



জাতীয় গৃহায়ন নীতিমালা-২০১৬

**National Housing Policy
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National Housing Authority

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Content

Serial	Subject	Page No
1.	Introduction-----	5
2.	Necessity of Housing-----	5
3.	Goal and Objectives-----	9
4.	Salient Features of Housing Policy-----	13
4.1	Planning-----	13
4.2	Land-----	17
4.3	Financing-----	21
4.4	Infrastructure-----	27
4.5	Building Construction Material and Technology-----	29
4.6	Human Resource Development-----	31
4.7	Slum and Squatter Settlement-----	33
4.8	Rural Housing-----	35
4.9	Social Housing: House Reconstruction and Rehabilitation in Environmentally Disaster Affected Areas -----	39
4.10	Social Housing: Housing for Distressed, Women Headed Family, Elderly and Poor-----	39
4.11	Role of Government in Housing-----	41
5	Proposed Strategies and Monitoring of Policy Implementation and Assessment-----	47
5.1	Proposed Strategies-----	47
5.2	Supervision and Assessment-----	51

1. Introduction:

1.1 Housing is the basic need of human beings. Housing provides shelter, security, social status and privacy of living in a healthy and comfortable environment. In addition, housing creates the ground for employment and earning. Through planned economic development, it is the constitutional obligation of a state to provide decent housing for all to ensure improvement of living standard and enrichment of cultural milieu. The government is committed to provide planned housing to all. The government is concerned about existing housing crisis in both urban and rural areas. "None should be homeless" is the motto of the government. In order to address the housing deficit, the government is playing a proactive role by adopting appropriate planning and management approaches to guarantee access to affordable housing for everyone.

1.2 The Government of Bangladesh considers housing as an inseparable part of human settlement, cultural and economic advancement. The government took the initiative to prepare Housing Policy of Bangladesh in the light of the recommendations and guidelines declared in the First Human Settlement Summit, Vancouver Canada, 1976; Second Human Settlement Summit 1996, Istanbul, Turkey and recommendations from series of seminars organized during World Habitat Day since its inception in 1986 by United Nation.

In the United Nations Conference on Environment and Development (UNCED), also known as the Rio de Janeiro Earth Summit, 1992, United Nation strongly appealed to governments across the globe to implement the recommendations and declarations related to development of human settlements. In the context of guidelines and planning objectives mentioned above, the "National Housing Policy 1993" was approved in the Ministerial Meeting on 27th September, 1993. The "National Housing Policy 1993" was revised and updated in 1999.

"National Housing Policy 2013" has been prepared with the view to address the increase of population, decrease of per capita land, deterioration of environment and prevailing global context. In this respect, "National Housing Policy 1993" has been changed, elaborated, modified, and revised to make it more pertinent and contextual .

2. Necessity of Housing

2.1 Housing has become a very critical and escalating problem in Bangladesh. This problem is complex and multi dimensional in nature due to a number of concerns such as swelling of homeless population, increase of number of unapproved and illegally encroached slum settlements, gradual increase of land price, house rent and cost of construction material, lack of civic amenities for healthy living and limited access of low and middle income people to affordable housing.

2.2 According to the government assessment, there was a shortfall of 3.1 million housing units during the time of preparation of "National Housing Policy 1993". By the year 2000, this deficit increased to 5.0 million units. It was considered vital to build 6.2 million *pucca* units by the year 2010, considering that the cost of construction material and other necessities would remain under control. Apart from this, it is evident from published research works that the urban areas of the country have a need of about 10 million units by the year 2015. This implies that each year there is a need of constructing one million new housing units to be added to the housing stock.

2.3 About 72% of total population lives in rural areas and 81% of total housing stock is located in rural Bangladesh. Rural people mostly build their houses at individual initiative. The government support in rural housing sector is limited to construction of disaster shelter and some housing in disaster affected areas and by facilitating people with some construction material as aid. According to the nature of building structure, about 80% of the rural housing stock belongs to a sub standard level. Building materials used in rural houses cannot withstand the impacts of flood and cyclones. Moreover, the poverty prone rural people cannot afford to repair and maintain their houses and it become dilapidated soon. In addition, many people become homeless due to river bank erosion and fire incidences. These affected people mostly start building their houses in government land, mortgaged land and rental homesteads.

2.4 The population of urban areas is increasing at a faster rate and the major share of the growing population pressure is concentrated in metropolitan areas and big cities of the country. But it is possible to undertake housing projects from public or private sector at an affordable price to cater the growing need of the common people. Again, due to lack of financial support, the upgrading of existing housing stock and extension of infrastructural facilities has also become difficult. As a result, urban people are crammed in small dwelling units and overcrowded slums and settlements are swelling everywhere. It is creating excessive pressure on prevailing inadequate civic amenities and facilities. This problem is getting worse because of the institutional weakness of the national and local agencies responsible for housing supply and management. Moreover, necessary attention was not paid to address the need of housing for the poor.

2.5 The trend of emergence of private slums and squatters and the tendency of illegal encroachment and unlawful penetration to government land and other open spaces are considered as the consequences of housing crisis caused by the pressure of urbanization. Due to lack of adequate and timely initiatives in housing sector, at present, a significant share of residents of Dhaka mega city are bound to reside in slums and overcrowded settlements.

2.6 Dearth of financing is a major constraint in housing sector. Bank, insurance and other finance institutes did not take significant programs for housing loan. At present, the major source of finance in housing sector is private asset of builders and buyers, savings of expatriates, government loan and allocation, support from international donor, commercial banks, other specialized financial institutes and asset of private organizations. It is not possible to keep necessary fund for house construction in government development plans.

2.7 Government housing programs did not achieve complete success regarding maintenance of balance among housing design and standard, architectural style, use of contemporary building material and affordability of people. Affluent people are constructing their houses by the private sector. To meet the demand of the rich and the foreigners, some expensive houses are also constructed. But no explicit importance was given by private sector towards construction of housing for mass people. A number of private housing and land development companies are engaged in housing and land development but clients often suffer due to forged and dishonest activities of the developers.

2.8 The major share of housing stock in Bangladesh has been financed by private savings, loan and from other informal sources. The tendency and attitude of saving for investment on housing has not yet developed firmly among the inhabitants of the country. Moreover, no financial institutes either developed to utilize the invested money competently. No significant step has yet been taken regarding the impact of existing taxation policy on housing sector. Activities and initiatives concerning housing are still confined at individual and family levels.

3. Vision and Objectives:

3.1 Vision:

To ensure accessibility of people from all strata of society to suitable housing, and to improve housing and settlements towards sustainable development, equitable living standard, improvement of working environment and access of all to basic services and amenities considering health, security and affordable price to uphold equal right of all citizens.

3.2 Objectives:

- a) To provide guidelines from the political, economic, social, environmental, technical, moral and psychological viewpoint to ensure suitable housing for all.

- b) To implement the goals of housing development in the line of religious and cultural norms and values.
- c) To reflect manifestation of declarations concerning housing from National Constitutions, charters of United Nation, international acts and human rights.
- 1) To ensure equal access of all in housing facilities irrespective of nationality, religion, language and dogma.
- 2) To have sustainable human settlement development.
- 3) To ensure economic growth, social development, conservation of environment, equitable distribution of housing, optimum utilization of resources, protection of biodiversity and cultural diversity and well being and conservation of right of present and future generation.
- 4) Enhancement of living standard by consideration of infrastructural and spatial characteristics of rural and urban areas, arrangement, aesthetics, nature of land use, density of population, communication system and residential and civic amenities.
- 5) Conservation of buildings, local environment and ambiance having archeological, historic, religious, architectural and cultural importance.
- 6) To recognize and strengthen the status of family as a basic unit of the society.
- 7) To ensure availability of appropriate housing and basic service facilities through participation and involvement of public, private and voluntary agencies, community based organization, cooperatives, NGOs, individuals and community.
- 8) Accommodating underprivileged, neglected and distressed population of the society.
- 9) Adopting specific housing facilities for working women.
- 10) Optimum utilization of land in housing sector needs to be guaranteed through proper land management in order to improve the socio-economic condition of the country.
- 11) Provision of expert consultation in order to undertake income generating activities for low and middle income people with the objective to include them in the planned housing system and for socio-economic enhancement.

- 12) In this modern era of globalization, information technology needs to be used efficiently in housing industry to endow the beneficiaries with social safety measures through planned housing.
- 13) Development of a cooperative based society by conglomeration of population through creation of cooperatives and to address housing need of mass population with minimum use of land and other basic needs.
- 14) Institutional, technological and financial support in housing in disaster prone areas to reduce disaster risk.

4. Salient Features of Housing Policy

House is not only a shelter, it has a multi-dimensional significance, it provides contentment and security to people, and it is an infrastructural component which demonstrates the social status of people. It has certain market value. This concerned policy is an indicator of socio-economic stability of the country. This policy is equitably applicable to all urban and rural areas of the country and the government is gradually adopting the supporting role in housing development under the purview of this policy.

Government will assess circumstantial consequences during the execution of housing development measures and will play a dynamic role to overcome the related procedural constraints. In this context, the role of individuals and groups are as decision makers and developers, whereas the government as provider of general guidelines, supports and opportunities.

Following are the key components of housing policy

4.1 Planning:

4.1.1 Formulation of activities for planned urbanization and to deliver associate civic facilities to the beneficiaries on the designated locations for housing development based on government's urbanization and land development guidelines.

4.1.2 Housing sector plan will be integrated with above mentioned spatial plan of housing, approved higher level plans of government, urban and regional plan and rural plan.

4.1.3 Views of people from all strata of the society and interested groups will be incorporated during the time of plan preparation.

4.1.4 All relevant policies, guidelines and acts of government will be well reflected in the plan.

4.1.5 Population pressure on big cities will be reduced through encouraging investment in small and medium cities in order to generate employment opportunity under the purview of decentralization policy to attain the goal of well balanced urbanization.

4.1.6 A regional plan shall be adopted in order to develop connection between rural areas and market places with small & medium cities to increase economic activities and to generate employment opportunities. In addition, these rural areas will be made socially & culturally attractive.

4.1.7 Master plan for all the urban areas will be prepared and infrastructure development and their use will be ensured according to the plan. In addition, residential, agricultural, industrial, commercial and institutional land will be demarcated in all the villages and infrastructures will be developed consequently. Private entrepreneurs, in these cases, will be encouraged.

4.1.8 While implementing the proposed housing projects for different income groups, all city corporations and municipalities have to follow the Detailed Area Plan (DAP) prepared and approved by the relevant authority of the area.

4.1.9 Land Use Table prescribed in the Detailed Area Plan (DAP) will be followed to include community facilities during the implementation of the housing projects.

4.1.10 The allowable height of the development projects of the concerned area will be determined by the land use plan, density of local area according to zoning of population density designated in the Area Zoning of Detailed Area Plan (DAP) and Height Zoning set by the Civil Aviation Authority.

4.1.11 In case of development/implementation, of internal roads, adequate tunnels or similar channels for water transfer will be kept in conformity with the adopted and approved Master Plan and Site Plan to ensure natural flow of water from one place to other.

4.1.12 Internal roads of residential areas, in general, cannot be used by external heavy and regular vehicles and it cannot be used as connecting roads for outsiders. But these restrictions will not be applicable in case of emergency.

4.1.13 Designated land use of playground, open space, park and water bodies of Mega city, Divisional Town and District Town's including country's all the municipal areas' cannot be changed to other categories or it cannot be rented, leased out or handed over for other use according to the provision of park and natural water reservoir Conservation Act, (2000 no 36). Any destruction of plant or plant body which would destroy the original characteristics of the park, will be considered as change of land use category in order to attain the objective of this Act,

4.2 Land:

Government will undertake following strategies to address the issues like shortage of developable land, high land price and to solve the problem of accessibility to land by low income population.

4.2.1 According to the government guideline of planned urbanization and land use, rural lands close to established urban areas will be identified and demarcated for residential use and suitable housing will be planned for people of all income groups with special attention on poorest section of the population.

Environmentally sensitive and critical areas such as flood flow zones, fertile agricultural land will be excluded from the site. During selection of land, it need to be ensured that no damage or encumbrance is occurred to the designated flood flow zones.

4.2.2 In order to keep the environmental and ecological balance, and to stop environmental devastation, special attention will be given while undertaking housing projects at public/private level that no land filling is activity is conducted on existing rivers, part of river, canals or part of canal, oxbow lake or part of oxbow lake to prepare the land for housing.

4.2.3 It will be monitored that the amount of land acquisition for a project would not exceed the actual requirement of the project. There will be comprehensible policies regarding use of acquired land by government for housing and other purposes by simplifying the existing land acquisition process and its legal complexities. The targeted use of such acquired land will be guaranteed within reasonable time. The possession of acquired land for housing will be ensured in fastest time.

4.2.4. A report will be submitted every year to Land Ministry and Housing and Public Works Ministry by the government, semi government and autonomous institutions on unutilized, acquired land under their possession for more than 10 years. Effort will be given to utilize these lands for housing according to priority.

4.2.5. A state of art land data base will be developed and initiatives will be taken to disseminate the information to people through website. Initiatives will be adopted to discourage possession of vacant land to increase supply of land, assuring appropriate and timely use of land and to stop land speculation.

4.2.6. Programs need to be taken to keep land price, construction cost of houses, house rent at minimal level in order to encourage people in housing.

4.2.7. Availability of land will be increased through a modern and appropriate system with physical infrastructure and civic facilities based on the policies of planned urbanization and land use in order to uphold the interest of people of different income groups, particularly low income people and to create development activities for them. It will be implemented through prevailing practice of Site and Service Scheme, Land Readjustment and other modern and suitable system.

4.2.8. Private entrepreneurs will be encouraged to develop land for housing, development of environmental infrastructure and house construction for low and middle income population. In this case, government will provide incentives by arranging different facilities.

4.2.9. To Ensure equitable distribution of resource, special quota will be kept for poor and challenged people in allocation process of publicly developed plots. Land development activities commenced by community organization and non-profit organizations will be given special support.

4.2.10. Amount of land use for house construction will be kept on a reasonable limit to utilize maximum opportunity of construction of house on a unit of land. Arrangement will be made to allocate plot combined to a number of people. It will be encouraged to build high rise buildings to save land. Building Construction Acts will be applied to develop maximum number of housing units with expected density according to the Floor Area Ratio (FAR).

4.2.11. Urban Land Bank will be established in coordination with land ministry to materialize housing development process with unutilized abundant government land (*Khas* Land). Land Bank will also be created in rural areas with government land (*Khas* Land) and accredited char land of rural areas. Land Bank will be complemented with purchase/acquire of necessary land.

4.2.12. National Housing Authority will develop a modern land information center to support Land Ministry towards proper management of residential land.

4.2.13. Land administration, revenue collection, land survey, land transfer and land registration system will be amend to make it modern and simple and keep it under a single administration.

4.2.14. Low income people will be subsidized in land allocation process through the profit gained from selling of land at proper price to high income people for housing, industrial/commercial and other similar non-residential uses. Similar system will be adopted for flat distribution.

4.2.15. National Land Use Policy (2001) will be followed at local level (Upazilla and District level) ensure proper use of land.

4.3. Financing:

A Large share of the society is beyond the scope of institutional financing because of organizational weakness and scarcity of resource in the prevailing housing financing system. To overcome these problems, following measures will be adopted to create opportunities for housing finance and its expansion.

4.3.1 Housing will be designated as an exclusive economic sector in the National Development Plan and it will be given adequate priority.

4.3.2. The scope of availing housing loan under easy conditions will be expanded and housing finance process will be simplified. PPP (Public Private Partnership) system will be encouraged for investment on housing sector.

4.3.3. Financing and loan schemes under easy conditions will be initiated to finance activities like repairing of old houses or renovation and other relevant housing related works.

4.3.4 Organizations, those who complement the activities of land development, housing and financing will be supported with favorable taxation system and other incentives.

4.3.5. To develop housing sector, financing system has to be incorporated with investment market and sources for saving and money investment required to be created by introducing new and attractive saving schemes, loan schemes, bond etc.

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4.3.6. Private Developers Companies have to be brought under the jurisdiction of capital market and effort will be given for capital accumulation through public share.

4.3.7. Existing housing fund needs to be enriched in order to introduce “Housing Programs” for low income consumers. Government, semi government, autonomous organizations, NGOs and other investing agencies can obtain loan from this housing fund to implement housing projects.

4.3.8. Cooperative housing movement, particularly cooperatives established for low and middle income people will be assured with the institutional flow of housing finance for accumulation of internal resources and infrastructure and land development.

4.3.9. Insurance, unit trust, commercial bank, cooperative bank and special investment agencies will be encouraged to increase finance in housing sector.

4.3.10. Participation of expatriate Bangladesh citizens will be encouraged in housing projects.

4.3.11. Special saving scheme will be introduced for housing those officers, employee and workers who would keep money in the future fund and concerned agency will donate in that fund. Permanent housing through installment payment will be taken for government service holders.

4.3.12. To get long term fund from financial market including life insurance company, security issue will be encouraged against mortgage loan, this will trigger the role of Bangladesh housing construction loan giving organizations as a market builder of purchase –selling activities and as guarantor of liquidation.

4.3.13. In housing finance organizations, under the “Long-term Agreement Saving” schemes, loan seeker can deposit money in regular installments and they can obtain long term loan of an amount, several time higher than their deposited capital. In case of housing for low income people, acquired interest will be tax free. In such activities, in addition to accumulation of capital by the financing organization and fund collection by mortgage bank security issues, there will be arrangement for provision of partial finance from government fund with exemption of interest.

4.3.14. By making the housing loan retrieving process simple with the guarantee, recovered money will be used again in the loan giving programs. In this context, Loan Judiciary Act, 2003 will be made more time-contextual, so that legal complexities and consuming long time in verdict delivery can be avoided. “Negotiable Instrument Act” in relation to dishonor of check for payment of installment of housing loan will be updated and special arrangement will be made for quick resolution of all these legal suits.

4.3.15. A favorable environment will be developed to generate interest for participation of higher number of private financing institutes for house construction by providing legal supports. A tax exemption system will be developed in favor of saving that will create interest among people towards saving and to deposit money in these institutes. Income tax imposed on the profit of these institutes will be lessened in order to reduce the rate of interest on housing loan compare to other commercial loans.

4.3.16. Housing loan schemes to construct smaller flats to cater middle and low income groups will be expanded.

4.3.17. Government housing construction authority will developed as a self sustained institute, so that will be able to meet the demand of various housing related needs of different income groups. With this objective, a comprehensive assessment and evaluation of the role of this institute will be conducted including its prevailing interest rate, duration of loan, amount of loan, amount of installment and the policies for repayment. An effective system for loan recovery will be developed in favour of the borrowers by rearranging the ratio of installment from capital and installment from interest.

4.3.18. A separate cell will be exclusively established in the House Building Finance Corporation with the responsibility to finance house construction for low income and poor people or responsibility will be given to bank/financial investing institutes which would offer loan to poor under convenient terms and conditions.

4.3.19. Towards faster construction of houses, financial support will be given to private sectors to establish industries for designing of frame structure suitable for prefabrication and joining and delivery centers to supply spare parts of building materials.

4.3.20. Provision of special loan will arranged for valiant freedom fighters or their dependents and disadvantaged groups during allotment of developed land/flat.

4.3.21. Necessary fund at simple terms will also be collected from international market and donor agencies towards development of cities and infrastructure, shelter for low income, housing and investment organization.

4.3.22. Under the purview of this housing policy, as the key coordinator of housing finance and overall economic structure of the country, Ministry of Finance will regulate the development of the government and private organizations, provide funds in need, and monitor refinancing process towards expansion of loan facilities to different income based strata of population involved with house construction financing.

4.4 Infrastructure

There is a need for planned infrastructure management for housing. Following measures will be adopted to develop physical and social infrastructure.

4.4.1 In all government, semi-government and private housing projects, space will be designated for education institutes at primary and secondary levels, mosque, market place, service organizations, play ground, swimming pool or pond and necessary system will be provided for service facilities like water, electricity, sewage disposal, waste disposal, water drainage and conservation of rain water.

4.4.2. For construction of infrastructure, encouragement and priority will be given to adopt those technology and approaches which are money saving, environment friendly and progressively developable.

4.4.3. Government will support those NGO, CBO, private development organizations who will play role to ensure public participation in infrastructure development.

4.4.4. The initiative of public participation will be recognized and they will be given opportunity to participate in formation of infrastructure plan, maintenance, and enhancement and in all other phases of a housing project.

4.4.5. Through modern approach and legitimacy, the cost of infrastructure construction, expansion and maintenance will be calculated and recovered from the beneficiaries in a rational mode.

4.4.6. Measures will be taken to install minimum basic infrastructure towards up-gradation of the subhuman and unhygienic settlements and to recover the cost involved. In this context, non-profit organization, local level institutes, groups or NGOs and representatives of the consumers will be incorporated.

4.4.7 Research unit will be established with the aim to invent appropriate technology to ensure housing related services for low income, middle income and high income population.

4.4.8. Installation of solar panel and use of energy saving construction material will be guaranteed in building constructions.

4.4.9 System will be developed for conservation of rain water in building construction.

4.4.10 Measures will be taken regarding adoption of necessary legal act, survey and documentation, financing, provision for financial and other incentives, arrangement for training and publicizing to carry out plan for conservation of heritage relics, memorials, architectural works, residential and other buildings with special attention on history, culture and architectural style and to preserve natural characteristics. Measures will be taken for projects under implementation based on related gazette notification of government.

4.5 Building construction material and technology

4.5.1 Suitable construction material will be made accessible to rural people. At the same time measures will be taken to regulate uncontrolled tree cutting, fuel for brick kiln towards conservation of nature.

4.5.2 Support will be given towards enhancement of quality of locally available materials in addition to popular construction materials in use. Establishment of small industries and other initiatives will be encouraged to increase production and availability of widely used construction materials like cement, brick and iron and local material such as tile.

4.5.3 Special priority and exemption will be given in use of local raw materials, environment friendly building materials and strategies in residential projects/housing.

4.5.4 Detail information on low cost appropriate and invented construction technology and materials will be kept with government standard regulatory agencies.

4.5.5 Supportive context will be developed towards use of low cost environment friendly technology and in possible cases local materials by discouraging high priced overseas building materials. Use of quality building materials in public and private housing will be guaranteed. Necessary modification will be brought in revenue and import policies to make building material accessible within rational price.

4.5.6 Employment opportunities for women will be created through establishment of units for production of building materials at small and cottage industries level.

4.5.7 Use and production of building material made of waste from agricultural and industrial sector by using alternative/appropriate technology will be encouraged in the research institutes.

4.5.8 Programs will be carried out through different government agencies, universities, research institutes, NGOs, professional institutes and service agencies regarding training, expansion of technology and enrichment of skill of all concerned people and measures will be taken to disseminate those information to the real users and people and to popularize its use and availability.

4.5.9 For faster building construction, support will be given regarding establishment of industries for production of building parts suitable for joining and prefabrication and supply centers for delivery of spare parts of building materials through private sectors or NGOs in different parts of the country based on decentralization approach.

4.5.10 Measures will be taken regarding invention, production and marketing of environment friendly and cost saving, durable, appropriate construction technology and materials to meet the demand of poor population and to combat disaster and emergency situation in coordination with government and private organizations, construction agencies, NGOs, cooperative organizations and others. In this relation, the increase of skill man power will be done through acquisition and dissemination of technical knowledge and training. Establishment of financing, research and development agencies and introduction of material and finance based loan system will be encouraged.

4.5.11 Special exemption, support and endorsement will be given towards use and adoption of appropriate materials and institutional strategies in low income housing projects.

4.5.12 Arrangement will be made for technical man power, brochure with guidelines, support agencies, temporary workshop and exhibition in all areas and at all levels, particularly for low income and distress population, so that they can make the major share of basic construction materials and buildings by themselves.

4.6 Human Resource Development

Following steps will be adopted regarding human resource development that is increase of adequate, suitable, skilled, experienced, self motivated and dedicated workers and experts for improvement of housing system.

4.6.1 Measures will be adopted to arrange training and skill enhancement of planners, architects, engineers, professional of land and housing sectors, environmental scientists, economists, sociologists, lawyers and administrators and other concerned with the objective to prepare acceptable housing and settlement plans and its implementation at low and rational cost.

4.6.2 Facilities of universities, technical institutes and colleges will be increased to train different professionals and artisans involved with housing. Opportunities will be created in universities and concerned agencies at expert level to conduct research activities and exercises. In all public and private construction agencies, at least one percent of annual expenditure will be assigned for housing related research and training.

4.6.3 Formal and informal training opportunities will be developed in coordination with NGOs, non-profit organizations, public and private universities and similar agencies with the aim to increase knowledge, strategies and skill of construction workers and experts, small contractors, local organizations and self-employed builders and to enhance their facilities and opportunities in loan, workplace and marketing system. Information and data acquired from research will be collectively used at public and private levels.

4.6.4 Public awareness will be created through exhibition, leaflets, advertisement, poster, website publication and through dissemination of information in other mass media to generate interest among people towards self initiative regarding production of building material and house construction. Citizen Charters related to housing and all necessary data will be published in the website.

4.6.5 Regular training workshops will be arranged for officers and employee of government and private agencies, interested groups and individuals to facilitate them in terms of information, acceptability and application of contemporary concepts/thoughts, approaches like appropriate technology, sustainable development, environment and heritage conservation, transparency and accountability, civil society and public participation, participatory and local level planning, cost recovery, various international and national charters, acts and policies.

4.6.6 Measures will be taken to formulate plan, adoption of necessary legal acts, survey and documentation, financing, provision for financial and other incentives, arrangement for training and publicizing to carry out plan for conservation of heritage relics, memorials, architectural works with special attention on history, culture and architectural style.

4.6.7 National Housing Authority will work as the highest government organization to solve the housing problem of the country. Additionally, it will work in collaboration with House Building Research Institute to conduct housing related survey, report and will establish a quality information center where housing related all sort of information would be conserved.

4.7 Slum and Squatter Settlement

A large number of people from rural areas comes to cities in search of living due to change of socio-economic condition and subsequent natural disaster and other reasons in rural areas. As a result, the crowd of distress and unemployed people in the big cities are increasing gradually and results in rapid growth of slums and squatters. As a consequence, planned urbanization process is obstructed in addition to severe scarcity of housing. In order to overcome this situation, following measures will be undertaken:

4.7.1 In order ensure sustainable environment through improvement of standard of living of slum dwellers in the cities of Bangladesh, firstly: the standpoint and attitude towards slum dwellers have to be changed. In this context, United Nation's policy measures for human settlement development can be pursued.

4.7.2 Rehabilitation opportunities have to be created under the scope of government adopted "*Ghore Fera*" or similar kind of programs and necessary activities need to be undertaken with this objective.

4.7.3 When it considered being inevitable to replace and rehabilitate a slum or similar settlements, then the local authority will prepare a detailed guideline for resettlement and rehabilitation. This guideline will have specific instructions on resettlement of slums or settlements, identification of alternative location, arrangement of services, work place, and transportation facilities. The process of resettlement of all slums and informal settlements will be implemented according to the adopted guideline, which would reduce the degree of loss and it would provide the opportunity to arrange subsidy.

4.7.4 Measures can be taken for incremental construction/transformation and gradual up-gradation of all prevailing slums towards progressive improvement of infrastructure.

4.7.5 In case of rehabilitation of slum dwellers, feasibility of application of cross subsidy type of strategic approach would be studied in order to meet the minimum basic needs during housing development.

4.8 Rural Housing

Major share of population of Bangladesh lives in rural areas. Rural and urban areas are dependent on each other in terms of economy, social and environmental perspectives. On top of it, rural areas play significant role in case of food security and conservation of environment and resources. For this reason, rural context is a special criterion of consideration in case of rural housing.

4.8.1 People should not be displaced from their homestead, except emergency need for development projects and public welfare. In case of unavoidable circumstances, comprehensive rehabilitation plan and its implementation will be done through local level consultation with the affected people of acquired land.

4.8.2 The propensity of constructing houses on agricultural land will be discouraged. If needed, through enactment of relevant legal act such tendency will be controlled. Encouragement and guidance will be given for planned, compact housing development in rural areas. Depending of availability of government owned land (*Kash Land*), programs for expansion of projects like '*Guchho Gram*' (Cluster Village) and '*Asrayon*' will be undertaken.

4.8.3 Basic service infrastructures such as water supply, hygienic drainage system, electricity, road etc and basic social facilities like school, play ground, health complex etc will be developed in a planned and coordinated manner in the existing and new settlements.

4.8.4 In addition to strengthening local level organizations, suitable primary infrastructure, human resource and fund will be created with the aim to perform entire responsibility regarding plan preparation, ensuring supply of fund, inspection, supervision, and activities related to implementation of housing in the rural areas. With the conveniences of participation of beneficiaries, private organizations and others in this process, special attention will be given to the need and demand of extreme poor particularly women and distress people. Land and infrastructure development for housing and upgrading of the standard of entire rural housing would be integrated with the programs of resource and employment generation.

4.8.5 Measures will be taken to provide interest free or soft loan for house construction, repair, renovation, expansion and for other needs related to housing of rural people.

4.8.6 Affected people due to river erosion and other disaster will be rehabilitated in the government land obtained through the establishment of rural land bank.

4.8.7 Necessary actions will be undertaken for expansion of loan schemes and appropriate technology towards development and growth of housing system.

4.8.8 Programs will be adopted to create employment opportunities and income generation with the aim to provide monetary support to undertake more housing programs.

4.8.9 Land and infrastructure development for housing and upgrading of the standard of entire rural housing would be integrated with the programs of resource and employment generation.

4.8.10 Arrangement will be undertaken for adequate dissemination of information, supply of information leaflet and workshops to enhance the knowledge and capacity of NGOs, local private organizations, field workers and concerned people regarding appropriate technology, production, marketing and use of environment friendly products, hygienic housing and development of environment and related issues.

4.8.11 The capability of rural people for housing will be enhanced through improvement of overall environment, expansion of education and health facilities and generation of more investment opportunities by increasing economic activities.

4.8.12 All housing projects will be implemented with the incorporation of local people.

4.9 Social Housing: Reconstruction and Rehabilitation in Environmentally Disaster Affected Areas

4.9.1 With incorporation of public, private organizations, construction agencies, NGOs, cooperative organizations, measures will be taken to combat disaster and emergency situation and to meet the need of poor population through invention, production and marketing of products and construction process with appropriate technology those are environment and cost saving, durable and suitable.

4.9.2 Disaster affected people will be rehabilitated at the fastest possible time. Measures will be taken to construct required number of shelter, to arrange support for repair and reconstruction of damaged houses and to provide them with basic services and facilities.

4.9.3 Necessary arrangement will be taken to repair or reconstruct partially or totally damaged houses due to natural disasters like hurricane, flood, river erosion, earthquake and fire. Rehabilitation projects with special arrangement of soft loan for house construction will be adopted in disaster prone areas.

4.9.4 In case of social housing, in addition to individual ownership, National Housing Authority (NHA) will initiate rental house construction project where arrangement will be made for payment of rent.

4.10 Social Housing: Housing for Distressed Woman Headed Family, Elderly and Poor

4.10.1 Programs will be undertaken at priority basis to meet the housing demand of distressed women. In this housing, there will be provision of joint or individual ownership of land and house, allocation of loan, home based employment, children and maternity welfare center, residential accommodation for working women. In addition to housing and amenities, facilities will be given for education attainment and earning.

4.10.2 Necessary number of 'old home' will be established in urban and rural areas to house elderly population those who do not have family and measures will be taken to incorporate local people and service organization for its management.

4.10.3 Priority will be given regarding housing of widow, unmarried women, women headed family and physically and mentally challenged people who live under poverty level.

4.11 Role of Government in Housing

Government will play effective role towards strengthening of housing process. Government will assess and analysis evolving situations during implementation of housing schemes and will play active role to overcome the associated procedural constraints. Government will accelerate housing development at individual and collective levels. Here the role of individual and community as decision maker and builder, whereas role of government as comprehensive facilitator and enabler of services and amenities. Government will play the supporting role to supply developable land. In addition, measures will ensured for interconnected transportation roads, water supply and sewage disposal and other infrastructural facilities based on a well balanced policy and plan.

Law, Management and Organizational Structure:

4.11.1 Contemporary rules will be composed in the light of National Housing Policy in conformity with other building and land use related acts.

4.11.2 In order to provide housing to all strata of the population and to improve the standard of housing activities, assessment and correction of urban planning and building construction related laws and acts will be done and if necessary new laws can be enacted.

4.11.3 Under this law, measures will be taken to bring land and building construction/ activities of Developer Company under government control by imposing regulatory policies.

4.11.4 A comprehensive plan at national level is required to implement hygienic and environment sensitive housing plan for the whole country. In this plan, residential land will be demarcated for housing based on population density and a super-infrastructure will be specified for the entire social and physical infrastructure to be used in the concerned residential land. Housing projects of urban and rural areas will be implemented after ensuring active participation of clients.

4.11.5 Government, local government authorities and concerned agencies will play the supporting role in housing programs to decrease housing cost by adopting approaches like making necessary revision of land use plan, setting standard of building construction and other infrastructures and through assuring suitable use of land.

4.11.6 Necessary amendment can be brought to land reform and other related laws to make arrangement for proper rehabilitation of disaster affected people and displaced people due to land acquisition in various projects and also to conserve right of users of forest, wetland and other lands.

4.11.7 Adequate law will be enacted regarding construction of houses and development in rural areas in a planned way with expected density to attain the goal of prevention of misuse of land, saving of agricultural and other resourceful land and to provide emergency services and facilities comfortably.

4.11.8 Suitable law will be enacted regarding the ownership of residential plots and flats so that the process of land registration and property transfer would be easy and accessible and all sort of interests of clients are conserved.

4.11.9 Legal compulsion would be exercised towards execution of Housing Policy, Land Use Policy etc in addition to assurance of proper adoption of Bangladesh National Building Code to ensure quality and safety in case of construction of different types of houses and apartments. Execution of Fire Resist and Extinguish Act 2003 and acquirement of "Occupancy Certificate" would be made compulsory in case of construction of high-rise apartment/building.

4.11.10 Investment towards housing would be encouraged for low and middle income employees.

4.11.11 Only for lower middle income, low income, poorest and distress class of population, government will play the role of provider. In such context also, it would be tried to recover the cost or limiting the cost through cross subsidy as far as possible. Integrating the steps related to employment and income generation with the homeless people and measures will be taken to build capacity towards increase of income through self employment and thus creating arrangement towards repayment of house construction loan by low income people.

4.11.12 Stamp duty, transfer fee, registration fee, enforcement of tax etc would be reformed rationally in order to reduce house construction cost for population from low and middle income groups and value of land and property would be assessed and coordinated by different organizations.

4.11.13 If required a suitable ruling on Social Housing program can be added with the prevailing Cooperative Societies Act in order to run the Cooperative Housing program efficiently.

4.11.14 Government will continue to play the role as facilitator and supervisor in housing activities, so that major share of responsibility is carried out by the private sector properly through upholding certain standard.

4.11.15 Public Private Partnership (PPP) will be encouraged in housing activities.

4.11.16 It would be ensured that existing building stock for government officers/employee will be repaired, if possible stories will be added and environment will be developed including open spaces. Emphasis will be given towards increase of ownership instead of providing house rent. Prevailing rent limit will be assessed and pricing of flat will be readjusted in conformity with inflation and real market.

4.11.17 Housing projects will be decentralized in rural and urban areas by ensuring active participation of clients in planning, need assessment, implementation, maintenance, resource mobilization etc.

4.11.18 In order to gradually substitute the role of government housing agencies from builder to facilitator, importance will be given towards development of proper land and infrastructure, expansion of appropriate technology, provision of support to people regarding house construction and development, preparation and dissemination of information pertinent to housing.

4.11.19 In the areas where land is scarce for house construction, community and cooperative based voluntary civic societies will be encouraged there to undertake various programs for housing the slum dwellers, homeless and rural poor and they will be given priority during land allocation and through construction of infrastructure and financial support.

4.11.20 Investment from home/abroad will be encouraged in public private joint ventures in apartment/flat construction including investment on house construction and land development at private sector. Keeping this goal, private sector will be given support in terms of supply of fund, faster approval of projects, accumulation of land through land acquirement/land readjustment, removal of constraints of land development etc. to arrange supply of housing to low and middle income people at repayable cost.

4.11.21 Autonomous, semi-autonomous, private organizations and national and international entrepreneurs will construct apartment and high-rise night/all-time shelter for homeless/floating population in joint venture by development of land in fringe areas and in government owned abandoned/barren/unused lands.

4.11.22 Instead of constructing indiscriminate number of housing directly for government officers/employee, it would be tried to recover the cost, sustainable development and efficient use of resources according to priority. Repairing, in possible cases height increment of existing buildings, development of environment and expected and efficient use of open space would be ensured. Attention will be given towards increase of ownership instead of provision of house rent.

4.11.23 Importance will be given towards conservation of environment, natural terrain and natural ambiance through designating minimum level of standard of service facilities in the settlements and preservation of environment, conservation of open space, plantation, wetland and other natural terrain through planning process, control of population and by ensuring proper disposal of solid and liquid waste.

4.11.24 Measures will be taken regarding adoption of necessary legal act, survey and documentation, financing, provision for financial and other incentives, arrangement for training and publicizing towards conservation of heritage relics, memorials, architectural works and natural characteristics with special attention on plan, history, culture and architectural style.

5. Proposed Strategies and Monitoring of Policy Implementation and Assessment:

5.1 Proposed Strategies:

Government will adopt following strategies when needed to attain the mentioned goals and objectives:

5.1.1 Consider housing as an exclusive sector in the national development plan and endow it with suitable priority.

5.1.2 Acquisition of resource in conformity with national development policy and programs, increase of employment opportunity, poverty reduction and through social integration all the measures related to housing to be maintained in harmony with housing policy.

5.1.3 Gradual hand over of housing activities from public to private sector with the concept of planned housing development under the responsibility of people and private sector and provision of support to strengthen private ventures and reform of taxation system to encourage people towards housing.

5.1.4 The process of right to land and legal transfer of ownership to be made easy, transparent and accessible to all.

5.1.5 In case of providing legal ownership of land, accessibility and increase of purchasing power, priority would be given to women, children, women headed household, socially neglected, asset and support less, ill and deprived, poor and homeless.

5.1.6 To arrange land/housing for low income population in proper location, if necessary with subsidized price in consideration of purchasing power.

5.1.7 To ensure provision of safe drinking water, sewage disposal and other basic facilities for people of all strata, particularly for poor, underprivileged and vulnerable communities.

5.1.8 Through enhancement of personal capability and by strengthening the propensity towards saving and acquisition of new sort of resource and finance by using appropriate organization, strategy and media and according to the basis of equal right, an extensive, open, skilled, effective and suitable housing finance system will be introduced and establishment of new investment organizations and strengthening of existing organizations will be done.

5.1.9 To prevent unapproved construction, land encroachment and development of unhygienic settlement. Environment sensitive up-gradation of previously developed slums and rehabilitation of the inhabitants in feasible cases.

5.1.10 To invent products, construction techniques and strategies those are accessible, rightly priced, cost saving, safe, hygienic, skilled, energy saving, environment friendly. To cut back dependency on imported products and strategies those are highly priced and harmful to nature by ensuring supply and use of local products.

5.1.11 Reducing housing demand in urban areas due to migration through creation of more job opportunity, availability of housing material at low cost and by increasing service facilities.

5.1.13 Giving importance to usability, development and reconstruction of the existing housing stock in addition to the development and enhancement of the characteristics of prevailing residential area, quality, services and other facilities, environment and permanence.

5.1.14 Imposing service facilities and quality of standard to those buildings which would be used by physically challenged people.

5.1.15 Provision of adequate research, derivation of solution and implementation to address construction of houses, reconstruction of damaged houses and rehabilitation. Adoption of measures towards protection of houses from loss in the areas vulnerable to natural disaster and fire. Reduction of loss due to man-made and natural disaster and provision of proper rehabilitation through active participation of people.

5.1.16 To increase the availability of wild and other natural resources those are used as construction materials with due importance towards conservation of environment.

5.1.17 To ensure decentralization of resources, activities and responsibilities and participation of clients by the planning and regulatory authority in order to meet the housing need of all strata of population from everywhere.

5.1.18 To keep focus on conservation of cultural heritage and exposure of local and folk architecture during implementation of housing projects.

5.1.19 To integrate urban and rural planning and management with the need of housing, communication system, environment and social facilities.

5.1.20 To establish a separate land bank with the unused government owned land (Kash land), abandoned land and accredited island (Char land) and in feasible cases using this land for housing.

5.1.21 When a decision is considered as inevitable regarding shifting of a slum or any low income settlement, then experts would carry out a socio-economic analysis to prepare a plan of rehabilitation. This report would include comprehensive profile and detail list of slum dwellers, their work place, nature of occupation, an account on income of all earning members of the household etc. Housing authority will take the measures for implementation after evaluating the feasibility of the project at expert level.

5.2 Supervision and Assessment:

Under the leadership of Honorable Prime Minister, a National Housing committee will be created. This committee will assess the National Housing Policy and regularly prepare an annual report after monitoring whether those policies are properly implemented.

Framework of National Housing Authority

Honorable Prime Minister	Chairman
Minister, Ministry of Housing and Public Works	Vice-Chairman
Minister, Ministry of Local Government, Rural Development and Cooperatives	Member
Minister, Ministry of Finance	Member
Minister, Ministry of Education	Member
Minister, Ministry of Water Resource Minister	Member
Minister, Ministry of Industrial	Member
Minister, Ministry of Home Affairs	Member
Minister, Ministry of Agriculture	Member
Minister, Ministry of Land	Member
Minister, Ministry of Communication	Member
Minister, Ministry of Health and Family Welfare	Member
Minister, Ministry of Environment and Forest	Member
Minister, Ministry of Law, Justice and Parliamentary Affairs	Member
Minister, Ministry of Fisheries and Livestock	
Minister, Ministry of Planning	Member
Minister, Ministry of Social Welfare	Member
Cabinet Secretary	Member
Chief Secretary of Honorable Prime Minister	Member
Secretaries of the concerned ministries	Member
Governor of Bangladesh Bank	Member
Mayor of City Corporations	Member
Private Housing Construction Organizations	Member
Representative of Federation of Bangladesh Chamber and Commerce and Industries (FBCCI)	Member
Secretary, Ministry of Housing and Public Works	Member Secretary

5.2.1 Similar committee will be created at districts and Upazillas.

5.2.2 In the light of Housing Policy, National Housing Authority will perform all responsibilities regarding settlement/housing in the whole country.

**** Note : If any ambiguity arises in any expression in the English Version the expression of Bengali Version will prevail.**