

URBAN HOUSING

LIVABLE, LOVABLE AND AFFORDABLE

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CONTENTS

1. INTRODUCTION
2. HOUSING AND URBAN POLICY IN FIVE YEAR PLANS
3. CURRENT URBAN HOUSING SCENARIO
4. URBAN PLANNING AND LAND POLICY
5. URBAN HOUSING GUIDELINES
6. NATIONAL URBAN HOUSING AND HABITAT POLICY, 2007
(NUHHP)
7. HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED
(HUDCO)
8. HOUSING IN INDIAN CITIES
9. CONCLUSION

1. INTRODUCTION

Today the majority of world's population lives in urban areas viz. cities and their surroundings & the inflow of humans from rural to urban centers is increasing progressively. This urban growth has largely been spawned by economic development initiatives and improved dwelling conditions; the resulting success has put a tremendous strain on infrastructure of our cities. Indian cities are growing organically with no outlook and many cities are at a breaking point as their infrastructure is not able to sustain this rapid growth of population.

A new approach towards planning and policy making engaging direct citizen participation along with inclusive urban planning is vital. A coordinated approach is required to prevent imbalanced growth streaming from the competition among cities in trying to attract investment and human capital. It's required to move from traditional technical solution involving statistical estimation and forecasts to finding tailor made solutions to urban planning problems while taking cognizance of history, culture and ecology of the region. India has urban population of 285 million (28% of total population), one-third of which is concentrated in 35 metropolitan cities of more than one million. Housing is an activity that is typically labour intensive and therefore fits in well with the pattern of development envisaged for India. The provision of shelter is basic need which must be met for the increasing population of India. The development of housing sector has always been articulated as visible output of urban and rural development. The National Housing and Habitat policy 1998 emphasized on "housing for all" by the end of year 2007, together with service, social infrastructure, strong public-private partnership and the role of co-operative and corporate sectors. Housing in India varies greatly and reflects the socio-economic mix of its vast population. Housing varies from palaces of erstwhile maharajas in Rajasthan to swanky apartment buildings in big cities to tiny huts in far-flung villages. There is tremendous opportunity for growth in India's housing sector as urban population and housing need is increasing.

2. HOUSING AND URBAN POLICY IN FIVE YEAR PLANS

The policies of urban development and housing in India have come a long way since 1950s. The pressure of urban population and lack of housing and basic services were very much evident in the early 1950s. In some cities this was compounded by migration of people from Pakistan. However, the general perception of the policy makers was that India is predominantly an agricultural and rural economy and that there are potent dangers of over urbanisation which will lead to the drain of resources from the countryside to feed the cities. The positive aspects of cities as engines of economic growth in the context of national economic policies were not much appreciated and, therefore, the problems of urban areas were treated more as welfare problems and sectors of residual investment rather than as issues of national economic importance.

Housing activity serves to fulfill many of the fundamental objectives enshrined in India's Five Year Plans:

- Providing shelter, raising the quality of life particularly of the poorer section of the population

- Creating conditions which are conducive to the achievements of crucial objectives in terms of health, sanitation and education.
- Creating substantial additional employment and dispersed economic activity.
- Improving urban-rural and inter-personal equity through the narrowing down of difference in standards of living and generating additional voluntary savings.

First Five Year Plan (1951-56), the emphasis was given on institution building and on construction of houses for Government employees and weaker sections. The Ministry of Works & Housing was constituted and National Building Organisation and Town & Country Planning Organisation were set up. A sizeable part of the plan outlay was spent for rehabilitation of the refugees from Pakistan and on building the new city of Chandigarh. An Industrial Housing Scheme was also initiated. The Centre subsidised Scheme to the extent of 50% towards the cost of land and construction.

Second Plan (1956-61), The scope of housing programme for the poor was expanded. The Industrial Housing Scheme was widened to cover all workers. Three new schemes were introduced, namely, Rural Housing, Slum Clearance and Sweepers Housing. Town & Country Planning Legislations were enacted in many States and necessary organisations were also set up for preparation of Master Plans for important towns.

Third Plan (1961-66), The general directions for housing programmes were co-ordination of efforts of all agencies and orienting the programmes to the needs of the Low Income Groups. A Scheme was introduced in 1959 to give loans to State Govts. for a period of 10 years for acquisition and development of land in order to make available building sites in sufficient numbers. Master Plans for major cities were prepared and the State capitals of Gandhi Nagar and Bhubaneswar were developed.

Fourth Plan (1969-74), The balanced urban growth was accorded high priority. The Plan stressed the need to prevent further growth of population in large cities and need for decongestion or dispersal of population. This was envisaged to be achieved by creation of smaller towns and by planning the spatial location of economic activity. Housing & Urban Development Corporation (HUDCO) was established to fund the remunerative housing and urban development programmes, promising a quick turnover. A Scheme for Environmental Improvement or Urban Slums was undertaken in the Central Sector from 1972-73 with a view to provide a minimum level of services, like, water supply, sewerage, drainage, street pavements in 11 cities with a population of 8 lakhs and above. The scheme was later extended to 9 more cities.

Fifth Plan (1974-79), it reiterated the policies of the preceding Plans to promote smaller towns in new urban centres, in order to ease the increasing pressure on urbanisation. This was to be supplemented by efforts to augment civic services in urban areas with particular emphasis on a comprehensive and regional approach to problems in metropolitan cities. A Task Force was set up for development of small and medium towns. The Urban Land (Ceiling & Regulation) Act was enacted to prevent concentration of land holding in urban areas and to make available urban land for construction of houses for the middle and low income groups.

Sixth Plan (1980-85) The thrust of the planning was on integrated provision of services along with shelter, particularly for the poor. The Integrated Development of Small and Medium Towns (IDSMT) was launched in towns with population below one lakh for provision of roads, pavements, minor civic works, bus stands, markets, shopping complex etc. Positive inducements were proposed for setting up new industries and commercial and professional establishments in small, medium and intermediate towns.

Seventh Plan (1985-90), It stressed on the need to entrust major responsibility of housing construction on the private sector. A three-fold role was assigned to the public sector, namely, mobilization for resources for housing, provision for subsidized housing for the poor and acquisition and development of land. The National Housing Bank was set up to expand the base of housing finance. NBO was reconstituted and a new organization called Building Material Technology Promotion Council (BMTPC) was set up for promoting commercial production of innovative building materials. A network of Building Centres was also set up during this Plan period. The Seventh Plan explicitly recognized the problems of the urban poor and for the first time an Urban Poverty Alleviation Scheme known as Urban Basic Services for the Poor (UBSP) was launched.

Eighth Plan (1992-97), As a follow-up of the Global Shelter Strategy (GSS), National Housing Policy (NHP) was announced in 1988. The long term goal of the NHP was to eradicate houselessness, improve the housing conditions of the inadequately housed and provide a minimum level of basic services and amenities to all. The role of Government was conceived, as a provider for the poorest and vulnerable sections and as a facilitator for other income groups and private sector by the removal of constraints and the increased supply of land and services. The National Commission of Urbanisation submitted its report. The Report eloquently pointed out the reality of continuing and rapid growth of the urban population as well as the scale and intensity of urbanization, the critical deficiencies in the various items of infrastructure, the concentration of vast number of poor and deprived people, the acute disparities in the access of shelter and basic services, deteriorating environmental quality and the impact of poor governance on the income and the productivity of enterprises.

The plan explicitly recognised the role and importance of urban sector for the national economy. While growth rate of employment in the urban areas averaged around 3.8% per annum, it dropped to about 1.6% in the rural areas. Therefore, the urban areas have to be enabled to absorb larger increments to the labour force. The Plan identified the key issues in the emerging urban scenario:

- the widening gap between demand and supply of infrastructural services badly hitting the poor, whose access to the basic services like drinking water, sanitation, education and basic health services is shrinking
- unabated growth of urban population aggravating the accumulated backlog of housing shortages, resulting in proliferation of slums and squatter settlement and decay of city environment
- high incidence of marginal employment and urban poverty as reflected in NSS 43rd round that 41.8 million urban people lived below the poverty line.

Ninth plan (1997-2002)

The major objectives of urban and housing policies were:

- Development of urban areas as economically efficient, socially equitable and environmentally sustainable entities.
- Accelerated development of housing, particularly for the lower income groups and other disadvantaged group.
- Development and up gradation of urban infrastructure services to meet the needs of growing population.
- Alleviation of urban poverty and unemployment.
- Promoting accessibility and affordability of the poor to housing and basic services.
- Promoting efficient and affordable mass urban transport systems in metropolitan cities.
- Improvement of urban environment.
- Promoting private sector participation in the provision of public infrastructure and of the community and NGO's in urban planning and management of specific components of urban services.
- Democratic decentralization and strengthening of municipal governance.

Urban housing shortage at beginning of Tenth Plan was assessed at 8.890 million units. As much as the 90 % of the shortfall pertained to the urban poor and was attributed to the 'congestion' needs of joint families, obsolescence and replacement of old houses, upgrading of kutchra houses, and provision of housing to slum-dwellers. 20 lakh additional housing unit are required every year with greater need in E.W.S and LIG sector. Out of this 20 lakh urban housing demand is 13 lakh while rural is lakh. In urban areas, the problem becomes complex due to two factors: the high cost of land, and the lack of access to institutional credit for workers in the informal sector, including the self employed. Provision of affordable land requires allocation of Government owned lands and cross-subsidization from commercial properties and colonies developed for the affluent, to those for the poor.

3. CURRENT URBAN HOUSING SCENARIO

A notable characteristic of our cities is the harsh reality of urban poverty and slum expansion which coexists with all developmental efforts. Figures show that though urban poverty has registered a decline in percentage terms in relation to the total urban population, with the population living below the poverty line declining from 32.3% in 1993-94 to 25.7% in 2004-05, the number of such people actually increased in absolute terms by four million. It is also of concern that such a rise in the number of urban poor is in stark contrast with rural poverty where both the total number of rural poor and its incidence in comparison with the rural population has fallen. Migration to cities continues whatever the efforts made in rural areas to help generate more employment opportunities, and it is the large number of workers engaged in the urban economy as self-employed in the informal sector who fall in the category of urban poor.

It is a stark paradox of urban India that though they play a major role in wealth creation, development of infrastructure and provision of a certain quality of life to urban dwellers, the urban poor themselves are denied shelter, basic amenities and a dignified life.

The gap between the urban rich and poor continues to widen considerably. We had a slum population of 61.82 million in 2001, of which 42.58 million lived in 640 cities and towns that have population of 50,000 or more. Every seventh person in India is a slum-dweller. The recent report of the committee on slum statistics/census points out that actually about 26.31% of the total urban population of 28.61 crore is estimated to be slum dwellers in our 5,161 cities and towns. As urbanization grows and the share of urban households rises in the next two decades, we may expect the slums to grow at even faster rates.

Though the basic services for urban poor component of the Jawaharlal Nehru Urban Renewal Mission is expected to provide 1.5 million housing units by 2012, much more which needs to be done. As more people live and work in cities, the demand for housing will rise fast and this has to be seen in the background of over 35% of India's urban population residing in slums and over 50% of urban housing being kutcha or temporary. Against an estimated housing shortage of 24.71 million representing 67.4 million households, as high as 99% is accounted for the economically weaker sections and lower income groups. Pressure on urban land is increasing due to market forces supported by an upward trend in economic growth, which, in effect, means that access to land to provide adequate shelter to the most needy becomes difficult.

Almost all the developing countries face the multifaceted problems of housing for their people. There are three main features of housing problems viz: 1) Shortage 2) Sterility of mass production 3) Escalating price of housing.

There is drastic shortage of houses in almost every developing country. With the exponential growth in population, formation of nuclear families, the escalating price of building materials and labour, it has become almost impossible to build enough houses to overcome the existing acute shortage of housing. Housing has become an expensive affair for people who have little money, to house themselves; and too expensive for administration as well as public agencies involved in housing. For administration who must find suitable land for housing, build the houses at subsidized rates and then in some cases even forgo the interests and capitals spent in providing houses for the economically weaker section, provision of enough housing has become a terrible exercise.

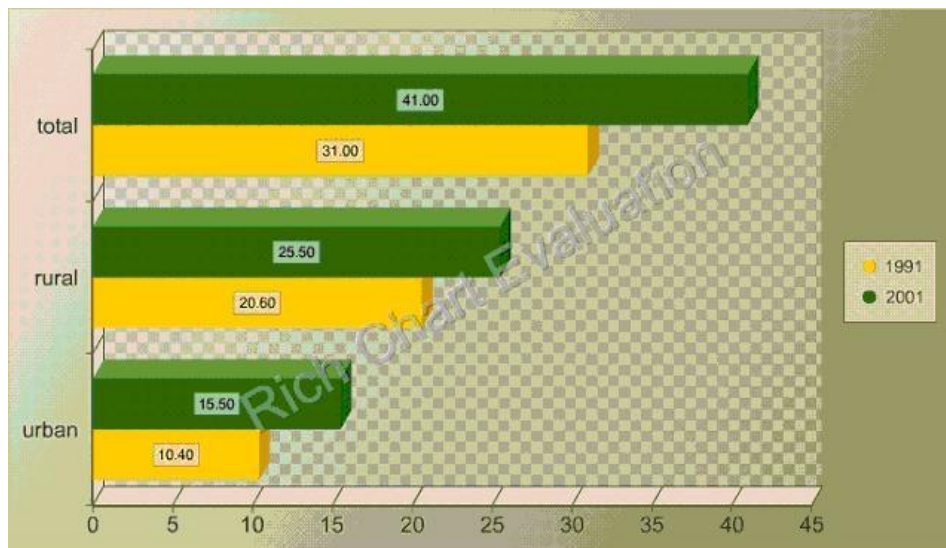
Table 1.1:- Total population and percentage of population in unauthorized construction.

* (Source: Table 500-012 of census India 2001)

<i>Year</i>	<i>Population Million</i>	<i>Population in authorized accommodation, million %</i>	<i>Population in unauthorized accommodation, million %</i>
1961	4.15	0.50	12
1971	5.97	1.60	27
1981	8.23	3.25	40
1991	9.93	4.45	45
2003	12.50	6.25(approx)	50

Table 1.2:- Shortage of housing in India (all figures in millions) **

** Source: As per estimates of National Building Organization



From the above tables and graphs the following pictures emerges:-

- i) While the total number of households (housing shelter) have increased by about 30 Percent, between 1961 to 2003, the total shortage continues to be the same at about 20% of the total households.
- ii) The increase in shortage of housing in urban areas has been 50 percent as against 25 percent in rural areas.

4. URBAN PLANNING AND LAND POLICY

Urbanization is an important aspect of the process of economic and social development and is closely connected with many other problems such as migration from village to towns, levels of living in rural and urban areas, relative costs of providing economic and social services in towns of varying sizes, provision of housing for different sections of population, provision of facilities like water supply, sanitation, transport, and power, pattern of economic development, location and dispersal of industries, civic administration, fiscal policies and the planning of land use. These aspects are of social importance in urban areas which are developing rapidly. The number of cities with a population of 1,00,000 or more has increased from 75 in 1951 to 115 in 1961 and their population now forms about 43 percent of the total urban population. Of the aspects mentioned above, in the long run, the most decisive are the pattern of economic development and the general approach to the industrial location. The broad objective must be to secure balanced development between large, medium-sized and small industries, and between rural and urban areas.

With this is by no means easy to realize, the main ingredients of development policy are following:

- As far as possible, new industries should be established away from large and congested cities.
- In the planning of large industries, the concept of region should be adopted.
- In community development projects or rather areas within a district the rural and urban components of development should be knit into a composite plan based in each case on schemes for strengthening economic inter-dependence between towns and surrounding rural areas.
- Within each rural area the effort should be to secure a diversified pattern in place of the present extreme dependence on agriculture.
- Control of urban land values through public acquisition of land and appropriate fiscal policies.
- Physical planning of the use of land and the preparation of master plans
- Defining tolerable minimum standard of housing and other services to be provided for towns according to their requirements and also specifying maximum standards to the extent necessary.
- Strengthening of municipal administrations for undertaking new development responsibilities.

5. URBAN HOUSING GUIDELINES

- Incentive Zoning—slum redevelopment schemes using land, floor space index(F.S.I) and planning permissions as resources.
- Tapping vacant land tax, betterment levy, tax increment financing.
- Employment, livelihood and skill development for the poor.
- Launching skill initiative, linking micro finance to livelihood and shelter development, social security and community empowerment.
- Strengthening institutional capacity to address urban poverty, slums, housing etc., resource centers and advocacy forums.
- Building database on slums, poverty and livelihoods; mapping with GIS; slum, city space urban profiles, knowing the poor and their needs.
- Visioning slum-free cities; integrating city level and slum infrastructure systems in CDPs and municipal action plans for slum free cities.
- Reforming master planning; inclusive zoning in master plans; reservation for the poor and informal sector; small lot zoning; providing for using land as a resource.
- Involving the poor at all stages through participatory planning.
- Promoting decentralization
- Addressing displacement and rehabilitation issues.
- Convergence of health, education, social security etc. with urban development.
- Launching campaign for security of tenure.
- Earmarking municipal funds for the poor.

6. NATIONAL URBAN HOUSING AND HABITAT POLICY, 2007 (NUHHP)

Aim of the policy:-

- bridge the gap between demand and supply of housing and infrastructure in urban areas as facilitating affordable housing for all both on rental and ownership basis.
- Guiding urban and rural settlements for a planned and balanced growth leading to in-situ urbanization, especially around existing cities.
- Removing legal, financial and administrative barriers for facilitating access to land tenure, finance and technology, facilitating land mobilization.
- Meeting the special needs of underprivileged dwellers, elders, women, street vendors and other weaker and vulnerable sections of society.

7. HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED (HUDCO)

The Housing and Urban Development Corporation Limited (HUDCO) is a government-owned corporation in India. One of the public sector undertakings, it is wholly owned by the Union Government and is under the administrative control of the Ministry of Housing and Urban Poverty Alleviation. It is charged with building affordable housing and carrying out urban development. HUDCO describes its mission as:

- To provide long term finance for construction of houses for residential purposes or finance or undertake housing and urban development programmes in the country;
- To finance or undertake, wholly or partly, the setting up of new or satellite towns;
- To subscribe to the debentures and bonds to be issued by the State Housing (and/or Urban Development) Boards, Improvement Trusts, Development Authorities etc.; specifically for the purpose of financing housing and urban development programmes;
- To finance or undertake the setting up of industrial enterprises of building material;
- To administer the moneys received, from time to time, from the Government of India and other sources as grants or otherwise for the purposes of financing or undertaking housing and urban development programmes in the country and;
- To promote, establish, assist, collaborate and provide consultancy services for the projects of designing and planning of works relating to Housing and Urban Development programmes in India and abroad.

HUDCO was incorporated on April 25, 1970. In 1972, HUDCO catalyzed innovative housing schemes with well-known architects such as B. V. Doshi, Charles Correa, and Christopher Charles Benninger. More recently, the HUDCO has focused on the creation of urban infrastructure.

8. HOUSING IN INDIAN CITIES

Mumbai

Mumbai experiences similar urbanization challenges as other fast growing cities in developing countries: wide disparities in housing between the affluent, middle-income and low-income segments of the population.

Highly desirable neighborhoods such as Colaba, Malabar Hill, Marine Drive, Bandra and Juhu house professionals, industrialists, Bollywood movie stars and expatriates. Swanky apartments have 3 or more bedrooms, ocean views, tasteful interior decoration, parking for luxury cars and sleeping quarters for maids and cooks. Around 20 to 25 per cent of people in Mumbai live in these high-rises. In 2007, Mumbai condominiums were the priciest in the developing world at around \$9,000 to \$10,200 per square meter. Also Mumbai has most tallest towers and more than 1500 high rise building already constructed and many more are under construction.

Despite the ongoing economic boom there is still poverty, unemployment and poor housing conditions for a section of the population. With available space at a premium, working-class Mumbai residents often reside in cramped, relatively expensive housing, usually far from workplaces. Despite this Mumbai's economic boom continues to attract migrants in search of opportunities from across the country. The number of migrants to Mumbai from outside Maharashtra during the 1991-2001 decade was 1.12 million, which amounted to 54.8% of the net addition to the population of Mumbai.

A large number of people in Mumbai live in informal housing or slums. They cover only 6-8% of the city's land even though 42% of the population lives in them. Slum growth rate in Mumbai is greater than the general urban growth rate. Financial Times writes that "Dharavi is the grand panjandrum of the Mumbai slums". Dharavi, Asia's second largest slum is located in central Mumbai and houses over 1 million people. Slums are a growing tourist attraction in Mumbai. Most of the remaining live in chawls and footpaths. Chawls are quintessentially Mumbai phenomenon of multi-storied tenements typically a bit higher quality than slums. 80 per cent of chawls have only one room. Pavement dwellers refers to Mumbai dwellings built on the footpaths/pavements of city streets. With rising incomes, most residents of slums and chawls now have modern amenities such as mobile phones, access to electricity and television. Rent laws have helped to create the housing shortage.

New Delhi

Delhi has witnessed rapid suburban growth over the past decade. South Delhi, Gurgaon and Noida have added thousands of apartment buildings, houses, shopping malls and highways. New Delhi's famous Lutyens bungalows house the prime minister, members of his cabinet, top political and government leaders, military officials, senior judges and top bureaucrats. New Delhi is also home to thousands of diplomatic staff of foreign countries and the United Nations. With India's growth, Delhi has developed as a business centre for outsourcing, consulting, high-tech, research and education and health care services. Employees of these institutions are the source of growing demand for high-end world-class housing provided by major builders such as DLF. Roughly 18.7% of Delhi's population lives in slums, according to 2001 government statistics.

Bangalore

Bangalore's mild year-round weather prompted its emergence as a favorite retirement location in the 1950s and 1960s. The quiet town witnessed leafy streets lined with bungalows. The only lively areas were the restaurants which lined Mahatma Gandhi Road. Retirees went on leisurely walks in the gardens around the British-era Army cantonment earning Bangalore the sobriquet "Garden City". A few accomplished academics and researchers worked at the famous Indian Institute of Science and ISRO.

All this changed in the 1990s when the Information Technology boom hit Bangalore. Y2K projects in America's IT industry resulted in shortages for skilled computer scientists and systems programmers. Bangalore was transformed into the Silicon Valley of India as over 500,000 well-paying jobs for young college graduates were created. The demographics of the city changed, new high-rise apartment buildings were built, campus-style office parks sprouted, vast shopping malls started to thrive, streets became crowded with new cars and world-class gated expatriate housing estates emerged. Roughly 3% of Bangalore's population lives in slums.

Kolkata

Kolkata's most sought-after neighbourhoods are around Park Street, Camac Street, Lower Circular Road, Sarat Bose Road, Salt Lake, Ballygunge, Anwar Shah Road, Chowringhee and Golf Green. A recent building boom has converted sprawling British Raj era bungalows into high-rise apartment buildings with modern amenities. Kolkata, currently has the second most number of highrises and tall buildings in the country after Mumbai the highest of them being at 50 floors (under construction). New suburbs are coming up in Rajarhat and along the Eastern Metropolitan Bypass. Once complete these apartments and penthouses will offer unmatched luxury and comfort, keeping in mind the need of NRI's, expats and the elite class. The IT sector of Kolkata is the second most happening in the country only after Bangalore.

North Calcutta contains mansions built in the early 20th century during Calcutta's heyday as capital of British India, which covered all of South Asia plus Burma and Aden. These buildings include a court-yard surrounded by balconies, large rooms with tall ceilings, marble floors, tall pillars and crumbling artwork. Most of them are poorly maintained. The Marble Palace and other buildings received "heritage status" which provides them municipal funds and incentives to repair and restore. These mansions serve as reminder of the era of Bengali Renaissance when Tagore's music and dance graced the living rooms of wealthy Bengali merchants.

9. CONCLUSION

It is a paradox that the number of homeless, squatters and slum dwellers in India cities is increasing in proportion to public housing programmes. In spite of ever increasing investments in housing sector, the problem remains stupendous. It is necessary, therefore to have a hard look at the ongoing policies, processes, plans and programmes and evolve alternative approaches for housing delivery. It is accepted that the failure to adopt appropriate urban land policies and land management practices continues to be a primary cause of inequity and poverty.

Even though it is well-recognised that at the core of the poverty and vulnerability in cities is the poor asset base of many citizens, a problem centering on housing and lack of security of tenure, we still have to do a lot to enable the markets to deliver low income housing solutions. Resolving land tenure issues is a must for poverty reduction and inclusive development.

Noting that affordable housing provision for the growing urban population remains a big challenge to our cities, the housing mandate needs to be clearly assigned at the city level with major support programmes. As the midterm appraisal of the current Five-Year Plan states, several fold increase in the funds for affordable housing and slum transformation initiatives will be necessary.

To solve the housing problem, we must learn to look at a house as an activity, how much ever small it is. The house is not produced at one time, and then used, unchanged, for many years. But it is created gradually as a livable, lovable and affordable one, due to the direct result of the living which is happening in it and around it. Although apathy towards unhealthy living conditions of the vulnerable section of the society and various environmental issues can be seen as a reflection of the time, as professionals, we the architects cannot ignore the signal of human and environmental stress that are of serious social and ecological consequences. Hence we need to join hands and rebuild environment so that life and the earth have vibrant relationships, where even the economically weaker section of the society will be able to live a healthy and decent life. This means living on the interest yielded by our natural systems rather than on the capital, thus maintaining the integrity of nature's life supporting processes, abiding to the natural regulations of equity and socialism.

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