours of all organisations & customise the plans to meet the requirements of the LIG.

The Fourth Plan (1969–74) adopted a practical stance about the necessity of limiting the population increase in densely populated areas and distributing it throughout smaller townships in order to decongest and disperse the population. Programs related to housing & urban development are financed by the Housing & Urban Development Corporation (HUDCO). A plan for infrastructure development was also started to supply basic facilities in all of the nation's cities.

The Fifth Plan (1974–79) continued the previous Plans' promotion of smaller towns in emerging metropolitan centers to reduce urbanization pressure. To minimise land-holding concentration in urban areas & provide urban land for the construction of homes for middle-class & lower-class individuals, the Urban Land (Ceiling & Regulation) Act was passed.

The Sixth Plan (1980–1985) brought services and housing back into the forefront, especially for the underprivileged.

The Seventh Plan (1985–1990) markedly changed the emphasis on government-led housing development by emphasising the necessity of giving the private sector primary responsibility for building new homes. The public sector was given three tasks: gathering housing resources, providing affordable housing for the underprivileged, & purchasing and developing land. Established in 1988 as a fully owned subsidiary of the Reserve Bank of India, the National Housing Bank (NHB) works to support & oversee housing finance companies while also improving the flow of institutional capital to the housing industry. The Seventh Plan unambiguously acknowledged the issues of the urban poor and, for the first time, established the Urban Basic Services for the Poor (UBSP), an urban poverty alleviation program. In 1988, the National Housing Policy (NHP) was unveiled. The NHP's long-term objectives were to end homelessness, enhance the living circumstances of those who were not adequately housed, and offer everyone a minimal degree of essential services and facilities. By removing barriers and increasing the supply of land and services, the government was meant to play the role of supplier for the most vulnerable and impoverished people as well as a facilitator for other income groups & private sector.

The Eighth Plan (1992-97) recognised the urban sector's relevance to the national economy for the first time. In 1998, a new Housing & Habitat Policy was introduced to utilise underutilised potential in

the public, private, and home sectors to ensure "shelter for all" & improved quality of life for all inhabitants. The policy's main goal was to forge solid public-private partnerships in order to address the housing crisis. The government sought to implement the new strategy by making financial concessions, changing laws and regulations, and fostering an atmosphere that would support the growth of the housing industry. The initiative gave special attention to the private sector's role as the other partner, emphasizing that it should be encouraged to engage in infrastructure investment, home development, or land assembly. Since the emphasis on private initiative in housing building was placed, there has been a fast increase in private investment in housing with the rise of real estate developers, mostly in urban areas and other rapidly expanding townships.

The Planning Commission recommended amending the Housing policy to include a program for cheap housing for those who fall under the BPL category. During the Ninth and Tenth Five-Year Plans, significant efforts were made to expand the institutional mechanisms that will enhance the delivery of housing in metropolitan areas, as well as to establish new ones. To give the underprivileged and vulnerable members of society access to basic shelter-related services, targeted measures were also launched. Legislative initiatives and budgetary incentives were also launched to promote higher individual and corporate housing investments. Large-scale home extensions for the weaker sections in rural areas are part of the National Common Minimum Programme (NCMP). As a result, the Tenth Plan suggested giving the landless SC/ST families exclusive free housing and converting the other BPL households to a credit-cum subsidy model. Reforming the urban land market began with the elimination of the Urban Land (Ceiling & Regulation) Act, of 1976. The state-level laws have been abolished by several state governments in response to the federal legislation's repeal.

Eleventh Plan Period (2007-2012): This Plan placed a strong emphasis on the need to increase the supply of housing through urban redevelopment, on-site slum rehabilitation, and the creation of new housing stock in both newly established townships and cities. Moreover, the Bharat Nirman Programme has acknowledged and given the need to end homelessness the proper importance. The goal of the program is to build 60 lakh homes between 2005 and 2009. The Indira Awas Yojana plan and the housing component of the program are being implemented together. Targeting the poorest of the poor is the major goal of the Eleventh Plan, while other interventions are used to address the remaining housing deficit.

INITIATIVES OF THE STATE GOVERNMENT

The several State Housing Policies have developed their policies by the NHHP's guiding principles. Reforming the Rent Control Act, increasing land supply, reserving land for the poor, improving in-situ

slums, lowering stamp duty, particularly for the poor, creating State Shelter Funds to increase funding for EWS and LIG housing, interest subsidies, raising the FAR, and streamlining the processes for obtaining various building permits are some of the major policy initiatives aimed at achieving the goal of affordable housing. A few of these projects were now required to receive central funding under the JNNURM. All state housing policies under evaluation for the housing sector have the aforementioned measures in common. A few of these encouraging initiatives from various state administrations are listed below. This includes the several plans & tools that state governments propose or employ to provide affordable housing for the underprivileged in cities.

Maharashtra

Maharashtra is India's third most urbanised state, and Mumbai especially is home to a substantial slum population. The state has recently undertaken several initiatives aimed at improving and redeveloping slum areas. Enlisting the private sector through floor space index (FSI) incentives & use of tools like transfer of development rights (TDR) is the main technique for increasing the supply of housing. The state housing policy mandates that EWS/LIG tenements occupy at least 10% of the layout, and the government plans to supply enough land for LIG/EWS housing. Maharashtra was the first state to enact the Slum Rehabilitation Act, which let slum dwellers live in free housing while enabling the remaining built-up units to be sold on the open market to raise money for the building of new homes. The Maharashtra Housing & Area Development Authority permits schemes with at least 60% of their tenements falling under the EWS/LIG category to enhance their FSI by 20%, above the regular allowable amount. As a result, the underutilised FSI for the HIG and MIG categories is permitted, increasing the housing supply & ensuring the schemes' financial sustainability.

Kerala

When it came to housing, the Kerala government gave the economically disadvantaged sections (EWS) top attention. The Kerala Houses & Habitat Policy seeks to expedite the provision of houses and serviced land, with an emphasis on the EWS & LIG categories. In Kerala, the "Cash Loan Scheme" is well-liked, providing cash loan support for housing building to qualified applicants (Bharti, 2019). The amount of the loan and the subsidy vary depending on eligibility and income level. Since the beginning of the participating planning process in 1996, Kerala's local self-governments (LSGs) have taken a leading role in building homes for the economically disadvantaged. Through Municipalities and Panchayats, Local Self Government Institutions (LSGs) facilitate public, private, non-profit, and community organisation (CBO) sector involvement in the direct acquisition of land for EWS groups,

which is required for the construction of houses. Housing projects for the EWS are given high priority by all three tiers of Panchayats. With the help of the Bhavanashree component of the Kutumbshree program, EWS housing and small loans for home restoration and repair have been successfully provided. Due to the state's urban-rural continuum, the Kerala state government promotes Public-Private-Peoples-Partnership (PPPP) to implement Integrated Housing & Township Projects in the semi-urban areas.

State of Madhya Pradesh

To address the state's requirement for social housing, the M.P Housing & Habitat Policy - 2007 contains provisions to encourage cooperation from the corporate and private sectors. To lessen the strain of an increasing population in the state's major cities, plans are also in place to make government property available to building businesses at concessional rates for the development of low-rise and low-density homes within a 30-kilometer radius. The state employed a multipronged strategy, focusing on infrastructure development, land development, or slum rehabilitation. More FSI was available for redevelopment in impoverished neighbourhoods. In addition, the Urban Development Authorities & Housing Board allocates thirty percent of newly created plots and houses to the impoverished. Through the Patta Act, a specific state statute, only the state of Maharashtra has legalised squatters' tenure on government land (MP Nagariyon Kshetrake Bhumiheen Vyakti Adhiniyam, 1984).

Rajasthan

According to Rajasthan's Habitat strategy, the EWS and LIG categories account for more than 80% of the housing shortage. The goal of making Rajasthan a slum-free state in five years is included in the state's urban agenda, which has also been prepared. It was suggested that the TDR tool be used to do this, with 10-15% of the developed land area or 20-25% of the FAR, whichever is greater, set aside for EWS & LIG. The Government of Rajasthan made the following alternatives by the regulations created for enhancing the land supply through land acquisition by settlement or negotiating:

- i) The owner receives up to 20% of the developed land for residential use and 5% for commercial use under the same program if the site is turned over to the government for free.
- ii) The owner receives payment in cash if it is not practicable to allocate land in the same scheme area.

Incentives such as reduced registration fees for properties and incentives for registering properties in the names of women living in the home were also established by the state government.

Haryana

The population of the state of Haryana has rapidly increased over time; as of 2011, around 35% of the state's population lived in urban areas. Nonetheless, according to the BPL survey from 2007, 25% of Haryana's urban population resides in slums. The two primary housing sector initiatives implemented by the Haryana government are the distribution of 25% of the entire budget for the urban poor in each ULB and 25% of the entire area for EWS Housing under the ULB land pooling plan. Additionally, the state government required that 20% of the colony's plots be allocated to the EWS category, which consists of individuals with family incomes up to the specified maximum. Under the Haryana Urban Development & Regulations of Urban Areas Act 1975, this requirement was upheld before a private developer could build any residential colony.

West Bengal

The primary strategy now being used by the Housing Board and Development Authorities for joint venture schemes for EWS & LIG plots and apartments is in response to the growing issue of accommodating urban poor during the city planning process. Ground coverage, front, side, & rear spaces, as well as the smallest plot size, have all been loosened for these projects. Developers will be required to construct low-income homes following the National Homes Policy under the new municipal regulations. Property tax incentives are no longer applicable to apartments with yearly rental values under Rs. 500. Through cross-subsidization, the housing department has established several joint sector enterprises with private businesses, with 25% of the plots and apartments designated for EWS and LIG. To allow for more housing units and ensure the project's financial sustainability, FAR relaxation is offered for affordable housing.

CONCLUSION

The government strictly regulated Indian housing, and government organisations served as the only suppliers or providers. The scarcity of resources—land, money, and labour—caused severe shortages and inefficiencies. The Slum Redevelopment Scheme was originally implemented by Maharashtra, and it has been a great success in Mumbai. Though progress has been sluggish in certain states, other governments like Rajasthan, Gujarat, & M.P have surveyed suit by enlisting the private sector for slum reconstruction. Given the benefits of in-situ development, PMAY-U has suggested including "in-situ development" as a stand-alone vertical inside the program. Even if some rebuilding plans have been effective, the program needs to be demand-driven. It would be good to have social rental housing available in several city locations, as this will give the impoverished much-needed residential options so that the impoverished are not forced to choose

between housing and employment, the two should be able to complement one another.

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