

Government of Jharkhand
Department of Urban Development & Housing
Resolution

Resolution No.-2135

Ranchi, Dated-18/04/2016

Subject : Affordable Urban Housing Policy - 2016 for the State of Jharkhand

After the creation of State of Jharkhand on 15th November 2000, the trend of migration from rural to urban areas is significantly in a higher side. Urbanization for the state now stands at 24 % whereas for India it is 31.2%. As the urban population participated in the growth of the state, it brings with its mounting pressure on the existing urban infrastructure, which needs to be taken care with the growing demand. The urban housing deficit is 0.63 million households in 2012. Around 96 % of the shortage constitute of Economically Weaker Section (EWS) and Low Income Group (LIG) of the society.

As there exists a link between affordable housing, slum rehabilitation and redevelopment, it is imperative to bring a unified policy framework with focus towards Housing for All (HFA). As investment in housing, comparing to other investments, provide larger returns and generate employment opportunities, it also plays an important role in the economic development of the people. It is also important to promote various type of public private partnership for realizing "Affordable Housing For All" with special emphasis on the urban poor.

In view of the above, the State Government has decided make effective of the Jharkhand Affordable Housing Policy- 2016. This resolution shall include the following provisions along with Annexure I,II,III,IV,V and VI .

Chapter-I : INTRODUCTION

1. Need of the Policy

- 1.1 "Housing" is one of the basic needs for any Human beings. It plays an important role in all round development of a person as well as family and society and leads to contribute in overall development of a country. In recent years for livelihood, employment, higher education medical facilities and other several modern means available at urban areas attracted the people to move to urban areas from rural

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areas. The trend of Urbanization of the people is increasing day by day which creates major problem for housing and people are somehow managing to stay in urban areas and this leads in developing unauthorized colonies mostly in public land and unplanned construction of houses for rent purposes.

- 1.2 The rural urban migration, post economic liberalization, has resulted rapid rise in India's urbanization which now stands at 31.2 % whereas for Jharkhand it is 24 %. The trend of migration from rural to urban areas is likely to continue and around of 40% population of India will stay in urban areas by 2030 whereas in Jharkhand it will be 32 %.
- 1.3 According to a report submitted by a Technical Committee of the Ministry of Housing and Urban Poverty Alleviation (MHUPA), Jharkhand urban housing shortage is estimated nearly 0.63 million households in 2012. Around 96 % of the shortage constitute of Economically Weaker Section (EWS) and Low Income Group (LIG) of the society.
- 1.4 Housing is generally the single largest expenditure of EWS and LIG households. It is also the prime asset for these families. Therefore, given the high land and construction costs and procedural bottlenecks associated with development of affordable housing, it is necessary to devise a Housing Policy, which focuses on EWS and LIG households to make urban growth an inclusive process.
- 1.5 In the past Government has tried to address these issues through various Government of India schemes like BSUP, IHSDP under JnNURM, Rajiv Awas Yojana and other state schemes like Birsha Munda Housing schemes however, the major bottlenecks could not be removed for want of clarity and integrated approach. Further, lack of operative guidelines has not allowed full utilization of these policy instruments. As there exists a link between affordable housing, slum rehabilitation and redevelopment, it is imperative to bring a unified policy framework with focus towards Housing for All (HFA).

Therefore Government of Jharkhand has taken up "Housing for All" as among the priority mission at the state level. The government has envisaged establishment of a Mission and earmarking of adequate financial, technical and managerial resources to this effort. This Policy is intended to provide the overarching enabling framework to facilitate achievement of the set objectives.

1.6 The avowed objective of „Housing For All“ of Government of Jharkhand requires coherent strategies to be adopted for development of Affordable Housing (AH) for existing demand and new migrants, Slum Rehabilitation and Re-development Housing (SRRH) for existing informal settlements (Slums), In-situ Slum Upgradation Housing (ISUH) and Rental Housing (RH). Therefore, this Policy for “Housing For All in Urban Areas” of Government of Jharkhand intends to create an enabling environment for all stakeholders to work together in achieving the objectives set forth. With the adoption of this Policy having in-built incentive mechanism, it is expected that all stakeholders including private developers would be encouraged to take up construction of housing for EWS and LIG households in urban areas of Jharkhand.

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1.7 In order to meet the growing requirement for AH, SRRH & RH, an initial target has been set for construction of 1,50,000 dwelling units for EWS and LIG households over the next 5 years.

Chapter – II: OVERVIEW OF THE POLICY

2.0 Aim of Jharkhand Affordable Housing Policy in Urban Areas

The aim of the Policy is to create an enabling environment for providing "Affordable Housing for All in Urban Areas" with special emphasis on EWS and LIG and other vulnerable sections of the society such as SC/ST/OBC/Minorities and Senior Citizen, Physically Challenged persons in the state and to ensure that no individual is shelter less. The policy further aims to Public Private People Participation (PPPP) for addressing the shortage of adequate and affordable Housing.

2.1 Vision

To ensure that all residents of urban areas in Jharkhand have access to a range of housing options within their affordability limits by putting in place a system that will deliver results consistently over a period of time.

2.2 Mission

To work towards a set of strategies to create a steady supply of affordable housing stocks to cater to the growing demand. Over a period of 7 years, the government intends to completely address housing deficit in urban areas and have an operational system, where supply matches demand.

2.3 Objectives

The specific objectives of this Policy are as follows:

- a) To create a comprehensive, holistic policy framework to address all aspects of housing for the urban poor including slum rehabilitation and redevelopment as well as new housing and rental housing.
- b) To promote inclusive mixed housing development in all new housing projects, both in the public and private domain.
- c) Tenable proactive market-led efforts to address the low and informal income market segment.
- d) To promote public private partnerships for affordable housing and slum rehabilitation projects.

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- e) To ensure availability of land for such projects in a time bound and regulated manner.
 - f) To establish an effective institutional framework ensuring single window approvals for housing projects.
 - g) To promote inclusive & participatory planning and implementation processes for slum redevelopment housing.
 - h) To integrate various livelihood programmes with housing programmes benefiting beneficiaries of slum dwellers and ensuring overall socio-economic development of the families.
 - i) To ensure provision of networked municipal services across the city for ensuring better standards of living for urban poor,
 - j) To promote and set up a system for formation of Housing Societies by the existing Slum Dwellers and to promote their participation in Slum Redevelopment programmes.
 - k) To promote and ensure minimum relocation of the existing slum dwellers so as to maintain sanctity of existing economic and social linkages developed over a period of time in the informal settlements.
 - 2135
18/04/16 l) To provide a frame work for supply of Affordable Rental Housing for new migrants to prevent development of new slums.
 - m) To provide a mechanism to address operational issues that may arise from time to time during implementation of policy.
 - n) To promote housing projects through supporting cooperative societies.

2.4 Target group

The target group for this policy are urban poor classified by state as persons belonging to the Economically Weaker Sections (EWS) and Low Income Groups (LIG) based on income criteria as under:

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Group	Annual Household Income range
EWS	Upto Rs.3,00,000 (Rupees Three Lakhs)
LIG	From Rs. 3,00,001 to 6,00,000

2.5 Classes of Towns and cities

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The policy is applicable to all the Municipal Areas and as notified by the Government in the state Gazette from time to time.

