

# **Affordable Housing policy and Reforms by States**

Group-1

## Challenges in Affordable Housing

1. Land availability for affordable housing
2. Cost of construction
3. Funding from Beneficiaries
4. Slum Rehabilitation
5. House Maintenance mechanism

## Possible Solutions

1. Creating Land bank from encroached govt. lands, slums and other vacant government land
2. Efficient use of govt land lying vacant with other govt departments/ PSUs
3. Land ownership easing especially for BLC
4. Finance- (Telangana Shelter Fee Model), PPP, Tripartite Agreement (MP), Labour Cess (MP for BOCW), convergence with other housing schemes of state govt for urban poor.
5. Building byelaws amendment for reservation of land/houses for EWS and also additional FAR/TDR and other incentives for Private sectors.
6. For Slum rehabilitation, during transition, provision for rent in project cost
7. For infrastructure convergence with other schemes, alternate mode of finances like CSR, DMF, multilateral financing etc.
8. For maintenance empowering RWAs, cross subsidy by allowing commercial usage, use of renewable energy.
9. RERA exemptions for EWS/affordable housing
10. Nominal or waive stamp/registration duty.