

## 6.1 HOUSING

### *Introduction*

Shelter is the basic human requirement that needs to be met on priority basis. It is much broader concept than housing. Investments in shelter not only improve and expand the available stock of housing units, but also improve both the working and living environment. While it may be difficult to prove, there are impressionistic links between improvements in housing and increased productivity, health, and other measures of well being. Housing sector is employment intensive, it generates employment during its construction period and also during its life for proper maintenance. The United Nations Centre for Human Settlements (UNCHS) uses a broader term "Settlement conditions" because it extends to all those components of the physical environment with which an individual or a community comes into contact and which are used on a regular basis for a whole range of human activities - the individual dwelling and its related services, the dwelling's immediate surroundings, community facilities, transportation and communications network and so on. The National Housing Policy as advocated by the Global Shelter Strategy seeks to facilitate provision of affordable shelter for all by creating an enabling environment for housing by the State public agencies. Food, clothing and **housing** are required in that order for fulfilling the aspirations of the people. The demand for housing increases due to growth of population, rapid pace of industrialization and urbanization.

### *Housing Scenario*

A comparison of performance on the housing front between Tamil Nadu and India shows that the State had a higher rate of production in terms of housing units when compared to the all India average during the last three decades. The decennial growth rate of housing during the past two decades has stabilised to around 24 percent. The number of persons per house which is an indicator of 'congestion' is less in Tamil Nadu as compared to the national level in 1991. The housing congestion in urban Tamil Nadu which was higher than the all India average in 1971 witnessed a reverse trend in 1991. The number of inmates per house in urban Tamil Nadu declined from 6.08 in 1971 to 4.94 in 1991. This is less than the all India figure which declined from 6.05 in 1971 to 5.61 in 1991. As per NSSO 49<sup>th</sup> Round Survey (1993), the rural sector Tamil Nadu has the lowest household size (4.1) and in the urban sector it is 4.0, which are much lower than the All India averages of 5.1 (rural) and 4.7 (urban) respectively. This is significant considering that Tamil Nadu is the second most urbanised state in India next to Maharashtra, with 34% of its total population living in urban areas.

Census data on the comparative parameters of the quality of housing shows that while the share of permanent (pucca) houses in urban Tamil Nadu is 69.08 percent compared to the all India average of 73.10 percent, the share of permanent houses in rural Tamil Nadu is higher (34.60%) than the all India average (31.20%). The percentage of kutcha houses in urban Tamil Nadu is 16.35 as compared to 9.33% in India. Nearly 46% of Tamil Nadu rural housing is

kutchcha compared to the 32% in India (Table). The data indicate that though Tamil Nadu has a better record in rate of housing completions, it is not a necessary indication of the quality of the structures (i.e.), pucca, semi-pucca and kutchcha.

### Housing Parameters in Tamil Nadu and India-1981 & 1991

Housing Parameters	1981		1991	
	India	TN	India	TN
(1)	(2)	(3)	(4)	(5)
A. Permanent (Pucca) Houses %				
Urban	64.72	60.74	73.10	69.08
Rural	22.57	25.57	31.20	34.60
Total	32.73	36.62	42.30	45.54
B. Semi-Pucca Houses				
Urban	21.80	16.04	17.57	14.57
Rural	36.87	19.13	36.33	19.63
Total	33.24	18.15	31.36	18.03
C. Temporary (Kutchcha)Houses				
Urban	13.49	23.22	9.33	16.35
Rural	40.56	55.30	32.46	45.77
Total	34.03	42.23	26.34	26.33
D. Housing & Household Ratio (No.of Households per dwelling unit)				
Urban	1.05	1.04	1.02	1.01
Rural	1.12	1.02	1.03	1.01
Total	1.11	1.03	1.03	1.01

Source : Census Reports of Tamil Nadu, India, 1981 and 1991

### Growth of Housing Stock

The growth in housing stock during the period 1981-91 in Tamil Nadu has been higher (24.3 percent) than the households (22.0 percent) and it is better than the All India situation. This has led to an increase in the per capita living space as is reflected in the fall in the number of households per dwelling unit from 1.03 in 1981 to 1.01 in 1991, which is also lower than 1.03 at the national level. This is indicative of a marked improvement in the State's housing situation. Though the ratio in urban areas shows a decline from 1.04 in 1981 to 1.02 in 1991, the ratio is still higher than that in the rural areas (1.01), which points to migration of male members to urban areas for better economic opportunities and staying with their relatives. This trend tends to increase the number of households per dwelling unit in urban areas. This is also supported by the fact that the persons per dwelling unit in urban areas (4.94) are higher than that in rural areas (4.39). The male members after settling down in urban areas, tend to shift their families to urban areas, leading to pressure on housing to accommodate the families. This is a consequence of rapid urbanisation which Tamil Nadu has been witnessing over the last two decades.

As far as ownership of dwelling is concerned, while in rural India most of the households (93%) reside in their own houses, the corresponding percentage

in urban India is 57%. 36% of the households in urban areas are residing in rented accommodation while in rural India this percentage is negligibly small viz., 4.4%. In rural Tamil Nadu, the number of households owned is 87.4% and 7% live in hired accommodation. In urban India, 43.9% have their own accommodation while 49.2% live in hired accommodation. It may be seen from **Table** that none of the southern states except Kerala are near the national average either in rural or urban area in terms of owned/ hired accommodation.

### **Proportion of households (%) by ownership of dwellings**

State	Rural		Urban	
	Owned	Hired	Owned	Hired
Andhra Pradesh	89.4	6.4	51.7	41.5
Karnataka	89.4	7.9	51.9	39.2
Kerala	92.4	5.4	81.2	13.7
<b>Tamil Nadu</b>	<b>87.4</b>	<b>7.0</b>	<b>43.9</b>	<b>49.2</b>
<b>All India</b>	<b>92.9</b>	<b>4.4</b>	<b>57.3</b>	<b>35.8</b>

Source: NSS 49<sup>th</sup> round (1993).

### **Size of the Household**

1991 Census data show that more than half of the households in the State are medium sized with an average member 3 to 5 (56.38%). Households with one or two members constitute 16.50% while the big sized households consisting of 6-8 members form 23.09%. A comparison with 1981 Census data reveals that the percentage of large households is coming down. In the districts, medium sized households (3-5) predominate. Among SC and ST households also dominance of medium size of 3-5 in the State is seen. With the increasing trend towards of nuclear households, there will be considerable pressure on housing by the end of the decade.

### **Housing Size**

The majority of the households in the State (53.01%) have single rooms. The households having two living rooms constitute 29.78% and those with three rooms form 10.27% of the total households. Households having four rooms and above form 6.77% of the total households. A large number of households in the rural areas have one living room (57.86% of households) while the corresponding figure in the urban areas is 42.57%. With average household size in the range 3 to 5 living in single room, it is demand from this group for additional housing that will have to be catered for in the next few years. Estimate of housing shortages will have to take note of demand for additional housing for this segment.

### **Growth of Slums**

According to the National Buildings Organisation, the slum population in India in 1993-94 was 47.7 million constituting 21.6% of the total urban population in the country. Tamil Nadu's slum population was estimated in 1993-94 at 3.13 million, which was 16.5% of the total urban population of the State. The largest

slum population is found in Chennai Corporation where 1.08 million persons are reported as slum dwellers, which works out 25.60% of the total dwellers of 4.21 million of Chennai City as per 2001 Census.

The Government of India devised three basic strategies in the seventies to deal with the problems of slum dwellers in urban areas: (i) slum removal and re-settlement of slum dwellers at or near the cleared site, (ii) institutional improvement of slums and (iii) sites and services schemes, both for rehabilitation and for new migrants.

### ***Shortage of Housing and Future Housing Requirements***

The Society for Developmental Studies (SDS), New Delhi had undertaken a comprehensive study entitled "Housing Status, Strategy and Action Plan for Tamil Nadu" on behalf of the Government of Tamil Nadu in January, 1995. Based on the above assessment the housing demand in the State is estimated at 149.4 lakh units in 2001 and 175.9 lakhs at 2011 and given the existing housing stock, the minimum housing need is estimated at 15.1 lakhs during 1994-2001 and 41.6 lakhs during 1994-2007. In addition, in future, it may be necessary to undertake housing programmes for meeting the upgradation requirement of the present housing stock and the inadequate housing and replacement demand. Households living in inadequate housing units have to be facilitated to construct the additional room and those living in kutcha houses to replace traditional building materials with low cost and durable materials.

### ***State Public Sector in Housing Activities***

#### ***A. Registrar of Co-operative Societies (Housing) / Tamil Nadu Co-operative Housing Federation Ltd***

The main objectives of Co-operative housing societies are (i) to advance loans to members for construction of new houses, (ii) to buy or acquire lands, develop house sites for distribution among the members and (iii) to construct or cause to construct building or other works of common utility and maintain them properly for the well being of the members. The schemes implemented through the Corporate Housing Federation are (i) Rural Housing scheme for EWS, (ii) LIG and MIG Housing in Rural areas, (iii) Urban Housing Scheme, (iv) Scheme for construction of houses by EWS in urban areas and (v) Extension, Repair and Renewal. There are 11 Regional Offices at Chennai, Chengalpattu, Vellore, Cuddalore, Salem, Thanjavur, Tiruchi, Coimbatore, Madurai, Virudhunagar and Thirunelveli under the control of the Registrar of Co-operative Societies (Housing). Functioning in a two-tier system in the state, there are, apart from one state level Apex Co-operative Housing Federation viz., the Tamil Nadu Co-operative Housing Federation Limited, 837 primary Co-operative Housing Societies and 196 Taluk Co-operative Housing Societies, totalling to 1033 Societies providing loans to meet the needs of the poor. Out of 1033 societies, 744 societies are affiliated to the Tamil Nadu Co-operative Housing Federation Limited.

Since inception till 31-3-2001, the Housing Federation has provided financial assistance to the tune of Rs. 3,359.06 crores for construction of as many as 10.12 lakh houses.

#### *B. Tamil Nadu Housing Board*

Tamil Nadu Housing Board was formed as a full-fledged organisation in the year 1961 to cope up with the increased demand in the housing sector all over the State due to urban growth leading to migration to urban areas. The Tamil Nadu Housing Board developed 3,91,846 units since its inception upto 31.3.2001, at a total cost of Rs.2617.97 crores. Hitherto, TNHB was the main supplier of housing units to all income groups in Tamil Nadu. With the growth of private sector with liberal policy of extending housing loan to individuals by commercial/ non commercial banks/ private/ public institutions, the activities of the TNHB have slowed down considerably. At present, 32,387 houses/ flats/ plots developed by the TNHB are unsold as on date.

#### *C. Tamil Nadu Slum Clearance Board*

The State Government with a view to providing permanent housing to slum dwellers, created the Tamil Nadu Slum Clearance Board (TNSCB) in 1970. So far, the TNSCB has constructed 66,014 storied tenements at a cost of Rs.98.50 crores, mostly in Chennai City. The slum clearance programme slowed down consequent on the implementation of the World Bank Aided Madras Urban Development Project during 1977-87 and the Tamil Nadu Urban Development Project during 1988-95, which advocated improvement of slums. Several laudable and innovative schemes of the TNSCB for the welfare of the slum dwellers have been implemented, but amelioration of the living conditions of the slum dwellers is a formidable task and much remains to be done. It is not easy to tackle the housing problems of slum dwellers with the limited resources of the State Government. TNSCB would need to consider forging partnerships with the private sector for slum reconstruction on cross subsidisation basis.

The Government of India have recently announced a new housing programme namely **VAMBAY Housing Scheme** (Valimiki Ambedkar Malin Basti Awaas Yojana) which envisages the construction of new shelter units for the urban slum families. This programme is funded with 50% assistance from Government of India, 40 % as loan from the HUDCO and the balance 10% as contribution from the beneficiaries. TNSCB has programmed to carry out the major structural repairs and renewal works to 30,514 slum tenements constructed in Chennai, Madurai, Trichy and Erode at a cost of Rs.8.93 crores utilizing the grant from Government of India under VAMBAY. T.N.S.C.B. has also programmed to carry out repair and renewals works to the 146 pre schools / nutritious meal centres at a cost of Rs. 90.07 lakhs, with the grant assistance provided by the Government Social Welfare department.

#### *D. Tamil Nadu Police Housing Corporation Limited*

The Tamil Nadu Police Housing Corporation Limited was established under the Companies Act 1956 during the year 1981, to provide housing facilities for the police personnel. From 1981 to 1989, the Corporation constructed 1628 houses under '**own your house scheme**'. The Corporation was wound up on 31-3-89 and revived on 21-11-1991. On the revival of the Company in 1991, the Govt. of Tamil Nadu decided to construct police quarters under rental category. As on 31-2-2001, 34,018 quarters are available as against the total strength of over 83,000 police personnel in the State giving a satisfaction rate of 41%.

### *E. Rural Housing by District Rural Development Agencies*

#### *1. Indira Awaas Yojana – Rural Free Housing Scheme to Rural poor people*

Indira Awaas Yojana is a centrally sponsored scheme funded on cost-sharing basis between the Government of India and the States in the ratio of 75: 25. The salient features of the scheme are as follows: (i) allotment of the houses in the name of the female member of the household or in the joint names of husband and wife, (ii) a minimum of 60 percent of funds are to be utilized for construction of houses for the SC / ST people, (iii) sanitary latrines and smokeless chulah are integral to an Indira Awaas Yojana house, (iv) selection of beneficiaries under Indira Awaas Yojana is done by the Gram Sabha and (v) choice of construction technology, materials and design is left entirely to the choice of beneficiaries. There is no role for middlemen or contractors or departmental agency in the construction of houses.

The Below Poverty Line (BPL) families in Tamil Nadu particularly SC / ST families, freed bonded labourers, widows and destitute women and most backward families are eligible for **free housing scheme** under IAY (Indira Awaas Yojana) Scheme. The budget and implementation are handled by the Rural Development Department. The unit cost of the IAY new houses is Rs.32,000, out of which Rs.12,000, the roof cost is borne by Adi - Dravida Department. The remaining cost is shared on the basis of 75: 25 by Centre and State. The total plinth area of the house is 201 sq. feet.

#### *2. Credit-cum-Subsidy scheme*

The target group under the scheme will be the rural households having an annual income of Rs.32,000/- only. However, preference will be given to rural households who are below poverty line. This scheme provides (i) subsidy upto Rs.10,000/- per eligible household in plain areas and Rs.11,000/- in hilly / difficult areas, (ii) loan upto Rs.40,000/- per household, (iii) sanitary latrine and smokeless chulha are integral part of the house.

#### *3. Habitat Development*

With a view to encouraging the use of cost effective, environment - friendly, scientifically tested and proven indigenous and modern designs, technologies and materials, a scheme called Innovative Scheme for Rural Housing and Habitat Development was launched with effect from 1 April 1999.

The objective of the Scheme is to promote and propagate innovative and proven housing technologies, designs and materials in the rural areas.

#### 4. Rural shelters - Prime Minister Gramodaya Yojana

Only Below Poverty Line families are eligible under this scheme. The total cost of the building is Rs.32,000. The entire cost is borne by Government of India. The total plinth area of the house is 201 sq. feet.

#### 5. Fishermen Housing Scheme

The fishermen who have housing patta are eligible for a free house under the scheme. The total plinth area is 210 sq. feet consisting of kitchen, bathroom, drawing room etc., This scheme was started in 1975 and 42,376 houses had been constructed upto 30.11.2001.

#### Review of Ninth Plan (1997-2002)

During the Ninth Plan period, State support to the tune of Rs.500 crores only was given for this sector out of which, Rs.120 crores was provided to Tamil Nadu Housing Board for development of Area Development EWS / LIG / MIG / HIG Housing and Tamil Nadu Government Servants Rental Housing, Rs. 90 crores was provided for Slum Clearance Board, Rs. 90 crores was given for the construction of police quarters, Rs. 100 crores was allotted for HBA to Government Servants and Rs.95 crores was allotted to the Tamil Nadu Co-operative Housing Federation. The balance Rs. 5 crores was earmarked for General pool Accommodation. The performance - physical and financial during the Ninth Plan period has been set out in the below Table.

Name of the Institution	ACHIEVEMENTS	
	Physical (In Nos.)	Financial (Rs.in crores)
(1)	(2)	(3)
<b>A. Tamil Nadu Co-operative Federation</b>		
(i) Rural Housing (EWS)	1,03,683	18.98*
(ii) Urban Housing	81,476	1454.83
(iii) EWS (Urban)	26,150	62.32*
(iv) LIG + MIG	34,166	259.18
(v) Samathuvapuram	8,237	7.80
(vi) EWS (Loan 100.96 + Subsidy 18.98)	--	119.94
(vii) Repairs and Renewals	3,091	5.64
<b>Total</b>	<b>2,56,803</b>	<b>1928.69</b>
<b>B. Tamil Nadu Housing Board</b>		
(i) EWS	8,316	6.12
(ii) LIG	11,427	18.13
(iii) MIG	15,024	109.90
(iv) HIG	11,295	205.67
<b>Total</b>	<b>46,062</b>	<b>339.82</b>
<b>C. Tamil Nadu Police Housing Corporation Ltd., (State Share is Rs. 22.69 crores)</b>	<b>12,174</b>	<b>70.00</b>
<b>D. Tamil Nadu Slum Clearance Board</b>	<b>2,06,675</b>	<b>215.40</b>

(1)	(2)	(3)
<b>E. Rural development Department</b>		
<b>Free Housing Schemes to Rural poors</b>		
IAY – New Houses (Roof cost borne by Adi- Dravidar Dept.,)	229646	734.87
PMGY Rural Shelter	6900	22.00
Kutcha Houses(Upgradation)	31178	99.77
Credit Cum subsidy	12240	12.24
Upgradation of Houses	15795	15.80
Habitat - Development	1709	7.84
Fishermen Housing Scheme (budgeted in Fisheries Dept.,)	17136	60.79
<b>Total</b>	<b>3,14,604</b>	<b>953.31</b>
<b>F. House Building Advance to Government Servants</b>	---	<b>435.25</b>
*Subsidy cost only		

## ***Tenth Five Year Plan (2002-2007)***

### ***A. Objectives, Strategies and Goals***

The policy of the Government of Tamil Nadu is to ensure the basic need, shelter, for all. In order to achieve the ambitious goal of providing "**A house for each family**" various schemes are being implemented. The demand for housing is on the increase day by day due to population growth and also migration towards urban centres in search of better employment. Added to this, in the changing circumstances, there has been an increased demand and desire to own houses. So the policy includes facilitating the provision of adequate houses, house sites, and cost effective and environment friendly technologies to all categories of people.

As per the 1991 population census, in Tamil Nadu, the people were residing in 125 lakhs houses. Tamil Nadu is a rapidly urbanizing state and the distribution between rural and urban areas is increasingly getting blurred. The population of the state as per 2001 census is 621.1 lakh. The total number of urban dwellers in Tamil Nadu as per census of India 2001 is 272.4 lakh and it works out to 43.86% of the total population. Tamil Nadu stands second in the rank of ratio of urban population in 2001 next to Maharashtra among the States as against 5<sup>th</sup> rank in 1991. Tamil Nadu has registered a urban population growth rate of 42.79% in the last decade. Considering the growth of population every year, Tamil Nadu needs an additional 2.50 lakh houses to bridge the gap.

- All financial institutions, banks and co-operative societies would have to play a major role with the Government. A special focus is to be given to create more houses for rural people.
- The District Construction Centers are providing cost effective building materials and appropriate technologies to construct houses for economically weaker sections.

- The Government provides the basic services as well as improves the environmental conditions of the slum families which forced them to live in informal settlements, which are neither recognized nor resettled for decades. Suitable housing facilities are provided to the families living in highly objectionable areas, particularly, river banks, drainage canals and other canals with all basic amenities and security of tenure.
- To protect the people from the fury of natural calamities and frequent fire, permanent measures are taken. Further, necessary steps are taken to prevent mushrooming of huts in the City.
- A massive programme for the slum improvement will be launched in Chennai, Madurai and Coimbatore during this period. This will also be made in the existing slums through beneficiaries' participation and contribution.
- To accelerate the housing stock and complete the short-fall of houses, Government of Tamil Nadu has proposed to encourage private sector also to undertake economically viable enterprises and this is under consideration of the Government.
- To support the rural and urban housing programmes, Co-operative Housing Federation Limited will be provided with adequate funds during the 10<sup>th</sup> Five Year Plan Period. Similarly, housing for the BPL families will be given a higher priority by making increased allocations.

#### *B. Rural Housing Policy*

- ?? Shelter security to all families in rural areas
- ?? Rural Houses for all economically weaker sections
- ?? Free houses to all SC / ST and destitute / widows, freed bonded labourers and Most Backward Classes who live below poverty line
- ?? Assistance for LIG / MIG Houses in rural areas for extension, upgradation, repairs and renewals of the houses
- ?? Extending facilities to eligible families - Credit -Cum- Subsidy schemes offered by Government of India
- ?? Habitat development programme for rural housing
- ?? Rural shelter - PMGY Scheme

#### *C. Urban Housing Policy*

- ?? Land assembly and development: Land assembly and development is primarily controlled by the public sector and the Government organisations. However, to bring in more developed land to support accelerated urban housing, the possibility of facilitating land assembly and development by private sector through appropriate policy measures would be explored. The Government will act as facilitator.

- ?? Encourage public-private partnership in land and land development to facilitate easier assembly and development of land and to attract private investment in making available developed land.
- ?? While license for land assembly and development could be given to the private sector, private sector will be required mandatorily to provide infrastructure as part of the development and also should pay for the cost of infrastructure necessary to be developed by public sector for roads, water supply, sewerage, power supply etc.,
- ?? Development of new towns and satellite towns depend primarily on the present city. Therefore, there is a need for suitable rapid mass transit system between parent city and such developed towns to support the developments in new towns.
- ?? The policy should also encompass the development of necessary core infrastructure like schools, colleges, hospitals, shopping centers and such other activities, which support economic activity within the new town itself, which acts as a core for development of such new towns.
- ?? For development of public private partnership, the model which have been implemented in various parts of the country (e.g., Bengal Ambuja development in Kolkata) could serve for guidance for development within the state.

#### D. Tenth Five Year Plan (2002-07) Outlay

The Department / Institution wise outlay proposed during the Tenth Five Year Plan are as follows -

#### Tenth Five Year Plan Proposed Outlay Physical and Financial Targets

Department/ Agency	Physical units (In Nos.)	Financial (Rs. in crores)		
		State	Central	Others (Loan/ Beneficiary Contribution)
1	2	3	4	5
<b>A. Tamil Nadu Co-operative Housing Federation</b>				
(1) Rural Housing *	1,35,000	67.50	---	270.00
(2) Rural Housing LIG / MIG	50,000	---	---	750.00
(3) Urban Housing	1,45,000	---	---	1740.00
<b>Total</b>	<b>3,30,000</b>	<b>67.50</b>	<b>---</b>	<b>2760.00</b>
<b>B. Tamil Nadu Slum Clearance Board</b>				
Govt.,of India Fund @	28,920	---	99.00	40.00
Govt.,of Tamil Nadu Fund @@	9,700	43.65	---	101.85
Institutional Loan	1,404	---	---	17.50
Beneficiary Contribution	---	---	---	10.00
<b>Total</b>	<b>40,024</b>	<b>43.65</b>	<b>99.00</b>	<b>169.35</b>

<b>C. Tamil Nadu Housing Board **</b>				<b>50.00</b>
<b>D. Tamil Nadu Police Housing Corporation Ltd.,</b>				
1. Police Personnel	15,000	---	---	773.57
2. Fire Service Personnel	500	-	---	18.60
3. Prison Personnel	500	--	---	21.02
<b>Total</b>	<b>16,000</b>			<b>813.19</b>

1	2	3	4	5
<b>E. Rural Development Schemes</b> (Adi-Dravidar Department + Rural Development Department budgeted amount)				
Free Housing to BPL Families				
(i) IAY - New Houses				
Roof Cost by Adi-Dravidar Department	1,54,090	7897	23691	---
	----	18491	---	---
(ii) IAY Kutcha Houses				
(iii) Credit Cum Subsidy Shelter	78,970	---	5,922	---
(iv) PMGY Rural Shelter	9,140	1,974	687	
(v) Hazbitat Development				
(vi) Free Housing Scheme for Fishermen (shown in Rural Development Sector)	34,475	229	2,779	
	2,000	---	250	
	20,000	7,400	---	
<b>Total</b>	<b>2,98,675</b>	<b>359.91</b>	<b>333.29</b>	<b>---</b>
<b>F. Allocation on HBA to Govt., Servants</b>	<b>40,000</b>		---	<b>400.00</b>

\* State Subsidy Rs. 5000 per unit, HUDCO Loan Rs. 15,000 and Rs. 5000 is beneficiary contribution.  
@ Tenth Finance Commission / Valmiki Amedkar Malin Basti Awaas Yojana Schemes.

@@ Rehabilitation and Resettlement / Flood Alleviation programme

\*\* There is at present a stock of 32,387 plots / flats / houses available for sale throughout Tamil Nadu. After disposal of available units Tamil Nadu Housing Board will propose suitable plotted development schemes at selected places and also propose to have a joint - venture with private developers to implement the plotted development scheme in better way.

The State Government commitment under Housing Sector will be Rs. 1,000 crores, of the total proposed outlay of Rs. 4,002.69 crores during the 10<sup>th</sup> Five year Plan period. For free housing for BPL families, the outlay is shown in Rural Development/ Adi-Dravidar Department. HBA to Government Servants will be repayable by them at nominal interest rate.

The estimated total number of dwelling units available during the 10<sup>th</sup> Five Year Plan Period for Rural and Urban areas is 7.15 lakh units, which includes the unsold units of TNHB (through these public sector housing institutions). The estimate of needy housing dwelling units during 2002-07 is Rs. 34.75 lakhs. Nearly, 25% of the need is met by these public state sector financial institutions. The balance will have to be covered by private self help activity on private promoters. With the liberal grant of loans by commercial banks, non-commercial banks, private and public sector institutions, the gap of 75% can be achieved subject to the Government having a liberal policy in grant of the building approval

permits, particularly by the Civic bodies, and an enabling environment is created facilitating the private sector to take up the land assembly, construction and investment in infrastructure facilities.

The estimated mandays of employment generation during Tenth Five Year Plan in both Public and Private Housing sectors is 65,000 lakhs approximately, clearly evidencing that Housing sector is one of the main labour and employment oriented sectors in the economy.

#### Housing - Tenth Five Year Plan Outlay

(Rs. in crores)

Sl. No.	Name of the Department	State Govt.,	Central Govt.,	Hudco Loan / Beneficiary contribution	Total
1.	Tamil Nadu Housing Board		---	50.00	50.00
2.	Tamil Nadu Co-operative Housing Federation	67.50	----	2760.00	2827.50
3.	Tamil Nadu Slum Clearance Board	43.65	99.00	169.35	312.00
4.	Tamil Nadu Police Housing Corporation Ltd.,	----	----	813.19	813.19
5.	Rural Housing by DRDAS	Shown in Rural Development sector			
6.	HBA to Government Employees			400.00	400.00
	<b>Grand Total</b>	<b>111.15</b>	<b>99.00</b>	<b>4192.54</b>	<b>4402.69</b>
	State Government budget on Housing	111.15			
	Extra budgetary sources - loan component	888.85			
	<b>TOTAL - State Commitment</b>	<b>1000.00</b>			