

[Mr. Speaker]

have done all this, Sir, everybody, including your goodself, Sir, Vajpayeeji, Advaniji, Jaswantji, Sharadji, Ram Vilasji, Somnathji, Indrajitji, Safiuddinji, Naraynanji, Chandra Jeetji, Shuklaji and all other people have contributed in this.

SHRI P.V. NARASIMHA RAO:

There is always a player who actually scores the goal, Sir.

14.38 hrs.

RESOLUTION RE: APPROVAL OF
NATIONAL HOUSING POLICY – *Contd.*

[English]

SHRI BIJOY KRISHNA HANDIQUE (Jorhat): Mr. Speaker, Sir, I resume my speech in its third phase now.

The performance of recognised specialised institutions in the field of house financing is rather poor. It is only ten per cent. The remaining 90 per cent or so, people always depend upon savings or on borrowings from friends and relatives. As per the 44th round of the National Sample Survey only 5.18 per cent of the total finance for rural housing come from formal agencies. Regarding housing finance from banking sector, only about 11.5 per cent of the incremental deposits are allocated for housing and almost nothing to rural areas. The Apex Cooperative Housing Societies and primary institutes too have not even touched the fringe of the housing and infrastructural problems of the rural settlement. Even as regards HUDCO resources only 15 per cent resources are earmarked for housing the

Economically Weaker Sections in rural areas.

Sir, unfortunately in India, in spite of the advocacy of National Housing Policy, the concept of low cost housing has become synonymous with low quality housing and has been interpreted to mean housing for the poor. This attitude must change. Government must popularise the concept of low cost housing by encouraging the use of cheaper and substitute materials.

According to an estimate, during the Eighth Five Year Plan period, nearly 95,000 million bricks are feared to be in short supply, of which 55,000 million bricks are meant for housing alone. So, we have to find the alternatives elsewhere. Necessity, however, is a great challenge. The country has 45 million tonnes of fly ash produced by 70 thermal plants and an accumulated stock of more than 10 million tonnes of phosphogypsum at 13 fertiliser plant sites. So, it is a challenge for the BMTPC (Building Materials and Technology Promotion Council) and to the Government to convert this waste into cheaper building materials.

Before I conclude, I am constrained to say that in spite of housing being a priority sector in the Eighth Five Year plan and both being a basic need and a labour intensive activity offering well-dispersed employment opportunities and in spite of an announcement made in the two successive Budgets, 1991-92 and 1992-93, that the promotion of housing activity will rank high in Government's socio-economic commitment, neglect of housing is evident from the fact that currently less than four dwelling units per thousand population per annum get constructed in India. But in contrast, according to a UN study, a developing country like India should aim for at least

eight to ten dwelling units per one thousand population annually in the coming 20 to 30 years to prevent further deterioration in the already grave housing situation. I must admit that the National Housing Policy is a laudable one, but the right strategy must be evolved and the Government must muster courage and political determination to translate the Policy into a reality.

SHRI MURLI DEORA (Bombay South): Sir, I would like to support the Policy on National Housing presented before Parliament on 9th July, 1992.

It is really sad that the policy which was presented two years ago has come for discussion to the House after a span of nearly two years. We say that the basic necessities of a human being are food, clothing and shelter. After food and clothing, shelter is the most important thing which a human being needs.

Today as per the survey made by the National Housing Policy, more than 30 million units short-fall is there in our country — more than 20.5 millions in the rural areas and more than 10.5 millions in the urban areas...(Interruptions) Shri Somnath Chatterjee is always disturbing.

SHRI SOMNATH CHATTERJEE (Bolpur): I am discussing about housing in India.

SHRI MURLI DEORA: This time you implement something in Calcutta rather than disturbing the Housing Minister here.

The basic point the Government is advocating is that the role of the Government is not to build houses only,

but to make an appropriate investment and create conditions where people can gain and secure adequate housing and remove impediments in housing activity. Unfortunately, the landlords who are there today in the rural areas and urban areas are so bad that it is impossible to get land especially in the urban areas. I come from Bombay and I would like to inform the house that the prices of the apartment in Bombay for the last three years have gone up ten-fold. What was Rs. 100 three years back is Rs. 1,000 today. Those who live in the central business place of Bombay city where I come from have to commute one and-a-half hours one way to Borivelli and Dahisar and on an average a commuter spends one and-a-half hours one way to come to office. It is just impossible for him to work when he comes to office. What is coming in the way is urban land ceiling. The Government is talking about bringing land reforms. And when this concept of urban land ceiling was introduced in 1976, it was stated and I quote:

"The Act aims to prevent concentration of urban land in a few hands to bring about equitable distribution and to prevent speculative transactions relating to scarce and precious urban land."

But, unfortunately, this Act has failed to fulfil the objectives of urban land ceiling. Today when the Government is talking about economic liberalisation, unfortunately, nothing at all has been done in the housing sector. I would request the Government to either scrap this ULC Act totally which is a Central Act or to amend it in such a way as to allow the State Governments to use the vacant land available. In big cities like Calcutta, Bombay, Delhi, Madras etc., a big chunk of land is available still. But

[Shri Murli Deora]

unfortunately, they need permission under section 20 and 21 of ULC Act to get the clearance and no State Government is able to give them the permission. State Governments are blaming the Union Government and the Union Government is blaming the State Governments for not issuing the guidelines. I request the hon. Minister that when we are discussing this Policy, there should be a definite guideline, a uniform guideline from the Union Government to all the State Governments which would stop this racketing in the real estate prices and which will make more land available. In big cities like Bombay, Delhi, Calcutta etc., builders have joined together to create artificial scarcity. They have cornered some part of the land in big cities and created a shortage of housing. Because of this shortage, the prices of apartments have gone up very much. So, it is very important that the ULC Act is amended.

Under the ULC Act, the Government has identified an excess land of 2.17 hectares. But hardly one per cent of land, out of this, is acquired. The Act which was passed as early as in 1976, not even one per cent of the land is acquired. What is the use of pursuing that Act when you cannot implement even one per cent of it after a span of 18 years? So, I would request the Government to come out with a proposal and see that this urban land ceiling is scrapped or amended.

As per the projection given by the National Buildings Development Corporation, by the end of this century, that is, 2001, 64.4 million more units, the houses will be needed in this country. This will need over one lakh crore rupees of plan funds and the Government does not have that. So, the real solution will

be to allow the private people to build their own houses and help them to give more and more finances. Although the Government has created the National Housing Bank and other institutions which are giving money yet enough money is still not available in the housing sector. In developed countries like, in UK, in USA, in Western Europe, the amount which is given for a family to buy a house is exempted from tax. But we do not have that in India. In a poor country like India, where if a man wants to purchase a house, the interest which he pays on the amount which he borrows, is not exempted from tax. I do not want to go into the different sections of the Income-Tax Act. But I would request that the relevant sections of the Income-Tax Act should be amended. This will give a boost to the housing construction activities and will encourage people to buy more and more houses.

This will also encourage the home ownership programmes which are permitted. If the entire interest payable as tax is allowed, then enough money will not be available for the Housing Finance Corporation. There are very few institutions like HUDCO, the National Housing Bank. But there are smaller housing finance institutions which do not have money. The Government should see to it that more money is given to these institutions. This can only be created if section 54(E) of the Income-Tax Act is amended which will give incentives to the people to put their savings under these institutions. If the deposits in these institutions are exempted from tax, this will give a boost to mobilise more and more money. This will help to provide more and more funds to the housing sector.

There was a survey and according to that survey with the minimum amount of money, maximum amount of jobs can

be created in the house construction activities. With an investment of Rs. one crore, over 923 man-years employment can be created. This has a cascading effect. When you construct a house you are not only helping cement and steel industries, but you are also helping the carpenter, brick-making, furniture-making, carpet-making. Several other ancillary units will get a boost. I would request the hon. Minister to see that specially in the rural areas landlords must be reformed totally so that the heavy amount for land which the people have to pay is reduced. Today, the cost of construction is not so much, but the cost of the land being stated is very very high. That is why this racketing is going on in urban areas, throughout the country. These proposals will help a lot and I am very sure, the hon. Minister will consider these proposals.

14.52 hrs.

[MR. DEPUTY-SPEAKER *in the Chair*]

SHRI RAMESH CHENNITHALA (Kottayam): A reasonable house is a dream of everyone. A house not only give shelter but it also gives social status. It is a basic need of a man. But it is here that all our plans and programmes lack a realistic perspective. The Government has not taken housing as a serious problem from the very beginning. The Government has paid attention only in the Eighth Plan period. Up to Eighth Plan period, our Governments had not taken this problem as serious one. The figure of housing allocation in the Seventh plan was only Rs. 2,424 crore which was stepped up to Rs. 6,377 crore in the Eighth Plan. Thus, in terms of allocations due recognition of housing has been given only in the Eighth Plan period. This, of course, is a part of National Housing

Policy which again reflects the concern of the Governments. I welcome this policy because now the Government has given adequate importance for this very basic problem. As Shri Murli Deora has rightly pointed out if we cannot give three basic necessities we cannot enjoy all the fruits of the freedom. Food, shelter and clothing are the three bare necessities of a human being. Since independence, if had you been able to try to give proper attention to this problem of housing I think, we would have been able to achieve the target.

The National Housing Policy is an attempt to define and find the framework of a solution to this very serious problem. What is the dimension of this problem? The National Building Organisation has estimated that the shortage of housing is about 31 million units. By 2001, we will be in need of 64.4 million new units. For this, how much money do we need? According to a study made in 1992-93, for the construction of 21 million units Rs. 97530 crore will be required. Huge money is required for constructing so much of units.

Sir, the outlay for housing during the Eighth Plan is Rs. 6,377 crore. This will be supplemented by about Rs. 25,000 crore as institutional finance. There have been about Rs. 31,477 crore during this plan period as against the actual requirement of Rs. 97,530 crore. That leaves a big gap of Rs. 66,153 crore so, the question before us is how can we generate resources for the construction of the total units which we require?

The budgetary support for housing in any significant measure is out of question. Because of the financial crunch of the Government is not in a position to allocate more financial support for the

[Shri Ramesh Chennithala]

construction of the housing units which we require. I want to pose a question to the hon. Minister through you as to why we cannot go for private investment in this regard. Take for example NRIs. Those who want to invest in this sector should be utilised for the housing purpose. NRIs' contribution in this sector will be more helpful to solve this very important and very serious problem. These funds can be utilised for providing houses to the middle class and upper middle class in the urban areas with rather high cost of construction and a large percentage of institutional finance within the country being diverted to low cost houses for the urban poor, slum dwellers and also for the rural poor.

One of the objectives of this policy is to curb speculation in land and housing. As Shri Murli Deora has rightly pointed out, in metropolitan cities like Bombay and Delhi, skyrocketing of the price of the land is the main problem. The phenomenon of skyrocketing of land price and the price of housing is very much disturbing. This is one of the areas where the maximum amount of black money is being generated. I think that this should be dealt with sternly and adequate care should be taken in this regard. There is no control over it. This has made land as well as house beyond the reach of an ordinary man. The most sufferers are the low income group people and the poor people. I think that the Government should take adequate steps to prevent the skyrocketing of prices in the urban areas, especially in metropolitan cities. They have to pay between Rs. 1000 and Rs. 1500 for a small accommodation in Delhi and Bombay. Even if they are prepared to pay this amount, they do not get proper accommodation. The minimum wage fixed

by the Government is Rs. 900 for unskilled and Rs. 1500 for skilled labour. How can an ordinary man with his low income can have this facility or accommodation? This is a serious problem. The government has not taken enough care and has not done enough in this regard.

The emphasis should be on the low cost mass housing. Those who have a lot of money will build their own houses. But the Government has to take care of the poor and the low income group people.

[Translation]

SHRI NITISH KUMAR (Barh): Mr. Deputy Speaker, Sir, today we are not in a mood to speak but doing so forcibly, therefore, the House should be adjourned.

MR. DEPUTY SPEAKER: Ramesh Ji, one minute please. Nitish ji has suggested that we are speaking forcibly, therefore, please speak.

[English]

SHRI RAMESH CHENNITHALA: Firstly proper targeting is required in this regard. The Development agencies in cities have a preference for high cost housing. Take for example the DDA. The policy lays emphasis on low cost and vernacular architecture. But this aspect has been neglected. My suggestion to the Government is that proper targeting is required in this regard. Many organisations and research centres have developed low cost housing technology. For example, in Kerala there is Nirmithi Kendra which is a unique example in this field of low cost housing. Using locally available materials beautiful houses can be designed and built which are in harmony with the environment. The cost

is very less and it is very beautiful to look at. People also will appreciate it as they can live in accordance with the environmental situation. But we have not been able to popularise these models.

15.00 hrs.

Our natural inclination and preference is for big houses. This will not help in finding a solution for the housing problem.

According to a recent analysis about the quantitative aspect of the housing, if we can raise Rs. 3.50 lakh per village, per year, we will be able to build seven units at an average cost of Rs. 50,000 in each village which will fully meet the housing requirement during the Eighth Plan period. Similarly, according to the projections or urban housing required during the Eighth Plan, 7.8 million units will be required at an average cost of Rs. 1 lakh per unit. Sir, if we can mobilise Rs. 33.3 lakhs per town, per year, we will be able to meet the requirement fully. That is the latest analysis which has come before us. This analysis shows that fulfilment of the target is not difficult to achieve. What is required is the grass-root level approach and a proper planning. We should start it from villages and towns:

I think that the Government should first of all identify the target groups. More emphasis should be given to the lower income groups, who are facing difficulties. I think that the government has not taken a serious view about this. The Government has not identified the target groups, which are to be given priority. According to me, there are three most important target groups: the first is the slum dwellers, whose number is 48 millions, the second is the low paid employees,

and the third is the landless people in the rural sector. So, I see the problem like this. We have to give priority for these three sections of our society. One is the slum dwellers, who constitute the 48 millions of our population. Second is the low paid employees. Third is the landless people in the rural areas. These are the three sections of the society which are facing a lot of difficulty in finding shelters for themselves.

Since there is no reliable data to indicate how much units would be required for these categories, my request to the Government is that there should be a serious study in this regard. They have to find out how much units are required for these three categories. The Government should collect data about the actual requirement of the housing units for these groups and undertake a massive programme of housing. This will give the advantages of shelter to the poor and the low paid. The house construction activities will also result in employment generation. This will definitely create more employment opportunities in the rural areas. So, by constructing more units, we are creating more employment. So this is a welcome study. It is estimated that the housing activities will provide 10 per cent increase in employment. So, as a follow-up of the Policy, I request the hon. Minister through you sir that the Government should conduct a serious study about these problems of the poor people, who are living in a very pathetic condition in the slums, the low paid employees who are facing a lot of strain to find shelter for themselves and those people who are landless in the rural areas.

I think in the Eighth Plan period, the Government has taken a lot of interest and concentrating to solve this

[Shri Ramesh Chennithala]

problem. I think that the private parties as well as the NRIs and other people who can also contribute in this sector should be invited and this problem should be taken up very seriously.

[Translation]

SHRI BHAGWAN SHANKAR RAWAT (Agra): Mr. Deputy Speaker, Sir, I would not like to make my speech complicated by repeating the data which have been mentioned by my colleague Shri Ramesh Chennithala to put forth the magnitude of this problem. The magnitude has been made clear by him but ostensibly, I would like to submit that there are many facets of this problem. There is a severe problem of houses in rural areas. In the small complexes in the urban areas the problems are different and in the metropolitan cities the problems of accommodation of middle class and other people are different and those the problems of jhuggi dwellers is different. The number of jhuggies is increasing. In this way, we will have to ponder over all the four types of problems and proper policy will have to be framed, only then the problem will be solved.

I remember, when we were young the freedom movement was going on and even after 1947 we were fighting for all these three things food, clothing and shelter. It used to be a major part of our movement. It was our main slogan but today we have forgotten these three things. It is unfortunate that to solve the problem of shelter the Government has never tried in proper and planned manner and even if it was done an experiment was done and these experiments or the slogans of socialism have made this problem more complicated. I would like

to submit that a policy for allotment of houses was framed. Rent Control Act was enacted. The public servants and the privileged class people misused it and took possession of the houses of the people and such type of policy was framed that the owner of the houses thought to dispose off their houses instead of getting them repaired and caring for these and maintaining these. Owning a house was a crime. The tax was higher then the rent recovered through the Rent Control Act. The relations of the landlord and the tenant became worse. Dishonesty was taught and the people were encouraged to go for dishonesty. Corruption was rampant. It resulted in the stoppage of construction of new houses or this process came to a stand still.

Then came the slogan of socialism and Urban Land Ceiling Act was passed during emergency in the country. This Urban Land Ceiling Act further complicated the housing problem in the country and as a result thereof the farmers got less price for their lands. Though earlier, they were happy to sell their lands for colonisations. But now the process of getting the permission of selling off their land under the Urban Land Ceiling Act became more difficult for the farmers in the sense that the enactment of this Act broadened the scope of corruption. Earlier the bribe used to be demanded according to the 'Beeghas' but after this act came into being, bribe is being demanded by the Urban land bribe according to the yards. You have to give bribe according to the yards proposed to be sold off. It led to a sudden hike in the price of land of the one hand and on the other hand, the earlier price of Rs. 100 increased several times as a result of introducing thousands of fake affidavits and paying bribes after being included under the Urban land ceiling act. The Government and the hon. Minister will find after

scrutinising the maps of the metropolitan cities in States, that Jhuggis have been shown and later on permission to built houses granted where even not a single jhuggi existed earlier.

Mr. Deputy Speaker, Sir, the Government will have to reconsider it. This Urban Land Ceiling Act has destroyed many farmers. This Act provides for a compensation calculated at Rs. 5 per yard. The compensation would be calculated at Rs. 1.50 to 5.00 and that too not in cash. The farmer has been completely looted. He has become a refugee in his won house. That is why, the Urban Land Ceiling Act should be reconsidered. On one hand they are talking about privatisation and relaxing all the rules for big capitalists while on the other hand the farmers are being subjected to all kinds of strict rules. It is my submission to you that the National Housing Policy should be formulated after seriously considering it.

Sir, I would like to give a suggestion. The construction taking place in the country proves to be very costly. I was having a look at the houses being constructed with loans sanctioned by Agra Development Authority. I asked them the cost of an MIG flat. He gave me the details of the instalments to be be paid during a period of 5 years. The DDA also has the same system. I asked a question that those people who are honest tax-payers will not be able to pay all the instalments even if they save by cutting on even the essential requirements. The hon. Minister of finance must be well aware of that. This way you are straight away teaching them to be dishonest. I am one of those people who filled this form under a misapprehension. I requested them to refund me and I was even willing to pay a penalty amount. I pay taxes with full honesty, that is why,

I cannot buy a house. Can the honest tax-payers build houses under the implementation of the policy which is in the process of being formulated? I am furnishing documentary proof. The Government should consider it whether there is eligibility or not. I urge upon the Government to develop the technology of making houses in such a way so as to ensure that the construction of houses becomes cheaper. I would like to say one more thing about this technology that there is a great progress in this field abroad. The people of private sector will not be able to develop this technology. The Government would have to help them to ensure that the construction of houses becomes cheaper and we have good quality houses. I would like to say one more thing about it that I agree to whatever has been said by my colleague about the NRIs in regard to the utilisation of investment of NRIs. in selected areas with a view to enhance the building activity. I do not feel that the NRIs would invest so much which will bear economic return. They would not like to invest in this fields. So that nobody would effectively solve the problem of housing system. You have given this relaxation that people can bring black-money into the country and can turn it into white money. I would like to say that the Government should find measures to ensure the utilisation of black-money in the equity of building construction. But it is easier said than done.

Pains will have to be taken to form the modalities. It will have to be done in order that the honest tax-payers, poor people are not cheated as a result of relaxation given in the name of utilisation of black money leading to a shoot up of prices. The conducive situations would have to be developed for the utilisation of black money and certain rules would have to be formulated and areas marked

[Shri Bhagwan Shankar Rawat]

to ensure the construction of houses in such a manner that the pockets of a common man wanting to build a house, are not picked due to hike in prices. Care should be taken of it through Government law.

* Secondly I would like to talk about building materials. i.e. cost effective building construction technology in this regard, the Government will have to formulate a comprehensive policy and fix the correct ratio of building materials bricks, Lime, cement, labour etc. while constructing a building. In the absence of any comprehensive policy at present in States wherein brick-kilns are there, they are subjected to numerous restriction. The practice of greasing palms has become so common that the prices of bricks have raised two-fold. They do not get coal for brick-kilns, and it causes rise in the prices of bricks. The Government will have to adopt a well-planned policy and make arrangement for making available bricks at lower prices. The availability, quality and prices of building materials should be taken into consideration. I would conclude after commenting on this second point.

15.14 hrs.

[SHRI P.C. CHACKO *in the Chair*]

The development authorities set up by the Government so far, have started working as colonisers and builders. There may be few exceptions to it of which I do not know. But the overall condition throughout the country is that they are looting lakhs of rupees. The Government should endeavour to utilise black money through development authorities. This money should be used in building the infrastructure for the development.

Moreover, the persons having black money should be allowed to sell particular portion at market price, and the remaining portion should be surrendered to the low paid poor person for house building.

* The Government will have to look into the problems of slum dwellers. Social education should be imparted to them. Construction of unauthorised colonies should not be allowed. Often the Government officers are behind the construction of such unauthorised colonies. Every State launches a drive to demolish such construction. The concerned Minister delivers high sounding speeches and makes statement through newspapers with their photographs to show that he is very strong and the bulldozer is likely to be operated there. But no action is taken against these officers. The officers who take bribes from the poor and allow such unauthorised construction should be penalised. The National Housing Policy cannot be good unless the Government thinks over improvement of slums. The improvement of slums does not require operation of bulldozers in all the slum colonies and construction of new buildings thereafter. For this sake it is necessary to provide sewer facility, drinking water and civic facilities. As some of the utensils in the kitchen are black, some others are white and so on. All are not alike. But none of them are inferior. On this analogy, basic facilities should be provided in slum colonies. The policy, the Government has adopted so far for improvement of slum is that first demolish the houses and then construct new ones. Thereafter (*Interruptions*) Similar thing happened in Agra. In such a condition I was compelled to protest it. Houses should not be demolished in the name of beautifications. If there are such cases, houses should be provided to the displaced person. All out efforts should

be made to adjust and accommodate houses built in unauthorised colonies. The unauthorised colonies should be regularised.

The Government should take certain measures to give social justice to the slum-dwellers and prevent illegal possession of their land.

At the end, I would like to point out that the condition formulated to approve the land lay out maps are very strict. The common people have the impression that they cannot get their layouts approved without bribes. The Government should make simple procedure for it. 40 years back the maps of the local bodies consisted simply lines and a diagram. Later on, role of engineers and technicalities increased. Now the situation has come to such a pass that the total money paid to engineers, architects, advisers, beautifying authorities is almost equal to the cost of the building.

Those who can afford must afford but a simplified procedure should be adopted. The Government should prepare some approved maps for 50, 100 and 200 square yards of plots in each city so that those who want to construct their house can do so on the basis of these approved maps without any approval and the government will not interfere in it. They will have to deposit the requisite fee only.

Besides it, I would like to conclude with one thing that specially in Uttar Pradesh, the policy is very much contradictory. The minimum limit of 100 or 120 yards has been fixed there. They say that the map will not be approved for less than that limit but the development authorities there construct the houses in 45 square yards. When a poor person tries to construct a room on that, the

permission is not granted. What more basic contradiction can be there that the government construct the house under that law and when it is sold the law becomes an obstacle in the way of constructing the upper storey. Such contradictory law should be reviewed and then it should be amended accordingly. With these words, I conclude.

SHRI KRISHAN DUTT
SULTANPURI (Shimla): Mr. Chariman Sir, I rise to support the resolution regarding national housing policy presented by our hon. Minister Shrimati Sheela Kaul ji.

There was a slogan in our country, 'Maang Raha Hai Hindustan, Roti, Kapra aur Makan. After 1947, all the houses in the cities have been constructed by the big capitalists. The capitalists have usurped the big parts of land in the cities. Today, when we go to a city or any part of it, we can see that whether it is Connaught Place of Delhi, Mal Road of Shimla, Bombay or Calcutta, the poor, Harijans and Tribals have not been given any land. This thing does not end here only but when we go to villages we see that huge amount is allocated for the development of villages under Indira Awas Yojna and Jawahar Rojgar Yojna. Under Indira Awas Yojna Rs. 12000 is given to construct a house on a plot and 8-9 houses are constructed in a block. Keeping in view the population, the needy persons are still deprived of the house. As Shri Murlī Deora ji had asserted that even today there are crores of people who do not own a house.

I belong to that community and that category, which is called Scheduled Caste or Scheduled Tribe. Whenever I go on a tour to some villages, I observe that they are still living in miserable condition.

[Shri Krishan Dutt Sultanpuri]

The tribal people who used to live in jungles without a house have now been deprived of their right to live there due to the large scale destruction of the jungles.

As far as the economic condition of the country is concerned, it will not improve unless the Government takes over the ownership of city land. The main reason of the rise of big capitalists is that they buy big pieces of land in cities, construct big buildings and rent out them and in this way they earn profit. The poor person can not buy even a single yard of land as the price of land has increased too much.

We are failed to understand that how we will be able to provide houses to these poor people but I would like to say that we want to help the poor. In reply to a question today itself the hon. Minister has stated that poor people were given land. I would like to tell him that neither the poor people have got land nor they have constructed their houses. Thousands of such cases are pending in the Supreme Court, High Courts and District Courts which do not have any time bound programme for disposal of these cases so do enable us to provide houses to the poor people today, the situation in the villages is very grave. The poor people wish that they may get land and house. The people of India do not have right to construct their own houses. How can such type of situation can be tolerated. We have been elected to this parliament. We should ponder over that to which direction the country is going and who are the people being benefited. There are so many people who evaded the taxes of crores of rupees and tax comes from the salaried class or fixed

income groups. People, who are not paying income tax and involved in black marketing are making this country poor. Government should take stringent measures for proper realisation of income tax and funds collected by it should be spent on housing. People move to tribunals when they are caught for tax evasion. They move to Supreme Court and High Courts and thus matter remains pending for years.

I would also like to say few more words.

Hon. Minister, madam you are given an important department. Shelterless women in our country have great hopes from you. Just now a minister is the Punjab Government, Shri Umrao Singh ji was sitting here. He was saying that he had no house of his own. The time of last government was good when they had allotted accommodations for their people. Our Government has not given permission to form even any society and today there are several MPs, who do not have house of their own. Several people come to MPs and request for accommodation in Western Court and later they leave the hostel quietly and we have to pay their rent.

I would like to say that bureaucrats take advantage of this facility. You visit the houses of the public representatives, they even do not have the sweepers to clean the surroundings and they have to make their own arrangements. I would like to say that it should be monitored properly.

Alongwith, I would like to say that you have allocated crores of rupees for the welfare of Scheduled Castes and Scheduled Tribes. They should be given housing facility. You go to the Delhi

Railway Station you will find that many people sleep on the footpath, you should provide houses to them. Law should be enacted for restricting the selling of houses allotted to poor people. Other people buy these houses allotted to SC/ST, such guilty persons should be punished only then the poverty can be alleviated. This law should be implemented strictly. These days Housing Boards of the Government also buy land from farmers like big builders. Most of the villagers do not know the procedure. There are several people from Haryana and adjoining areas of Uttar Pradesh they give money to big builders and they in turn purchase lands from poor people and construct big houses there and sell those on high rates and thus earn crores of rupees as profit. Today a bag of cement costs Rs. 115 and rates of bricks have risen four items and thus poor people cannot construct cemented house of their own. They construct their dwelling where they find material for it.

Sir, now I would like to say something about Himachal Pradesh. All the mud houses were washed away there due to heavy rains recently. Thousands of houses have been reduced to rains in many area Solan, Kullu and in the area of Dhumal ji. All the houses have crashed down and there has been a great loss of property and life. Several tourists, who were on their visit to this State died and their vehicles washed away with the flood water. I would like to say that problem of housing is very serious in our country and State Governments should be given more funds for it. I would like to suggest that people who have black money should be given permission to construct houses in as many numbers as they want and later on these should be nationalised. It will be good if we will be able to extract this utilised money. We have to think

about it as we are responsible for the upliftment of the society and poor in the country. There will be no MPs, M.L.As or leaders' if efforts will not be made in this regard.

Sir, I would like to say that enacting any law will be useless if it is not implemented properly. I request the Government to ensure the fulfilment of basic needs like food, clothing and shelter of the people. Only then our country can make progress. Helpless tribal people are not given the minimum wages and are exploited by contractors. These people work in construction work of buildings upto late in the night but after the completion of construction, they are not allowed to enter the house on the ground that they are tribals and SCs. I would like to say that such practices should be stopped. Economic and social upliftment of poor and backwards is in the interest of the country.

Sir, the housing policy presented here is very good but I request you to remove the criteria of Rs. 12000 for everyone whether one belongs to SC/ST or any other group so that he may be able to construct his house. The funds allocated for villages is swallowed by corrupt officials in the drafting of plan etc. Now I would like to say something about cantonments. These areas have many problems. There are four cantonments in my constituency. The Act enacted by Britishers in 1924 is still prevalent there. You cannot put even a brick without the permission of cantonment authorities even if a house is crushed down in these areas. I request you that common public, residing there should be given right to construct and repair their houses, cantonments authorities take months and sometimes years for giving permission to built or repair the house and the

[Shri Krishan Dutt Sultanpuri]

residents of such areas face great difficulties. The problems of people should be solved while maintaining the beauty and cleanliness of the city. I would like to say that permission to set up small and cottage industries should also be given in these areas.

I would also like to make a humble submission that surplus land of Railways lying idle and vacant should be allotted to poor people to construct their houses. Thousands of acres of such surplus land is available near the Pong dam and at other many places all over the country, which can be utilised for this purpose.

I hope that Government will consider the suggestions given by me and with these words I support the housing policy.

[English]

MR. CHAIRMAN: I have to make a request. Totally 33 Members have to participate and we have got only three hours. So, I request the hon. Members to limit their speech within ten minutes.

[Translation]

SHRI NITISH KUMAR (Barh): Mr. Chairman, Sir, today we are discussing National Housing Policy in the House. Housing is one of the most important requirements besides food and clothes but today most of the people in the country do not have roofs over their heads. This problem is of two kinds — urban housing problem and rural housing problem. According to a survey conducted, if pucca houses are built for all, the entire top soil will be covered and the land for the cultivation will be no more.

Now pucca houses are replacing the kuchcha houses in the modern times, a particular environment-related problem may crop up, while formulating a housing policy this aspect should also be kept in mind. These days people compete with others in making pucca houses, those villages are also going in for pucca houses which do not even have electricity. We remember that people could live in those kuchcha houses during summers but it is being difficult to live these days in those pucca houses especially women who have to live their lives within the four walls of their houses and their conditions is deplorable.

Sir, the building materials also need to be researched. Some things should be kept in mind as to what building material should be used in which area and what material is proper from the environment point of view. The measures should be taken to check the top soil from getting damaged in the name of making houses.

There is a different kind of problem of making houses in cities. Shri Murlidhara just said that people in Bombay have to walk for one and a half hours to reach their working places though, there is enough land on which houses can be constructed. The area where we live in New Delhi has single bungalows spread on unnecessary large tracts of land. We have seen it with our own eyes. Each bungalow is built on 6-10 acres of land whereas on the other hand, many people do not have roofs over their heads. That is why so many jhuggis-jhompries and slums are mushrooming whereas on the other hand there are spacious bungalows. I would like to give a suggestion in this regard. If the government is genuinely interested in providing houses to everybody they will have to have a beginning somewhere.

Different categories of houses have been made for ministers, members of parliament and officials. Somebody is entitled to type-V while the other is entitled to type-IX. The Ministers, Members of Parliament or officials get spacious houses depending on the posts they are holding. There are such big bungalows situated on Akbar Road and other places covering big tracts of land. A multi-storey building can be constructed there by dismantling 4-5 houses there. All the Ministers and Members of Parliament can live there. It will lead to a cut in the expenditure being incurred on their security. These days it have become a trend that the more security a person has the more important it makes him look. If a person really deserves to be provided security only then he should be provided. All the VIPs can live together in that multi-storey building which would cut down the expenditure being incurred on lights, neon lights, security etc. We have shortage of electricity also. This way, electricity will also be saved.

A few days back I had gone to meet a party colleague in Bombay. He told me that he had bought his flat for Rs. 80,000, twenty years back and today it is valued at Rs. 2 crores. You could understand how difficult it is for a serviceman to buy a house. He cannot live on pavement. You may forget about metropolitan cities like Bombay and Delhi. We can direct our attention to townships and State capitals also. In the capital Patna of our State, each house is valued at Rs. twenty to twenty five lakhs. Houses worth Rs. 50 lakh are also available. I invite Sheela Kaulji to go and see for herself that places having houses worth Rs. 20-25 lakh are so congested, that her vehicle would not enter the area. Once I chanced to visit such an area and I noticed that there were tube lights and switches. As it was quite hot I asked

them to switch on the fan but I was told by the people of that house that there is no electricity. The lanes in that area are so congested that there is no space even for the electricity poles to be installed in that area.

The Government should see to it that the houses are constructed in cities in a systematic manner. The Government need not construct houses because we have seen the many D.D.A. construct houses in Delhi. They do not invest even the 75% of the total cost. There is no such thing as quality in the houses constructed by them. The same thing applies to other Housing Boards at other places also. Whereas in this day and age of competition we should have good quality houses. But we do not suggest that D.D.A. or Housing Boards should construct houses after nationalisations of such institutions. The Government should construct houses and should fix a criteria that a particular number of houses are to be built at a particular place and a particular tract of land is to be earmarked for making roads etc. Anybody who is interested in making houses can do so. If a private Builder wants to build houses then the contract should be subject to a condition that a fixed percentage of houses will have to be constructed for people of low-income group also. But there is no such condition in the National Housing Policy. Shri Ghafoor is present here who has been a Minister of Urban Development. He says that people who have black money invest it in real estate. The Government should consider the suggestion of giving a relaxation to them in building houses. The Government should ensure as to what kind of houses are to be built and how many people should make houses for how many categories etc. Anybody who is willing to build houses on this basis can do so. An

[Shri Nitish Kumar]

amount should be fixed for it and there should be a policy for this. A regulation should be formulated to make sure that the sale of houses would entail imposition of taxes in order to earn revenue for the Government coffers.

Secondly, a society by the name of N.B.O. had been constituted by the Ministry of Urban Development which was functioning well. The work of this society was to decide the kind of houses to be built, their design and the kind of building material to be used. As per my information, several awards have been given to this society. it was getting internationally recognised but I do not know what came of Shrimati Sheela Kaul that arrangement was made to disband NBO. A new society has been set up to please highly placed officials in Government jobs. There is no mention of this in the national housing policy. NBO has definitely been mentioned. Through you, I would like to ask the hon. Minister to tell us as to what has been the role of NBO and if its work has been commendable it should be protected to enable us to face the challenge facing the country at present.

Mr. Chairman, Sir, you are aware that Latur had been rocked by an earthquake of great magnitude and I have also felt 15 tremors of light or strong magnitude in Delhi for the last 4-5 years. The houses should be strong enough to withstand such tremor of earth-quakes. NBO had conducted research work in this regard but efforts were made to discourage it and disband it. I would like to know the reasons as to why a new private society is being encouraged to be set up by the Government.

Sir, I would conclude by saying that if the Government wants to provide houses to people of the country it is difficult even to solve the problems of the people of this city. The backward areas of villages do not even have basic amenities including roads etc. The people of those areas were provided houses under Indira Housing Scheme but today after 5-8 years those houses are not even worth living in. I am of the view that Indira Housing Scheme needs to be revamped and the beneficiaries should be provided funds to construct houses. So, in view of the above a National Housing Policy should be formulated. The policy should have specific details fixing a number of houses to be constructed within a fixed time frame.

So far as the evaluation is concerned there should be a clear policy in every five years to decide a certain number of houses to be provided with a clear target alongwith the details as to how many houses would be built with the assistance of the Government and how many would be built by promoting private agencies. Besides, in what manner other people would be helped who are interested in making houses.

A continuous research work should be undertaken in order to devise and develop other building materials which can be used in place of baked bricks, other than wood and earth, because it is necessary from the point of view of protection of environment so that in the days coming ahead, in view of growing populations, we have to arrange for food as also protect this earth and its flora. From environmental point of view, we should pay attention to develop new building material keeping in mind all these factors. With these words, I conclude.

[English]

SHRI AMAL DATTA (Diamond Harbour): Thank you very much for giving me an opportunity to speak on National Housing Policy. It is a subject of great importance to which very little time has been devoted in this house, probably none at all so far. I understand that a National Housing Policy was earlier framed in 1988 which was approved by the Rajya Sabha, but possibly was not discussed in this House. So, perhaps it is for the first time that a housing policy is being discussed. Now the importance that the Government attaches to it, is shown by the fact that this has been done pursuant to a Resolution of, I think, U.N.O. and that Resolution has been passed also in November 1988. It is now in August 1994 that this House has been presented with this Policy for a discussion. Six years have gone by since United Nations took a resolution that every nation should have a housing policy. The global shelter strategy adopted by the United Nations in November 1980 calls upon different Government to take steps for the formulation of a National Housing Policy to achieve the goals strategy. So this is the urgency which the Government has now been able to show.

Next comes the fact that this policy was formulated by the Ministry concerned, maybe two years ago. I was invited for a discussion by the Ministry and whatever lacunae pointed out during that discussion, particularly by those of us in the Opposition, the same lacunae remain even now. No corrective steps have been taken pursuant to the discussion in which we took part which lasted for about two or three hours. So the Government is totally impervious to taking ideas from other people and they go on doing the same thing in the same way. This is the most atrocious way in my mind. Sir, so

far, this policy document is really a catalogue of statues of good intentions of what should be done. This will be effective, this document can be of a document of India, China or Burma, Sir Lanka or anywhere in South America. Any of the developed country can come out with this. But what is the distinctive feature of India? Nowhere in the document, does it reflect how Indian housing is to be developed to give shelter to those people who do not have a house or do not have adequate shelter? How does it vary depending on the regions?

India is a vast country having so many climatic conditions. So, how will the policy be developed? Will it be the same type of housing in Kashmir, or Himachal and will it be the same type in Bengal or Orissa also? That is not possible. No one has given any thought to it and I said it again and again in that discussion that the Minister had called, that nobody had applied his mind. Today also the same situation prevails that this Government has not been able to apply its mind. They must have taken bits and pieces from here and there and put them all together.

So, this is the policy which we are supposed to discuss! It is not a policy at all! The good intention of the Government is this that they would provide housing for all. Very good. The backlog is 31 million housing units and ten million will be added by the time the Eighth Five Year Plan period ends. It may be more than ten million, may be about 20 million. So, 51 million houses will be made available or people would be helped to acquire 51 million housing units. That is more than five crores, and how will it be done, when will it be done, what will be done, nothing is said! What is the time frame for putting this policy in operation? Do we have a policy for the next century

[Shri Amal Datta]

or one decade? There is a lot of difference. By this policy, are we going to be able to house all those who need houses today or at the beginning of the Eighth Plan Period and those who will be added to that category after the end of the Eighth Plan period? If it is only those, then it is 51 million. When is the Government going to complete those 51 million housing units? If it takes one or two decades then another two, three or four Plan periods will have ended. So, if in each Plan you add 20 million houses, then what will be the total position? It will be nothing. Nothing has been discussed. They have not applied their mind at all.

They say that there will be upgradation of technology. What is that technology? From where will they get it? Where is it available today? Are we going to put people on research and wait till they develop that technology? Is that technology available? If it is available why has it not been put into use today?

THE MINISTER OF URBAN DEVELOPMENT (SHRIMATI SHEILA KAUL): It is being used.

SHRI AMAL DATTA: Where is it being used? Very well, I am very glad that it is being used. When the Minister says so, I must take that for granted. But where is it being used? How much of it is being used and—in that case—why is it not being used more? What will be the Government's role in upgrading the technology in extending that technology to the people and how will it be done? Will it be done in cooperation with the State Governments, with the local authorities, with the Panchayats and how is that linkage to be established? That is

the crucial part, that the Government today has no linkage with the village level institutions. In fact, there are no effective village level institutions in most of the States.

So, this is something which they have said that this is to be done in cooperation with the—the Ministry or Urban Development will do it—States and some other Ministry. They have mentioned it. But they have not mentioned the Ministries which can and most effectively work in the rural areas in order that people do go for housing in rural areas and those who work in rural areas and stay in rural areas. So, that strategy has to come out from different Ministries, those Ministries which are working in the rural areas directly, the Ministries of agriculture and Rural Development. They do not seem to have any linkage with this policy. There is none. They are saying that a village home—according to their model home—will consist of 85 square metres of which 20 square metres will be land area. That is approximately 850 or 900 square feet.

16.00 hrs.

And the plinth area of the house he occupies is about 20 sq. m. which is about 200 sq. ft. So, what remains with the owner of the home is about 700 sq. ft. or less which will be for other purposes like going around etc. They will not have any land to grow anything at all. Now, the Government of India in their beneficence have set up an Institute in Hyderabad, called The National Institute of Nutrition and if the Ministry of Urban Development knows about this institute, it would have studied the recommendations of this institute. They say that for proper nutrition, every home in rural area must have a nutrition

garden. The Ministry of Health says that every home should have a small patch for growing herbs for herbal medicines. What is the requirement for that? That requirement has not been taken into account at all. I think, it is because of sheer lack of imagination and total ignorance.

This is very strange to me that many of these things that I am saying today had been pointed out in that meeting two years ago and they have not bothered about these things. If they wanted more elaboration I would have definitely given them. But, nothing has been done to improve upon in this regard. What is the time frame? They are saying that 20 per cent of the total resources required for rural housing will come from institutional finance. How much is that 20 per cent? How much are they going to allocate and how much is that 20 per cent of that? No figures are there excepting these two or three figures which I have just now mentioned. There are no figures and no idea has been given as to when do we see that all the Indians are housed, when do we see that everybody in the country is housed and if not everybody, then at least 90 per cent of the people are housed. When do we see that? In which century do we arrive at that position following this policy? This is what we are interested in. We are not interested in all these platitudes, all these catalogues or good intentions. What can be done or what should be done, these are all available in the various documents published by the United Nations. They have taken them and just put them here together. There is no Indianness in it, nothing indigenous in it and no idea or no imagination in it.

16.02 hrs.

[SHRIMATI SANTOSH CHOWDHARY in the Chair]

How are they going to make the finance available to the National Housing Board? That institution has so much money available with it, which it was not able to use or did not use and it lent a very substantial part of it to fuel the scam. I think, about Rs. 300 crore was the money which went out of the National Housing Board for the share market through various channels. Now, this is a very funny situation that in a country where there is a housing shortage admittedly and when this shortage is of long duration, the Government have set up an institution for house financing, which has the funds, but it does not spend funds for housing. They lend it for other purposes, for speculation etc. Now, if this is the type of Government we have, then what is the good of having a policy at all? Whatever Policy is adopted will only be utilised for the purposes of taking away funds from the public exchequer for various dubious purposes, for personal gains etc. But apart from that this Policy document so far, as I said earlier, is not a Policy document at all. It is only a catalogue of what should be done, what ought to be done and what should have been done, as suggested by the other people. All these things have been put together as a Government policy.

There must be a focus. Are we going to deploy the Government resources only for the poorest group of people, for the lowest income group of people? Then you say so, and say that all right, for middle class and affluent classes you are not going to do anything and that they should look after themselves. You say

[Shri Amal Datta]

that these are the kind of institutions which they may have and you will not be an obstruction to that and you will allow them to have those institutions.

In Delhi, this Government which is saying today that they are formulating this policy, have prohibited the private housing for a long time. In Delhi, there are only two types of housing available to the people in the MCD and the NDMC areas. One is through cooperatives and the other through DDA. I understand that the cooperatives were allowed to be registered up to 1977 or 1978 and then no registration was allowed for five years. Then for a short period of one year, again registration was allowed. Even now, out of those who have registered as the cooperatives in 1978, all have not got land. Out of those who have registered five years later, in 1983-84, only a few have got land for building. So, people have been waiting for ten years and even fifteen years after forming cooperatives for getting land. This is the Government's housing policy. The policy is that only cooperatives will get land but then you freeze the land, you do not allow them to buy land, you do not allow anybody to buy land, and people are waiting, after registration of cooperatives, for even fifteen years. That is one aspect.

The other aspect is DDA. DDA have taken money from people for self-financed houses. Even people who have paid fifteen years or twelve years ago, have not got houses yet. So, this is how they are wanting to keep everything within their control and grip. That is why the housing sector has become choked. Prices of houses, prices of real estate have gone sky high. The Government's policy has been to restrict the supply of housing-land and houses. But that

Government has now come up with a very good intention, with a well-worded document, saying that it is their intention to increase the supply of land. Why don't you show it at home? The home of the Central Government is Delhi, and what is happening there? I understand that a policy document has been prepared by the Ministry of Urban Development more than a year ago which says that more land would be made available for the purpose of housing in Delhi. That policy document is lying either in the Ministry or somewhere else—in the PMO or with the Cabinet. It has not come out. It has not been approved and no decision has been taken. This was done because I suppose there was some pressure from some quarters that people have been waiting for housing land and for houses or flats for ten to fifteen years. So, some pressure had come from somewhere and some document was produced. But again there was nobody found who would be able to apply his mind and take a decision. So, with this policy document, we will not get anywhere. For one thing, it is not a policy at all. There is no focus in it. If the Government wants to give houses to the homeless, they must say that it is here that they will do something and they will do everything; it is here that whatever resources they can mobilise, they will put it here to house the homeless, and so far as others are concerned, let them look after themselves. They must consult the Agriculture Ministry to know what is the housing requirement and the land requirement for villages. It is no longer there that you just build the houses. That concept has gone. New concepts have come to stay—what is the environmental requirement, what is the ecological requirement, how much land do we lose if we allow one-third of an acre to each person, for each house in the rural area. If fifteen million houses are going to be built and assuming that

all of them are in the rural areas, it will mean that we shall lose, say, sixteen million acres of land, which is about seven or eight hectares of land.

But it is well worth sacrificing that land because if we can upgrade our agriculture only by 10 per cent and it is possible today and if we can work that much agriculture land into housing land, then we can compensate for the loss in agricultural production. And not all of it is going to be lost because what I am proposing and what the proposal of the National Institute of Nutrition is that they will be growing their food there rightaway. Then there will be an outlet for the household energy for growing its own food and that will give them the nutrition which is required and which they do not get in villages.

Madam, you will be surprised to know one thing. I go to the villages in my constituencies. Six out of seven parts of my constituency are in rural areas. They get much worst kind of vegetables than we get in the city. All vegetables produced in the villages are not consumed or sold in that village. First of all they are purchased by the traders from the cities. They take them to the city market. From there the vegetables come back again. By the time they come back, they have lost all their valuable properties. A fresh vegetable, nutritiously, is much more superior to the same vegetable after seven days or even after three days in some cases or even after tow days in some cases.

Villagers are left with the worst kind of fruits which they are growing or their neighbours are growing. If they grow, they might eat. If their neighbours are growing, they cannot eat that fruit. That fruit will go to the city market and then

it will come back. This is what is happening.

I am pointing out only one instance. But there are so many other such cases.

Have they consulted the building institute people as to how the building has to be upgraded or what has to be taught? If the villagers are taught to build their houses, it is not difficult to build. What will the villagers do in their own houses? May be there are some specialised people. There could be a little more specialised people. If the government made available only the building material not even the building material but only some of the main building material that will be good enough. I made that point in that meeting. You do not try to provide even a full house. No, that is not required. The labour component will be provided by the viillagers themselves. Let them do it themselves. Just teach them the rudiments of house-building and they will pick it up. Just provide them with the main building materials. Even if you teach them how to grow bamboos or how to grow trees that give timber with which we provide them material, or how to bake the bricks when the bricks are required, it is sufficient. They can do it. Only you have to teach them. You take the technology to them. Give them a little time to develop their skill and to start understand the process. They will do it themselves.

Madam, this is a document which if ever it is put to use, the only use it will be put to is setting up financial institutions, channelising money into them and taking them out for their private gains.

So, this policy, as I say, is no policy at all and I cannot support it.

[Translation]

DR. S. P. YADAV (Sambhal):
Madam chairperson, the National Housing Policy is being discussed here. As per the rules of Economics, housing is an item of necessity. Food and clothing are the two other necessities but the Government of India has no policy about food, clothing and shelter. The Government is even lacking in its will power to enforce these policies. It makes policies on papers alone. This will not do.

The country's growing population and trend of migration from villages to cities strengthen our apprehensions about how can the small townships or big cities accommodate this migrating population.

Today's housing policy can be divided into an urban housing policy and a rural housing policy. There is a great difference between urban and rural problems. With regard to Urban housing policy, Sultanpuriji was just now saying that the Member of Parliament, Sardar Umrao Singh ji has not got any accommodation so far. The Chairman Housing, Lok Sabha allots houses to the Members of Parliament. Today, people have illegally occupied accommodation in North Avenue. Ex M.Ps are living there but the Government does not have the will power to get evacuated these houses from such illegal occupants and allot those to the sitting Members of the House. We can well understand the predicament of the common people if justice can not be done to a Member of Parliament.

I understand that the land mafias have encroached upon the GDA and DDA Land under the housing policy in vogue in cities. The area of land under

their illegal occupation can be ascertained from the GDA and DDA but this Government is incompetent and does not have the guts of relieving that land from the land mafias. In other words, I can say that these land mafias enjoy the patronage of big guns of any creed. This is why there are rampant kidnappings around Delhi and Gaziabad today. This all is the handiwork of land mafias who have let loose terror around Delhi and the Government can not control them or utter a word about them.

Through you, I would like to draw the attention of the hon. Minister towards an incident of dragging the widow of a freedom fighter out of her house and throwing her belongings on road in the Badayun district of Uttar Pradesh. The DM of the Badayun district allotted the house of that widow of the freedom fighter, for opening the office of Samajawadi Party to the ruling party in Uttar Pradesh and this way Samajwadi Party office was opened in Badayun by throwing the old widow and her belongings out on road. I would like to know from the hon. Minister as to what is the policy of the Government and which policy is being discussed here in the House? I may add that there is no fun of sitting here in the Parliament and discussing matters if you have no will power, no courage to take action.

People have encroached upon lands in towns. The Government orders removal of unauthorised constructions and if the people of the weaker sections of society are involved, the SDM and the police do their job and remove them but in case any industrialist is involved, no removal takes place. This partisan approach applies in every field today. Leaving Housing policy aside, though housing is the most important problem today and that is why the same house is sold to

2-3 customers, what is the position of GDA and DDA today? GDA and DDA construct houses, invite applications, draw lotteries and give the applicants the number who do not get their houses for years together but are charged interest on that. One of my colleagues was allotted a house by GDA and time schedule for occupation fixed at the cost of 2.75 lakh rupees but he has not got any house till date and the cost has escalated to Rs. 3.25 lakh. They are charging their interest but the customer's money has no value. No justice is going to be done to them. I may tell that the Government has lost its grip on the employees working or deputed there for the purpose. A tragic incident took place recently in Moradabad where the roof of the third floor of a school building, in which 400-500 children were studying, fell down on the second floor roof and the latter roof collapsed down on the first floor killing and injuring 300-400 of them and rendering some handicapped. I cannot understand the policy of the Government. Nobody in the Government is willing to talk about the common man. After a long time, national policy is being discussed here in the House. We do not know how this policy will be implemented after getting it passed.

I may also tell the Government that it has paid no attention towards the rural folk under this Housing policy. There are questions like what type of houses can be constructed for them. Just now, one of my friends said that 12000 rupees have been earmarked for Indira Awas Yojna. Can the Government provide a house in Rs. 12000 in this age of inflation? The Government declared from the rostrum of Lal Qila that it will bring down inflation within 100 days which it failed to do so. Then is it that the building material and procedure have become cheaper and in view of that you can construct a house in Rs. 12000? You can

not even construct a lavatory in Rs. 12000 and you are talking of constructing a house. The rural people give their hard earned money to the Government for acquiring a house. We had pledged to earmark 50 per cent of funds for rural areas when we were in power. The Congress Government did not commit itself to granting funds for rural development. Rupees one crore each was given to the Members of Parliament for spending in their respective constituencies. In 1993, Rs. 5 lakh each was given but in 1994 not a single penny was given to any MP for the development of this constituency. Now, there is no question of that. I ask you what policy are you formulating in this sacred House. What are you doing for implementing it? You yourself can see what is the actual position. I would like to say that the hon. Minister, who has formulated this housing policy should herself go and see the prevailing situation in rural areas. A discussion was supposed to take place about the villages ruined by the floods. I do not know what happened about it because I have come after a long gap..... (Interruptions) You have not even tried to enquire about the condition of the people living there. Many villages have been isolated by the floods in Badayun district of U.P. due to rising of water in the Ganga river. The people of these villages lack shelter so I request the hon. Minister that while formulating the housing policy you must consider the plight of the poor Harijan Adivasis, Muslims and those people who have no shelter. In cities like Delhi you can see the condition of those people who are living in slum areas. The Government is not taking any action against the 5 or 6 storey buildings whereas ceiling has been imposed on the rural land. But nothing had been done for imposing a ceiling on urban property. Is it not a discriminatory attitude of the Government towards the people. If it is

[Dr. S.P. Yadav]

so, then you seize all such properties and buildings. The hon. Minister has left the House. One of our colleagues from Congress has taken signatures of all the hon. Members for getting D.D.A. Flats or plots for the new Members so that they can live in Delhi after retirement. One joint representation regarding houses was given to the hon. Minister but we have not received any reply. When no attention is being paid to the joint representation of Members of Parliament then you can well imagine about the plight of the common man.

Sir, I would like to know about the allotment rules of the Government. An allotment act is there but does it say that a flat allotted to a freedom fighter can be used as a Government office, such type of provision can never be there in the allotment rules. Whether you can take action against the IAS officers, how the District Magistrate of Badayun had allotted this house? I would like to submit that if you have a will power to do something then you should take action against the allotment of this house. As I have already told you that many villages in Badaun district which have been submerged in the water due to floods in the Ganges.....
(Interruptions)

Uttar Pradesh as well as Delhi are integral part of the country so we are not talking about the housing policy of Delhi, but we are talking about the National Housing Policy. So we can discuss any matter in this House. We can give you suggestions and it is upto you whether you accept them or not. The people of these villages have always been struggling for their life and they will continue this struggle. You will not formulate any policy for them nor you have the will power to do so but we want to tell you that houses

of the people of Badayun district have been isolated by the floods. There is large scale soil erosion in 2-3 villages named Singhol Phukta Rukhra and Bajangi. You are requested to sent your team there. Some of our colleagues who have joined congress, please ask them to visit that area and report the plight of those people. Today these people are on the roads. Can the Government not give some compensaion to them? If some riot takes place then compensation is paid immediately. But today these people are suffering on account of natural calamity and thus have become homeless, can the Government not give any assistance to them so that they can get house and food for themselves.

Sir, I want to make demand through you that, a survey should be conducted in respect of these three villages which have been affected by the floods by the hon. Minister or Government in Tehsil Gunor of district Badaun. Compensation should be paid to the affected people for their damaged house. I would like to conclude after mentioning one-two points. Please give some facilities to these rural people-like providing loan so that they can construct their houses as per their requirement. There is no use of giving this facility under the Indira Awas Yojna because the houses constructed under this Yojna are being constructed by the Government and some bungling is taking place in the allotment of these houses. The Block Development Officer allot these houses to whom he desires and the poor people for whom these flats are built do not get them.

With these words I conclude.

[English]

SHRI SHRAVAN KUMAR PATEL
(Jabalpur): Madam Chairperson I stand to

support the resolution moved by the Urban Development Minister.

Article 25 (1) of the Declaration of Human Rights, 1948 envisages right to standard of living including food, clothing and shelter.

Article 5 (e) of the international convention on elimination of all forms of racial Discrimination contemplates the right to adequate housing.

Convention on Elimination of all forms of Discrimination against Women (Article 14) also contemplates right to housing and the International Labour Organisation Recommendation No. 115 deals with worker's housing.

Housing, a major challenge confronting the country and the Government since independence, has worsened in the last two decades with growing population and rapid urbanisation. There is an alarming growth of slums and jhuggis and illegal colonies in and around the large cities of our country and, as things stand today, India will have 41 millions people without a proper roof over their heads by the year, 2000. By this figure itself, we can gauge the magnitude of the problem our country will have to face in the next few years. Therefore, this problem needs to be tackled on many fronts.

In early years of development after independence, we were witnessing rural population migrating towards big cities in search of better living. However, in my perception, the situation has changed and has assumed another dimension where we see that fast expanding cities are devouring the satellite villages around them and causing hardship to poor farmers. The lands are being grabbed at

throw away prices and this inevitable necessitates corrective action by change in the existing land laws, particularly the Urban Land Ceiling Act, the Acquisition Property Act, the Rent Control Act and the Transfer of Property Act, and I feel that these Acts need drastic modifications in the light of the changed scenario, particularly with the introduction of the new liberalisation policy.

While on the one hand, there is acute shortage of dwelling projects in the urban areas where lakhs of people live without proper housing, on the other hand, we also see that a number of houses, I would say thousands and lakhs of houses, remaining vacant because the land-owner fears of the sitting tenants. There needs to be a balance between the rights and interests of both the house owners and the tenants. Efforts should be made for enhancing the flow of credit both by way of mobilisation of additional resources for housing by tapping the capital market and encouraging savings and, at the same time, by credits from public financial institutions.

The negative attitude of the people should change and the Government must popularise the concept of effective low cost housing which could significantly reduce the cost of construction.

We had earthquakes in India and particularly in the Latur and Osmanabad belts and more than 25,000 people were left houseless and they suffered immensely. So, the Government should also come up with the new concept of housing, particularly in the earthquake and flood-prone areas.

All legal hurdles for private builders should be taken care of so that more money could be put in building activities

[Shri Shravan Kumar Patel]

and, at the same time, ensuring that poor people are not cheated by unscrupulous builders.

Government could also evolve special assistance programme to help the weaker sections of society particularly widow women, single women, SC people, ST people, minorities and those affected by calamities about which I just mentioned, in the form of giving reduced interest rates for housing and also by providing subsidy in kind.

Then, creating a secondary mortgage market in order to attract funds, including insurance, provident funds, pension funds seems to me a good idea.

Along with the dwelling unit, equally important is the provision for basic services like potable water, drainage, electricity and sanitation.

It is indeed a pity that in spite of the fact that man has conquered the Moon, there are over fifty per cent people of India who defecate in the open. And particularly, when our women folk in the rural areas have to necessarily defecate in the open, it is really very humiliating for us.

As regards, rural housing, the Indira Awas Yojana which is a Central sector scheme and which aims at construction of dwelling units for the poorest of the poor people belonging to SC, ST and freed bonded labourers, has not picked up. Several Members in the House pointed out about the laxity which we find in the Indira Awas Yojana. I am sure, the Urban Development Minister will certainly look into all these points that

have been raised by several Members in the House.

The long term goal of the National Housing Policy is indeed laudable. It aims at eradication of houselessness and also aims at providing minimum level of basic services and amenities to the citizens of our country. However, a combination of factors like non-availability of land, escalating construction costs, insufficient institutional finances, non-availability of building materials at affordable rate and low income of the citizens are basically responsible for the poor growth of housing in India.

Yesterday, when the Urban Development Minister was moving the Resolution, I still remember the words she uttered. She said housing as "engine of growth and development" of our country. I appreciate it very much. I am sure, the Housing Ministry will look into the factors that I just now mentioned. She had mentioned yesterday that the aim of this new Housing Policy is to eradicate houselessness. At the same time, this activity will give employment to the people of our country, will encourage savings, will increase productivity and will certainly try to provide a better quality of life for the people of our country.

All these things are indeed, very laudable. I am sure, the Government will achieve the objectives with which this new Housing Policy is being framed. I support the Resolution and I support the New Housing Policy. Thank you.

[Translation]

SHRI SURENDRA PAL PATHAK (Shahabad): Madam Chairperson, there is an acute shortage of houses in our country. Even today, crores of people in

our country do not have houses to live in. It is a major problem before our country. The living standard of the people is not increasing due to the lack of houses. The big cities, towns and villages in our country have different types of housing problems. Due to the non-availability of houses in big cities, the serving people have to travel 100-150 kilometres to attend the offices. If they are provided accommodation to live in they will be at ease to do their work. One can imagine about their efficiency after travelling for such a long distance. Much of their time goes waste in travelling. If they are provided houses here, they will be able to discharge their duties in their offices with full efficiency.

Madam Chairperson, there is no planning in the construction of new middle class residential colonies. The farmers convert them into plots and sell them but nothing in the name of street is left there. The result is that people have to face lot of problems during rainy season. There are no roads and during rainy season, there is water logging. Even when people after spending lot of money construct their houses, they do not get basic amenities of life and they are compelled to live a hell-like life. The diseases spread there. Therefore, my submission to the hon. Minister is that th's tendency on the part of the farmers selling the plots in such a way should be checked. A law should be enacted, under which it should be made compulsory to leave the path ways and the sewerage system. The Government will have to look into it.

New low cost designs are not available for building houses. Therefore, my submission to the Government is that new design of constructing houses at a low price should be provided, so that

people can construct their houses comfortably at this low price. The middle class people are unable to construct their houses due to the non-availability of such designs. Besides, people have to make several rounds of the offices to get the map of the House passed but even then it is not passed and the employees pass the maps by taking bribes. Therefore, my submission to the Government is that the map department should work independently so that the corruption is not encouraged.

Madam Chairperson, the houses in villages are not being constructed in a planned manner. Neither there are roads nor there are proper arrangements of streets. The streets are so narrow that the people find it difficult to pass through them. Generally, there are disputes in villages over the issue of thorough fares. My suggestion is that specific schemes should be formulated for the new houses being constructed in the rural areas so that the houses are not constructed in an unplanned manner and wide streets and lanes and other necessary facilities are provided. Today, the situation is such that the houses constructed in the villages neither have lavatories nor proper drainage system, resulting in water logging on the roads and spread of diseases and the people find it difficult to sit outside their houses. Everyday there are disputes on it in the villages and sometimes even the major crimes and murders take place. It is to be checked.

There are no consultancy services about the designs to those who construct houses in villages. Today, the people spend a lot in building the houses but they do not have any facility like ventilators, windows and the size of doors in those houses due to the lack of proper guidance about designs. My

[Shri Surendra Pal Pathak]

suggestion is that the Government should provide the services of at-least a junior engineer in each block who can guide the villages about the design of the houses, strength of the walls etc. Today, it is seen that two to two and half feet broad or 3 or 4 brick wide walls are constructed and more bricks are utilised unnecessarily, whereas even the less wide walls can serve the purpose. Secondly, the height of the houses is kept low and the slabs fall down after some time. What I mean to say is that there is lack of technical knowledge of constructing houses in villages. The people are left with no other option but to rely on the guidance of the mason or the labour. My suggestion is that the Government should make arrangements to give training to the masons and the labourers of the villages so that they can be educated to construct such houses which will be of low cost, the houses will be strong enough and the basic facilities will also be available. My submission is that the Government should pay attention towards it.

My suggestion is that the houses being provided to the people under the Indira Awas Yojna should not be constructed in the present fashion these houses do not have lavatories etc. There is no doubt that the people without shelter get the houses but these are just for name sake because only a small room is constructed and handed over in which there are no ventilators etc. There only benefit is that people get a postal address. I think that construction of such houses, is merely wastage of country's money. If by increasing the cost of these houses, the facilities like lavatories and kitchen etc. are provided, only then these can be worth living. Attention should be paid towards this aspect also. Therefore,

arrangements should be made to provide houses worth living under the Indira Awas Yojna.

These days, the people who construct houses are harassed by the income tax department. If someone builds a house by investing two and half or three lakh rupees, the income tax department people ask them wherefrom this money has come and the owners are harassed unnecessarily. I would like to submit that those who invest in building a house should not be asked anything by the income tax department so that the people can spend openly in building the houses and in this way, perhaps the black money of the people can be utilised for constructing the houses.

Madam Chairperson, with this on one hand the problem of black money will be solved and on the other the people will have the facility of residence. Attention should be paid towards it also.

Secondly, I would like to say that the builders of the houses constructed at the cost of three or four lakh rupees are harassed by the income tax inspectors. Therefore, my submission is that such type of harassment should be avoided since these days an amount of three or four lakh rupees does not have any value. Even a poor person can spend so much money in building such a house. These income tax inspectors harass the people very much in small cities. It should be stopped.

Madam Chairperson, my submission is that the house building loans given by banks or HUDCO should be given at a low rate of interest and these should be easily available. It will help in increasing the number of houses. It takes a lot of time to get the loan. By

the time the loan is available, the estimated cost of the house increases manifold. Suppose a person has estimated the cost of a house to be two lakh rupees, by the time he gets loan, the estimate comes to two and half lakhs and he has to face lot of problems. Therefore, my suggestion is that efforts should be made to make the loans available at a low rate of interest and it should be available soon.

Madam Chairperson, if certain changes are made in the present housing policy, we think the problem of housing will be solved to some extent. With these words, I conclude.

[English]

SHRI K.D. VANDAYAR (Thanjavur): Madam, Chairperson, I rise to support the National Housing Policy. Housing is a major challenge confronting the country and the policy planners. There is an alarming growth in the number of slums and pavement dwellers in major cities because of lack of housing. There is a rough estimate which says that nearly about 41 million people do not have any roof over their head and even without any common facilities.

I Would like to give a few suggestions in order to surmount the difficulties of housing finance. The Government must popularise the concept of low cost housing scheme and encourage to substitute cheaper building materials which could reduce the cost of construction. The construction technology should take advantage of the availability of local materials according to the climatic conditions should be used. As mentioned in the Policy document, there should be commercial production of innovative materials with the use of industrial wastes

like fly ash, red mud, phospho-gypsum as well as agricultural wastes. It is time to give a serious thought for pre-fabricated construction, substituting wood items by pre-fabricated concrete components like columns, beams and complete floor slabs. Pre-fabricated construction is already in vogue in countries like USSR and in other foreign countries.

The Global shelter strategy adopted by the United Nations, in which India is a signatory, calls upon different Governments to take steps for the formulation of a National Housing Policy.

Now, our Government has brought this N.H.P. to assist all people, in particular, the homeless, the inadequately house and the vulnerable sections to secure for themselves an affordable shelter through access to developed land, building materials, finance and technology. So, the Government should concentrate both on urban slums and the rural housing.

In rural areas also, Kuchcha houses like shanties shoot up like mushrooms without any basic facilities like drinking water, sanitation, lighting and road links.

In order to get ride of these slums in major cities and major towns, the Government should construct dormitory type of accommodation for labourers who cannot afforded to have individual flats. The dormitory should have common kitchens and common bath and toilets so that the labourers can spend their night and also do the cooking as they cannot afford food from the hotels. Similarly, in big cities and urban towns, night shelters should be provided by the Municipalities and the Governments, as the villagers and labourers who come to city for work and

[Shri K.T. Vandayar]

stay overnight should be provided with night shelters on nominal fees.

I would also suggest to the Government to construct hostels for the aged people who are neglected and not cared for, in their homes. So many pensioners who want to be paying guests, in order to be away from their kith and kin, the Government should think of constructing suitable accommodation for them also as a model so that social welfare organisations can follow suit.

Now, I come to the existing housing financial institutions like, the National Housing Finance Corporation, LIC Home Loan Account and other such institutions. They should be strengthened and organised to meet the requirements of the people for the construction of houses. The credit or loan to be given and the materials should be on flexible terms suitable to local requirements. As mentioned in the policy document, rural housing should be linked with the programmes of IRDP and JRY for accentuating the pace of rural housing and other related programmes of asset creation and employment generation activities.

Also, secondary mortgage market should be created for getting additional finance from insurance or provident fund agencies. For the central Government employees, the house building advance which is being given is not adequate to meet the total housing cost. The government should consider enhancing this amount so that the employees are in a position to construct their own houses, according to their capacity and requirements. They should be encouraged to form Cooperative Housing Societies

and the Government should provide subsidised land for the construction of flats, because the Government quarters which is provided for the Government employees are not meeting even the fraction of their requirements.

The Government should pay special attention to the housing needs of the Scheduled Castes, the Scheduled Tribes and other wanted groups. The Harijan colonies in the rural areas which are located away from the main village creates an inferiority complex and the Harijans are not able to mix with the community. Therefore, the Harijan Housing colonies should be developed within the village and those colonies should be provided with all the necessary facilities.

Having said this, the quality of house construction, observing the safety norms of building standard, is very important.

17.00 hrs.

When the Government allows the private sector to construct houses and flats for the general public, the Government should monitor the construction to see whether the standard materials are used in the construction so that safety is ensured and environmental standards are maintained. At present, getting approval of the building plan from the local municipal authorities takes a lot of time. There is a need for procedural simplification in the matter of approval of plan, giving no objection certificate, registration of plot and land for house-building purposes. Please do something to solve this housing problem on a war footing.

SHRI SOBHANADREESWARA
RAO VADDE (Vijayawada): Madam

Chairperson, thank you for giving me the opportunity to speak on this important item, namely, the National Housing Policy. The very fact that more than two years have passed after the Government has come up with a redrafted National Housing Policy—in fact, it was presented in May, 1992—shows the lack of seriousness and the deep interest of the Government in regard to the implementation of the National Housing Policy.

You are aware, even as far back as 1991, the housing shortage was estimated to be 31 million units—both urban and rural. Again during the Eighth Plan period, in rural areas, it had been estimated that 12.2 million units in rural areas would be short, and in urban areas, 9.5 million units, thus making a total of 21.7 million units. During the Eighth Plan period, in fact, the sub-group on magnitude of housing had indicates that by the year 2001, a shortage of 64 million housing units will be there. Here lies the main problem. The same committee had estimated that to construct 21 million units, it required Rs. 97,000 crore at 1991-92 prices. If that is so, how is the Government proposing to solve this housing problem?

The hon. Minister for Urban Development is not here. One of our colleagues has mentioned that yesterday while moving this policy, she had said that housing was the engine of growth. True, we accept that. But what has the Government done? The Government has approved only 25 per cent of the outlay proposed by the Department of Urban Development. At this rate, when is this problem going to be solved? That is the main problem. One of the main constraints for rapid progress in the matter of housing construction activities is investment. You are aware, the

Government is not at all helping the people in the rural areas. They have small savings to invest. Now even the Government is accepting that. Out of the investment that is spent on housing, only 16 per cent is coming from the formal sector, that is, your budgetary support or LIC or HUDCO or whatever it is. And 84 per cent is through savings of the people. It is high time that the Government should give due attention to this.

I do not dispute the policy. The policy is not bad. But it is your sincere interest. That is more import. I only want to recollect what late Baba Saheb Dr. B.R. Ambedkar had said after our constitution was drafted and approved. I remember that he used to say that our constitution is one of the best in the whole world. If the country does not make rapid progress and done justice to the people, it is the fault of the people who implement it and not in the constitution as such.

Similar is the case in this National Housing Policy. I do not have anything to dispute about it. But what is your real commitment to this? My suggestion to the Government is that you must enhance the investment. It has been stated that the share of investment for housing in the gross domestic product has fallen from five per cent in 1960 to three per cent in 1980. Also, the total planned outlay on housing has fallen from 34 per cent, in the First Plan to 9.6 per cent only during the Seventh Plan.

17.06 hrs.

[MR. DEPUTY-SPEAKER *in the Chair*]

Mr. Deputy-Speaker, Sir now the Government says that it has been enhanced to 12 per cent. It is in the planned document. Ultimately, how much

[Shri Sobhanadreeswara Rao Vadde]

you are allocating, how much actually is spent; is a different matter.

Another major constraint is regarding the availability of land for house constructing activities.

Sir, the Urban Land Ceiling and Regulation Act was brought forward, close on the heels of the Agriculture Land Ceiling and Regulation Act, because agricultural ceiling were implemented. The Government wanted to appear as, though it has brought forward from urban land ceiling also. Here also, the ceiling has been imposed again on the holders of the land. There is no ceiling on, for example, if a person has 10 cinema theatres or 10 houses or even 100 houses. For them there is no limit. The limit, is fixed only on the vacant land. Out of several lakhs of hectares of land which was estimated as excess land, only 33, 970 hectares have been acquired. You will wonder, the Government has exempted 54230 hectares of land from the Urban Land Ceiling Act. You are well aware of it. A lot of responsibilities lies on the shoulders of the Government. I do not blame any particular party, which is in power. The State Governments have failed in implementing this Act. On the one side, they do not acquire the land. The person who is holding the excess land, writes to the competent authority, "I am having so much excess land, please permit me to sell." They do not give permission. Permission will be given only when monies are paid, only when huge amount of money is paid to the politicians, to the corrupt bureaucrats and the persons who are at the helm of affairs

Unfortunately, one of the important provisions of this Urban Land Ceiling and

Regulations Act, which was there, was misused. In fact, with your kind permission, I will quote a provision from the Urban Land Ceiling and Regulations Act. A scope has been given for construction of dwelling units for low income people, small people, weaker sections. It is there in the Section 21, subsection (1), which says:

"Notwithstanding anything contained in any of the foregoing provisions of this chapter where a person holds any vacant land in excess of the ceiling limit and such person declares within such time, in such form and in such manner, as may be prescribed before the competent authority that such land is to be utilised for the construction of dwelling units, and each such dwelling unit having a plinth area not exceeding 18 sq. mts for the accommodation of the weaker sections of the society, in accordance with any scheme approved by such authority, as the State Government may, by notification in the official gazette."

The provision goes on like that.

Sir, my point is that only in very small number of instances, permissions are given; even in such cases also it is given only after huge amount of money has changed hands.

Had the Government been really serious to see that the weaker sections were provided shelter, they would have taken suitable steps. I say this because all these provisions are there in the Act itself. To a great extent, the act itself clearly outlines the share of the

Governmental responsibility in this regard but the Government has not availed of the opportunity provided in the Act.

Subsequently, the National Commission on urbanisation went round the country and examined, in depth, various aspects relating to housing and urbanisation problems. It gave a very beautiful and elaborate report during the period of Eighth Lok Sabha. The Housing Policy was brought forward for the first time in the year 1988. But nothing is done even after a long time of its presentation in the House. Let me quote from page 9 of the National Housing Policy. It says:

"While accepting that there are several measures which have to be implemented, in the light of the suggestions received from various sources such as the State Governments and the affected parties, amendments to the Urban Land Ceiling and Regulation Act will be introduced."

Now, where are the amendments? It is more than two years. But you have not come forward with any amendment.

Similar is our experience in regard to the Rent Control Act. You are aware Sir that the Rent Control Act was framed during the world war period. The provisions were mostly in favour of the Government which was in need of taking possession of the buildings. Over a period of time, it is now being realised that the provisions of the Rent Control Act which were framed long ago, are stumbling blocks as far as the aspect of construction of houses for rental purposes is concerned. If a person constructs a house and lets it for rent, it will be very difficult for him to make the occupant of

the house to vacate the house. If he goes to the court, the case may drag on for any number of years. So, the National Commission on Urbanisation has suggested that the Rent Control Act should be changed in such a way that while the interest of the tenants are duly protected, rent escalation should also take place in proportion to the increase in the cost of living, etc.

In this policy document also it is mentioned at page 11:

"Investment in rental housing, especially for the lower and middle income groups will be stimulated by suitable amendments to the rent control laws of the State Governments on the basis of the model Rent Control Law."

We entirely agree with this statement. But, with due respect, I would like to ask the hon. Minister as to why the Government has not come forward with suitable amendments. This Government has brought amendments to so many existing laws when it comes to big industry, and especially to pave the way for the entry of the multinationals into our country. In such cases, when you have done away with so many laws, why cannot you come forward with the necessary amendments to the Rent Control Act to encourage construction of houses for rental purposes? If some big multinational wants to construct houses, then, of course, I suppose Government may come forward with suitable amendments!

I earnestly request the Government not to be so callous when it comes to the question of shelter for the rural poor. Your heart bleeds when you go to the rural areas and see the housing conditions

[Shri Sobhanadreeswara Rao Vadde]

of the poor. The dwelling units of the weaker sections are no better than a pigsty. Such is their miserable condition. And what is it that you are doing to improve their conditions? Of course, you are doing something and I don't deny that. But the pace is rather very slow. At this rate, even after one century, you will not be able to provide shelter to the houseless. So, my suggestion to the Government is this. Please think of the poor people in the rural areas. The bank employees who draw a monthly salary of Rs. 5,000 to Rs. 8,000 get loans from their banks for constructing a house at a normal rate of five or six per cent. But what are you giving to the rural poor? Even the LIC discriminates in this matter. While the policy holders in big cities get loans for house-construction, LIC denies the same facility to the policy holders living in rural areas.

Why is this discrimination? When you have dispensed with so many unnatural or unwarranted restrictions and regulations, why do you not think similarly in respect of this and help in the construction of houses in the rural areas?

Sir, SHAHASU, scheme of housing and shelter upgradation in Urban areas is a very good scheme and I congratulate the Government for this. But you should provide more funds for that. In some of the committees, we felt that the amount allotted has been reduced. Kindly do not do that. Please increase it.

Similarly, it is true that under the Indira Awas Yojana, the Scheduled Castes and the Scheduled Tribes are being helped. You are giving a few lakh houses to these two sections of the population. At the same time, there are

also schemes, where a small amount of subsidy is given and the balance amount is loan. It is observed that some people are getting houses without paying a single pie and also there is no responsibility or burden on them to even repay one rupee. The person who has received the loan amount also feels that "let me not repay the money". My suggestion is that you should prescribe subsidy irrespective of his being in the urban area or rural area. You give more subsidy to the Scheduled Castes and the Scheduled Tribes and lesser subsidy to the backward classes and you just help the other sections of the society by giving loans. They may not get subsidy. You give them loans. That is what is to be done. Unless you do it, the housing problem is not going to be solved.

I am happy that ODA has taken up a scheme in Vijaywada city. This is one very good programme. But for this Overseas Development Administration Programmes, especially the localities in which the people of weaker sections are residing, it would have been beyond our imagination to think what would have been their fate. With this scheme, beautiful concrete cement roads and houses have been constructed. Lot of development is taking place and the same may also be extended to other parts also. Some more funds may be augmented under this scheme.

My suggestion to the Government is that kindly bring forward suitable amendments. You yourself have promised that, but you are not doing it. Please bring forward amendments so that more land is made available for house building activities. You give relaxations. Of course, one should not be made to pay money to the politicians or the ruling parties. That should be brought forward in the Act itself.

Sir, the compensation which has been prescribed is very very nominal This is not fair. Even for sick units, you are giving lot of compensation. Even when banks were nationalised, lot of compensation was paid. But when you are acquiring so many buildings, you are giving the same compensation. Why are you discriminating against the landlords? He may not be a big landlord. The land might have come through his father or grandfather or some other ancestral sources. There are very few who might have purchased land with speculative intentions.

Sir, I would also like to suggest one thing about the building materials. Now, this flying ash bricks have come. They are very useful. The Union Government have given instructions that flying ash should be made available to all the thermal power stations free of cost. But several State Governments and electricity boards have not complied with the instructions. Otherwise, by now, it should have made very good progress. Not only for house building purposes, but also for construction of pavements, this can be beautifully utilised. I request the Government to make this available to the brick manufacturers so that they could produce it in a big way and the precious earth would not have to be removed for making bricks. By producing bricks from flying ash such units can play a vital role in saving our trees and teak wood and other precious wood material in the forests. The Government should give all out assistance to these manufacturers.

Finally, Sir, I would like to say a word about the sick units. In big cities there are some sick units which were located long back. These units occupy a huge amount of land. Efforts are being made to purchase these sick units at

book value. Keeping in view the high value of the land, I would suggest that such lands should be auctioned publicly so that more money can be obtained and this money in turn can be utilised to meet the financial crisis which the unit may be facing. There are some recommendations to that effect also. I would only suggest the Ministry of Urban Development to give a serious thought to it and bring necessary legislation in this regard.

With these words I thank you, Mr. Deputy Speaker, Sir, for giving me this opportunity to speak.

[Translation]

SHRI UPENDRA NATH VERMA (Chatra): Mr. Deputy Speaker, Sir, many things come up before us when we discuss the National Housing Policy. For example, what is the number of persons who are in need of houses, how much land is available with us, what is our population and what are the resources available. We should not ape the path of other countries. When we ponder over all these points, we feel that we have less area of land. Our area is 32 lakh square kilometres whereas our population is around 90 crores. It is not like this in other countries.

Sir, the area of Russia is 224 lakh square kilometres and the population of Russia is only 29 crores. The area of USA is 94 lakh square kilometres whereas its population is only 25 crores. There the land is more than the population while in our country the situation is reverse the land is less and the population is more. The countries where land is enough, specially in Russia, it is not used in discreetely. If anyone wants to construct a house, he can not cover 10-15 acres of land for it but in our country, they are

[Shri Upendra Nath Verma]

free to do so. If we have resources, we can cover land to any extent to build the house. Land is not stretchable like rubber, it is limited and if we prepare the housing policy, keeping this thing in mind, only then we can reach to some tangible conclusion.

Sir, secondly, we see that the population is increasing rapidly in the cities. The cities with a population of 30 lakhs earlier have now a population of 90 lakh. Similarly, the 50 lakh population has gone upto 1 crore 30 lakhs. This is applicable to all the cities be it Calcutta, Madras, Bombay or Delhi. The population of these cities is increasing at a fast pace and when the population increases, the problem of housing and potable water also increases manifold. Similarly, the problems of education, health etc. also crop up. I had said in one of the meetings of the Planning Commission whether a thought has ever been given as to what should be the size of the cities? The Planning Commission, till date has not determined the size of the cities.

The population of the cities is growing day by day. Some of my friends, the hon. Members said that people migrate from villages to the cities in search of employment. It is true but we can generate employment in villages also. I had stated that peoples' migration to cities can be checked if the one line proposal that — mills and factories related to the rural production will be opened in villages only—is implemented. Paddy is produced in villages but rice mills are set up in cities. Similarly, villages produce wheat and cotton but flour mills and cotton mills are set up in cities. The cattle are there in villages but dairies are opened in cities. People will stop migrating to the cities if this arrangement of generating

employment in villages is made as is done in countries like Japan, China, Korea, Thailand etc. The raw material is brought from villages. The above arrangement will save the carriage charges to cities and provide employment to the youth. But our Government is providing a failure to bring about this arrangement. The Government does not pay attention to this. When our people go abroad and look at high rise buildings, they yearn to see the same in their own country. Their feelings are appreciable because they really want their country to prosper like America but they are lacking in rationality and cannot think beyond imitation.

Mr. Deputy Speaker, Sir, we or the Government will have to decide the size of our cities. There should not be big cities.

The land around big cities is purchased for the purpose of constructing houses and sometime left unused for 15-20 years together. Neither houses are constructed there nor that fertile land is used for cultivating vegetables and other crops. There can be no more faulty and wrong planning. Mere data and book knowledge will not work. This should be viewed in the backdrop of the ground realities which alone can solve the housing problem in the real sense of the word.

There are many areas even today where houses of mud and stone are constructed and they stand there for 50 years without a scratch. But, today, the modern houses built of bricks and cement under the Indira Awas Yojana and other schemes after seeking administrative sanction and the technical sanction from the engineers, fall apart in 3 to 5 years. I have already stated that houses, high-

school and college buildings of mud should be constructed for the poor wherever feasible so that employment opportunities are generated for people. These will be more durable and lasting than the houses of brick and cement, better from health point of view but here we work with our mind focussed on foreign countries. Houses of mud rather than cement should be constructed wherever they can be constructed. I am saying it with a pragmatic approach. Some financial assistance should be given to the poor there so that they can build mud-houses for themselves, with tiled sheds using bamboo and these will be better houses.

There is a fierce hunger for houses in this country. It is more for a person more literate, awakened and progressed. He wants to have a house each at his native village, at blockhead quarters, the district headquarters, the State capital and one at Delhi. The number of politicians is no less in this category. How can a poor man have a house if we aspire for 5-6 houses. The National, Housing Policy is meant for one-two per cent people and 99 per cent people do not get any benefit from it, nor will they ever be.

There are different methods of plundering lands. Corruption has been legalised in the name of donation. Land is plundered in different ways, e.g. through co-operative. You can see all over the country who are the members of these co-operatives. Similarly, land is looted in the name of temples and mosques. Government lands are grabbed in this manner without any permission from the Government and shops and houses built on them are given on rent. Land grab cases are rampant in Delhi itself. I recall

the statement of Shri George Fernandes made in this very house saying that Panchayat and school land is being grabbed in Kadirpur area. In this connection, I have written a dozen times. It is curbed and at times the process starts again.

The work of land consolidation was initiated but people got it stopped when they came to know that it will stop land-grabbing and close the avenues of income. The people in the corridors of power have not worked towards this end in all their honesty. The problems of housing can never be solved if this State of affairs continues.

The situation is going to worsen further if we do not deliberate upon the National Housing Policy in all its totality and on all its aspects honestly and deeply. The influential, literate, service class people draw housing advances on lesser interest for constructing houses. They live in Government quarters, take loan to build houses and rent out those houses. Is not it a loot? Does the Government have the guts to stop it and deny Government accommodation to the employees who take house building advances? Justice can not be done to the poor and no housing policy can succeed unless this is done. The clever people in power realise their own selves first and then think of any other person. People having houses at many places should not be given more houses irrespective of the fact whether they are member of a co-operative society or of any other society. They are the land owner and construct buildings in the name of offices. This way the land is being misused. As I have already stated that we have limited land, more population and limited resources. Keeping this in view, the Government should formulate

[Shri Upendra Nath Verma]

a National Housing Policy and the present policy which is being discussed has nothing like that. Therefore, I oppose this National Housing Policy because it is not going to solve the housing problem.

SHRI RAJNATH SONKAR SHASTRI (Saidpur): Mr Deputy Speaker, Sir, I welcome the National Housing Policy presented before the House today. The country really needed such a policy. The presentation of the Housing Policy by the Hon. Minister is in itself a step in the appropriate and right direction.

Sir, we had raised the slogan of 'Roti, Kapra Aur Makan Manng Rah Hai Hindustan' during the freedom struggle. Bread and clothing occupy their own places in one's life but the significance of shelter is no mean. The equilibrium of life is lost in the absence of a house today. Different parties rule different States in our country today where the situation of law and order has worsened. A person needs a shelter to rest after the day's tiring work. 25 per cent of our population do not own a house today and there is need to build four crore houses if five people were to be accommodated in a single room. You have tried to solve this problem through the Housing Policy. There should be different Housing Policies for rural and for urban areas. Rural areas are generally ignored in a Housing Policy. An Indira Awas Yojana of Rs 12000 per house has been formulated for the rural areas. This scheme has made a mockery of the Schedule Caste and the Tribal People in particular. The Houses constructed under this scheme are not worth living today after five years because the bricks used in their construction are not worth while and the engineer has approved them at random. I would like to request you to withdraw forth

with the funds to the tune of thousand of crores of rupees allocated to the State Government for Indira Awas Yojana if such a situation continues to prevail.

The hon. Minister of Rural Development is present in the House. I have many times stated here and the houses built under Indira Awas Yojana were shown to the members of our Estimates Committee who visited Banaras, Jaunpur etc. some time back. They also said that the houses were rudimentarily constructed and a mockery of construction was made.

Just now, one of colleagues said that rural people should be imparted training of building houses and the pertinent technology developed. What Vermaji said here, I agree to it cent per cent that illiterate villagers in our country do not have any knowledge about engineering. They do not have any connection with this subject. You can see any well built house or visit 'Purana Quila' you will find that 3-4 thousand years old engravings in it are still intact, whereas several chemicals have been developed by engineering today but on the other hand 150 or 200 year old Kutcha houses in villages are still used for living and people live in them comfortably. It is said that building technology should be developed for villages but I think that more facilities should be provided for the available technology there. It will solve the problem of housing in villages.

Our Minister is very learned and well acquainted with the problem of housing. It is not so that people do not have money to build mud houses. I suggest that arrangement should be made in the housing policy to provide loans for

building houses. So that poor people and the people belonging to SC/ST could construct houses of their own.

Sir, LIC and other corporations provide housing loan for building houses in urban areas only. Just now it was being discussed that corporations should provide housing loan also for villages. I request you to make provisions in the housing policy that financial institutions like LIC and other corporations etc. would also provide loan to villagers for building houses.

I would like to request you that designs for houses in the villages should be prepared if you want to have new kind of houses and make the villages cleaner. You should ask your engineers and architects to prepare designs for rural houses so that villagers could build their houses in accordance with these.

Just now it was being discussed here that urbanisation is growing rapidly, population in urban areas is increasing day by day and we will have to check it. But while making this suggestion Vermaji has not thought that urbanisation and extension or urban areas is growing due to increase in population but he has not given any thought to it that how urbanisation can be stopped. I would like to draw your attention towards the basic aspects of the Housing policy presented in this House. For example land ceiling has been imposed in cities which has almost stopped the construction of houses in urban areas and several plots are lying vacant and the dispute regarding ceiling of land is going on for the last 10 or 20 years. The problem regarding maps for houses is also there. People do not get approval for maps of their houses by Municipal Corporations and local bodies. I can not understand that why the maps

of houses are not being approved. I would like to make a suggestion in this regard that standard drawings should be drawn for 50 yard, 100 yard, 200 yard plots or according to the size of the plot so that people could construct their houses in accordance to the pattern planned by the Government. These proposed standard maps will solve the problems being faced by people.

Now, I would like to say something about Rent Control Act. It is a very good Act but there are some lacunae in it and its consequences are before us. I would like to say that these lacunae should be removed.

Sir, the issue regarding construction of houses by black money was being discussed here. Several members have recommended the use of black money for this purpose. But I would like to say that it will encourage the earning of black money itself. People will think that the Government will exempt the tax for using black money in construction of houses and it will increase the black money in the country. Therefore, I oppose it.

Sir, through you, I would like to make my humble submission before the Minister that why the housing policy is changed every now and then. As per my knowledge the earlier housing policy was formulated in 1977 which had provision for allotment of plots and owner had to construct their houses themselves. Later this scheme was changed and allotment of plots was withdrawn. In 1979, this scheme was again changed and a new scheme was introduced which had a provision for allotment of flats to all the registered persons. These flats were allotted by DDA in Delhi. In 1982 this system was again changed into the computerised system for allotment of

[Shri Rajnath Sonker Shastri]

houses. Now in 1994-95 it is again being changed. I would like to say that attention should be paid towards this change in housing policy every now and then. It affects your administration and other many things. Employees face great difficulties, therefore I request you that housing policy should be formulated for a longer period, say for 10, 15, 20, or 25 years.

Mr. Deputy Speaker, Sir, the problem of housing is being faced by every country of the world. The United Nations had formulated a housing policy in 1988 and in accordance with it a housing policy was formulated by our Government. Now after five years, it is being changed. Therefore, I request your to explain the reasons for it in your reply. As one of our colleagues has mentioned that the Housing Policy of 1988 had helped a lot in solving the housing problem in the country. I would like to know as to what difficulties were being faced in that policy which warranted changes in it.

Mr. Deputy Speaker, Sir, at present rores for people are homeless in this country and they are those people who construct houses for the others. More than one crore people are living on pavements in Bombay, Calcutta and Delhi which is the capital of our country. There are more than one lakh Jhuggi-Jhompadies in these cities.

Mr. Deputy Speaker, Sir, it was our dream and slogan, after independence that Roti, Kapra Aur Makan Sabako Milega Ek Saman' but this dream could not be realised. Even after 47 years of Independence we could not provide houses to our people. Therefore, we have to think over it seriously.

Mr. Deputy Speaker, Sir, according to the report of National Building Organisation, we require 31 million houses in our country 20.6 million for rural areas and 10.4 for urban areas. It is a report of National Building Organisation, which has been dissolved by the Government. I would request you to explain in your reply how the present housing policy will help to solve the problem of providing such a large number of houses in the country.

Sir, I would like to raise a few more issues also. You have been working very hard for solving the housing problem for the last three years but your department makes these efforts undone. I would like to cite an example. There is a renowned doctor named Dr. M.P. Srivastava, who was living in a Government accommodation for the last 16 years. He retired on 21st October, 1993. He was given a notice to vacate the accommodations. According to the rules, an extension for eight months is given. We met the hon. Minister and an extension for four months was granted to him. His wife is a heart-patient and a certificate to this effect has been issued by the senior physician of Ram Manohar Lohia Hospital. When I met the hon. Minister, she expressed her sympathy and asked for a certificate from doctor. Then the Hon. Minister has given him an extension upto September 21 but after three days of extension your directorate asked him to vacate the accommodation. On mentioning about the extension order they said that they did not need any order from the Minister. Then we again wrote a letter to you and several MPs. have also given in writting to Shri Salveji. He has also requested you but it is really a matter of surprise that your orders are disobeyed by your department. I know that you are very kind hearted and would not have given

such orders but your department has deleberately disobeyed your orders. Therefore, I request you to pay attention on such matters also. Now I would like to say something about out of turn allotment of houses from general pool by your department. Is there is any Rule for such allotments? I have asked this question earlier during question hour also and in reply to this question I was told that after 4 allotments by turn one out of turn allotment can be made.

Mr. Deputy Speaker, Sir, I have figures for the allotment of houses from November, 1992 to October, 1993. Under type-II accommodations 941 houses were allotted by turn and 1007 out of turn whereas only 23 houses could be allotted out of turn. In type-III 691 houses were allotted by turn and 427 were allotted out of turn whereas only 173 could be given out of turn. This all has been done by the Officials of your department. In type-IV, 952 houses were allotted by turn and 273 out of turn whereas only 248 houses could be allotted out of turn. Your officials have deceived you. Under type-V category 201 houses were allotted by turn and 71 out of turn whereas according to rule only 50 houses should have been allotted out of turn. Under type special 29 houses were allotted by turn and 30 out of turn. As per the rules after making four allotments by turn only one can be allotted out of turn. I would like to say that you must inquire into the matter that how this all is happening?

Sir, in the end I would like to say that group Housing societies and cooperative societies were assured to be given land in Dwarka Project. Today you are charging Rs. 1,145 per square metre for this land. In 1983 rate of this land was Rs. 400 per square metre. Later on in 1987-88 the rates were increased.

would like to say that this land was acquired 10 years ago from the farmers. Today you are saying that its rates have been increased. How it canbe linked with the increasing rates of electricity. It is true that the cost of land for parks have increased. The cost of land should not be increased too much. I request the hon. Minister to pay attention towards this issue also.

Cost of DDA flats is incereasing day by day. If we construct these flats ourselves, one flat will cost Rs. 2.5 lakh only whereas your department is charging Rs. 6 or 7 lakh for such flat. What is the condition of DDA's flats.? These flats start damaging after 3-4 months of their allotment and within 5 to 7 years their condition becomes dilapidated whereas the flats constructed by ourselves are of better quality. I am not saying that it is your fault but attention should be paid towards it. You should visit the construction site of these flats and after having a test check of two or three flats you will come to know how the inferior quality materials are being used in the construction and how money is being misappropriated.

In addition to the increase in the prices of land, you should check the increase in the cost of other construction materials also. The use of substandard material in the construction should also be checked. Your policy is very good and I congratulate you for your efforts to solve the housing problem. You have presented this policy in this House on the sacred day of 9th August. On this day 'Quit India Movement' was launched. I wish you sucess in solving this housing problem.

With these words I conclude.

[English]

*SHRI R. JEEVARATHINAM (Arakkonam): Hon'ble Deputy Speaker, Sir, I welcome the National Housing Policy tabled in this august House and I support the resolution moved in this regard seeking the approval of the House and I also thank you for giving me an opportunity to participate in the discussion on the new National Housing Policy.

While extending my whole-hearted support to the new policy which is in line with the new economic policy announced in 1991 by our Government, I would like to share my views pertaining to the National Housing Policy.

A free nation has a responsibility to provide fundamental rights to its citizens and shelter. Apart from giving adequate protection to the fundamental rights, it is the duty of the State to create a conducive atmosphere to enable its citizens to obtain their basic needs. A country with liberty has a basic duty to create an infrastructure to accomplish its goal.

So, I feel the New National Housing Policy which is in tune with the New Economic Policy and its approach, aims at fulfilling one of the basic needs of the people. This is amply illustrated in the policy statement.

I express my heartfelt thanks honourable Minister for Urban Development and Housing Smt. Sheila Kaul who had tabled this policy in this House in July, 1992.

The question that is foremost in our mind is about meeting the requirements that continue to increase vastly. Fund

requirements are quite enormous and alarming. The policy we are to adopt categorically states that Government will henceforth give up the role of 'builder' and would take up the role of a 'facilitator'. The New National Housing Policy stresses the need to gear up the construction activities and states that the Government will assume the responsibilities to create a conducive atmosphere. But how will you meet the fund requirements? How can we mobilise the huge investment so required? The responsibility will be transferred and shared by Local Bodies, State Governments, cooperative sector and of course private sector. Still the total amount so needed will remain the same.

It was estimated in 1950, that an amount of 30,000 crore of rupees would be required to build houses for people from various strata of the society. But now we would need about Rs 1,00,000 crores. Even it could be more and may exceed 2,00,000 crores of rupees when we take into consideration the price-rise.

Atleast with the intention of mobilising a huge fund, we must consider and weigh the proposition to declare construction activities as an industry that would come under Industrial sector.

Due to our policy of liberalisation and globalisation, so many foreign investors and multinationals are coming to our country. They may require land and building for their industrial and commercial activities. We need to be very careful here. If foreigners require land it should only be provided by the Government and that too on long lease only. Then we would be able to check effectively the flow of black money and illegal foreign exchange transaction. Hence we may contemplate

bringing suitable laws to curb foreigners acquiring plots and estates. Foreigners should not be allowed to invest in real estate business. Instead they should be directed to invest only in commercial and industrial venture which are production and productivity oriented bringing in new technology.

In order to augment housing facilities, so many housing complexes and colonies are widely built all over the country especially in thickly populated areas. But most of those schemes fail to give attention to the simultaneous augmentations of drinking water facility, sewerage system and pollution control towards environmental protection. Since they lack co-ordinated efforts, the burden is passed on to the local bodies. This forces the local bodies to spend heavily. This affects the already envisaged plan and development. Hence there needs to be a thrust on well-co-ordinated planning and integrated housing schemes.

While we discuss the National Housing Policy, I would like to bring to your notice the problems faced by the house owners. Levying and collecting of house tax is carried out by State Administrations. Urban Land Ceiling enforcement is also with State Governments. In various States and in many districts of the States, the laws and rules related to the taxation are interpreted in various ways. The officials who interpret them according to their whims and fancies levy taxes heavily. Apart from property tax, they levy building and house tax. In addition to that in the name of surcharge on land ceiling violations, they levy tax not only on the peripheral area but also on the plinth area on which the house stands. This has given rise to various anomalies. We often read in newspapers about this rampant anomalies persisting in big cities like Bombay, Delhi and Madras. For instance such a Ceiling Act

of the Tamil Nadu Government is enforced even in towns like Vellore. The whimsical and patently wrong interpretation of the rules and regulations adversely affect the house owners and property owners. Hence I request the Union Government to redress this grievance by way of promoting a uniform pattern in levying House Taxes. If this is not done, the anomalous conditions may discourage people from going in for constructing their own houses. Houses with open surroundings to ensure pollution free environment may not come up any more. Guidelines in this regard may be given by the Union Government.

Ex-Serviceman widows and retired Government Employees construct houses with a view to invest their money in a profitable way and secured way. They invest fifty thousand or five lakhs depending upon the savings from their hard earned income. They give away their houses on rent as they do not get interest on the money saved and spent on the house. When they ask the lessees to vacate on account of default in paying rent or at a time when they need their houses for their own use, the people who reside in the premises rush to courts and obtain stay orders. They seek shelter under Rent Control Act. Such cases are not disposed off easily and drag on for years. Hence you must ensure uniform legislation to overcome this lacunae. If need be suitable corrective measures should be taken to ensure the disposal of such cases within three to six months. There should be uniform Act in force throughout the country which is considerate towards the vulnerable house owners like retired people and widows.

18.00 hrs.

[English]

MR DEPUTY-SPEAKER: Now it is 6 O'clock. Shall we extend the sitting of

[Mr. Deputy-Speaker]

the House by another five minutes? He wants to complete his speech and wants to go somewhere.

MAJ. GEN. (RETD.) BHUWAN CHANDRA KHANDURI (Garwal): How much time will he need?

MR. DEPUTY-SPEAKER: Shri R Jeevarathinam, how much time do you need?

SHRI R JEEVARATHINAM: I will take another fifteen minutes.

MR. DEPUTY SPEAKER : Shri Jeevarathinam, you gave an impression that you would take only five minutes.

SHRI JEEVARATHINAM: Sir, I will take another ten minutes.

SEVERAL HON. MEMBERS: He can speak tomorrow.

MR. DEPUTY SPEAKER : For ten minutes he can speak. The Business Advisory Committee Report is also there.

Shri Jeevarathinam, if you complete your speech in five minutes then you can speak.

SHRI R. JEEVARATHINAM: I will finish in five minutes.

MR. DEPUTY SPEAKER: He will speak for five minutes.

MAJ GEN. (RETD.) BHUWAN CHANDRA KHANDURI: Anyway, he is here tomorrow. He can speak tomorrow.

MR DEPUTY SPEAKER : Shri Jeevarathinam, you speak for five minutes.

SHRI R. JEEVARATHINAM Yes, Sir.

MR. DEPUTY SPEAKER: Mr Jeevarathinam, just a minute. Here is a rule which I bring to your notice.

SHRI R. JEEVARATHINAM: You give me only two minutes, Sir

MR. DEPUTY SPEAKER: Please hear me for a minute. The rule says that reading a written speech, except with the previous permission of the Chair is not allowed. If you want to read your speech, you should obtain the previous permission of the Chair.

[Translation]

*SHRI R. JEEVARATHINAM: All over the country we find private individuals constructing buildings and letting them out to commercial establishments. Whenever such property owners find their buildings misused they cannot take action against the lessees. For instance, the portion of a building is given on rent to run a hotel. While occupying the portion, the hotelier promises that the food stuff will be prepared elsewhere and they will merely be served in the premises. But later on they cook there itself and spoil the building by way of using firewood and charcoal. The building constructed at a cost of several lakhs of rupees running to crores even are badly affected. When the building owner takes exception to this and ask them to vacate, they immediately rush to courts and get 'stay orders' readily available to them. Even without getting the version from the building owners, courts grant them stay orders. Such tendency should go. Since they are not covered by Rent Control Act in the broader sense of the term the

building owners are put to great hardship. This process of long litigation affects the property owners. This process should be streamlined. Such cases should be disposed off within three months or at the most six months. You should bring about uniform Act with stipulated rules and regulations governing such commercial lease deeds.

So, it is imperative that you should put an end to wrong and misplaced interpretation of Land Ceiling Acts and the hardships caused to house owners and building owners because of the loopholes in the existing Rent Control Act or non-existent rules and regulations. I earnestly feel that this new policy should give proper guidelines to all the State Governments which implement these laws. Model Bills in this regard should be thoroughly analysed and considered by all those connected with these things.

Government employees are encouraged to construct their own houses and they are extended loan facilities. The loan amount so provided is not sufficient and that should be enhanced in proportion to the available price index. We should take into consideration the price rise. At the same time total exemption from income-tax should be given to government employees atleast for the first House so constructed for self occupation. Presently, they get income tax exemption only for the first ten thousand rupees. For instance if they get a loan of thirty thousand rupees, the remaining twenty thousand or more is treated as income and tax is levied on the same. This is an anomaly. When you are levying tax on his total income which include the money he pays as interest for the loan he has taken, how is that you are considering the loan also to be an income that too a taxable one.

This should change. Instead you should give tax exemption to money spent on house building activities and this should be extended to people from other sections of the society too. This would pave way for giving a boost to the development of housing facilities.

The policy tabled in this House by the Hon'ble Minister does not speak of ensuring environment protection, pollution control and other amenities that are to be provided to housing complex that are coming up. Basic amenities like drinking water and sewerage should be taken up right from the beginning when house building activities commence. Growing trees towards afforestation around residential areas and effective measures to check pollution should become an inbuilt component in the house building activities. Hence I request the Union Urban Development Minister to incorporate this also in the New National Housing policy.

Now we find more and more of private sector companies coming forward to construct housing colonies and enclaves. They should share the social burden and social responsibilities too. Otherwise they may leave the local bodies high and dry. At the same time, private building promoters should be encouraged to construct low-cost houses to enable poor and the under-privileged to go in for them. Tax exemption may be given to private sector when they share this social responsibility. With all these we must continue for some more time the free distribution of houses and plots to people who live below poverty line especially in rural areas.

I would like to bring to your notice again the fact that the present Rent

[Shri R. Jeevarathinam]

18.14½ hrs.

**BUSINESS ADVISORY
COMMITTEE**

Forty-fourth Report

[English]

THE MINISTER OF STATE IN THE
MINISTRY OF DEFENCE AND
MINISTER OF STATE IN THE MINISTRY
OF PARLIMENTARY AFFAIRS (SHRI
MALLIKARJUN): Sir, I beg to present the
Forty-Fouth report of the Business
Advisory Committee.

18.15 hrs.

*The Lok Sabha then adjourned till
Eleven of the Clock on Thursday,
August 18, 1994/ Sravana 27, 1916
(Saka)*

Control Act is very old atleast forty five years. That time when it came into force, our population was just about 40 crores. Now, it has crossed 90 crores. The provisions of the Act are no more suitable to the present conditions. We have scarcity of land for constructing dwelling units. There are several loopholes in the Act. Less privileged people like widowed women find many a problem due to the cover the lessees get unduly from the existing Rent Control Act. It needs to be modified pragmatically. So, I request the government to consult the Law Ministry and the Revenue and Finance Ministries of all the State Governments to bring about a common Act which could be uniformly implemented all over the country as a well co-ordinated and integrated social measure. With this, I conclude my speech extending my support to the policy.