

**AFFORDABLE
“HOUSING FOR ALL IN INDIA”
Through**

Distribution of Free Floor space Index (FSI)

for

Homeless, Houseless, Marginal, Rent Paying Households

(Construction of 60 million houses of 120 Sq.mtrs priced at 20,000 US Dollars Each for next 5 to 10 years)

BY

R.NARASIMHAN, K.R.PRAKASH & S SRIRAM

- **CONCEPT PAPER SUBMITTED TO “BL CHANGE MAKER CONTEST JANUARY – 2018” & Conference on Dr.Ambedkar on SC & ST Development – Vision and Realities Organised by University of Madras.**
- **UNDER CHANGE MAKER – SOCIAL TRANSFORMATION – POVERTY ALLEVIATION CATEGORY.**
- **THIS APPLICATION IS UNDER “SELF NOMINATION”.**

- This Paper is updated after the Presentation of economic survey and budget, Finance Bill 2018-19 by Government of India

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- UNDER CHANGE MAKER – SOCIAL TRANSFORMATION – POVERTY ALLEVIATION CATEGORY.
- This Concept Paper was placed and presented in the National Seminar on SC & ST Development: Vision and Realities Organised by Department of Ambedkar Centre for Economic Studies, University of Madras, Chennai, TamilNadu, India on 26th March 2018.
- THIS IS AN ORIGINAL CONCEPT AND COMPLETELY DEVIATES FROM REGULAR WEALTH ORIENTATED IDEALOGIES.
- THIS CONCEPT CAN BE TAKEN ALL OVER GLOBALY TO ALL NATIONS AND PENETRATE UPTO ZIP CODE LEVEL.
- REGIONAL IMBALANCES, MIGRATION AND LAND RELATED DISPUTES WILL BE PUT TO AN END.
- WE ARE TALKING OF U.S.DOLLARS 20,000 DWELLING PLACES FOR ALL FAMILIES IN INDIA for all Times to come.
- WHENEVER A BABY IS BORN, IT WILL HAVE OWN PLACE BY BIRTH AND WHENEVER ONE DIES, HE WILL DIE IN HIS OWN PLACE.
- RENT, HENCEFORTH, WILL NOT BE PAID TO OR RECEIVED FROM ANOTHER HOUSEHOLD.
- NO HOUSEHOLD IS SUPERIOR OR INFERIOR TO ANY OTHER HOUSEHOLD. ALL HOUSEHOLDS ARE EQUAL, BUT SEPARATE.
- GLOBALY EVERY HOUSEHOLD SHOULD HAVE ONE DWELLING PLACE FOR THEIR CITIZENS IN THEIR COUNTRY.
- EVERY FAMILY AND FUTURE EMERGING FAMILIES SHOULD HAVE THEIR OWN HOUSE IN THIS COUNTRY BY 2025.
- THE RECOMMENDATION MADE BY THE AUTHORS WILL CERTAINLY BE THE CHANGE MAKING CONCEPT AS PER THE MOTTO IN WHICH THIS CONTEST IS FRAMED.
- THIS NEW BUSINESS AND WELFARE MODEL IS SUSTAINABLE, ADAPTABLE, ORIGINAL IDEA AND QUESTION THE PRESENT METHOD OF FSI CREATION WHICH IS SKEWED TOWARD LAND OWNERS, BUILDERS AND CONCENTRATED IN METROS.

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THE ABOVE CONCEPT WILL BE PROPAGATED THROUGH A WEB SITE AND THROUGH SOCIAL MEDIA AND BY PRESENTING IN VARIOUS PLATFORMS.

RATIONAL BEHIND DISTRIBUTION OF FREE FLOOR SPACE INDEX TO HOUSE LESS, HOME LESS, MARGINAL, RENT PAYING HOUSE HOLDS

In order to understand this concept one should know that present cost Analysis of Apartments and cost of Building a small house in a small piece of plot of land. To study better, in Tamilnadu particularly in Chennai and its surrounding area is taken for study.

Apartments In	Cost per Sft Rs.	Cost per Sft of Land	Cost of Construction per Sft	Ratio of Land : Cost of construction
MRC Nagar Sterling Road Poes Garden	20,000 to 30,000	16,000 to 25,000	4000 to 5000	7:1 to 5:1
T.Nagar Mandaveli RA Puram Mylapore Anna nagar	10,000 to 20,000	7,000 to 16,000	3000 to 4000	5:1 to 2:1
Sholinganallur Avadi Vandalur Tambaram Velachery	3500 to 10,000	1200 to 7000	2400 to 3000	1:2 to 1: 2.5

The above table shows that Land cost to cost of construction is at 1:2 to 7:1 and it is difficult to find Apartments at Less than Rs.20,00,000 for 600 Sq.ft build up area and it requires Rs.5,00,000 minimum front end payment for Registration of undivided share of land. How many people can afford to find this kind of front end payment?

Similarly, if you want to buy a piece of land and build a small house with 600 Sq.ft of land and construct 400 Sq.ft of house you have to pay minimum Rs.250/- per sft for cost of land and Rs.2,000/- per sft for cost of construction which will amount to about Rs.2,00,000/- for land and Rs.8,00,000/- for construction and Rs.2,00,000/- for other issues Totalling Rs.12,00,000/- and this will happen beyond 60- 80 Kms outskirts of Chennai.

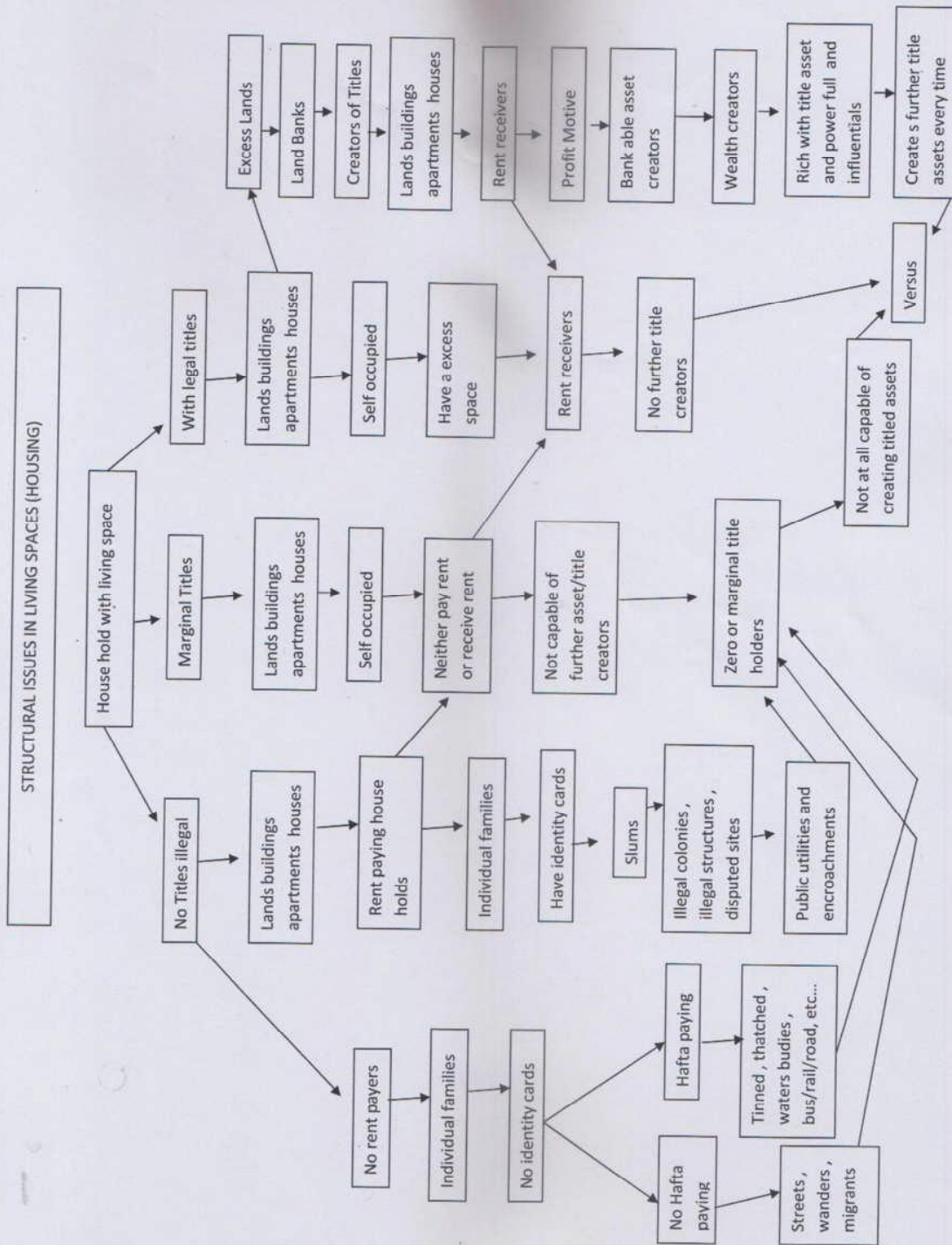
Thus If you Analyse even prime minister housing for all many of the city households cannot get the benefits of credit incentive and interest subsidy offered.

So the crux of issue is how the Poor without front end payments and with limited income, ever rent paying household to be given and affordable housing and give constitutional rights under Right to shelter? Big Land owners creates space out of their lands and sell at exorbitant prices and create more poverty and poverty gap widens. Slums are created in disputed land parcels and they are difficult to be evacuated. So it is rural or semi rural or urban or semi urban a new approach is required to attain housing for all households present future or generation next. This calls for the concept of distribution of free floor space index for houseless households. This is distributed as a Basic entitlement. Space created by private land owners are advised to reserve 50% of FSI and apartments constructed by them to these kind of Free FSI Certified eligibility holders and sell them at cost of construction only and no extra costs load at directly and indirectly without compromising and quality, standards and amenities offered.

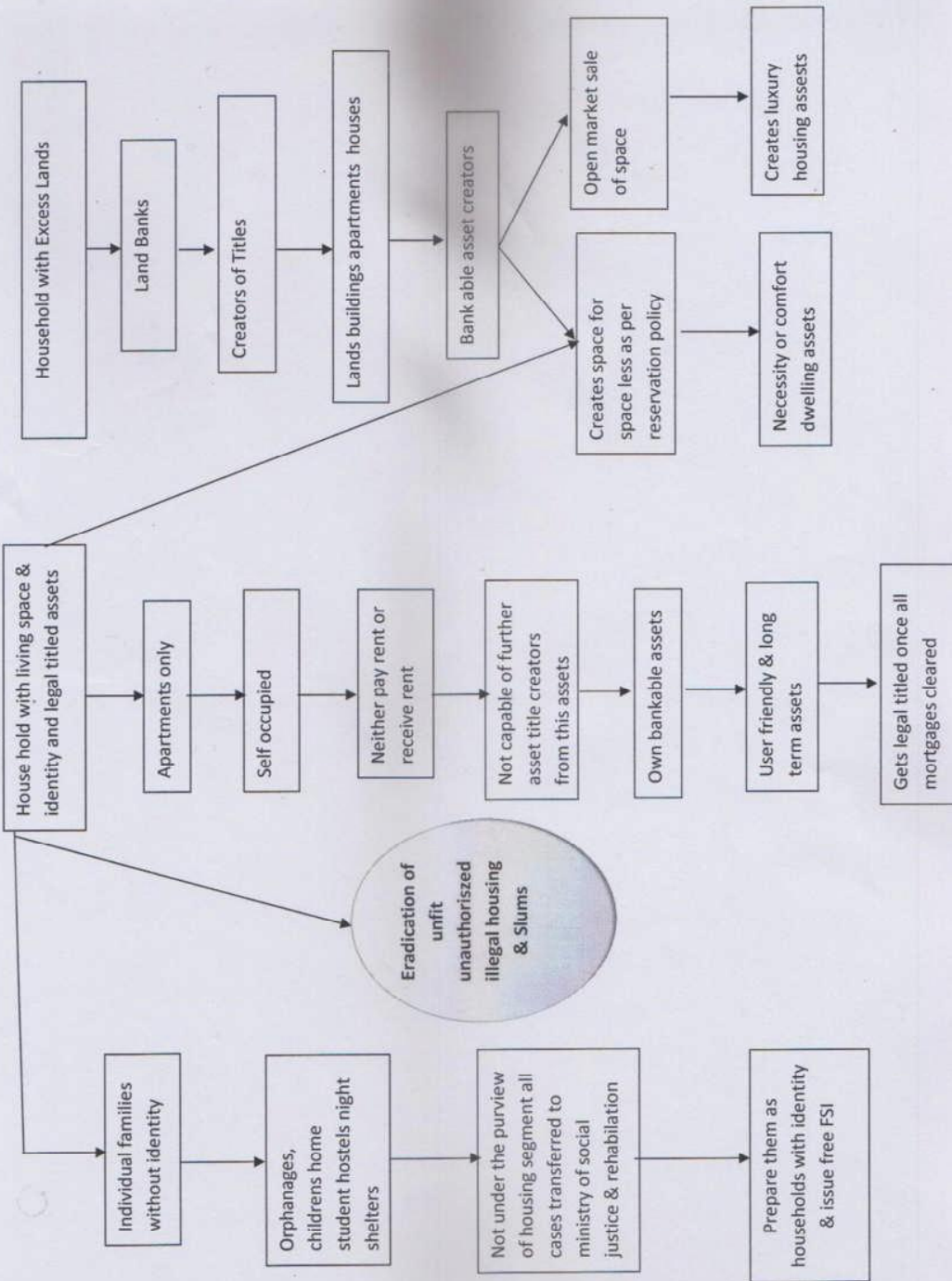
Some rural semi rural or semi urban or even urban house holds get free governments patta land. But what about who do not get patta and what justices we are giving when the have zero title assets. Free distribution of FSI is the logical answer. How many people can be given such patta land and how long and how

for this can happen. We do not have that kind of large lane parcels. Instead issuing free distribution of FSI will benefit 100 times more. This patta land distribution policy has to be scrapped and free FSI distribution should be implemented. Similarly land owners get FSI and sell them at high cost is the root cause for rich become richer and this process should be limited by bringing reservation for house less households when ever FSI is created by private land owners and builders.

Thus in a nut shell, people with no ancestral properties and not capable of paying front end money and always paying rent households with zero or marginal titles tilt them to have their first dream dwelling place and full fill their wish is all this concept about.



POST STRUCTURE OF HOUSING AFTER FSI DISTRIBUTION



SUGGESTED REFORMS – SINGLE CODE OF CONDUCT & PROCEDURES FOR FSI

1. Fundamental Rights & Equitable Justice – Distribute Free FSI & undivided Share of land to all households for their first dwelling places & convert and tilt zero or marginal titled holders to full fledged title holders of dwelling assets
2. Whenever FSI is created some space has to be reserved for house less households for their first dwelling
3. All bottle necks for creation of spaces in land and approvals should be revisited
4. Development rights, basic spaces rights, individual user rights in space creation policies for human living is the best suggested approach
5. Rent payments by one household to another household should be banned and compulsory institutionalized.
6. By rent paying households their consumption power decreases this has to be corrupted
7. Households present, future and third generation needs for their dwelling without affecting agriculture, water and infra needs with protection of ecology flora and fauna
8. New assets are created on cost to cost basis and first dwellers get titled and best valuations and best usage and a winwin situation for government, households and people involved in construction industry
9. Policy benefits every one and hurts none

MARKETING AND SELLING OF HOUSEHOLDS DWELLING PLACES (NEW RULES)

1. Catalogue of selling – Describes origin of title, plan sanction no of units & size and other amenities and detailed pricing
2. Confer ownership rights, user rights as per eligibilities certificate
3. Confer specific rights, general rights as per eligibility certificates
4. Pricing for land, land development cost, foundation cost, pillar cost, roofing cost, walls (Internal & External) finishing cost explained in detailed
5. Free Electricity, water, sewerage, car park lift cable & other common amenities
6. Waiver of stamp duty & registration charges
7. No Deposits & front money of any kind
8. Pay rent and get full titles transferred over a long period of time
9. Payment through bank loans and get mortgaged titled
10. Half titled assets sale
11. Full titled sale of assets
12. Easily scalable in user space and switching option as family expands, migrates or reduces its number of members and space is altered as per their intension and convenience
13. List of authorized services providing for maintenance repairs and consumer protection as per law

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Mission

1. By Creation, Allocation, Reservation, Identification of Land for socio infra asset creation – housing, in all 534 Parliament Constituencies in India.
2. By Creation, Allocation, Reservation, Identification of Beneficiaries in all 534 Parliament Constituencies in India.
3. Through Creation of 4 FSI – one acre pre-approved housing plots for all pre-qualified end uses are in all 534 Parliament Constituencies in India.
4. For Less than 1 acre Housing plots depending on the size of the plot suitable FSI, Number of Households are spelt and reserved for the beneficiaries, at least 50% of Total FSI and Number of Flats.
5. Every Beneficiary will be entitled to minimum free 400 Sft of Undivided share of land with one unit of Apartment of not more than 1500 Sft of constructed and completed and certified space at cost price with lift and free car parking and free EB, Water and sewerage, cable other Amenities.

Vision

1. As per last census we have 4.8 persons per family.
By stating the above, in all about 30 crores families, presently, will have a permanent dwelling place spread all over India.
(Some statistics says that there are 46 crore families in India).
2. By stating the above, all future emerging families will also have a permanent assured dwelling place spread all over India.

3. By stating the above, those families who are Marginal or Rent Paying Households will have own dwelling place of 1200 to 2400 Sq.ft. depending upon their family size and rent paying capacity without front end payments.
4. Rent, a word, will not be used by any households for dwelling in India, henceforth.
5. No family is superior or inferior to any other family; right to shelter, as per fundamental rights will be guaranteed as per our constitution.
6. Whenever a baby is born, it will have a permanent dwelling place by birth; when one dies he will die from his own dwelling place.

- 6A. Every year about 1 crore students write +2 Exams (Schooling) after 8 years they are 50 Lakhs married couples and they need houses, are we planning housing for them?
- 6B. What about young people moved out of their states to other states or other countries and for Defence purpose when they decide to come back are we giving them back with housing and employment opportunities?
7. To strengthen the Prime Ministers Mission for Affordable housing for all households for all times to come, present shortfalls should be corrected immediately.
8. Housing for houseless is not a real estate or wealth creation process.
9. Housing, is based on socio asset infra creation model and is restated as a welfare measure.
10. Every family will not only have smart Ration Card, Pan Card, Passport, Aadhar Card for identity sake, but will also have a permanent dwelling place of their own with Zip Code.
11. By assuring this, every family one house and own house is guaranteed, smart house with Car Parking.
12. Net Rent Payment will be zero between households.

SUPPLY SIDE

CREATION, ALLOCATION, RESERVATION, IDENTIFICATION AND DISTRIBUTION OF FREE FLOOR SPACE INDEX (FSI) FOR HOUSING TO HOUSELESS HOUSEHOLDS

CREATION OF 4 FSI – 1 Acre pre-approved housing plots (Warm shell) for socio asset infra creation at 1200, 1800, 2400 Sq.ft. free FSI per family distributed.

In 1 Acre, after setting aside 4 grounds, balance 14 grounds into 2400 Sq.ft. per ground with 4 FSI ,will amount to development of 1,34,400 Sq.ft. of built up area for dwelling.

This built up area will have at 1,200 Sq.ft., 1800 Sq.ft., 2,400 Sq.ft.,per household will have 112,74.66, 56 houseless families accommodated respectively.

	BENEFICIERIES	BENEFICIERIES	BENEFICIERIES
AREA 1 Acre1,34,400 Sq.ft developed area	112 Households at 1200 Sq.ft per Household	74.66 Households at 1800Sq.ft per. Household	56 Households at 2400 Sq.ft per Household
5,000 Acres per Parliament Constituency	5,60,000 houseless Households	3,88,300 houseless Households	2,80,000 houseless Households
5,000 Acres in all 534 Parliament Constituency	29,90,40,000 houseless Households	20,65,22,000 houseless Households	14,45,20,000 houseless Households
10,000 Acres per Parliament Constituency	11,20,000 houseless Households	7,76,600 houseless Households	5,60,000 houseless Households
10,000 Acres in all 534 Parliament Constituency	59,80,80,000 houseless Households	41,46,96,400 houseless Households	29,90,40,000 houseless Households

For Plots Less than 1 Acre following Guidelines are recommended

Plot Size	Permissible FSI	Permissible No. of Flats	Reserved For free FSI Holders	Balance General	Land cost for Free FSI Holders	Land cost for General Category
1- 4.5 Grounds	1.5	24 units	12	12	1% (12%)	7.33% (88%)
4.5 – 9 Grounds	2.25	48 units	36	12	1% (36%)	5.33% (64%)
9 – 13.5 Grounds	3	72 units	54	18	1% (54%)	2.55% (46%)
13.5 – 18 Grounds	3.75	100 units	78	22	1% (78%)	1% (22%)
Above 18 Grounds	4	112 units	112	-	1% (100%)	-

This will discourage private landowners to enter into joint venture with Builders and make them less profitable. Also discourages putting 600 Sq.ft plots in the DTCP Plan Approval. Large plot size of 9 Grounds and above will be available for flat promotion.

Socio infra base asset creation cost per acre = land cost per acre + development cost + foundation cost + pillar cost + roofing cost

All finishing cost will be borne by individual, if split, cost wise, land + development cost will be distributed between 56 to 112 end users and will not be more than 1 to 2 percent of the land cost repayable over 30 years.

Socio infra base assets creation cost will be financed by very very long term loaned funds like land compensation bonds and other instruments.

Finishing cost presently at Rs.1200 Sq.ft. will be borne by a house hold will be financed by housing loans or substituted by present rental payments. No front end money is required and repayable in 10 to 15 years.

DEMAND SIDE

CREATION, ALLOCATION, RESERVATION, IDENTIFICATION AND DISTRIBUTION OF FREE FLOOR SPACE INDEX (FSI) FOR HOUSING TO HOUSELESS HOUSEHOLDS

- SEPARATE RATION CARD INTO HOUSEHOLDS WITH OWN HOUSES AND WHO DO NOT OWN PUKKA HOUSES. (LARGER DEFINITION)
- LINK AADHAR CARD WITH EVERY DOCUMENTS REGISTERED AND ALSO CREATE WEALTH CARD IN THE REGISTRTION DISTRICT WHERE AADHAR CARD IS BY GIVING THE LIST OF ALL ASSETS DOCUMENTS WISE.(TWIN REGISTRATION OF ALL DOCUMENTS AND ASSETS)
- Stress Test for Households should be done.
- Link Aadhar with all types of loans – Banks, Non-Banks, Residual NBFC, Micro Finance, Promissory Notes, Pawn Broking etc through Cibil.
- Link Aadhar with all Gold holdings, Banks, Income, Voters ID Individual and with family Ration Card and the members.
- CREATE SPECIAL HOUSING ZONES EVERY PARLIAMENTARY CONSTITUTUENCY WISE.
- IF the Plot Size is less than 1 Acre, Reserve 50% of them Total FSI and RESERVE 50% OF THE NUMBER OF FLATS, FOR FREE FSI HOLDERS WHENEVER A PROJECT IS SANCTIONED TO PRIVATE LAND DEVELOPERS. MEAR ALLOCATION OF AREA IS NOT ENOUGH. CONSIDERATION SHOULD BE TO THE FREE FSI HOLDERS WILL BE WITHOUT LAND COST.
- GIVE “**1,200 Sq.ft. TO 2,400 Sq.ft. FREE FSI TO ELIGIBLE CERTIFIED HOUSELESS HOUSEHOLDS**” DEPENDING UPON THE FAMILY SIZE AND INCOME CAPACITY.

- LIKE IN CHINA WE SHOULD HAVE ONE FAMILY, ONE HOUSE. SECOND AND THIRD HOUSE OWNING WILL BE TREATED AS COMFORT AND LUXURY GOOD AND TAXED ACCORDINGLY.
- RENT PAYMENT AND RECEIPTS TO AND FROM ONE HOUSEHOLD TO ANOTHER HOUSEHOLD SHOULD BE BANNED ALL TYPES OF PAYMENTS TOWARDS DWELLING SHOULD BE INSTITUTIONALISED.
- COMPILE REGISTER OF HOUSELESS HOUSEHOLDS AREA WISE, WARD WISE, STREET WISE, SURVEY NUMBER WISE SHOULD BE AVAILABLE SO THAT THERE IS NO CONFUSION BETWEEN THE REAL USERS OF A FSI AND SONS OF SOIL THEORY SHOULD BE FOLLOWED. WHENEVER DEVELOPMENTS TAKES PLACE END USERS ARE ALSO IDENTIFIED THEN AND THERE. WITHOUT THIS NO DEVELOPMENT TAKES PLACE.
- WHEN EVER FSI CREATED IT CREATES MORE POVERTY AND GAP WIDENS. PRESENT METHODOLOGY IS ABSOLUTELY WRONG.
- TO SET RIGHT THIS POVERTY GAP ONLY WAY IS TO DISTRIBUTE FREE FSI.
- LAND CANNOT BE GIVEN TO HOUSEHOLDS FOR HOUSING; BUT FREE FSI CAN BE GIVEN AS FITTING SUBSTITUTE (MAJOR CONCEPT CHANGE)
- BY GIVING THIS, ENTRY LEVEL COST OF ALL FLATS WILL BE FROM 10 TO 20 LAKHS AND WE HAVE ALL FACILITIES ASSURED.
- FREE FSI HOLDERS NEED NOT PAY FOR LAND COST, DEVELOPMENT COST, FOUNDATION COST, PILLAR COST THEY HAVE TO ONLY PAY FOR FINISHING COST OF THE FLAT SPREAD OVER 10 TO 20 YEARS AND OTHER COST IN 30 TO 50 YEARS AS PROPERTY TAX.
- LIKE IN INCOME TAX WE CAN INTRODUCE BASIC FSI FREE WHEN EVER ONE IS PURCHASING HIS FIRST DWELLING PLACE (STANDARD DEDUCTION) UNSOLD FLATS AND FUTURE PROJECT IN PRIVATE SECTOR CAN BE SOLD THIS WAY.

CREATE AGRO VILLAGE TOWN SHIPS IN EVERY DISTRICT WITH FREE FSI SCHEMES SO THAT EMPLOYMENT HOUSING ARE CO-GENERATED, STOPS MIGRATION AND WE WILL HAVE MORE THAN 10% AGRICULTURE GROWTH AND FOOD STABILITY. 400 Specific Agro Products are identified for this purpose covering grains, dhal, Millets, cash crops, Plantation crops, fish, dairy, poultry, forest based, floriculture, Horticulture, etc) for every 5000 Acres of Agro Activity 500 Acres of infra and about 100 Acres 4 fsi housing plots should be planned. This will assure 11200 families have their housing and employment and stops migration. Recent Budget talks of Leasing of Agri Lands and

corporate can avail cheap loans. This will lead to very good stable agri prices, employment and good standard of living for rural poor.

SOCIO ASSET INFRA CREATION PROCESS

1. Government Land and private land acquired are land parcel with all clearances and master plan is put in place. 50 to 100 years old structures in major cities have to be remodelled in one acre 4 FSI plots. Also old commercial Buildings, NPA and Stressed Assets from Banks, Trust Lands can be used for creating Land Banks.
2. Land is acquired either by swapping land compensation bonds or by raising money through such bonds and paid to the sellers of the land.
3. Land is given to title insurance companies (custodian)
4. Land compensation bond holders are the base charge holders; on this guarantee only entire program starts.
5. Housing authorities act as trustees.
6. First mortgage is created with investors who mainly fund for development cost, foundation cost, pillar cost and roofing cost; this is being repaid, amortized in 30 to 50 years depending upon the life of the structure from property tax collected every year.
7. Finishing cost is funded by regular housing loans to houseless households by their rent paying capacity and it is only Rs.1200 per Sq.ft. (2nd Mortgage) repaid in 10 to 20 years.
8. For every 1 acre developed plots we have pre identified buyers with their floor requirement.
9. There is no question of unsold stock or NPA for bankers.
10. Hence forth all the assets and end users are having title insured assets. Similarly all investors , titles, lenders and borrowers, service providers are of international class and follow international procedures and standards which will attract huge funds from abroad from REITs, Multi-Lateral Agencies, world Banks, Commercial Borrowing, Suppliers credit etc.,

11. At 25 Crores per acre, every parliament constituency will have 1 Lakh to 2 Lakh Crores of economic activity assured; attract investments in two to three years' time frame.
12. Huge manpower, steel cement water sand and other housing materials will be in demand all over the country.
13. By using big push theory and using LEONTIFF's input output model and using PARETO welfare economic principles this housing for houseless mission will be carried out to optimum levels and allocate resources effectively.
14. At the earliest opportunity, we will have India seeing 10 to 12 % yearly growth rate assured.
15. This has to be done without affecting agricultural, activities and water bodies and create agro village centric townships. We can attain permanent, efficient and steady economic growth.
16. We should have minimum 1 to 10 crore liters per day capacity desalination plants in every 30 km. in entire Arabian and Bengal Coast also require Power, Transport, sewerage, communication and logistics created. All rivers should have reverse water flows and all irrigation facilities should have maximum water levels throughout the year from origin to sea and viceversa.

RECOMMENDATION

CREATION OF SEPARATE MINISTRY FOR THIS DISTRIBUTION OF FREE FSI AND IMPLEMENTATION OF PROGRAMS

1. All existing state and central agencies and ministries will be coming under this ministry. (Re group or reorganize)
2. And **"socio infra-structure asset creation – housing"** will be the new name.
3. Creation of 1 acre 4 FSI land parcel practice throughout India and will be the standard land parcel in all states. Individual housing plots banned.

4. Permanent registration of houseless households will be an on-going process.
5. Projects will be cleared as per master plan with single window clearance.
6. District wise title insurance companies beformed and land parcels transferred.
7. RBI, SEBI, Stock exchange, REITs, Land compensation bonds, Housing Banks, Guarantee Corporation, First Mortgage, II Mortgage and vendors rules are formulated.
8. A national construction labour force with 50 Lakh people will be formed.(Engineers, Architects, skilled, non-skilled labours, site supervisor , project managers, electricians, plumbers are required.
9. Huge cement, steel, bricks sand, paint, other building accessories capacity creation and logistics have to be done. After completion and possession further demand in the form of Car, Two Wheelers, T.V. Fridge, Furnitures and other consumer durable and communication facilities will further reactivate growth.
10. There will be parliamentary standing committees, annual reports and budgets presented annually.
11. Since there is a huge capital expenditure a separate ministry should be formed with separate budget proposal passed in Parliament like regular finance bill. Henceforth, this component will decide the real economic growth and employment opportunities and will be a standard economic indicator.

SCOPE FOR GROWTH OF FINANCIAL MARKETS

FOR LAND COMPENSATION BONDS, FIRST MORTGAGE MARKET AND SECOND MORTGAGE IN RS.CRORES.

- ONE SQ FEET OF LAND WILL BE VALUE AT RUPEES 250 AS ACQUISTION COST IF GOVERNMENT RELEASES ITS OWN LAND PRICES WILL COME DOWN.
- FOR EVERY 1 Sq.ft OF CONSTRUCTION ABOUT RS.90/- OF LAND COMPENSATION BONDS WILL BE ISSUED WITH 30 TO 50 YEARS TENURE.

- FOR EVERY 1 Sq.ft OF CONSTRUCTION ABOUT RS.1,000/- WORTH OF FIRST MORTGAGE CREATION WILL HAPPEN.
- FOR EVERY 1 Sq.ft OF CONSTRUCTION ABOUT RS.1,000/- WORTH OF SECOND MORTGAGE CREATION WILL HAPPEN.
- FOR EVERY 1 ACRE LAND WE PROPOSE Rs.1 CRORE AS LAND COMPENSATION VALUE.
- GST COMPONENT WITH ABOUT RUPEES 2.5 CORES PER ACRE WILL GENERATE 13,35,000 RUPEES CORES ANNUALLY.
- IN EVERY 1 ACRE WE WILL HAVE ABOUT 10 TO 12 CRORES FIRST MORTGAGE AND ANOTHER 10 TO 12 CRORES AS SECOND MORTGAGE.
- IF IN ONE PARLIAMENT CONSTITUENCY 1000 ACRES OF LAND IS ACQUIRED, 1000 CRORES WORTH OF LAND COMPENSATION BONDS AND Rs.13,440/- CRORES WORTH OF FIRST MORTGAGE AND ANOTHER Rs.13,440/- CRORES WORTH OF SECOND MORTGAGE CHARGES WILL BE CREATED. AND 1,12,000 FAMILIES HOUSED AND IN ALL INDIA ABOUT 5,98,08,000 HOUSES BUILT AT 1200 SQ FEET FLAT PER HOUSEHOLD.(ABOUT 6 CRORES HOUSES NEWLY BUILT EVERY YEAR AT 20,000 US DOLLARS OR IN THE RANGE OF 10 TO 20 LAKS IN INDIAN RUPEES.
- IN ALL INDIA IF 5,34,000 ACRES OF LAND ARE ACQUIRED, Rs.5,34,000 CRORES WORTH OF LAND COMPENSATION BONDS WILL BE ISSUED EVERY YEAR FOR NEXT 5 TO 10 YEARS.
- SCOPE FOR FIRST MORTGAGE AND SECOND MORTGAGE MARKETS WILL BE TO THE TUNE OF RS 71,76,960 CRORES EACH RESPECTIVELY TOTALING ABOUT 1,43,00.000 CRORES OF RUPEES
- TOTAL”SOCIO ASSETS CREATION – HOUSING” WILL BE APPROXIMATELY Rs.27,880 CRORES IN EACH PARLIAMENT CONSTITUENCY AND FOR WHOLE OF INDIA IT WILL SUM UP TO 1,48,87,920 CRORES EVERY YEAR FOR NEXT 5 TO 10 YEARS AT 1000 ACRES PER PARLIAMENT CONSTITUENCY.
- AT THIS RATE INDIA WILL BE THE MOST FAVOURED GILT, TREASUREY, AND VIBRANT FDI AND PORTFOLIO, STOCK MARKET AND FINANCIAL MARKET IN THE WORLD SURPASSING NEWYORK, LONDON, TOKYO, SINGAPORE MARKETS.
- In US dollars terms at rupees 60 per dollar Land compensation bonds will be issued for US dollar 84 billion
- First mortgage will be about us dollar 1200 billion (1.2 trillion)

- Second mortgage will be about us dollar 1200 billion(1.2 trillion)
- Total asset creation per parliament constituency will be 4.5 billion us dollar
- All India asset creation will be us dollar 2500 billion (2.5 trillion)

PROPOSED STRUCTURE FOR DISTRIBUTION OF FREE FSI FROM HOUSING MINISTRY

Chief Minister	Deputy Chief Minister	Housing Minister	Urban Development Minister	Town and country planning	CMDA	Finance planning and vision 2023
Member	Member	Member	Member	Chief Secretary	Housing Secretary	Housing secretary technical
-	-	-	Special Secretary (FSI)		-	-
PRO	Enrolment of Beneficiaries	project identification concept co-ordination	Project Finance	Secretary Administration HR Legal	Tenders	Project completion and Management
-	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	-
Parliamentary constituency (39)	Division 1 -8	Division 9 -16	Division- 17-24	Division 25-32	Division 32-40	- -
Assembly Constituency (234)	Assembly Offices 1-50	Assembly Offices 51-100	Assembly Offices 101-150	Assembly Offices 151-200	Assembly Offices 200-234	-
Total work force	1200	1200	1200	1200	1200	6000

Action Plan for 2018-19 before parliamentary elections

Total Number of flats- 20 Lakhs units of 900 Sq.ft at 20 Lakhs each

Value – Approx 4 Lakhs Crores

Target for each Parliament constituency 50,000 units of 900 sq.ft at 20 Lakhs

Target for each Assembly constituency 15,000 units of 900 sq.ft of 20 Lakhs

for Parliament constituency total value 10,000 crores Approx

For Assembly constituency total value 3000 crores Approx

SPECIMEN FOR FREE FLOOR SPACE INDEX ELIGIBILITY CERTIFICATE

CERTIFICATE

This certificate issued to Sri _____ (male/female)
Aged _____ Date of Birth _____ residing at
_____(Street Name),Door no_____, Village
Name)_____, Pincode _____, Survey No as per Sub-
Registrar office of _____, Taluk, District, Assembly
constituency, Parliament Constituency in Tamilnadu (SPECIFY)

Aadhar Number _____

Ration card Number and shop details _____

Voters Id Number _____

Pan card Number _____

Passport Number _____

Police Jurisdiction _____

Your eligibility in the proposed list of Free FSI Holders is as follows:

Tamilnadu General Waiting list Number _____

Tamilnadu Parliamentary Constituency wise waiting list number

Tamilnadu Assembly constituency wise waiting list number

Municipal Jurisdiction wise waiting list number _____

Street wise waiting list number _____

Door number wise waiting list number _____

Survey Number as per registration department wise waiting list number

This Certificate entitles you to minimum free 400 Sft undivided share of land, One unit of Certified completed Apartment of not more than 1500 Sft super built up area at cost price and with a free car parking lot, lift facility, free EB, Water and sewerage and cable connections and gas installation and free registration and stamp duty as applicable. This can be used for your purchase of first dwelling place promoted by housing department or by any registered builders under existing acts.

Issued by seal, Name and Authority

As per Government orders.

Conclusion:

- **THE AUTHORS HAVE LIT A SMALL LAMP.**
- **LET MANY MILLION LAMPS GLITTER AND GALORE IN MILLIONS OF HOUSELESS HOUSEHOLD IN THEIR OWN HOUSES.**

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