

# Housing: People, Policy and Place

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**Abstract** - By 2030, more than 40% of India's population will live in Indian cities, up from 34% today, which is expected to generate demand for an additional 25 million affordable housing units, according to a report. Fox named Brick By Brick: Moving to 'Housing for All', by RICS (Royal Notary Public), in association with international real estate consultant Knight Frank. Urban housing shortage in India is mainly due to EWS and LIG categories. An analysis of supply and demand shows that on average, close to 0.6 million homes are needed each year, in the first eight cities compared to a supply of 0.2 million homes per year. There is a huge shortfall in supply for urban housing and more in the EWS and LIG category, i.e. homes with ticket sizes under Rs 2.5 million. While the demand for EWS and LIG is about 0.34 million. These shortcomings lead to a shortage of affordable housing, the lack of urban land for affordable housing, and a lengthy statutory authorization and approval process. This paper shows the Relationship of Housing with reference to People, Policy & Place.

**Key Words:** Housing, Housing shortage, Urbanization, Land supply, PMAY, Affordable Housing

## 1. INTRODUCTION

Housing is an important economic Tool in a household's consumption basket. As far as human life is concerned, it is concerned with their security. Therefore, the improved housing situation leads to the development of the household both economically and socially. In addition, housing activity is linked to many other sectors of the economy, as well as the stages of an individual's life and their social networks.

Housing improvements, both qualitatively and quantitatively, lead to increased individual and societal well-being not only by providing vital shelter but also by providing space for health and education and improved nutrition. These housing characteristics have held some governments accountable for providing housing, which India also did for almost 40 years after independence. However, it has been harshly criticized and considered one of the root causes of poor housing in some low-income countries (Mayo and Angel 1993). With the changing economic and political structures of countries and shifts in development policy priorities, the focus and intervention of governments in housing provision has also changed. Change - primarily moving from a larger public offering to a larger market offering.

## 1.1 Concept of Housing

The economic literature pays special attention to the concept of "housing", but there is no general definition. Researchers interpret the concept of "housing" differently. For example, Smith (1776) defines housing as a commodity; Ricardo (1817) - as a tangible asset with potential for profit; Jevons (1871) - as a fixed asset, regardless of whether the dwelling is owned or rented; Marshall (1890) - capital is similar to a machine, if it is operated by workers, but as a commodity if it is not exploited by. Researchers Grimes & Orville 1976 explain that in the past the concept of "housing" was associated with a physical phenomenon and that the policies of countries regarding its provision were mainly related to the cost of construction. Construction can be very different depending on the type of physical building, houses differ

In terms of construction standards and quality. In the context of housing policy, researcher Torgersen (1987) explains the concept of "housing" as "the wobbly pillar of the welfare state" because is contrary to the provision of health and education, the state does not consider its role. As a major service provider in this area. Over time, approaches to characterizing the concept of 'housing' have changed, depending on developments in politics, economics and other areas. The Webster Dictionary as one of the explanations of the concept of "housing" gives the following: Housing means housing provided for 4,444 people. The Business Dictionary defines housing as a building or building structure that meets legal and regulatory requirements and where people and their families can live. A similar definition for the term "residential" is provided in in the Macmillan Dictionary where housing is defined as buildings for people up to years to live.

## 1.2 URBANIZATION GROWTH IN INDIA

The population growth rate in urban areas is 31.8%. In addition, the number of UAs in more than one million towns/cities increased from 35 in the 2001 census to 53 in the 2011 census.

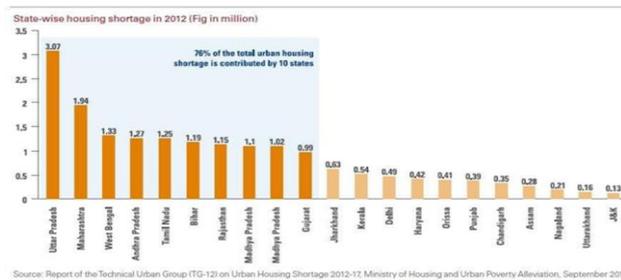
## 1.3 HOUSING SORTAGE IN INDIA

According to a report submitted by the technical committee to the Ministry of Housing and Urban Poverty Reduction (MHUPA), urban housing shortage in India is estimated to amount to nearly 18.78 million households in 2012. In addition to people living in older homes, 80 percent of these households live in overcrowded homes and need new homes.

The report also highlights that nearly a million households live in kutchha homes that cannot be repaired while more than half a million households are homeless.

### 1.4 STATE WISE HOUSING SORTAGE IN INDIA

Uttar Pradesh suffers from a housing shortage of over three million households, followed by Maharashtra (1.97 million), West Bengal (1.33 million), Andhra Pradesh (1.27 million) and Tamil Nadu (1.25 million). The top 10 states, in terms of urban housing shortage, contribute 14.3 million or 76% of the housing shortage.

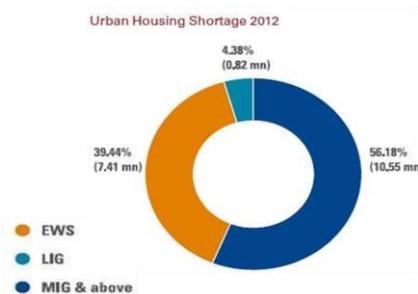


Source: Report of the Technical Urban Group (TG-12) on Urban Housing Shortage 2012-17, Ministry of Housing and Urban Poverty Alleviation, September 2012

Source:

### 1.5 URBAN HOUSING SHORTAGE AMONG DIFFERENT SOCIO-ECONOMIC GROUPS IN INDIA

Urban housing shortages are mainly in the weaker economic sectors (EWS) and low income groups (LIG), which together account for more than 95% of the total housing shortage. The gap between middle incomes groups (MIG) and above is estimated at 4.38%.



### 2. PMAY 2015

In 2014, the GoI planned to provide housing for each homeless urban family with an apartment in the Sardar Patel Urban Housing Mission. The mission was then further discussed and the program 'Pradhan Mantri Awas Yojana - 2015: Housing for all' was launched. The mission defined the scope of meeting the housing needs of the urban poor (including slums) in four vertical sectors (MoHUPA, 2015): For the poorest through grants from credit unions. Affordable housing partnership with the public and private sectors. Subsidies for the construction of single-family dwellings has benefited. This involves including all the

statutory municipalities in the 2011 census and favors the first will be 500 Type I towns. These 500 towns of class I will be divided into three phases: The first phase will be completed in 2017, focusing on 100 cities and then 200 cities for phases 2 and 3 whose completion is expected in 2019 and 2022.

### 3. BELAPUR HOUSING CASE STUDY

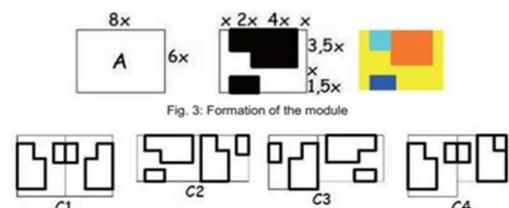
The Belapur Housing is one of the first settlements planned by Charles Correa and his team in Navi Mumbai to ease pressure on Mumbai. The project was commissioned by CIDCO in 1983 and took three years to prepare. Its main objective is to achieve high density through low-rise housing. Each residential unit is planned on its own parcel according to the idea of incremental growth. In order to maintain social and economic integration, different sizes of plots (5 types, ranging from 45 m to 75 m) are designed to promote the development of different economic sectors of society. Incremental construction adapts to the growing family size and economic potential.

#### 3.1 Google Map location of Belapur Housing Project:



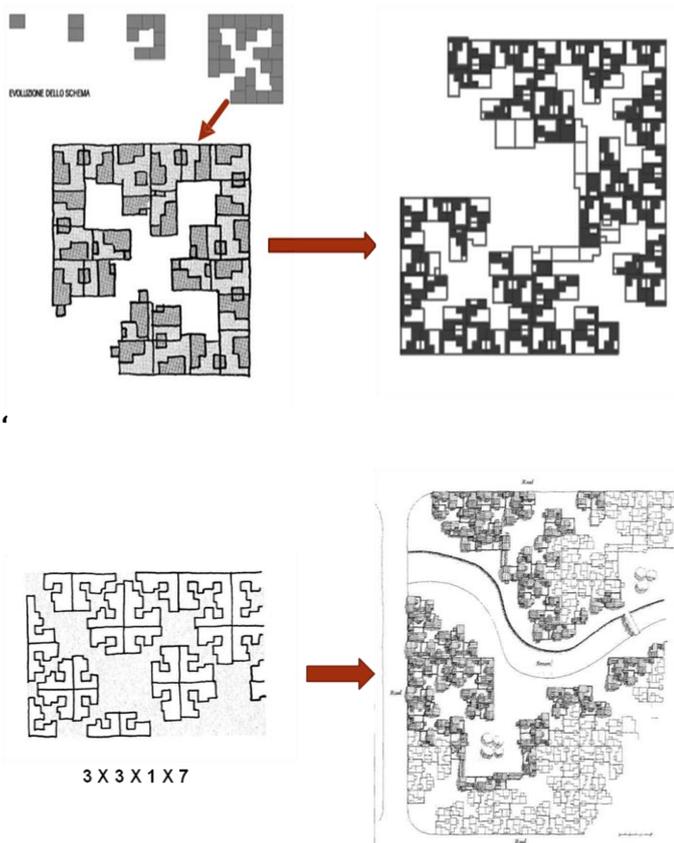
#### 3.2 Planning Spaces:

The project is generated by the spatial hierarchy. The first is the private patio, which was used as an outdoor activity space for most of the time in subsequently, 7 units were combined to form a small town with a patio with people, approximately 8 m x 8 m.





Three of the groups form a module composed of 21 houses, and describes the collective space of the following scale (approximately 12m x 12m).



### 3.3 Materials and Technology:

Exterior wall tiles; roof structure covered with wooden tiles. Materials: bricks, white plaster, colored wood installations, outdoor paving stones. Freestanding homes are based on floor plans and simple construction methods, allowing local masons and craftsmen to build homes. The town was created with

the idea that residents will transform it in a variety of ways to make it truly their own. So the house is independent, residents can increase as their families grow; and the different pricing plans are attractive to various income levels.

### 3.4 Current Scenario

Most of the original buildings were demolished and are now replaced by much larger concrete houses by aspiring middle class. However, the courtyards and the hierarchy of the community spaces remain intact: it is a powerful urban edifice of that extends beyond the individual houses. Some of the original houses still exist, but most of them look different. The trees that had trees grew and covered the entire complex in growing shade. There's a bunch of houses there. In an unofficial count, it was found to that about a third of the original houses were demolished and completely rebuilt.



### 3.5 Conclusion Of Case - Study:

This housing project offers the quality of life of a town-like village. Each group allows the impression of local community to emerge, while integrates each house into the whole of settlement at different levels. The hierarchy itself is very organic. The complex allows people to freely modify their accommodation, whether with brush or mortar something is NEVER allowed in types of housing mass destruction urban and psychological landscapes of cities around the world.

#### 4. CONCLUSIONS OF THE STUDY

Review of Indian housing policy brings out broad attitudinal changes in Government's role from direct provider with social welfare approach, to facilitator of housing through land and finance mechanisms. These mechanisms helped Middle and Higher Income group to consolidate their asset; but failed to cater lower income groups due to lack of access to land and finance. The strategies outlined in PMAY 2015 are hugely dependent on the government and its fiscal capacity to finance projects. Although the vision statement of the policy emphasizes on private participation but the strategies to uphold this vision is insufficient. Attaining 18.78 million housing shortage is extremely difficult with direct assistance from the government. Large part of India's legal, economic and financial structure is still undeveloped. Unless the improvement is envisaged in sectors like taxation, financial laws, recent housing finance strategies; it is difficult to improve housing finance and housing tenure ship in India.

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