Introduction

India Housing Forum – The Andhra Pradesh Chapter was held on 25th and 26th March 2021 at Visakhapatnam, Andhra Pradesh. In the presence of senior officials from the State Housing Corporation, Government of Andhra Pradesh, Habitat India announced its solidarity in implementing the commendable vision of the Honourable Chief Minister Shri. Jagan Mohan Reddy Garu – the behemoth initiative of Navaratnalu Pedalandariki Illu. Over the two days of deliberations and panel discussions, Habitat India garnered support from its partners in the private sector, small finance banks, housing finance companies, corporates, sanitation and housing supply chain vendors, academia and researchers.

Recommendations from the India Housing Forum – The Andhra Pradesh Chapter are presented here for the consideration of the Government of Andhra Pradesh.

1 Land Planning

Housing schemes in India stand on the premise of availability of land for housing. However, families living in economically challenging situations most often do not own land for building their homes. The Chief Minister of Andhra Pradesh, Shri. Y.S. Jagan Mohan Reddy, has been sensitive to this need of the poorest people in his state. He thus launched the ‘Navaratnalu Pedalandariki Illu’ (Housing for the Poor) Scheme in December 2020 to assist 30.75 lakh families (3.07 million) build their homes by giving them house site pattas and housing subsidy. Out of 30.75 lakh families (3.07 million) identified across the state, 28.30 lakh (2.8 million) houses will be given under 17,000 YSR Jagananna layouts and another 2.62 lakh (0.26 million) are of Township and Infrastructure Development Corporation (TIDCO) flats. The government has acquired 68,361 acres of land worth ₹23,535 crore (USD 3,180 million), where each family will receive a plot of land costing around ₹4 lakh (USD 5,405). It is for the first time in India, a house site patta is being given for just 1 rupee (USD 0.014) to a family in the name of the woman of the household!
Creating A Conducive Financial Environment

In addition to the housing site patta and housing subsidy of ₹1.8 lakh (USD 2,432), each family will need additional resources to ‘complete’ the house. This needs a financial inclusion plan, which ensures that all beneficiaries have a bank account, inculcates a culture of savings, and utilizes the large network of SHGs in Andhra Pradesh. A higher priority sector lending (PSL) weightage is desirable, for loans to these segments for housing. The state of Andhra Pradesh has an important role to play in facilitating the credit environment by encouraging the creation of guarantee mechanism for financial institutions and by protecting the lending institutions from any loan waiver schemes that the Government might offer. It is recommended that certain actions be allowed to improve the ability to create a mortgage on the property. This can be achieved by ensuring that the house site pattas enable the families to mortgage the property to avail loans. Approval of discounted pricing on mortgage registration charges would benefit the families. In addition, allowing for the discretion of the lending institution to sanction or reject a loan and to decide the interest rates, basis the risk profile of the families, will be helpful.

Technology and Data

Housing serves as a foundation for a family to build a better future ensuring better health, access to education, asset creation, economic opportunity and resilience. Habitat India, in its work in India over the past 37 years, has lessons learnt and best practices. We know that contextualizing housing design, keeping in mind the culture and ethos of the families, is very important. Habitat India welcomes technical partners in construction design and technology, towards making ‘quality’ low cost housing. Towards better deployment, we welcome our information technology (IT) partners like iBUILD. We need to ensure that each and every family, can have digital access to data and information.

Habitat’s Housing Support Services

Habitat India and its partners can provide the required support through the bundling of services called Housing Support Services (HSS) intervention model. We can work with the array of volunteers under the scheme, across the state, and enable them as HSS ambassadors. Training and capacity building of these volunteers in housing services including technical, design and construction knowledge along with financial literacy can help us achieve better on-ground results. We can together set these families - currently at the bottom of the pyramid - on to an upward path of development and improvement. Habitat India will be a catalyst and facilitator in implementing Navaratnalu Pedalandariki Illu and in achieving housing for 3 million families in Andhra Pradesh!

Conclusion

Accreditation of grassroots NGO partners, financial institutions and the private sector builders will help to demonstrate an integrated development plan under Navarathnalu Pedalandariki Illu. With this scheme as a vision for housing the poor, Habitat India is honoured to be the ‘knowledge partner’ to the Department of Housing, Government of Andhra Pradesh. We appreciate the opportunity and value our role towards developing a Roadmap for Convergence and Synergy to bring the various stakeholders together!
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