

**ANNOUNCEMENT REGARDING
STATEMENT BY
MINISTER OF EXTERNAL AFFAIRS**

THE DEPUTY CHAIRMAN: Honourable Members I have to make an announcement that Shri P. V. Narasimha Rao, Minister of External Affairs will make a statement today at 4.30 P.M. regarding recent provincial council elections in the North-Eastern province of Sri Lanka.

**RESOLUTION RE: NATIONAL
HOUSING POLICY**

THE MINISTER OF URBAN DEVELOPMENT (SHRIMATI MOHSINA KIDWAI): Madam Deputy Chairman, I move the following Resolution:

"This House approves the National Housing Policy, laid on the Table of the Rajya Sabha on the 12th May, 1988."

SOME HON. MEMBERS: What about the other Bill?

THE DEPUTY CHAIRMAN: If we finish the Resolution within three hours, then, we will take up the Bill.

SHRIMATI MOHSINA KIDWAI: It is my privilege to initiate a discussion on National Housing Policy in this august House. Food, clothing and shelter are recognised as basic necessities of life. The country has been able to achieve self-sufficiency in the production of foodgrains and cloth. A lot yet remains to be done on the shelter front. The Estimates Committee of the 8th Lok Sabha had recommended in the report for the year 1985-86 that the Government should evolve a National Housing Policy for a planned development of liveable human settlements. The concern of the Government for housing the poor, led to the enunciation of a comprehensive National Housing Policy which expounds the main objectives,

priorities and strategies for promoting sustained development of housing.

The National Housing Policy was formulated after taking into consideration the views and suggestions of the State Governments, Union Territories, as well as certain institutions and expert bodies which have an abiding interest in the subject. The draft document was also endorsed by the Conference of State Housing Ministers held in 1987 at Srinagar.

Before I enunciate the main features of the Policy document, I would like to give the hon. Members a brief idea of the achievements during the last two decades. Under various social housing schemes promoted by the Government, about 6 lakh houses have been constructed by different State Housing Agencies till the end of March, 1985. In addition to this, 1.21 lakh houses have been constructed for other income groups, 40,000 units for plantation workers and over 6 lakh units by different cooperative housing societies. Under my Ministry's directions, HUDCO has, since its inception, sanctioned over 5,600 schemes in almost all the States and Union Territories at a project cost of about Rs. 4,600 crores till the end of October, 1988. This will result in the construction of about 14 lakh dwelling units in urban areas and 15.5 lakh dwelling units in rural areas. The HUDCO has also been supporting the sites and services schemes on a large scale. Over 2 lakh developed plots will be provided as a result of HUDCO loans so far. The finance institutions like LIC, GIC and the Unit Trust of India are also providing substantial funds annually for the construction of dwelling units. The policy document outlines the main goals to be achieved in housing by the turn of the century and states the basic objectives, priorities and the main target groups which it intends to focus on. Appropriate strategies are envisaged for implementing and translating the policy into reality within a definite time-frame.

The main broad goals to be achieved by the turn of the century will be:—

- to eradicate houselessness,
- to upgrade all unserviceable kutcha houses in rural areas, with a view to ameliorating, in particular, the housing conditions of the Scheduled Castes, Scheduled Tribes, freed bonded labourers and the rural landless including artisans;
- to upgrade all kutcha houses in urban areas to ameliorate, in particular, the housing conditions of the slum dwellers, squatters and other economically weaker sections;
- to reduce over-crowding and congestion with a view to improving the housing conditions of the inadequately housed by facilitating the expansion of existing dwelling units and construction of additional dwelling units;
- to provide a minimum level of basic services and amenities to ensure healthy environment particularly for human settlements where the economically weaker sections predominate.

Taking a cue from the Seventh Plan document, the basic approach that pervades the entire document is that the role of the Government and public agencies in housing should be that of *Enablers, Facilitators and Promoters* and not so much of *builders of houses*.

As serviced land, finance, building materials and technology human resources, legal environment and institutional framework are the main inputs and provide the basic setting for the promotion and development of housing, the Policy Document outlines the important steps and measures which need to be taken in respect of each of them.

The policy seeks to accord priority to shelter for the homeless and disadvantaged groups such as:—

- the Scheduled Castes, Scheduled Tribes and freed bonded labour;
- rural landless labour including artisans;
- widows, single women and women-headed households;
- economically weaker sections;
- low income groups;
- victims of natural calamities.

Having regard to the fact that housing and human settlements development in the rural setting and that in the urban setting have their special features and problems, the draft Policy Document specifically deals with these two major sectors separately. The document also takes due note of the importance of conservation upgradation, expansion and renewal of existing housing stock, rental housing, preservation of national heritage and creation of healthy environment of human settlements. The document highlights the major role which the voluntary agencies and informal sector will be called upon to play as motivators and catalysts in galvanising the efforts of the community mobilising household savings assisting the local community and official agencies in provision and distribution of building materials and in the development of human resources too.

Needless to say, housing finance and availability of serviced land are the major desiderata of a quantum jump in housing. It is hoped that HUDCO and the recently established National Housing Bank will help in greater flow of funds for creation of new housing stock as well as upgradation and expansion of existing housing stock in rural and urban areas.

You may ask what steps the Government have taken in order to give shape to the strategies indicated in

[Shrimati Mohsina Kidwai] housing policy document. The union Government in concert with the State Governments, Union Territories and other agencies have initiated steps for preparation of perspective plan of action which will form the blue-print of future activities in the housing and human settlements sector till 2001.

As hon. Members know, Points 14 and 15 of the revised 20-Point Programme lay considerable emphasis on housing for the economically weaker sections in urban areas and for the landless workers in rural areas. During the past 8 years more than 82 lakh plots have been allotted to the landless workers in rural areas and 34 lakh such families have been given construction assistance. Nearly 156 lakh slum dwellers have been benefited under the Scheme of Environmental Improvement of Urban Slums, and 14 lakh dwelling units were constructed under the housing scheme for economically weaker sections in urban areas. Under the Indira Awas Yojana 4 lakh dwelling units have been constructed for the Scheduled Castes, Scheduled Tribes and freed bonded labourers in rural areas. Efforts are on to strengthen these programmes. With the setting up of National Housing Bank under the aegis of Reserve Bank of India, a major landmark has been achieved in the housing finance institutional framework. It will co-ordinate with various sources of housing finance, regulate functions of housing finance institutions at different levels, and augment the flow of funds for housing by different income groups all over the country. Regional housing finance institutions like 'Canfin Homes', Bangalore and Housing Promotion and Finance Corporation Ltd., Calcutta have been established with a view to providing a sound housing finance network at regional level. One more Corporation for the Northern Region is being set up. You may be aware, the Reserve Bank of India has also liberalised the lending norms of the commercial banks for increased flow of finance to individuals for new constructions and repairs.

The amount of loan admissible has been enhanced by reducing the margin required to be provided by the beneficiaries. The interest rate has been reduced by one per cent for loans falling in the ranges of Rs. 5,000 to Rs. 20,000 and Rs. 50,000 to Rs. 1,00,000. Also the period of repayment of housing loans has been enhanced from 10 to 15 years. Further, where mortgage of property of Government guarantee is not feasible, banks have been permitted to accept other forms of security. For ensuring easy access to standardised building materials and components and establishment of supply centres on a decentralised basis a Centrally sponsored scheme for setting up of a national network of building centres has been launched. During the current year 100 centres are to be established which will act as conduits for transmission of low cost technology on housing to the grass-root level and impart requisite training to youth and artisans. Till now 18 centres have been completed and another 57 are nearing completion. To eradicate houselessness in urban areas, the Central Government has started a scheme in major cities with the objective of providing shelter to pavement dwellers. Under this scheme, a small beginning has been made by the sanction of Rs. 34 lakhs to cover 850 pavement dweller households in Calcutta. A proposal to cover 6,520 pavement dweller households in Madras at a cost of Rs. 4.39 crores is under scrutiny. The salient features of pavement dwelling units, construction of community night shelters with toilet and sanitation facilities, and construction of pay and use toilets. The individual dwelling units would be costing Rs. 15,000 each. Of this Rs. 4,000 per dwelling unit will be Central Government subsidy and the balance will be a loan from HUDCO or through a commercial bank.

Efforts have been made to evolve a comprehensive policy document to meet the emerging needs and demands of the changing socioeconomic conditions and life style of the people. The

policy will be periodically reviewed to give it the necessary resilience and flexibility to become a living document to subserve the dynamic goals and objectives of the changing times. Thank you.

The question was proposed.

10.00 P.M.

* SHRI YASHWANT SINHA (Bihar): Madam Deputy Chairman, I rise to support the concept of a National Housing Policy, but I am afraid I cannot lend my wholehearted support to the Policy as it has been framed. Madam Deputy Chairman, housing is an issue which should not be looked upon from a partisan angle and I want to make it clear, make it very clear, right in the beginning. I will try, and it will be my effort not to introduce any politics into this question. I want Members of both the sides to rise above petty partisan considerations and discuss this fundamental question, this basic issue in the spirit in which this House should discuss it.

Having said this, Madam, I would like to state right in the beginning that I am extremely disappointed by the manner in which this document has been drafted and presented to the House. I must confess to this disappointment truly and genuinely. This is an effort on the part of the Government to evolve a national housing policy and it is not a shelter policy. There is a wide difference between shelter and housing and this is something which has to be clearly understood. Housing constitutes a physical matrix in which human interaction occurs. The houses that people live in touch upon almost every facet of their lives and of the society as a whole. Housing, therefore, is not only a social or an economic issue, but it is also a major socio-logical factor which determines the kind of society that we want to build up and the quality of life of the people who live in that society, who are members of that society, and, therefore, Madam; the

first point that I would like to make it that when we are discussing the housing policy we cannot discuss shelter in isolation. The housing policy must include within its ambit the overall economic policy of the Government. There must be an indication—I know that this document cannot deal with the total economic policy of the Government—of the policy frame in which we propose to solve this problem which is an essential part when we are discussing the National Housing Policy. This is the first deficiency which I noticed in this document. It does not deal with the policy frame, the economic policy frame, in which we propose to tackle this problem.

Now, it is a very simple thing, Madam. We are talking of slums and we are talking of the pressure on housing or the lack of it in the urban areas. Now, can we talk about it without discussing the shift of population from the rural to the urban areas? Can we talk about it without discussing the kind of economic progress in which we are entering? I am sure the honourable Minister is aware of this position, that the honourable Members of this House are aware of this position, that in the last few years, for instance there has been a tremendous growth in the service sector of our economy. And, what has been the result of that? The service sector, which includes thinks like hotels, tourism, insurance and such other forms of economic activity has attracted large numbers of people into the urban areas. In fact, the rate of urbanisation in his country has been, it is a part of our economic development, but it is extremely alarming in its proportions. I have got the figures with me. It was something like 150 million which is going up to 300 million and more. Now, if this is going to be the urbanisation rate if this is going to be the kind of influx into our cities from the rural areas, then it is very clear that in the urban areas, the entire structure

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is going to collapse under the weight of this influx, and unless, therefore, we have a policy frame which reduces the drift from the rural areas into the urban areas talking about housing either in the rural areas or in the urban areas does not have any meaning. As a result of that pull, a lot of people are coming into the cities and, on the other hand, there is a push-effect in the rural areas because agriculture is lagging behind and unemployment is increasing in the villages and the people are bound to move into the cities.

Therefore Madam, the first question which I would like to ask the Minister is in what manner this policy envisages to curb this trend in our country of movement of the rural people into the urban areas, because providing amenities to the urban areas, it is well known, is far more expensive than giving the amenities and the facilities in the rural areas. So, this is my first point. The second is that the policy does not define, Madam Deputy Chairman, the size of the problem either as it exists today or the size of the problem as it is going to be in the future. The Minister has just now claimed, by mentioning various figures, achievements which the Government has made. But I would like to say that so far in the last 40 years the Government is merely tinkering with the problem. We have only touched the margin of it. We have never cared, we have had no means, to get to the core of the problem. Even today, in this Policy document, even if it is implemented, it will only be just marginally touching the problem. We will not be approaching the core.

What is the Policy document, Madam Deputy Chairman? It talks of a backlog of 23.3 million units—16.3 million units in the rural areas and 7 million units in the urban areas. This is the National Building Organization estimate as on 1.3.81. The Seventh plan document which was finalised in 1985 mentions 24.3 million units—18.8 million units in the rural areas and 5.9 million units in the urban areas.

Now, I fail to understand this discrepancy? A couple of millions difference in a country where millions and millions of people are houseless perhaps does not matter. But at least the Government must show a certain amount of circumspection, a certain amount of caution when they are dealing with figures. This document talks of 23.3 millions, the 7th Plan document talks of 24.7 million units, and this itself is an under-estimate. The document does not say that these are rough estimates. The 7th Plan document, when it talks of figures, says that it is a rough estimate, because there are other estimates which are available. For instance the Birla Institute of Scientific Research went into this question, and according to them the total backlog was 126.4 million units. Now, you compare this 23.3 millions, according to the Government figure in this Policy document, 24.7 million units according to the 7th Plan document and 126.4 millions units according to the Birla Institute of Scientific Research. Then, according to the Indian Institute of Management, Ahmedabad, it was 70.3 million units in 1980-81.

Now, there are the various figures which, I am sure, the Government must be having. I do not know why the Government does not even admit that these are rough and ready figures and that these figures might be wrong and the size of the problem might be much bigger than what has been projected.

The other aspect of shelter or housing Madam Deputy Chairman, is that even if we accept that figure of 23.5 million units is a backlog, there are for instance, what the Government felt would perhaps be regarded as shelter but they are not real shelters. Anybody who is aware of the conditions as they obtain on the ground is aware of the fact that in vast areas, in rural areas specially, there are houses which are just an apology for a house; they are apology for shelter. And to describe them as house or shel-

ter, I think, is totally meaningless I quote here from the 12th Report of the National Sample Survey: Seventy-three per cent of the rural households live in 'Kachcha' houses whose plinth is made of mud and roof made of grass and thatched; 97 per cent of households have not latrines, 93 per cent are without bath rooms; 45 per cent are using a part of the living room as the kitchen and the rest are cooking in the open. Barely 0.7 per cent have got protected piped water supply; there are no drainage systems, there are no serviceable roads—nothing of the kind.

Now, the point is, it is absolute wretchedness. Unless that gets reflected in the National Policy document, this Policy, as I said in the beginning, will not even touch the fringe of the problem.

What is the situation in the urban areas? According to the 1971 census data which I have—I do not have the 1981 figures, in cities with 50,000 population and above, roughly 47 per cent, almost half of the people, were living in one room houses, with an average of 4.36 persons per room. In the 7 million plus cities two-thirds of households have got only one room houses. There are figures about it. In Calcutta, it was 67.6 per cent, in Bombay 77.4 per cent, in Delhi 57.1 per cent, in Madras 53.6 per cent, in Hyderabad 44.1 per cent, in Bangalore 45.4 per cent, in Ahmedabad 57.5 per cent, in Kanpur 59.6 per cent and in Pune 65.1 per cent. These are the percentages of households which have just one room.

Now there is the problem of slums. The Minister has referred to it. 3.7 million people or 45 per cent of the total population in Bombay live in slums. You are aware of it, Madam. You come from Bombay. The figure is 33 per cent in Calcutta, 30 per cent in Delhi and 25 per cent in Madras. According to another survey which was carried out by the Slum Dwellers Welfare Association in Bombay, 3.5

million slum dwellers, according to the figures at that time, live in about 3200 hectares of land, bringing the density of population of the slum dwellers to 1090 per hectare. There are many households where 10 people are living per room. This is the situation in the urban areas.

Now, I will refer in passing only to the social discrimination both in the urban and in the rural areas. I am making a mention of it because we are aware that in villages there are separate Harijan tolas, there are tolas for the Scheduled Castes and there are separate tolas for the various other backward classes. Even in the urban areas, we are following the British pattern of a Civil Line, the elite living in one quarter and in one part of the city and others living in another part. You are aware of the fact that in town, the locality determines the status of a person. Now, the Policy Document gives as its objective

THE DEPUTY CHAIRMAN: Mr. Sinha, your party's time is 15 minutes. Are you going to take all of it or you will allow Dr. Bapu Kaldate to take some time?

SHRI YASHWANT SINHA: This is a very important debate.

THE DEPUTY CHAIRMAN: This is a very major debate. I agree with you. Therefore, I will give you some shelter.

SHRI YASHWANT SINHA: Madam Deputy Chairman, I was saying that in the Objectives, there are one, two, three, four and five objectives which have been mentioned. But removal of discrimination has not been mentioned as an objective. Curbing luxury housing has been mentioned as a part of the strategy. In our society in a state in which we are, should not luxury housing be totally curbed, should it not be totally stopped, should we follow a policy where it should be only marginally stopped, and should it not be a policy objective instead of being a part of the strategy? Should not

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removal of discrimination, both in the urban and the rural areas be a part of the policy objective instead of not finding a place at all anywhere?

Now, I refer to the plight of displaced persons. As a result of industrialisation or as a result of big irrigation and dam projects, there are a number of people who are displaced. I may tell you that in my district of Hazaribagh in Bihar, I know of one village, Srinagar, in the Barhi Police Station, where the people were displaced when the Tilaya dam was being built in the 50s. Those people have not got their homes even to this day. This is the situation of the people who have been displaced. They are not bothered about. They are not cared for and they remain houseless till eternity.

Now, what is going to be the size of the problem? The Seventh Plan itself says that because of rise in population, 16.2 million new units will have to be constructed during the Seventh Plan if we want to prevent the backlog from increasing. When the Minister was speaking, I was listening to her carefully. She mentioned the figure of a few lakhs here and a few lakhs there and even of thousands at times. The problem is that 16.2 million units have to be added during the Seventh Plan. We are already in the fourth year of the Seventh Plan. If we don't do that, then we will be adding to the backlog. Now this is the size of the problem. It is a gigantic problem. We add to the backlog each year. The Government policy is silent on how we are going to prevent the backlog from increasing. I would like to mention here that according to one estimate, 1900 crores of rupees will have to be spent per annum on housing alone if we want to prevent the backlog from increasing. I am not talking of eliminating the backlog. But if we want to prevent the backlog from increasing, we have to spend this amount of money. While there has been increase no doubt in absolute terms, in plan allocation, from the First to the Seventh Plan, I

am afraid it has come down from 30 per cent to 10 per cent of the total plan investment. This is the situation which has arisen. Now the policy talks on land. Land is the basic issue. Unless land is made available we should not be talking of houses. Now, what is the position? Despite the Urban Land Ceiling Regulation Act which has not been implemented, speculation in land has assumed an alarming proportion... And I am sure the Government is aware...

(Time bell rings) Madam, I will take just a few minutes...

THE DEPUTY CHAIRMAN: I think, you conclude now because we have many speakers... (Interruption)

SHRI YASHWANT SINHA: Madam, you said you will be liberal.

THE DEPUTY CHAIRMAN: He does not want a big luxury shelter. He wants a...

SHRI YASHWANT SINHA: I will just finish in a few minutes...

THE DEPUTY CHAIRMAN: ...small shelter which I gave him.

SHRI YASHWANT SINHA: I am a very disciplined Member. You know that.

Madam Deputy Chairman, what I am saying is that in land, two things are to be done. One is that the Government must have a land use plan. The Government does not have a land use plan for any city except maybe one or two major cities. Unless the land use plan is prepared for each inch of land, unless what is going to happen to that each inch of land is prepared, unless that is done, speculation in land will not cease.

And the second suggestion, Madam Deputy Chairman, is that the land is an investment where they try and beat inflation because land prices have risen faster than the general price index in the last many years. And, therefore, it is the easiest invest...

ment to make in order to beat inflation. And unless we break the land market, we shall not be able to bring land to the poor people of this country the land which they need for housing. Therefore, Madam Deputy Chairman, I am suggesting two things: One is that there should be a National Register of all houseless people and the people who have inadequate houses. The Government at the Centre and in the States must immediately prepare a National Register so that we know the size of the problem and we know in what phased manner we are going to solve it. And the second or the third suggestion which I would like to make is that the transfer of property should be nationalised. I am not suggesting that land or property should be nationalised. But I am certainly suggesting that transfer of property, that right should be nationalised. In other words, nobody can transfer property and retain the capital gains tax as a result thereof to which he has not contributed, to which the society has contributed, that he will be able to do it only if he parts with the capital gains tax. And unless we do this, Madam Deputy Chairman, I am afraid we will not be able to break the land market. And unless the land market is broken, there will be no land available for housing for the poor. Therefore, in both rural and urban areas a special emphasis will have to be given to giving land, and a lot of grants. Subsidy alone will not do; loans alone will not do. We have a situation where I cannot afford to live in my own house. This is the situation because the capital gains of selling and moving is so great that the temptation to sell the house which has been allowed is there. Therefore, this must be reduced. Therefore, I am suggesting, Madam Deputy Chairman that we should look at this problem in all its seriousness. This Document does not do justice to it. In China, Madam Deputy Chairman as you are aware, they had given one tenement houses even to the highest functionaries of the Government. They did not build 5 star-

hotels until they solved the housing problem. Now, in our country, it is all the time elite consumption, 5-star hotels and luxury houses. I am suggesting and pleading through you, Madam Deputy Chairman, that this tendency must be curbed. If we want to establish a real socialistic pattern of society in our country, we must curb this tendency. We will have to curb this tendency in order to make resources which are limited available for those who are houseless, those who are lacking in shelter.

SHRI JAGESH DESAI (Maharashtra): Madam Deputy Chairman, I feel that this National Housing Policy which has been placed before the House is a Draft Policy and it is not a final Policy of the Government. And after discussion in this House and outside, the Government will take care to appreciate the points which are valid and incorporate them in the final National Housing Policy.

Madam, I fully agree with my friend Mr. Yashwanth Sinha that there is no question of any party politics in this. This is a National Policy and we have to see what type of Housing Policy we can have so that we can give relief to the common man. We have to examine this policy in the light of whether this is pro-poor housing policy or whether it is a policy for the builders. Madam, in the last 40 years the population of this country has grown from 350 million to 800 million people. So far as the urban area is concerned, the population has grown four times. Though the increase in population throughout the country is only twice, in the urban areas it is four times. And that is why we have to find out ways and means...

AN HON. MEMBER: That is due to the shifting population.

SHRI JAGESH DESAI: how the population in the urban areas can be checked. But till that is not checked, the Government must give attention to those poor people who manufacture

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goods, who work in factories, who work as teachers and scientists and those who stay in slums and the Government must tell us what it is going to do. They say, we want to improve the environment, we want to give them roads and the sanitary facilities but the Government must start from their own house. Charity begins at home. In Bombay, Madam, you are from Bombay, you know it there are about more than five lakhs of people who stay on the Central Government land but the Central Government is not giving permission to the State Government to give them facilities where they could have toilet facilities, roads and other things. Their argument is, we may require this land. You have said in your National Housing Policy that so far as the slums are concerned, even at a nominal rate, nominal rent these should be handed over to those persons who are staying in slums. But to those who are staying on the Central Government land you are not even allowing them to improve it. Today, Madam, I would like to go with you to Bombay and show to you how they are staying there.

THE DEPUTY CHAIRMAN: I come from Bombay.

SHRI JAGESH DESAI: Yes, Madam, you have gone into those areas.

THE DEPUTY CHAIRMAN: You are asking the other Madam.

SHRI JAGESH DESAI: Madam, you go there and see in what circumstances they are staying there. That is why the Government should decide now how they are to be treated. But not a single word is mentioned about the slums on the Central Government land and that is the thing to which the first priority should be given in the National Housing Policy.

Madam, then I would like to come to the point made by Shri Yashwant Sinha. He said that the transfer of property should be nationalised. I agree with this concept, but it is already there. What is the Urban

Land Ceiling Act for (Interruptions). All excess land, in excess of the stipulated area, in some areas 500 sq. metres and in some areas 1000 sq. metres, they cannot sell. But unfortunately...

AN HON. MEMBER: They can retain it.

SHRI JAGESH DESAI: But the Government can take it at not more than Rs. 10 per sq. metre, and not more than, in all, I think, if I remember correctly, not more than for Rs. 2 lakhs. Suppose you have got one million square metres of land, you will not get one crore of rupees. You will get only two lakhs of rupees. That is what is in the Urban Land Ceiling Act.

SHRI YASHWANT SINHA: Why don't you ask how much Government land has been acquired.

SHRI JAGESH DESAI: I want to dwell on that point only and I want to say that not more than 25 per cent of its value can be given in cash and the rest in ten year or 20 year bonds. But unfortunately we have utterly failed. Urban Land Ceiling Act is to be a matter of solace to poor people, to lower income and middle income group people. Here I am surprised to find in the document of the National Commission on Urbanisation. What does it say? It is very unfortunate. It says 'The Urban Land Ceiling and Regulation Act, 1976, having failed to transfer vacant land to State ownership... They say it has failed. What is the alternative then? The alternative is to involment it vigorously Surplus land which is lying in urban areas must be taken over by the Government, and if that is done, then only you can talk about National Housing Policy, because what are you going to do without land? You say that you will give sites. From where you will get land? In small urban areas, you may get it but what about the metropolitan cities, the big cities? How are you going to solve this problem? That is why I am of a very strong opinion that if any loopholes are there in the Act or any

deficiencies are there in the Act, you must come to this House at the first available opportunity with an amendment to the Act and see that the Act is implemented. That is the only alternative. There is no other alternative. You see sections 20 and 21. I don't think it will solve the problem. For that purpose, you have to acquire land... (Time bell rings) I will take half an hour, Madam.

THE DEPUTY CHAIRMAN: Half an hour?

SHRI JAGESH DESAI: Because I never speak. Time is there.

THE DEPUTY CHAIRMAN: Your whip is there.

SHRI JAGESH DESAI: I never get time. Otherwise, I will close it. I never get time to speak. You will appreciate.

THE DEPUTY CHAIRMAN: I appreciate, Mr. Desai, but in three minutes, we adjourn for lunch and you can continue after lunch.

SHRI JAGESH DESAI: A three-hour discussion has gone on for seven hours. You can extend the time.

THE DEPUTY CHAIRMAN: At 1.30 we are going to adjourn for lunch and you can speak afterwards.

SHRI JAGESH DESAI: That is why I say Urban Land Ceiling Act has to be completely overhauled to root out all the loopholes and then you acquire the land. Then after the land is made available, you have to decide what type of construction should be done on that land because here the whole aim is to build as many tenements as possible because you have already said that 60 per cent of the people in the country cannot afford to have pucca-houses and 15 per cent cannot even think of taking even the sites for the purpose of construction. That is why your whole approach should be such that we are able to build houses for middle-class, for lower middle-class

and poor people. There should be standard specifications for the type of buildings to be constructed—not so many designs are required for lower middle-income group people. There should be standard designs so that nothing wrong can be done and there will be no corruption there and even the cost of construction will come down. I don't even mind if a person owning land is able to build houses. If you do not have the finances, allow him to build houses and if necessary, he may even be given loans. But if a price is to be fixed for the tenement at the time of fixing the price, the land cost should not be more than Rs. 10 per sq. metre. Under the Urban Land Ceiling Act, you can take over the land but the land cost should not be more than Rs. 10 per sq. metre. Of course, he is constructing. His efforts are there. Therefore, he should be given some margin of profit.

THE DEPUTY CHAIRMAN: Mr. Jagesh Desai, you can continue your speech after lunch. We adjourn now for lunch and we will meet again at 2.30 P.M.

The House then adjourn for lunch at thirty-one minutes past one of the clock.

The House reassembled after lunch at thirty-three minutes past two of the clock. **The Vice-Chairman (Shri B. Satyanarayan Reddy)** in the Chair.

RESOLUTION REGARDING NATIONAL HOUSING POLICY—Contd.

SHRI JAGESH DESAI: Mr. Vice-Chairman, Sir, I was saying that so far as houses are concerned, there should be three or four designs and after the houses are built, those houses are built, those houses should be handed over to the Government by private persons who hold the land at a particular price. They should be given a reasonable profit and then the Government should take over and by lots allot them to the public. At an