

Report No. 64

**Strengthening the Role of Private Sector Housing in
Bangladesh Economy: The Policy Challenges**

Center for Policy Dialogue (CPD)

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The Centre for Policy Dialogue (CPD), established in 1993, is an innovative initiative to promote an ongoing process of dialogue between the principal partners in the decision-making and implementing process. The dialogues are designed to address important policy issues and to seek constructive solutions to these problems. The Centre has already organised a series of such major dialogues at local, regional and national levels. These dialogues have brought together Ministers, opposition frontbenchers, MPs, business leaders, NGOs, donors, professionals and other functional groups in civil society within a non-confrontational environment to promote focused discussions. The expectation of the CPD is to create a national policy consciousness where members of civil society will be made aware of critical policy issues affecting their lives and will come together in support of particular policy agendas which they feel are conducive to the well being of the country. The CPD has also organised a number of South Asian bilateral and regional dialogues as well as some international dialogues.

*In support of the dialogue process the Centre is engaged in research programmes which are both serviced by and intended to serve as inputs for particular dialogues organised by the Centre throughout the year. Some of the major research programmes of CPD include **The Independent Review of Bangladesh's Development (IRBD), Governance and Development, Population and Sustainable Development, Trade Policy Analysis and Multilateral Trading System, Corporate Responsibility, Governance, Regional Cooperation for Infrastructure Development and Leadership Programme for the Youth.** The CPD also carries out periodic public perception surveys on policy issues and developmental concerns.*

*As part of CPD's publication activities, a CPD Dialogue Report series is brought out in order to widely disseminate the summary of the discussions organised by the Centre. The present report contains the highlights of the dialogue on **Strengthening the Role of Private Sector Housing in Bangladesh Economy – The Policy Challenges** organised jointly by the CPD and The Real Estate and Housing Association of Bangladesh (REHAB). The dialogue was held at the **CIRDAP Auditorium, Dhaka on March 11, 2003.***

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Dialogue on
**Strengthening the Role of Private Sector Housing in Bangladesh Economy:
The Policy Challenges**

About The Dialogue

The Centre for Policy Dialogue (CPD) and The Real Estate and Housing Association of Bangladesh (REHAB) jointly organised the dialogue on *Strengthening the Role of Private Sector Housing in Bangladesh Economy: The Policy Challenges* which was held at CIRDAP auditorium, Dhaka on March 11, 2003. The dialogue was chaired by Dr Toufiq M Seraj, President, REHAB. Hon'ble Minister for Finance and Planning Mr M Saifur Rahman; MP, was present as the Chief Guest and Dr Shoaib Ahmed, Chairman, National Board of Revenue was the Special Guest on the occasion. The keynote presentation was made by Dr Debapriya Bhattacharya, Executive Director, CPD. The dialogue was attended by a cross-section of people including members of parliament, academics, real estate developers, high level government officials, officials from financing organisations and journalists. The list of participants is annexed.

The dialogue was an outcome of the felt need to address the challenges facing the real estate sector of Bangladesh in the context of its increasing role in the economy. The objective of the dialogue was to generate awareness and disseminate information as regards the various issues which constrain the development of an efficient and service oriented real estate sector in Bangladesh and to reduce the knowledge gap and contribute toward informed policy making.

Introductory note by the Chairman

Dr Toufiq M Seraj, President, REHAB

Presiding over the dialogue, Dr Toufiq M Seraj pointed out that over the last twenty years of development the real estate sector of Bangladesh has evolved through experiences of negligence and lack of attention. A noteworthy exception to this, he noted, was the introduction of some measures in the FY 2002-2003 budget which infused some life to the stagnant real estate sector.

The Keynote Presentation

Dr Debapriya Bhattacharya, Executive Director, CPD

In his presentation Dr Debapriya Bhattacharya highlighted the significance of the housing sector both in terms of its role in the national economy and its importance as provider of housing, a fundamental human right. His presentation was based on empirical evidence on the Real Estate and Housing Sector in the country. He identified major challenges and strategic issues which should inform the development of this sector in future.

Need for the Dialogue

Dr Bhattacharya commented that despite significant growth of the housing sector in the recent past, good research dealing with the development of this sector is lacking. This is compounded by the fact that there is a paucity of statistical information. A large part of the relevant information is inaccessible since it is classified as commercial secret.

The importance of the housing sector, both in the context of Bangladesh economy and the role it has to play to serve the fundamental human right of shelter, calls for the generation of awareness as regards various pertinent issues involving the sector. These include its size and contribution to the economy, market structure and trends, legal and regulatory framework and associated challenges. The paper mentions that, without adequate information the government cannot make appropriate policy interventions, investors cannot make efficient investment decisions and consumers cannot make the best use of their scarce savings. Thus, availability of more market related information will define, with greater accuracy, the nature of the future development required in this sector.

Major Challenges Before the Housing Sector

In categorising provision of shelter as one of the fundamental responsibilities of the state, the Constitution of the People's Republic of Bangladesh recognised shelter to be among the fundamental human rights. The UN Declaration on Fundamental Rights also reveals that every person has a right to an adequate standard of living, which includes housing. But making shelter available to all is increasingly becoming a significant challenge. Though population growth rate in Bangladesh has plateaued at 1.6 per cent, an increasing expanse of living space at this rate will also be necessary to accommodate the "demographic momentum". Statistics show that Bangladesh will

need to construct approximately 4 million new houses annually to meet the future demand of the next twenty years. Estimates for annual requirements for housing in urban areas vary from 3 lakh to 5.5 lakh units.

Along with population growth, urbanisation is considered in the keynote as the next most alarming threat to the housing sector. Rather than being a phenomenon specific to Bangladesh, urbanisation has now become an issue of global concern. The share of urban population in Asia is 37 per cent at present and is projected to be 45 per cent by 2015. In Bangladesh 25 per cent of the population (some 35 million people) now live in urban areas; this proportion will be 34 per cent (75 million) by the year 2015. Dhaka, with a total population of 10 million, is now the 22nd largest city in the world. The paper identified this a consequence of high rate of in-migration to Dhaka. By the year 2015 Dhaka is projected to rank as the 5th largest city in the world, where 19 million people will have to find their house.

On the other side, with the continued growth of population land for agriculture and forest will shrink in tandem. This calls for high density settlement either in high rises or in small unit low rise apartments. The area occupied by human settlements and supportive infrastructure in Bangladesh is quite high at 30 per cent. Land is becoming increasingly inadequate to provide individual housing solution to all and as a result demand for apartments is growing rapidly. Inheritors are inclined to building apartments as a means to share common property. Remittance flow which is clocking a high growth also drove up demand for housing.

The paper also shed light on the downside of housing development pointing to the existence of slums, an unavoidable reality of city life. As of now about 30 per cent of the urban population of Bangladesh are slum dwellers with very poor living condition, in stark contrast to the high rise life-style of some of the fortunate. All these call for urgent attention to arrange decent living condition and housing facilities for the poor and the extreme poor.

Growth in the Real Estate and Housing and the Construction Sector

In the keynote paper Dr Bhattacharya illustrated the growth trends in the construction and the real estate and housing sector. While comparing the growth of the real estate and housing and the construction sector with that of GDP it was found that trend growth in the two sectors for the period FY 1992-2002 was 4.8 and 7.5 per cent respectively, which is much higher than the trend growth in GDP of 4.6 per cent for that period. The shares of the real estate and housing sector and the construction

sector in the GDP were quite high in the year 2002 and accounted for 8.3 and 8.0 per cent respectively. However, the incremental contributions of these two sectors in the same year were also considerably high at 6.0 and 12.8 per cent respectively.

Size and Contribution of the Real Estate Sector

Dr Bhattacharya discussed the size of the real estate sector and its contribution to the economy in terms of employment generation, accrual of investment, contribution to exchequer, output trends and linkage contribution of this sector.

(i) Employment Generation

The real estate sector is at present creating employment for about 10 lakh people who are directly or indirectly involved in the sector. According to the LFS, in 1999-2000, 2.1 per cent of the labour force was engaged in construction whereas for 1995-1996 the figure was 1.8 per cent. These figures include workers engaged in brick chipping and working in delivery trucks to architects, engineers and entrepreneurs. Some 5,000 engineers and 6,000 management staff are engaged in this sector.

(ii) Investment

Recent information concerning investment in the housing sector shows steady growth both in absolute terms and as a percentage of total private investment and GDP. Private investment in housing and construction has more than doubled during the Fourth Five Year Plan period, from Tk 700 crore in 1989-1990 to Tk 1589 crore in 1994-1995. During the first three years of the Fifth Five Year Plan period the average investment in housing and construction was Tk 7,642 crore. As a share of total private investment, private investment in housing and construction in the 1997-1998 to 1998-1999 period accounted for 47.3 per cent which far exceeded the target of 16.35 per cent for this period. The proportion of investment in housing and construction in the national GDP increased from 3.4 percent in FY 1997 to 4.1 per cent in 1999.

(iii) Contribution to Exchequer

The keynote paper indicated that the contribution of the real estate sector to the exchequer is a substantial one. Various revenues like VAT, registration fees, utility connection fees etc. generated in the real estate sector amount to about Tk 36 crore per year. Regarding payment of corporate income tax of the real estate companies no ready information was available.

(iv) Output Trend

Trends in the output of the real estate business, which is undergoing a protracted

slump, were not as impressive as the trends in investment in the sector. During the peak years of the early 1990s, over 3,000 apartment units were built by developers every year. Today around 2000 units are built, which indicates a 30 per cent drop in output. Beside the general consequences this slump leads to delayed delivery of apartments by an average of six months. Dr Bhattacharya considered this sorry state of business to be a consequence of the economic downslide, global recession, and the poor law and order situation. In addition to these, the uncertainty felt by the remitters after the incidence of 9/11 made them reluctant to part with their dollars and encouraged savings. This has reduced remittance flow which further worsened the situation. However, Dr Bhattacharya informed the audience that Fiscal Year 2003 gave a fillip to the sector.

(v) Linkage contribution

The real estate sector has also made substantial contributions to the growth of a host of backward and forward linkage sectors which include paints, ceramics, aluminium, furniture, consultancy and many others. In this context, he provided examples of catalytic influence of the real estate and housing sector in development of linkage industries whereby the sector is immensely contributing to employment and the GDP. Those include:

- a) Bangladeshi state-of-the-art ceramic industries largely meeting the local demand for ceramics
- b) Thai and Kai aluminium meeting demand for door and window frames
- c) More than a dozen paint industries, many of them multinationals, are catering to local demand
- d) A large number of furniture making and interior design companies supporting the housing industry
- e) An exponentially growing cement sector, which is helping the country to attain self-sufficiency in this important input.

Market Structure

As regards the characteristics of the housing sector Dr Bhattacharya informed the audience that 19 per cent of the dwelling units are located in urban areas. Per capita floor space in urban areas is only 62.3 sq ft. About 46.4 per cent of urban dwellings are made of brick/cement. About the market concentration in the real estate sector Dr

Bhattacharya mentioned that Real Estate business, especially apartment projects, took off in the Dhaka City in the late 1970s. From the early 1980s the business started to flourish and showed robust growth. At present, more than 250 companies are active in the real estate business in the country. About 95 per cent of this business is still dominated by the top 10 companies. Dr Bhattacharya also observed that the market is highly segmented, primarily based on location, price of the land and size of the apartments. He stated that the main reasons for the development of real estate business in Dhaka city were:

- Scarcity of open spaces in important parts of the city.
- Hazards of purchasing land.
- Rapid increase in the population of Dhaka.
- Fiscal-Financial incentives such as the decrease in the rate of bank interest.
- Derestriction of remittance flows which financed the sector.

Dr Bhattacharya noted that rent of apartments had been relatively high compared to the opportunity cost of privately constructed flats. Service facilities which are enjoyed collectively, such as garbage disposal facilities, central satellite connection, security, roof top facilities and lift, save time and reduce costs.

Legal and Regulatory Framework

The legal and regulatory framework concerning the housing and real estate development includes laws such as Building Construction Act (1952), Town Improvement Act (1953), Dacca Master Plan (1959) and Building Construction Rules (1984). These laws, as Dr Bhattacharya observed, are not adequate to facilitate resolving habitation problems. Other limitations of these rules included a lack of appreciation about the differences between planning and building rules, the outdated nature of such rules and the inability of the rules to address the demands of an expanding city and targeting only the middle and high-income groups.

There is no standard housing plan for Metro Dhaka. The Master Plan (1959) was, in general, prescriptive in nature, with particular public provision proposed on an individual basis for specific places, with exceptions made for schools and open spaces for which generous standards were proposed. The rigid land use zoning of the Master Plan (1959) is out of date as a basis for development management. The Bangladesh National Building Code (1993) which was intended to ensure safety in construction,

has not been made mandatory. The Building Construction Rule (1984) demands a great deal of information from the applicant, but imposes very few compliance requirements on him. The procedures involved in the enforcement of law such as taking permission before development and construction were felt to be cumbersome. It was found that a developer has to apply to eight different authorities including WASA, DESA, Titas, Fire Department, civil aviation authority and ward commissioner for permission, which costs money and time. Moreover, the information solicited by the agencies relate mainly to ownership, rather than providing guidance for strategic and development control. Since the housing plans are not detailed, there is ample scope for breach of rules. Lack of adequate staff capacity of the oversight agencies limits monitoring and leaves scopes for non-compliance with the rules and regulations.

However, Dr Bhattacharya was optimistic that two laws which were expected to be enacted, namely *Private Housing Policy – 2002* and *Multi- Storied Building Construction Policy –2002*, will ensure risk-free construction. The objectives of these policies as mentioned in the keynote are to bring all real estate developers under some discipline to ensure overall development of the real estate and housing sector, to facilitate risk-free building construction and to make housing facilities relatively accessible for fixed and middle income groups.

Financing the Housing Sector

Dr Bhattacharya noted that financial intermediation in the housing sector is not found adequate because of high interest rates and limited sources of funds. This is true both for the financing of the developers and the purchasers. The state-owned House Building Finance Corporation (HBFC) is burdened with bad loans, and loan disbursement has tended to be low in recent years. Delta-BRAC Housing came into this market as a private-NGO collaboration, but their interest rates are as high as 16 per cent which is higher than even that of the HBFC by one per cent. The major financing organisations for housing are the HBFC and the Commercial Banks while financing by other organisations like Delta-BRAC, National Housing and Micro credit lenders are insignificant.

Budgetary Measures in FY2003 Budget

Unlike the past fiscal budgets, the government through the FY 2002 - 2003 budget provided a number of incentives to boost the real estate sector of the country. These measures include exemption of registration fees on land development, land sale and

apartment transfer which is expected to bring down the overall tax in this sector to the level of 13.5 per cent, waiving of registration fees in cases where the apartment is resold within 5 years of buying and halving of property transfer tax at source. Estimates show that these measures have saved an average buyer about Tk 5 lakh on a Tk 45 lakh worth apartment. Dr Bhattacharya observed that if tax is paid at a flat rate per square feet of apartment, unaccounted for funds can be mainstreamed.

Reflecting on the response of the sector to these new measures Dr Bhattacharya noted that after a protracted slump these measures have been able to infuse new hope. He also appreciated the reduced registration cost and other related costs, which resulted in the recent increase in the number of apartments which were registered. Estimates showed that in the first six months of Fiscal Year 2003 budget 1,500 apartments were registered over and above the normal number. Though these apartments were purchased earlier, many of the buyers did not get them registered because of the high cost involved. Thanks to the increase in apartment registration, the government could mobilise an extra amount of about Tk 41 crore as non-NBR tax. He, however, mentioned that though the provision to allow investment of unaccounted money generated half of the additional income from registration fees, amounting to about Tk 20 crore, the incentive itself has raised questions as regards the ethics of such measures.

Whilst appreciating the beneficial measures taken in the budget, Dr Bhattacharya also proposed a number of additional budgetary interventions which include:

- To keep up the impetus, the current tax breaks may continue.
- Registration fees are perceived to be still high and can be reduced by making provisions for realistic land price disclosure.
- Fiscal support for linkage industries can lead to reduced raw material cost.

Policy Challenges and Critical Issues

In the closing part of his presentation Dr Bhattacharya identified some policy challenges and issues that are critical to the housing industry. He felt that the present rate of housing interest is very high and provision of housing finance at competitive rates will prove to be useful. He also observed that lack of mortgage financing is perceived to be holding back housing opportunities for middle-income groups. He also argued in favour of making land available for developers through RAJUK rather

than the prevailing practice of allocating land to individuals. Procedural delays in getting permission from authorities such as RAJUK, police, fire service, environment directorate and utility authorities were suggested to be removed. He also underscored the need to make a detailed plan for urban areas, and articulating the demands in the area of utility and infrastructure services from a futuristic perspective. A public-private collaboration is essential in this regard. While making room for more housing projects the issue of environmental sustainability should be ensured. He also suggested a detailed plan which would evaluate the role of low-lying areas and the ways to utilise them by taking into cognisance both the pressure of housing and flood management needs. He also underscored the need to undertake a plan to address the slum problem. He argued in favour of curbing the growth of slums and facilitating the process of rehabilitating the existing ones. Towards this end, an energetic policy in support of low cost housing was considered to be critically important. The need for a future-looking housing strategy that would cater to the needs of people with various levels of purchasing power was also stressed. Finally Dr Bhattacharya proposed that a comprehensive study be undertaken which will allow the policy makers to make informed policy decisions for the development of the sector.

Remarks by the Chairperson

After the keynote presentation the chairperson of the dialogue session Dr Toufiq M Seraj made a number of important observations on the paper. He commented on the various implications of the policies that are made for the housing sector. He noted that the importance of the sector can hardly be overemphasised. Provision of new incentives in the last fiscal budget indicates that the government is well aware of the problems of this sector. He hoped that similar measures towards reviving this sector will continue in future. This sector makes a significant contribution to the GDP and is generating substantial employment opportunities and facilitating the growth of linkage industries. Bangladesh will encounter high levels of urbanisation by 2015 and by that time Dhaka will need to house about two crores people to become the fifth largest city in the world. So mitigation of this huge demand requires a long-term plan to be formulated so that a collective effort from both the private sector developers and individual developers may adequately provide for the huge demand. Referring to the statistics presented in the keynote Dr Seraj noted that delivery of the private sector

developers constitute only a small fraction of the overall demand. Finally he highlighted three issues presented in the keynote paper

- Implementation of concerned policies.
- Non-cumbersome financing of the developers and apartment purchasers.
- Lowering of lending rate as is the case in many developed countries.

Finally he expressed his hope that these steps will enable the private sector to address the various problems facing the housing sector of Bangladesh.

Observations of the Chief Guest

Chief Guest of the Dialogue, Finance and Planning Minister Mr M Saifur Rahman, MP in his deliberations pointed out that because shelter is a basic human need, its provision has been made obligatory on the part of the state. While recognising the issue of private sector development as a new phenomenon, the minister congratulated the initiatives taken by different private sector developers, even though it started in somewhat segmented and isolated fashion by different housing societies. He noted, however, that there was a phenomenal rise in the number of housing societies in Dhaka city and also in other remote towns and cities such as Chittagong, Khulna etc. He felt that the increasing demand for housing was a key reason behind this state of affairs. On the issue of demand he cited the example of Japan which is experiencing continuous recession because of lack of demand in the economy and reluctance to spend. He commented that the growth and employment strategy of any nation largely depends on the consumers' tendency to consume enough for different type of requirements.

The Minister informed the audience that there is a huge demand in the market for building materials such as ceramic, aluminium and tiles which has become difficult to meet. These are basic contributions to the national GDP, he commented. Referring the ceramic industries he noted that 100 per cent of its output is contributing to the GDP growth. He admitted that as the government could not give much support to the industry previously, the sector developed primarily under private initiative and the housing sector now accounts for almost 47 per cent of private investment.

Pointing to the data presented in the keynote regarding the high rate of population growth and urbanisation the Finance Minister added that on every Friday around

10,000 couples get married in Bangladesh and thus in a ninth month period there will be 10,000 new children coming. Thus the high propensity of marriage in Bangladesh itself is an indication of the growing housing needs in the country. Whether Bangladesh will be able to sustain this need is a major concern.

He expressed his anxiety over loss of agricultural land as a consequence of the growing trend in housing demand and the uprooting of rural people because of construction of brickfields. These uprooted people, are creating pressure on Dhaka city, which continuously expanding in all directions. This expansion process is stimulated by the construction of roads and infrastructure, he observed.

From his experience relating to cement industry, the hon'ble Minister said that in 1977, when he was the Commerce Minister, 5 lakh tons of cement were annually imported to serve the needs of the country, but by now a good number of cement producing companies have evolved. Appreciating this trend he said that this indicates a high level of demand in the housing sector. Two ceramic industries were established and he expected this trend to continue. Furniture and Paint Industries, Interior Design and Decoration were all identified as spread effect of the development of the housing sector, he added.

The Finance Minister commented that if housing is provided in such an arrangement that it becomes difficult to get into or out from them by the residents, it cannot be termed desirable. He accused corrupt political practices for this. As for example he mentioned that while one government reserves space for one particular purpose another government designates it for some other use leading to a situation where playing grounds for children are being taken over and low lands are being indiscriminately filled, adding to the risk of flood.

He criticised the government for taking over thana head quarters and municipalities, many of which comprise very small number of houses in the midst of paddy fields. Funds taken from the government for these centres are largely wasted and in most cases grabbed by local government representatives such as chairmen and members, he alleged. Though there is no restriction on these municipalities to pay tax, the government has to allocate resources for them while the municipalities are grabbing huge agricultural lands.

The Minister recognised that there is a need to harmonise the national housing need with the habitation requirements. Rural people are being compelled to shift their homesteads close to the highways from remote areas. On this issue, he underscored the need for legal and regulatory framework and oversight organisations, in many areas actions are long overdue. To remedy this state of affairs all aspect of development have to be brought into discussion because he felt housing development in Bangladesh is clearly related to social development, environmental sustainability and water supply issues. He observed that the complexity of dealing with the relevant issues is heightened given that the country is very small but densely populated. He mentioned that despite being half the land area of Italy Bangladesh's population is much larger than that of Italy and commented that sustaining in such a situation is a miracle.

With a tone of regret he accused developers for not paying taxes regularly even though the tax rate was lowered to 13 per cent. He agreed to lowering the rate even to 10 per cent if the payment would be regular. Addressing the representatives of the real estate sector he noted that society has to get some funds from them. For different development activities to be carried out by the government there is huge need for funding, he added.

He was of the opinion that the housing sector has a diverse impact on the entire structure of Bangladesh. Providing example he noted that the performance of Bangladesh in different games like cricket, hockey etc is adversely affected by the scarcity of open space. The boys here miss opportunities for adequate practice unlike many other countries. Raising the issue of political and social leadership, he noted that the civil society has very important role to play in this regard.

Open Floor Discussion

Following the valuable comments made by the hon'ble Finance Minister, the chairman invited the participants to share their thoughts on the issues on the table. Following is a summary of the major points raised in course of the dialogue.

Right to Housing for all

The fact that shelter is a fundamental right for all citizens was forcefully mentioned in the keynote presentation and the Finance Minister also highlighted this in his speech.

The importance of this fact was also reflected in the issue of low-income housing, which was raised by a number of discussants.

Professor Sarwar Jahan, Head, Department of URP, BUET noted that for the rich people housing is not a problem. If strengthening is the purpose, middle and low-income groups should be targeted. This issue received little attention in the paper, he observed. He informed the audience that because of the high price of land, most of which is privately owned, it has become very difficult to include middle and low-income people in any housing scheme. Thus providing shelter for low-income people without subsidies has become quite difficult. Though provision for middle and low-income people is possible in government owned khas land, this process in many cases became unsuccessful because it was observed that even if quality shelter is provided for low-income people, ultimately those facilities are enjoyed by the high-income group. At this end, he suggested inclusion of relevant experts in decision-making and suggested that the private sector should also be involved in this process.

Emphasising the issues of the fundamental rights to housing Dr Shayer Ghafur, Associate Professor of Architecture, BUET mentioned that if policy is the issue, the policy should serve the interest of the broader public. He suggested that private sector housing should be considered as complementary to the public sector. He observed that the basic nature of public sector housing is such that low-income people are going through a double discrimination which has become structural in the housing and land supply system. Poor people are not earning enough through the informal and formal sector to maintain a gainful livelihood. Hence, they are not paying income tax and therefore not collecting a TIN certificate, which RAJUK is considering as a prerequisite to apply for plots.

On real estate developers' demand for large tracts of land from RAJUK, Dr Ghafur was doubtful whether they are going to include provisions for low-income people in their scheme. He suggested that in such cases inclusion of low-income people should be done through introducing cross-subsidy. Interpreting his comment he noted that if 70 per cent of land is developed for upper and middle-income people at least the remaining 30 per cent should be allocated to low-income people who would not otherwise be able to have access to that land. If necessary, regulatory reforms should be made in this regard.

Mr Shabbir Ahmed, Programme Head, BRAC, appreciated the idea of cross-subsidy. He noted that the real estate sector should incorporate the idea to set an example in the world by providing housing for the poor. He also regretted that there are many examples of allocating land at nominal prices but such examples are not available for low-income people.

Professor Shahidul Amin, Head of the Department of Architecture, BUET, stated that in the absence of a land policy it can not be made clear how land can be made available for new uses and how sharply increasing land prices can be controlled. For low and middle-income people the problems of land scarcity and high prices were of continuous concern. The price of one katha (i.e. 720 sft) of land being around Tk. 10 lakh has put low and middle-income people out of the housing market. Failure to adjust the prices appropriately will make all discussions meaningless.

Architect Tanvir Newaz, Managing Director, Urban Habitat Limited, mentioned that though 30 per cent of people living in Dhaka are slum dwellers there is no housing policy for them. The developers develop for profit. If proper attention is not paid, the number of slum dwellers will increase rapidly. In the eastern fringe of Dhaka all the lands up to the Balu River are being grabbed, and whatever development is taking place in that area is not for low-income people. The purchasers are constrained by their capacity especially because of the high cost of borrowing.

He pointed out that in many countries people are provided with subsidies based on their income. He explained that if the mortgage is for 25 years the subsidy is given for the first five years at a declining rate. Such measures will raise the capacity of purchasers. If the developers can include an increased number of people who can afford to purchase from them, their sales will automatically go up.

Dr Toufiq M Seraj, President REHAB, observed that in the past private developers catered to the needs of only the high-income group for which they had to face immense criticism from society. He observed, however, that the provision of houses for lower middle and low-income people by some developers exhibits a shift in this trend.

Housing Ignored in Research

Taking cue from Dr Bhattacharya's observation that research on the housing sector is quite inadequate, Dr Seraj pointed out that studies by academics are mostly theoretical

with an academic bias; when they are conducted by developers, business gets the utmost emphasis; when the government themselves perform the study only the thoughts of the government are reflected. He informed the audience that REHAB, in collaboration with CPD, will conduct an in-depth study of the housing sector with special emphasis on private sector housing. He expected that such a study by an independent think-tank, and further enriched by inputs from different expert groups, would be free from bias. Professor Jahan from BUET stated that extensive studies on the issue of housing for the low-income people should be carried out, in which those have expertise in dealing with the problem should be involved.

Housing - Nobody's Problem

“Housing is nobody’s problem” – Professor Shahidul Amin quoted the comment of two eminent professors of AIT, which was made some twenty-five years ago. He observed that this is true today as well. He complained that RAJUK, the supreme authority of Master Plan, has itself violated it repeatedly. He accused RAJUK for not making the Master Plan a public document. An appropriate land policy is yet to come with appropriate responses to the issues that concern the general public. He questioned the role of RAJUK in this regard.

Referring to the opinion of Dr Seraj on the need for an institution or monitoring agency, Professor Amin wondered about the role the National Housing Authority could play. Dwelling on the slum issue he noted that not a single organisation appears to be concerned with this important area of wide interest. The role, organisation and activities of the National Housing Authority were not clear and it is also not clear to whom we are really complaining in our discussions at the various fora, he regretted.

Professor Jahan noted that we have a land use policy but because of lack of appropriate institutions, skilled manpower and proper operational mechanisms its proper implementation is not possible. He mentioned that even some of the RAJUK officials think that the role of RAJUK is just to subdivide plots, sell them and give permission for new buildings. Referring to the general complaint about unauthorised and unplanned housing development Brigadier Momen commented that it happened because the authorities were permitting such behaviour.

Regarding the implementation of the Bangladesh National Building Code (BNBC), Architect Shirajul Islam of DCC informed that there is no authority responsible for its

implementation. He noted that if the developers properly followed the BNBC it would be quite beneficial to the society.

Control over the Real Estate Sector

Dr Shayer Ghafur, Associate Professor of Architecture, BUET referred to the section in the keynote which informed that about 95 per cent of the business in the real estate sector is controlled by 10 companies and 47.3 per cent of total private investment is in the housing sector. Accordingly he observed that, these ten companies have a large share of total private investment. We have to decide whether our discussion should be limited to these 10 companies only, he commented.

In recent days, more and more companies and many corporate bodies with surplus capacity to invest have entered the real estate sector. They are buying hundreds of acres of wetland for filling and development. However, this will not contribute to a sustainable environment, he commented.

Dhaka – City of Migrants

Professor Golam Rahman, President, Bangladesh Institute of Planners (BIP), remarked that while dealing with urban problems, rather than being limited to Dhaka City we have to concentrate on the other urban centres such as divisional centres, district centres, upazila centres, union centres and bazaar centres as well.

Brigadier Momen believes that rather than accusing the real estate developers, the government has to emphasise the development of local government in rural areas. If local government units can be developed as hubs of economic activity rural to urban migration can be stopped or at least curtailed.

Professor Shahidul Amin of BUET pointed out that though Dhaka stretches over a very small area and through in-migration alone its population is growing by 2.5 to 3 lakh every year and currently totals 30 lakh slum dwellers, an appropriate land policy is still missing. He noted that the draft housing policy formulated in 1991 projected that 3.1 million housing units for urban areas and another 2.1 million will be required for rural areas. Thus, the total requirement of new housing units is likely to exceed 5 million per year. However, in the paper the number was mentioned to be 4 million, which according to him was an underestimation.

On the issue of Finance

Mr Aminuzzaman, Managing Director, NCC Bank stated that growth of the real estate sector is not possible without proper financing being available to both the developers and purchasers. Cost of funding and cost of borrowing are major issues in this regard. He informed that at present, contribution of the financing organisations to the sector as a whole is quite inadequate and this is holding back its growth. Since the developers borrow money for a very short-term, the rate of interest is not much of a problem for them. Their problem is primarily with access to credit and delays in decision-making.

Mr Aminuzzaman accused developers for not properly following the procedures for borrowing money from financial organisations. Three parties get involved in the process – the developer, the landowner from whom the land was leased and the one who buys the apartment. Thus, the legal aspects of borrowing become cumbersome. A simplified legal method should be established for all institutions and should be made mandatory. Financing will then not be a problem. He observed that in many instances, while selling apartments, the developers do not properly mention in their prospectus that the apartment is mortgaged against some borrowing. When litigation arises, in many instances the apartment buyers claim that during the purchase they were ignorant about the mortgage and bought the property in good faith. In many cases, adverse judgements were given which seem to be reasonably correct. To avoid such complexities the financing organisations tend to avoid the real estate development sector and rather lend money to other sectors. He stated that REHAB has to look into these issues. Many of the REHAB members themselves violated the rules of lending, he added.

Opposing the opinion of Mr Aminuzzaman, Dr Seraj commented that number of cases in transactions where the developers are involved the problem of litigation is rather low. Since the developer is just an intermediary and does not have any interest in this, when the agreements take place between the developers and the landowners the developer in his own interest tries to screen out litigation problems.

Mr Aminuzzaman observed that the most critical issue is financing of the purchasers. The interest rate is so high that it is extremely difficult for a purchaser to pay the instalments of the loan from the rental income. In many cases their projections go wrong because there are instances when the apartments remain vacant for months on end. Unless they have some additional capacity to repay the loan, they become a

defaulter and it then becomes difficult for the financing organisations to manage the loan. So there is a need to restructure the housing loan. The specialised organisations which finance the housing sector have nothing to do with it, as they are borrowing from the banking sector at a 13 to 13.5 per cent rate of interest on an average. As per the provision offered by Bangladesh Bank, they cannot secure any deposit fund if its maturity is less than one year. The general preference of the depositors is to keep the money in the deposit for very short period though its renewal takes place on a roll over basis. He felt that Bangladesh Bank, as with other banks, should keep the maturity pattern flexible so that the potential investors can choose the most suitable deposit plan, which may be later used for housing loan.

Regarding the formalities of the mortgage process the loss of time should be minimised, he suggested. As long as the secondary market is not developed whereby frequent buying and selling of flats could take place, real growth of the sector will not be possible, he added.

Brigadier Momen believes that the buyers should get loans at lower rates of interest and with longer repayment periods. He thought that international financing organisations like WB, ADB, IMF etc. should also finance the housing sector development if some appropriate guarantor is available. He suggested that this role can be played by the Bangladesh Bank. He mentioned that as borrowers the developers and the purchasers are not usually defaulters.

Mr Aminuzzaman stated that the number of litigated properties is quite high in this country. To address this he suggested computerisation of the land recording process and updating of information for input in this process. Under a framework of computerised land recording and documentation system the financing process will be more efficient. He felt that this upgrading is not taking place because of resistance from some vested quarters.

In his observation, the repayment rates of individual borrowers are quite satisfactory even though the interest rate is quite high. Since HBFC does not have additional funding they are not in a position to go for new lending. He stated that the prices of mortgaged lands that HBFC had against their lending 10 to 15 years ago have gone up significantly. However, HBFC lacks the capacity to collect those funds and they should therefore sell the loans at a discounted price to generate new funds, he

suggested. He felt that many organisations, even including the housing societies, may come forward and new companies may be created who will buy those loans. He thought that collection of the loan should not be the responsibility of the HBFC.

Housing - Scope of Definition

Some of the discussants believed that the definition of housing should not be limited to shelter or living space. Professor Jahan, Head of URP Department, BUET informed that though in general terms housing is meant for shelter, in an academic sense housing entails house of many kinds comprising educational institutions, recreational centres, shopping centres, and many others. Picking up on this point, Ms Sultana Alam of Dhanmondi Poribesh Unnayan Jote stated “We don’t only sleep, we need housing, schools, hospitals, shops and many such things”. She feared that with such a narrow focus on housing that dealt with only residential use, at some point we may find that illegal shops, schools or colleges have taken over the sides of the highways.

Utility Services

Brigadier Momen informed that it is not the developers, rather the inadequate capacity of the utility lines which is responsible for blockages in sewerage lines. The utility providers should properly project the demand, he suggested. He commented that Government should support this sector adequately. It is very difficult to have philanthropic expectation from the developers. Referring to Mr Zamir’s suggestion for infrastructure development by the developers he mentioned that apartment buyers will be ultimately charged for this and they will not agree to pay. Mr Faruk Khan, MP mentioned that getting gas and electricity connection for houses is still very difficult and unnecessarily lengthy which is mainly because of corruption, he added.

Architect Shirajul Islam of DCC observed that after Dhaka Metropolitan Development Plan (DMDP) declared Dhanmondi as a six-storey zone, the pressure of traffic in this area has increased. The land fill sites provided by RAJUK for treatment of the garbage generated in Dhaka City is quite inadequate.

The Finance Minister in his speech commented that developers had carried out developmental work in an isolated manner and did not take into account such issues as aesthetics, transportation, garbage disposal, sanitation or water supply for which many unwanted consequences came up. Criticising the profit-motivated approach of the developers he noted that this approach is creating severe problems in the process

of housing development. He mentioned that developers are in many cases constructing 20 flats on one single plot without leaving any space for construction facilities or parking as a consequence of which a majority of roads remain jam-packed.

The Minister also informed that Dhaka Water Supply Authority was established with the funding of World Bank in 1965 and the Chittagong Water Supply Authority was formed in the Pakistan Period to serve a certain number of people with a certain level of supply. The demand has now increased by some 200 fold both in water supply and sewerage. These issues should be properly addressed, he noted.

Rules - Inadequate and often Violated

Substantial inputs were made on the issue of legal and regulatory aspects of housing development. Most of the discussants highlighted the inadequacies and implementation related issues of the legal framework. Brigadier Momen noted that developers are violating the stipulated set back rules of RAJUK by not leaving undeveloped spaces as stated in the set back rules.

The Finance Minister felt that the problems stemming from private real estate development occurred due to inadequacy in the legal and regulatory framework and the absence of overseeing organisation. He also admitted that RAJUK officials in many cases illegally give permission for building of houses in exchange of bribes. The Minister argued that unlimited use of land by a small number of people taking advantage of remittance flows or inheritance is not desirable and therefore should be restricted with the help of legal and regulatory measures.

Urban Planning Ignored

Professor Golam Rahman, President, BIP, noted that if the Structure Plan formulated in 1995 could be implemented many of our problems would be solved. He informed that the Dacca Master Plan formulated in 1959 was burdening us for 35 years but it was never reviewed which was supposed to be done every five years. For this the Master Plan created many problems for us.

Professor Jahan of BUET informed that though planning is an important aspect, for planning of Dhaka City there is no defined system of budgeting. Therefore, it is quite impractical to expect the general public to do something by their own initiative unless the government comes forward. Professor Jahan informed that before liberation when

only 5 per cent people lived in urban areas, the Urban Development Directorate was formed with a Director in the status of Secretary. At that time, urban planning was well in practice, but several efforts have since been taken to close down this organisation. He observed that over the last 30 years this organisation has not had any planner and therefore could not render functionality.

Former Secretary and Ambassador Mr M Zamir noted that about 40 years ago only one thousand families used to live in Dhanmondi whereas now about 20 thousand families live in this area. He suggested to take zoning permission at the early stage for development in a particular place in a locality and after that housing, schools, colleges and clinics may be established as per requirements. He informed that it was the prevalent practice in Switzerland, Rome, Brussels, Paris and Canada and many other places in the world.

Rasheda Newaz of Urban Habitat Limited noted that it is not the responsibility of the housing sector to ensure proper land use management of the country. For that we need a National Land Use Policy. The government with the help of the people should decide on ways and means to keep the country's prime land for agriculture because we have to feed 140 million people, and the government also has the responsibility to provide housing for everybody including the poor. She underscored the need for a National Housing Policy and strong Planning Act that will regulate where and where not to develop. Though we have a Development Plan for Dhaka, that is not adhered to. This is simply a lapse on part of the implementing body for land use policy and regulation. Ms Sultana Alam of Dhanmondi Poribesh Unnayan Jote mentioned that there is need for making a distinction between building code and city planning. We need a policy interlink between buildings and city planning codes and between building and environmental codes.

The Finance Minister M Saifur Rahman commented that there is a compelling need for a rationally devised and modernised housing policy which may facilitate accommodation of housing for shelter, agricultural land for food production and water bodies and forest for ensuring environmental sustainability - with a limited supply of land area of 1,44,000 sq. km. only. Citing the example of Singapore, he said that with a very limited supply of land they are providing playfields for children everywhere. Such facilities for our children are now non-existent. They are now caught in claustrophobia within the walls of their houses where they spend their spare time

playing computer games. Therefore, facilities need to be provided not only for sleeping at night but also for collective uses of relaxation, children's play and the like.

The Minister also informed that there is a need to harmonise land requirements for housing, agriculture, water bodies and also for arrangements of water discharge and safe water supply.

Partnership and Participation Required

Former secretary and ambassador Mr Zamir noted that if real estate developers build apartments in residential areas, they should ensure necessary environmental support as well. Clinics, schools and NGO offices are being housed in apartments developed by the real estate developers. As a result, people residing in those areas are facing many problems. He stated that real estate developers should raise funds internally which they can use to mitigate environmental problems. Because of lack of funds it is not possible for the government alone to provide for all of these. The real estate developers should come forward to build gymnasium, playgrounds and similar facilities for the welfare of the people, he suggested.

Regarding the problems of the Dhanmondi area Professor Rahman mentioned that a structural change has taken place in the recent times. After being declared as a Six Storey Zone, commercial establishments have grown up along some of the roads. Schools, Colleges, Universities and many such organisations are also being set up in those areas. He suggested that people from the Dhanmondi area should take initiatives to frame policies for the development of their area and ensure their implementation through consultation with developers.

Sustainable Environment Threatened

Architect Tanwir Newaz of Urban Habitat observed that the present process of development ignores environmental consequences. As a result low lands and drainage routes are being blocked. Though RAJUK has formulated DMDP it has very little application. He emphasised that whatever developments are taking place, have to ensure sustainability and environmental assessment. Dr Ghafur from BUET expressed his concern over filling of wetlands which will expose the city to environmental threats.

Trends in Architecture

Presenting an architect's point of view, Professor Amin, Head, Department of Architecture, BUET, mentioned that the type of apartments being developed resembles a form of *box architecture*. In current design practice basically a box is made first within which 3 or 4 flats are designed with an outward masking of good elevation and facade treatment where improvement of space articulation and gaming with volume of space is absent. He commented that housing is not just a means of providing square feet of floor space. Rather, a system which is more inclusive of other aspects should be practiced. The small children that live in those boxes do not have any recreational facilities. They are seen playing football on computer screens instead of playing in the green spaces. He mentioned that it is because of the failure of RAJUK to provide any by-law or setback rule which could help us to get rid of this *box architecture*.

Citing examples from Holland he mentioned that in that country architects work together with the dwellers. The developers develop on the the design prepared through inputs from both the architects and dwellers and as a result, every flat becomes to some extent different from the others. He commented that since the sizes of families and households are different, there is no justification in the size and facilities of the flats being the same.

Need for Dialogue and Discussion Emphasised

While most of the discussants thanked REHAB and CPD for organising the dialogue some of them proposed that more dialogues be arranged in future to discuss the relevant issues. Professor Golam Rahman, President, BIP, mentioned that if through similar dialogues, the problems could be appropriately presented before the RAZUK and the National Housing Authority, useful solutions might be reached.

Finance Minister M Saifur Rahman noted that it is time to discuss how environmentally sustainable housing with reasonable facilities can be developed. Mr Faruk Khan, MP, suggested that a parliamentary committee should be constituted for the housing sector.

What's in the dialogue for the Real Estate Sector?

Finance Minister M Saifur Rahman termed the works of the real estate sector as 'fundamentally excellent' and he admitted that the government has to give more support to this sector. He also mentioned that to give necessary support to the housing sector and related industries, modification of fiscal, monetary and banking policies will certainly be considered. Chairman of NBR Dr Shoaib Ahmed informed the dialogue participants that efforts will be made in the upcoming budget to take supportive measures for the real estate sector, based on prior discussion with all the concerned stakeholders.

Concluding Remarks by the Special Guest

Dr Shoaib Ahmed, Special Guest of the dialogue, mentioned that considering the concerns of REHAB the tax was reduced to 13 per cent in the last budget. Capital gains tax has been exempted for cases where the ownership of the apartment is changed within five years. He, also noted that supportive measures for the real estate sector will follow in future budget efforts as well. From his experience Dr Ahmed observed that if the tax is within tolerable limits the evasion is minimised and this approach has worked in many countries.

Dwelling on the issue of traffic jam he mentioned that in some countries the timing of schools has been shifted to 7 am to release pressure from the office peak hour. Another measure was making the public transport free for those travelling between 6 and 8 am as a result of which lot of people availed public transport during that period.

Concluding his speech he pointed out that though low-income people are needed in the city as construction or garment workers, the number required is not as high as thirty lakh. Those people are in Dhaka because the villages cannot provide them with livelihood opportunities. So steps should be taken by the government to keep these rural people in rural areas. Projects like 'Grihayon', 'Asrayon', 'Ghore Phera' etc. should be fostered and promoted, he commented. In order to reduce rural-urban migration, dedicated programmes for the poor should continue. In drawing his conclusion, he urged everyone to carry out his or her responsibilities properly so that Bangladesh could have a housing sector that met the expectations of all stakeholders.

List of Participants*(In Alphabetic Order)*

<i>Lt Col (Retd) Mahtabuddin Ahmed</i>	Chairman Property Development Ltd.
<i>Mr Saleh Ahmed</i>	Research Officer, Executive Times
<i>Dr Shoaib Ahmed</i>	Chairman, National Board of Revenue (NBR)
<i>Engr Md Akramuzzaman</i>	Director, Eastern Housing Ltd.
<i>Mr S M Shah Alam</i>	Author and Director, RDB
<i>Mr A F M Sodrul Alam</i>	Finance Manager & Company Secretary BRAC Concord
<i>Ms Sultana Alam</i>	Coordinator, Dhanmondi Paribesh Jote
<i>Dr Shaheedul Ameen</i>	Professor and Head Department of Architecture, BUET
<i>Mr M Aminuzzaman</i>	Managing Director, NCC Bank
<i>Mr Shabbir Ahmed Chowdhury</i>	Programme Head, Macro Finance, BRAC
<i>Dr Debapriya Bhattacharya</i>	Executive Director, CPD
<i>Dr Shayer Ghafur</i>	Associate Professor Department of Architecture, BUET
<i>Mr Md Fariduddin</i>	Commissioner (South), NBR
<i>Engr Enamul Haque</i>	Managing Director, Ena Properties Ltd.
<i>Mr Rabiul Hoque</i>	Managing Director, Tropical Homes Ltd.
<i>Engr S M Anwar Hossain</i>	Chairman Advance Development Technologies Ltd.
<i>Ms Rashida Huq</i>	Dhanmondi Paribesh Jote
<i>Mr Kazi Anisuddin Iqbal</i>	Building for Future Ltd
<i>Mr Nashid Islam</i>	Director, ABC Real Estates Limited
<i>Professor Mir Shahidul Islam</i>	Department of Urban and Regional Planning, BUET
<i>Mr Md Sirajul Islam</i>	Architect, Dhaka City Corporation
<i>Dr Sarwar Jahan</i>	Professor and Head Department of Urban and Regional Planning, BUET

<i>Mr Ziaul Karim</i>	Director, Ena Properties Ltd.
<i>Mr Badruzzaman Khan</i>	BCI, Dhaka
<i>Mr Faruk Khan</i>	Member of Parliament
<i>Mr Mukarram Husain Khan</i>	Managing Director, BRAC Concord Lands Ltd.
<i>Mr Aktar Uzzaman Khan</i>	Chief Slum Development Officer, Dhaka City Corporation
<i>Engr Golam Kibria</i>	Central Coordinator, Bishawa Shahitya Kendra
<i>Dr K M Maniruzzaman</i>	Associate Professor Department of Urban and Regional Planning, BUET
<i>Brig Gen A H M Abdul Momen</i>	Chairman, Momen Real State Ltd.
<i>Ms Rasheda Nawaz</i>	Director, Urban Habitat Ltd.
<i>Architect Tanwir Nawaz</i>	Managing Director, Urban Habitat Ltd.
<i>Professor Golam Rahman</i>	President, Bangladesh Institute of Planners
<i>Professor Mustafizur Rahman</i>	Research Director, Centre for Policy Dialogue
<i>Mr M Saifur Rahman, MP</i>	Hon'ble Minister for Finance, Government of Bangladesh
<i>Mr Chowdhury Zaki Reza</i>	Director, Ridge Park Holdings Ltd.
<i>Architect Abdus Salam</i>	Additional Chief, Department of Architecture Dhaka City Corporation
<i>Mr S M Khabiru Zaman</i>	Vice-President, Institute of Engineers Bangladesh
<i>Mr M Zamir</i>	Former Secretary and Ambassador Government of Bangladesh

List of Journalists
(In Alphabetic Order)

<i>Mr Ali Ahmed</i>	Assistant Producer, Bangladesh Betar
<i>Mr Faruque Ahmed</i>	BSS
<i>Ms Sonia Ahmed</i>	The Daily Sangbad
<i>Mr Zulfikar Ali</i>	Staff Correspondent, Channel I
<i>Mr A Z M Anas</i>	Reporter, The Daily Independent
<i>Mr Shamsul Hoque Basunia</i>	Special Correspondent, Al-Muzadded
<i>Mr Tapan Das</i>	The Executive Times
<i>Mr Amlan Dewan</i>	The Bhorer Kagoj
<i>Mr A H Habib</i>	Freelance journalist
<i>Mr A T M Ishaque</i>	Economic Reporter, The Ajker Kagoj
<i>Mr Jibon Islam</i>	Senior Reporter, The Daily Bhorer Dak
<i>Mr Meer Saiful Islam</i>	Staff Reporter, UNB
<i>Ms Shakila Jesmin</i>	Staff Correspondent, The Bangladesh Today
<i>Mr Shafiqul Islam Jibon</i>	Economic Reporter, The Daily Manab Jamin
<i>Mr Humayun Kabir</i>	Reporter, The Daily News Today
<i>Mr Asjadul Kibria</i>	Senior Staff Correspondent New Age
<i>Mr Masumur Rahman Khalili</i>	Senior Economic Reporter The Dainik Inqilab
<i>Mr M H Mahmud</i>	The Daily Rupali
<i>Mr Hanif Mahmud</i>	Economic Reporter The Prothom Alo
<i>Mr Shah Newaj</i>	Senior Reporter The Daily Jugantar
<i>Mr M A Rahim</i>	The Daily Star
<i>Mr Moshiur Rahman</i>	The Banglabazar Patrika
<i>Mr Sayed</i>	Reporters' Unity
<i>Mr Salma Shahin</i>	The Daily Star
<i>Mr Mahtabi Zaman</i>	Staff Correspondent, The New Age