Building sense

BEYOND THE GREEN FAÇADE OF SUSTAINABLE HABITAT

Housing : from exclusion to inclusion

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Housing for All by 2021? How?

Why this dialogue?

Several policies shaping new terms of urban planning and growth.

-- 'Housing for All' policy replaces older schemes -- JNNURM and Rajiv Awas Yojana etc
-- Smart city programme
-- Union Budget provides tax sops to developers to provide affordable housing
-- Pradhan Mantri Awas Yojana
--Affordable housing policy mandates 15% of housing stock in the affordable segment
-- Proposed rental schemes for the shelterless
-- City level -- Delhi Master Plan amended to address the weaker section and density requirements
-- Proposed transit oriented development policy to prescribe housing needs close to transit areas.
-- Green building norms to promote resource efficiency in the building sector

This will bring investments; shape cities. Will it be inclusive?

The double burden:
Lifestyle pressure amidst poverty

Middle class growing rapidly:
- The 2010 McKinsey study: the seeker class (with household income of 200,000 – 500,000 per annum) is expected to be half of all urban households by 2025. About 16% households fall in mid-high to rich income class. (Jones Lange 2010)
- Cities will see more concentrated buying power, transformation of lifestyle and aspiration for high end resource intensive comfort level.

- **Urban poverty remains high:**
- Nearly 21% of urban population -- but 40% to half in Delhi and Mumbai in informal settlements…...
- 75% of the urban population in the bottom rung of income level – Rs 80/day (USD 1.8). (Mckinsey 2010)
- 19% households cannot afford any housing (Jones Lange 2010)

Nature of urbanisation under scanner:
- Address rural-urban continuum; Challenges of ''unintended'' city; autonomous growth; decentralised urban nodes……

Clamour for home

Enormous deficit – Ministry of Housing and Urban Poverty Alleviation -- Official estimate for affordable housing 18.6 million.

About 95% of housing shortage in economically weaker sections and low income category.

While the shortfall in the middle income and higher income group is only 4.38%, in the EWS it is 56% and in LIG 39.4%.

In cities with more than a million population more than 40% of low income groups live in self constructed homes

2011 census: 13.75 million households in informal settlements
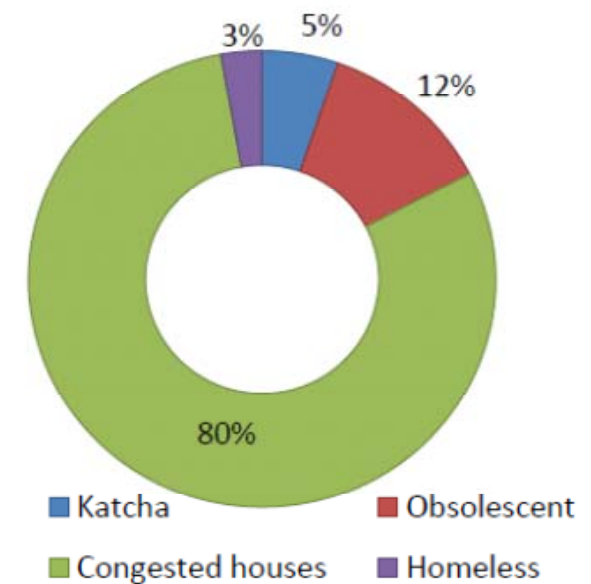
Source: Ministry of Housing and Poverty Alleviation – Housing for All by 2022,

Informal economy has space in urban economy; but poor do not have space in cities

Urban sector accounts for 60% of national GDP. The contribution of informal sector to urban GDP is 7.58% and to the country's GDP 4.5%. (PRIA 2013)

Poor people's settlements growing at 6% annually – outstripping urban growth rate of 3.4%.

According to UN Habitat India is adding 4.4 million people to informal settlements or *every year.* 202 million Indians will be in informal settlements in 2020.

Discourse is about quality of life..

Formal housing sector has very poor track record in supply of housing for the poor

While housing deficit is 18.6 million dwelling units:

JNNURM: Out of 14.4 lakh dwelling units planned only 8.31 lakh completed.

Rajiv Awas Yojana: Out of 1.2 lakh approved units only 1,154 have been completed.

Affordable housing policy: Out of 20,472 planned, only 4528 have been completed.

Only a few lakh units .....

Informal settlements are a home grown and organic response to this failure.

Institute of Urbanology: -- Between 1997 and 2002 – the government and builders together built 500,000 houses in urban India but people built 8.5 million units in informal settlements.

Are the emerging policies designed to bridge this gap? Can it bridge this gap?

Affordable for whom?

Income profile of housing market in Delhi

Average monthly income

Above Rs 60,000 per month -- 18%   Met by the existing   market

Rs 30,000 – 60,000 – **22%**   Limited formal housing

Rs 5000 to Rs 30,000 – **55%**   Informal housing

Uto Rs 5000 -- 4.5% Shelterless or slums

Source: Centre for Monitoring Indian Economy Pvt Ltd

Number game that can make affordable housing unaffordable for the bottom rung

Pressure to relax definition of EWS -- real poor may benefit

-- **2012 MoHUPA's report** EWS and LIG category are defined as households with annual income less than Rs. 1 lakh and 2 lakh respectively.

-- **The *Housing for All* scheme** subsidies extended to households with annual income of 3-6 lakhs respectively.

-- **Union Budget 2016-17** -- tax exemptions to developers to promote EWS and LIG housing. This is applicable to flats of size upto 30 sqm in the four metros and 60 sqm in rest of the cities. Allows subsidy to these units valued upto 50 lakhs.

-- **CREDAI – the real estate body**, has requested the Finance minister to extend the scheme to include flats upto 60 sqm in the four metro and 90 sqm in others.

-- **Pradhan Mantri Awaas Yojana -** Affordable Housing Project where 35% of the houses are EWS.

Relaxing the threshold of area criteria to include higher income class in subsidy schemes

Balancing poor people's homes and luxury studio apartments

The paradox: Housing shortage vs vacant houses

Ironical – 2011 census: In urban India 11.09 million housing units are lying vacant.
Housing shortfall is 18.6 million.

Delhi has 4.5 million houses but 11% are vacant.
Subsidy going to relatively higher income category.

Misuse of subsidy for speculation
Ensure poor get access to existing and new housing to lessen the burden to build newer units.

The crucial need is to ensure people get access to existing and new housing to lessen the burden to build newer units.

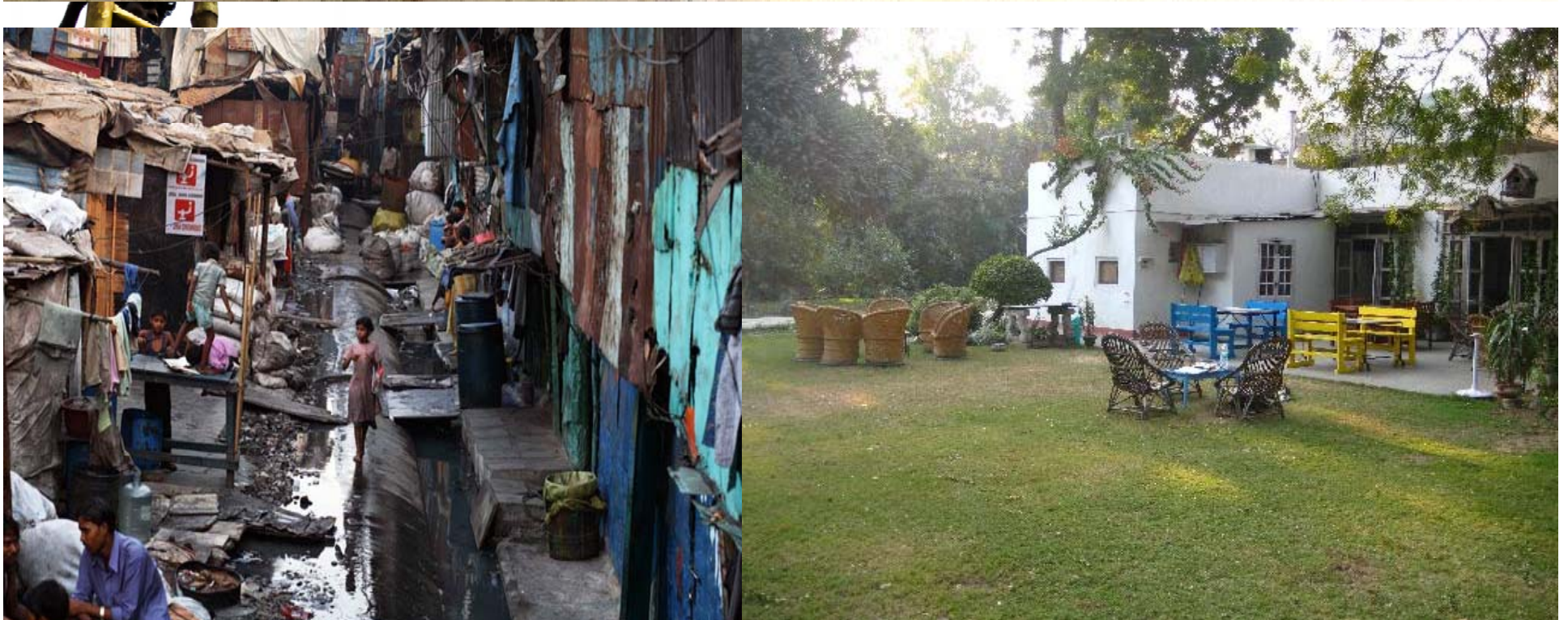# Finding money is a challenge
Home loan for poor - tardy

Banks are not very active in sanctioning small ticket-size loans. Housing loans to weaker sections is decreasing every year. National Housing Bank reported 50% drop in home loan sanctions for less than Rs. 2 lakhs; 25% drop in home loans upto Rs. 10 lakh between 2012-13 and 2013-14. (source: National Housing Bank)
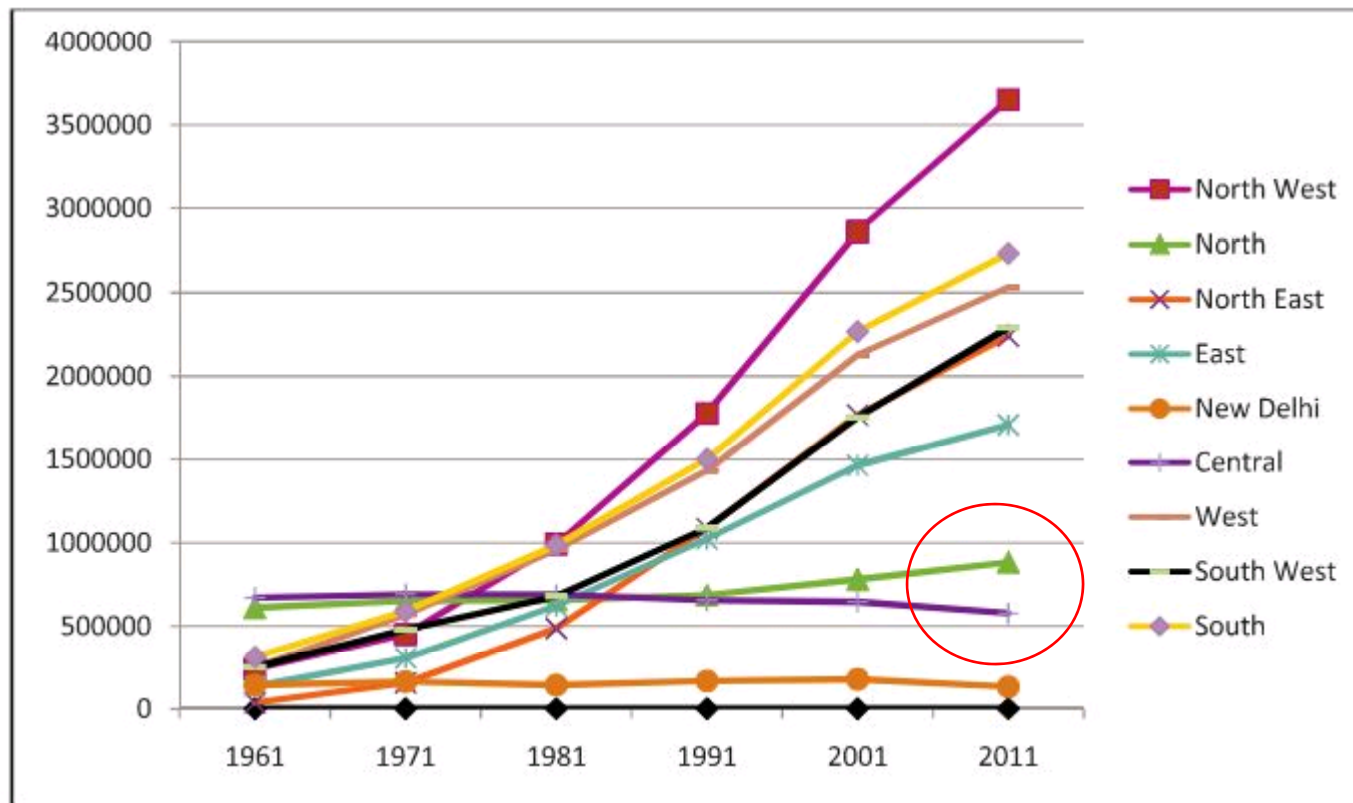

Chart axis labels:
- Y-axis: Percentage (0, 10, 20, 30, 40, 50, 60, 70, 80)
- X-axis: Home Loan Amount (upto 2 lakh, upto 5 lakh, upto 10 lakh, more than 10 lakh)
- Legend: 2012-13, 2013-14
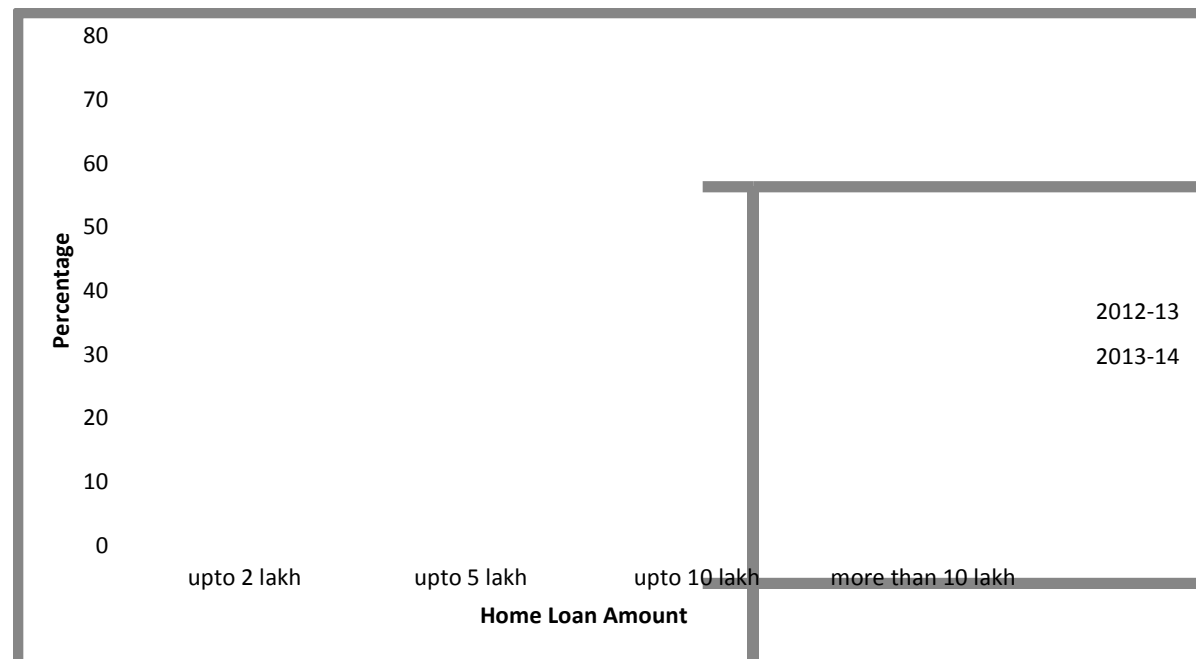
Space affluence vs unliveable peripheries

Delhi: The core stagnates and declines
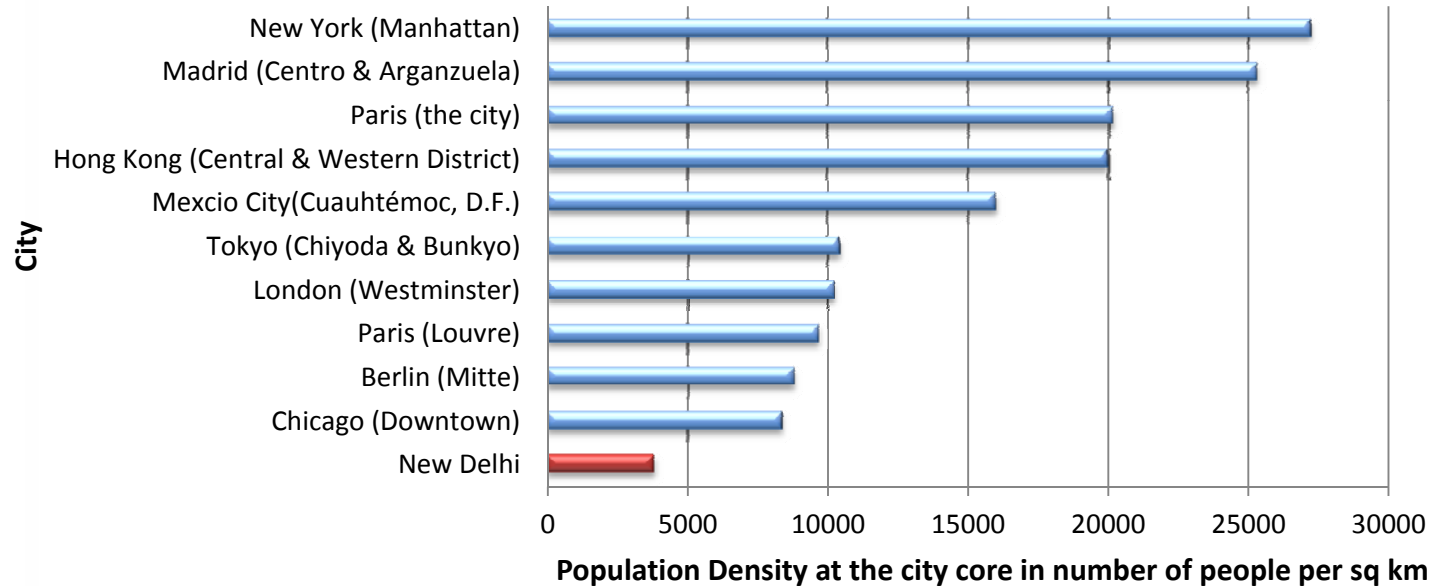# 15% drop in population in central Delhi

Graph 2: District wise population, from 1961 to 2011

Density control in Delhi has pushed people out of the city core

## Density of Administrative Cores of Global Metros

Horizontal bar chart — Population Density at the city core in number of people per sq km (x-axis, 0 to 30000) vs City (y-axis):

- New York (Manhattan)
- Madrid (Centro & Arganzuela)
- Paris (the city)
- Hong Kong (Central & Western District)
- Mexcio City(Cuauhtémoc, D.F.)
- Tokyo (Chiyoda & Bunkyo)
- London (Westminster)
- Paris (Louvre)
- Berlin (Mitte)
- Chicago (Downtown)
- New Delhi

•Delhi has one of the most sparsely populated core in the world.
• New Delhi's density is more than six times lower than core administrative regions of New York and Madrid
• Even the heritage Louvre of Paris is 2.5 times densely populated than New Delhi
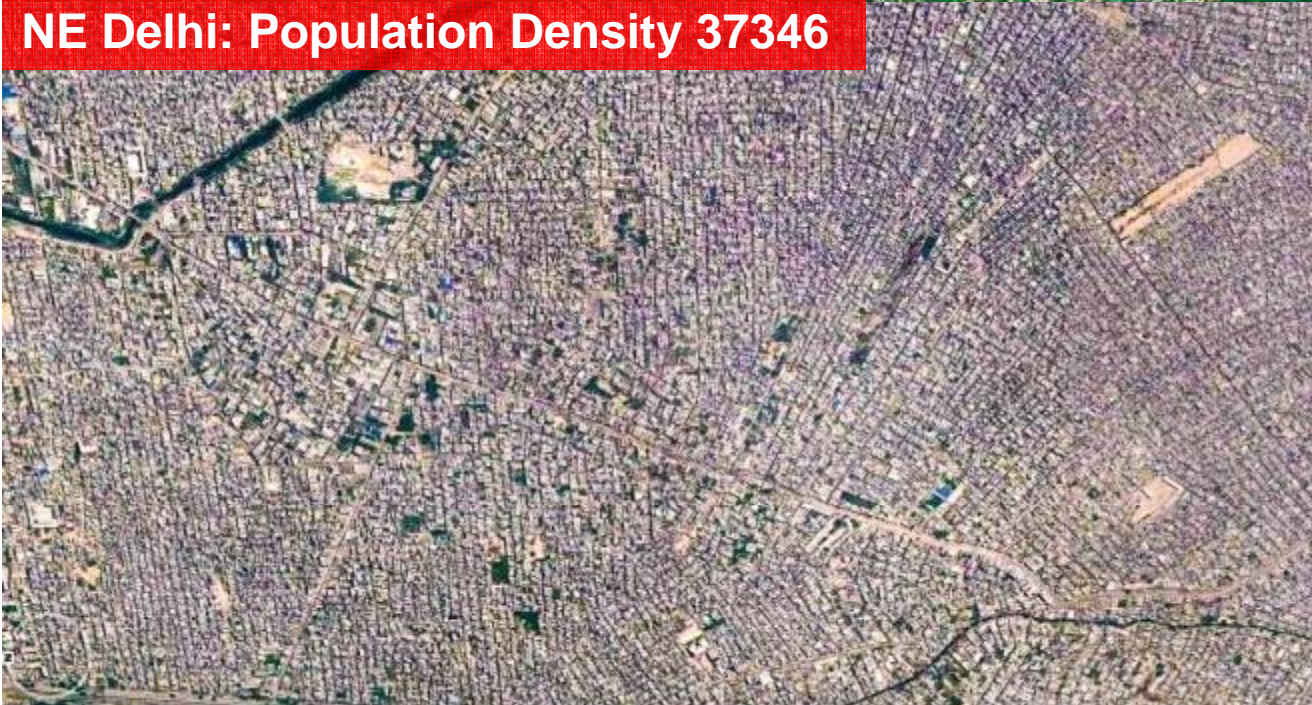
New Delhi: Population Density 3820
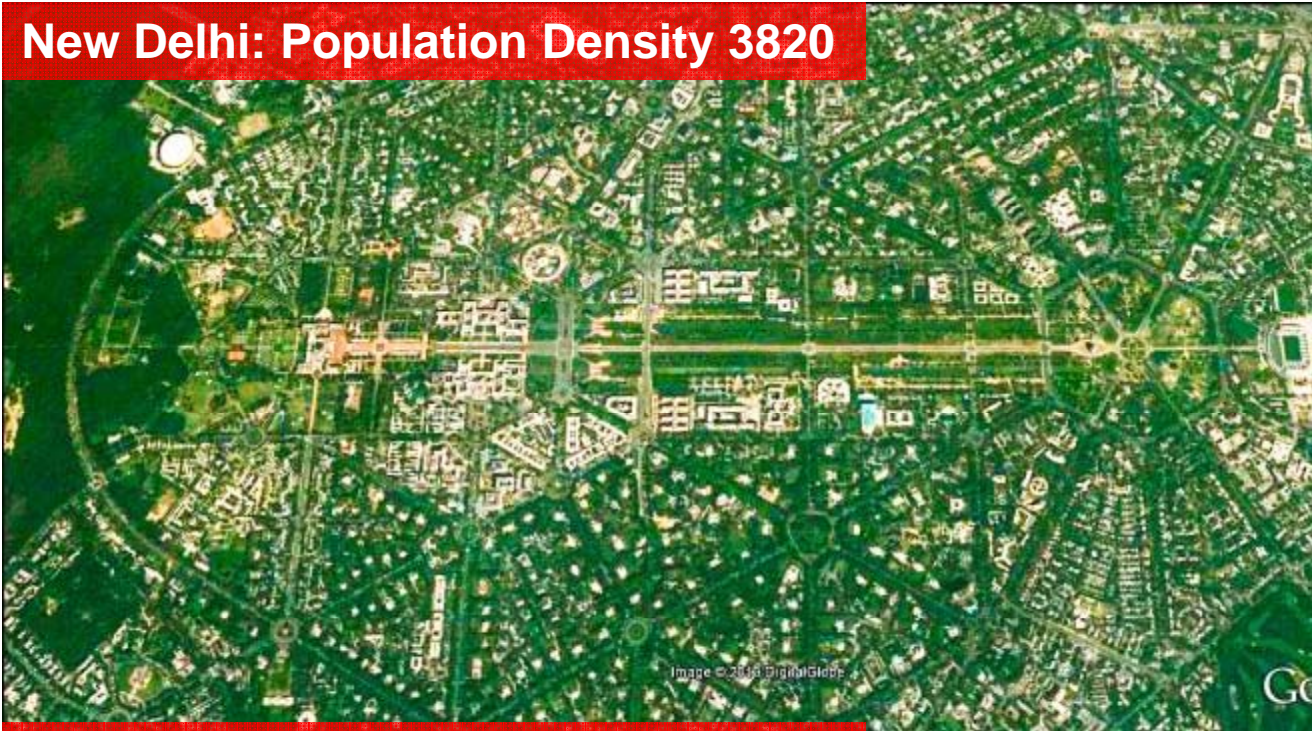
NE Delhi: Population Density 37346

Lutyen's Delhi – 3% of Delhi's area has 1% of Delhi's population

Delhi Master Plan: At projected population Delhi needs 24 lakh more dwelling units by 2020 -- more than half for urban poor.

Delhi Master Plan requires population density of 2000 persons per hectare. But density in Lutyen's Delhi is 40 persons per hectare.
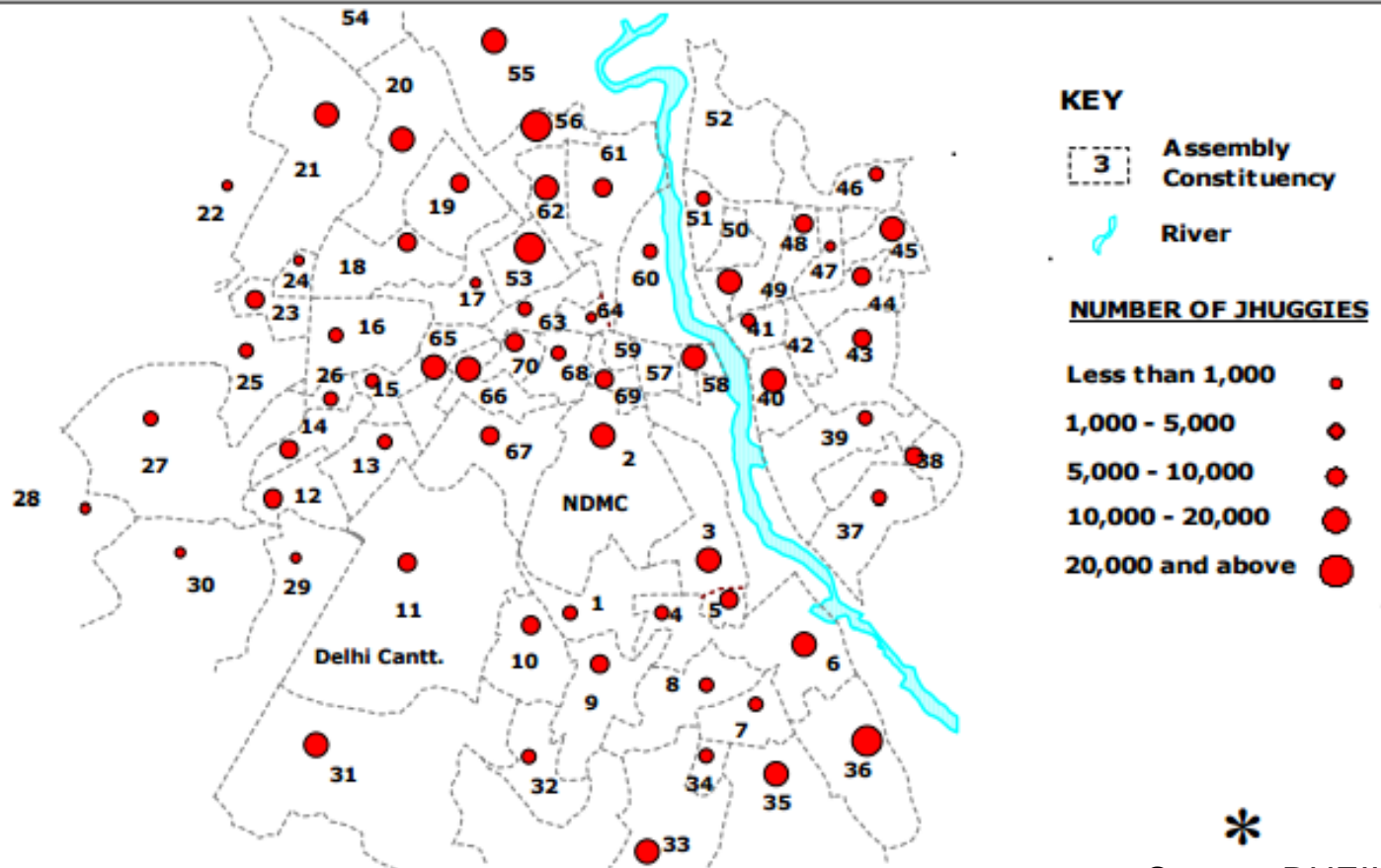
Slums are 3% of Delhi's area but has 30% of Delhi's people
Lutyen's Delhi 3% of Delhi's area with 1% of Delhi's people
Car parking 10% of Delhi's area
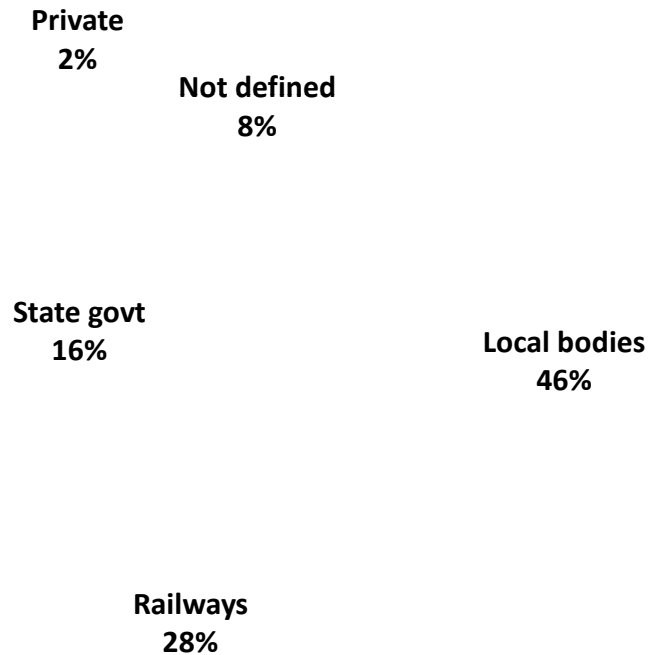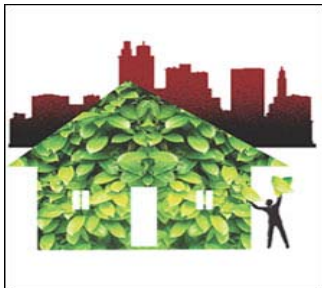
Jhuggies-Jhopris Clusters in Delhi

KEY

[3]	Assembly Constituency
∫	River

NUMBER OF JHUGGIES

Less than 1,000	·
1,000 - 5,000	•
5,000 - 10,000	●
10,000 - 20,000	●
20,000 and above	⬤

Source: DUEIIP

90% of Delhi informal settlements land is owned by government agencies

Slum land ownership pattern

Private
2%

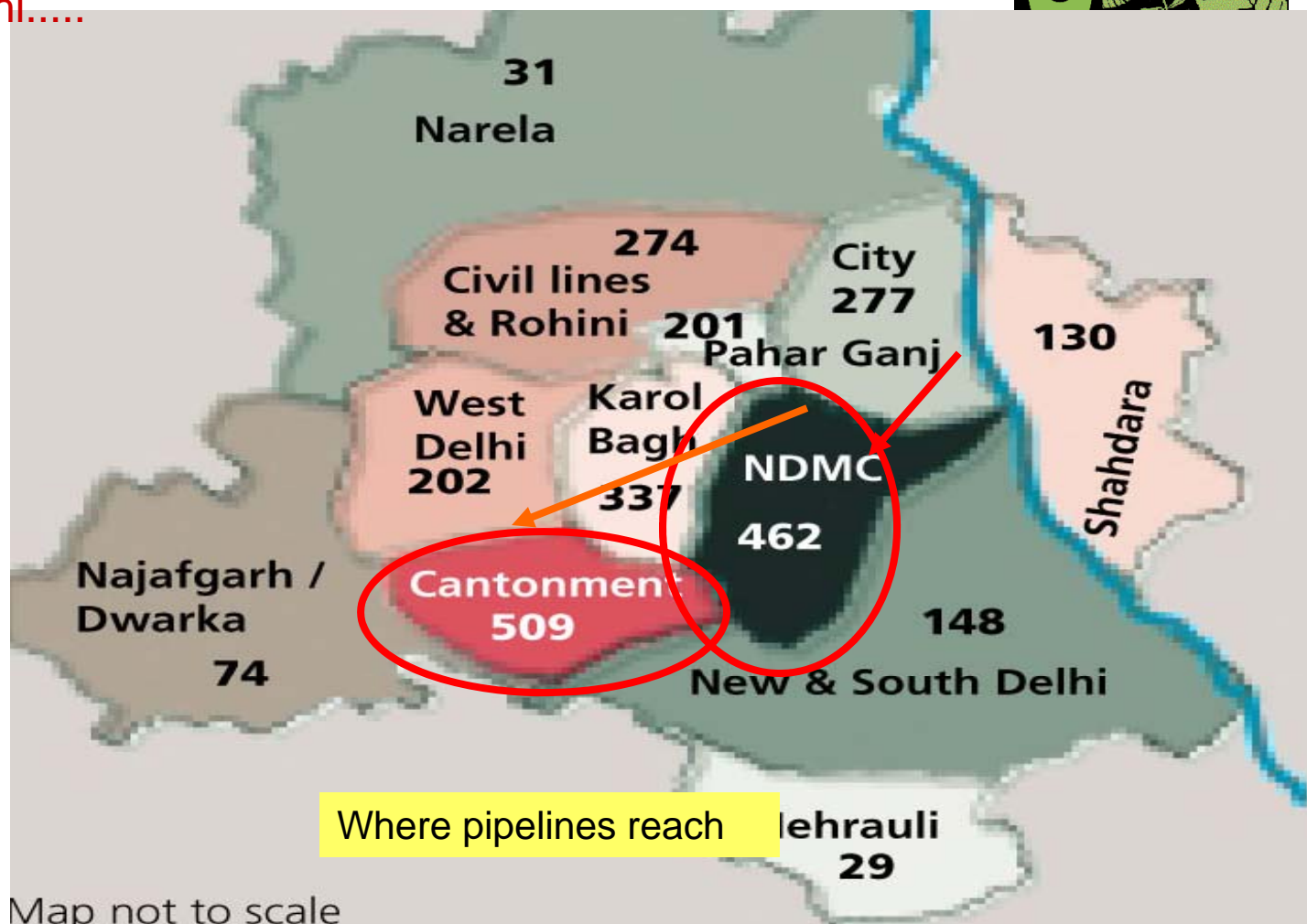Not defined
8%

State govt
16%

Local bodies
46%

Railways
28%

Source: DUSIB

Inequitous resource consumption: Worsens environmental footprint
Per capita water consumption in different parts of Delhi.....

31
Narela

274
Civil lines
& Rohini 201
Pahar Ganj

City
277

130

Shahdara

West
Delhi
202

Karol
Bagh
337

NDMC
462

Najafgarh /
Dwarka
74

Cantonment
509

148
New & South Delhi

Where pipelines reach

Mehrauli
29

Map not to scale

Exclusive smart city breeds exclusion

The smart city tag for Delhi's NDMC area defies all norms of high density and inclusive development. How will Delhi meet the housing needs?

Proposed transit oriented development policy requires high density, mixed landuse and mixed income development near metro stations. But exempts Lutyen's Delhi.

Smart city investment of Rs 1897 crore in NDMC area will not follow these basic principles of inclusive planning.
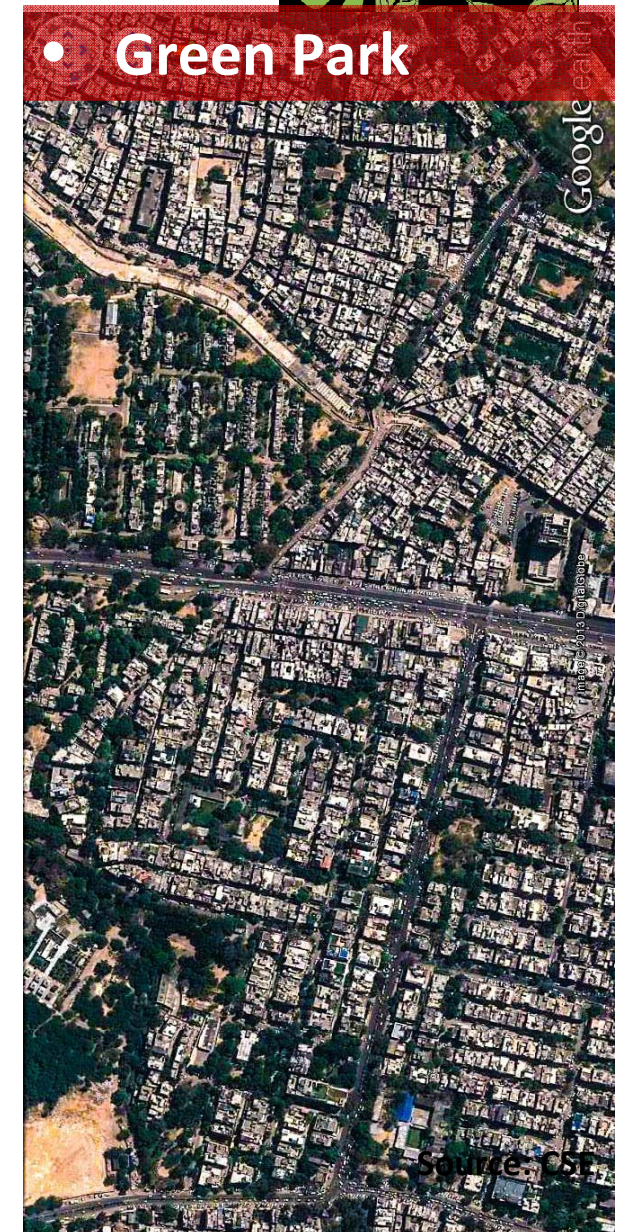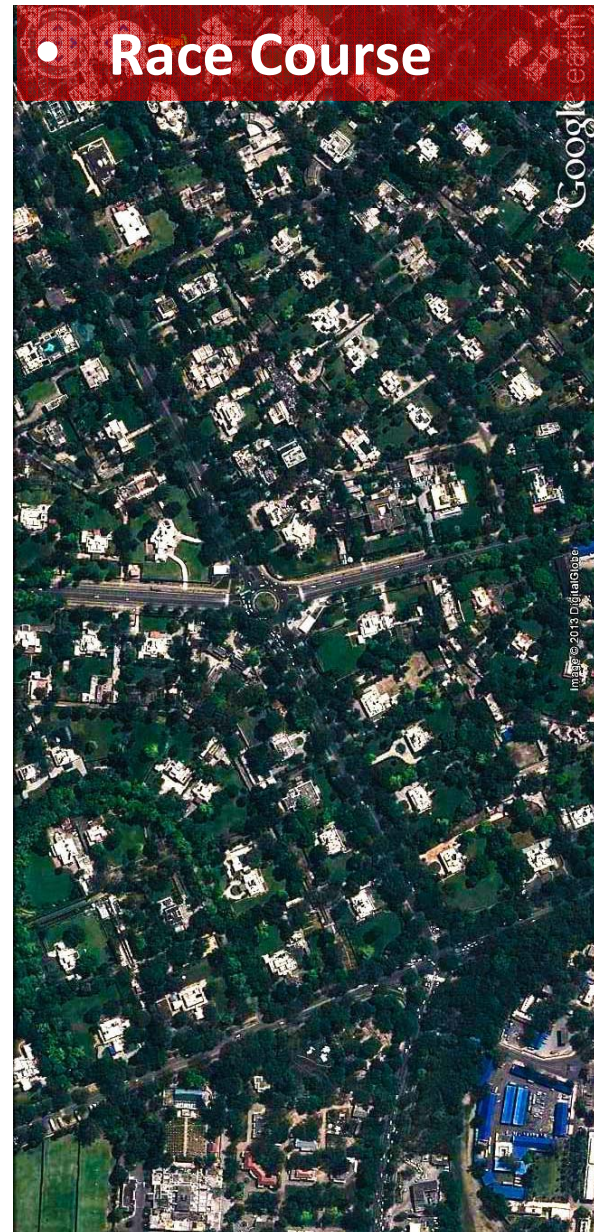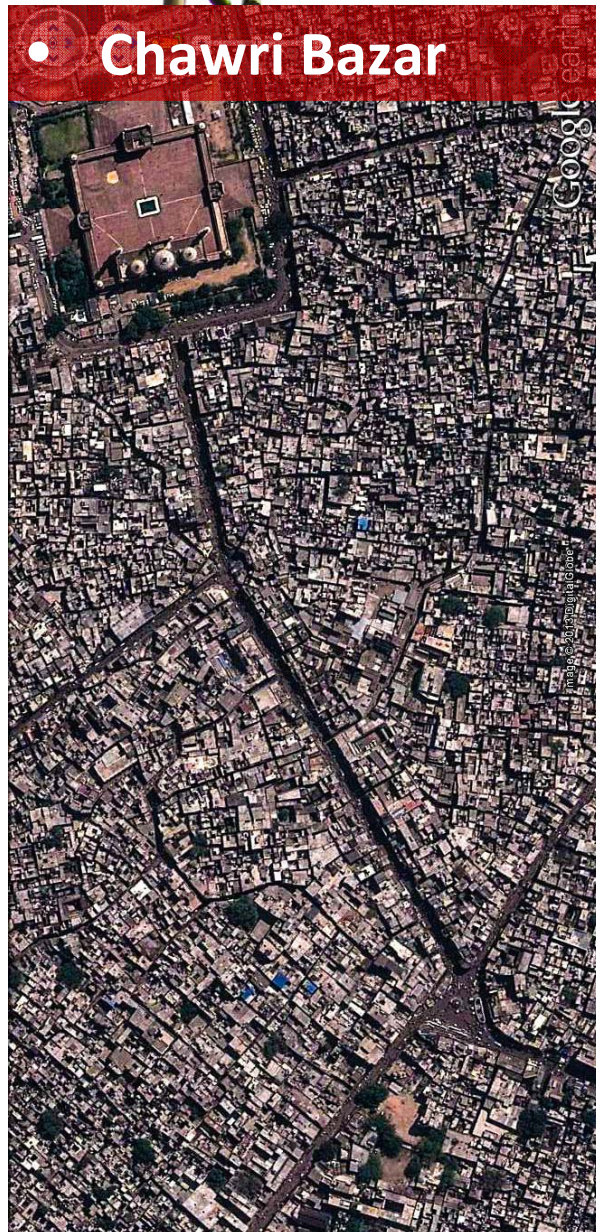
Poor people banished to the periphery face enormously enhanced costs of transport and living.

Improved planning and increased density in the core can free up a lot of valuable urban land also in the hinterland. At

Density disparity along metro line in Delhi….

Chawri Bazar

Race Course

Green Park

Source: CSE

Public transport to define the urban form

1a) High Density Mixed Use within 5-min walk of stations…

Transit Node

Express Bus Route

Reason for success of BRT in Curitiba:

Maximum people Live, Work & Play
within 5-min walk of *RAPID TRANSIT* Stations

Sprawled and gated...................

Cities grew about twice as fast in area as they grew in population, -- declining average city population densities and increasing sprawl.

For the 12 largest Indian cities, satellite imagery shows that, the proportion of built-up area outside a city's official boundaries exceeds that within its boundaries; exceeds the proportion of population, -- low density sprawl. (World Bank 2015)

New developments often filter rich residents as property values are high.....

Neighbourhoods get homogenised in terms of income etc. This keeps poor people out. Conflicts in neighbourhoods

Legal norms and guidelines are needed for inclusive planning....

Changing urban form --- Moving away from strength….

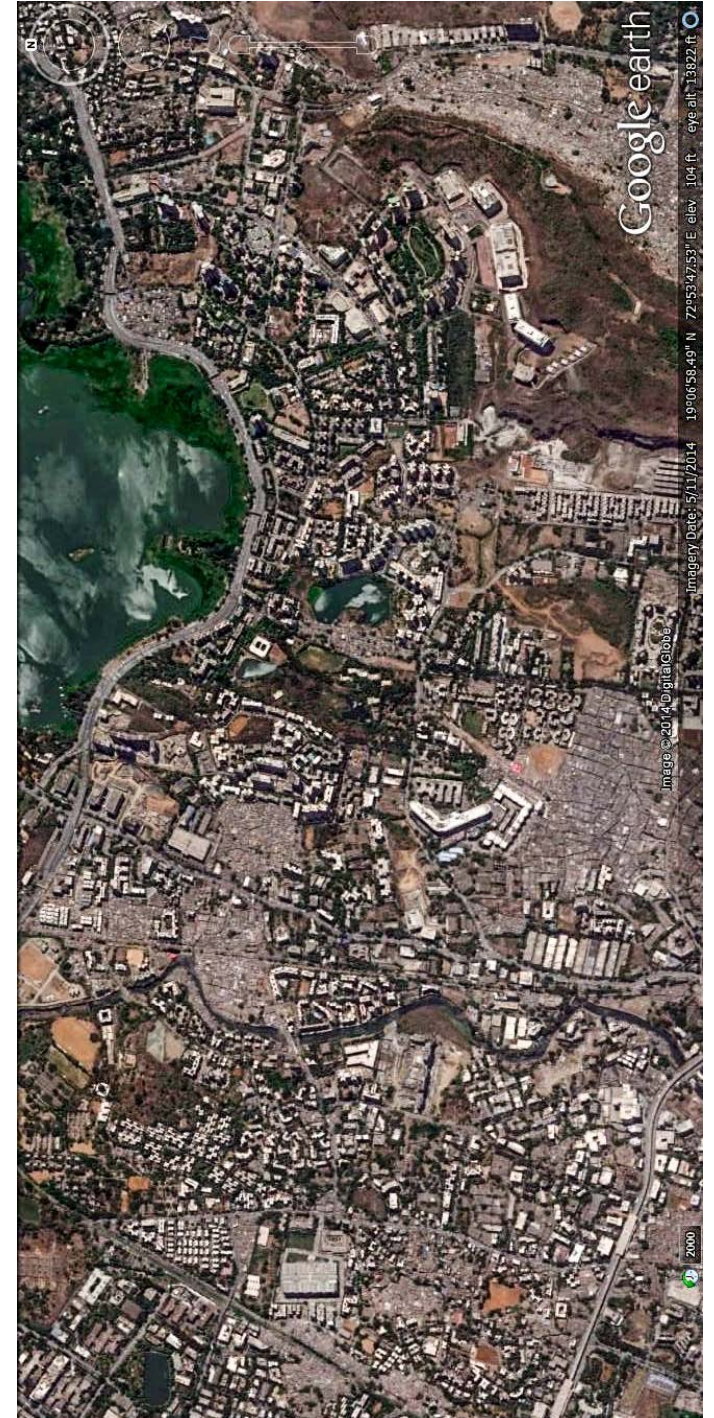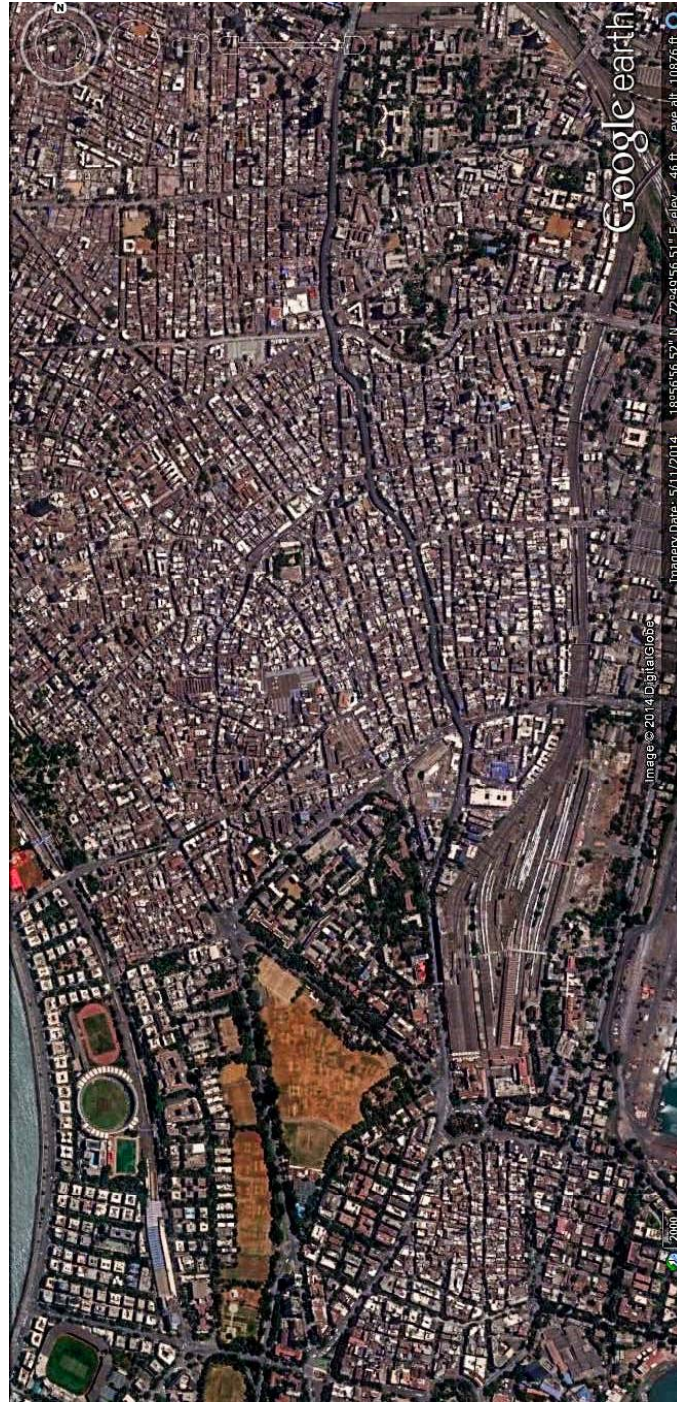**Central Kolkata:** Dense network of streets with excellent connectivity. Small blocks with permeable streets….

New Town Kolkata: low density super blocks

Mumbai

Towards gated development……
More exclusive zones

Super blocks

No mid block crossings for pedestrians – Advantage to vehicles

No land for poor

Lesson from Rajiv Awas Yojana (RAY) -- Land owning agencies not willing to give tenable land for the housing of the poor – even if it is only 3% of the city's land. Governments declare land as untenable or hazardous to evict the poor to the periphery. If land is declared tenable or habitable law requires in-situ development. Ownership requires other safeguards etc.
.

Housing for All and Pradhan Mantri Awas Yojana do not include tenure security or land rights for the poor. No guarantee, or additional legitimacy for the urban poor in slums. Without land tenure no legal services to slum settlements. For most part 'illegality' make the urban poor vulnerable.

Trend towards credit Linked Subsidy Schemes

New policies mandating percentage of FAR for affordable housing.

Density requirements -- TOD Delhi mandates density of 900 DU/ ha – How will this influence design and space?
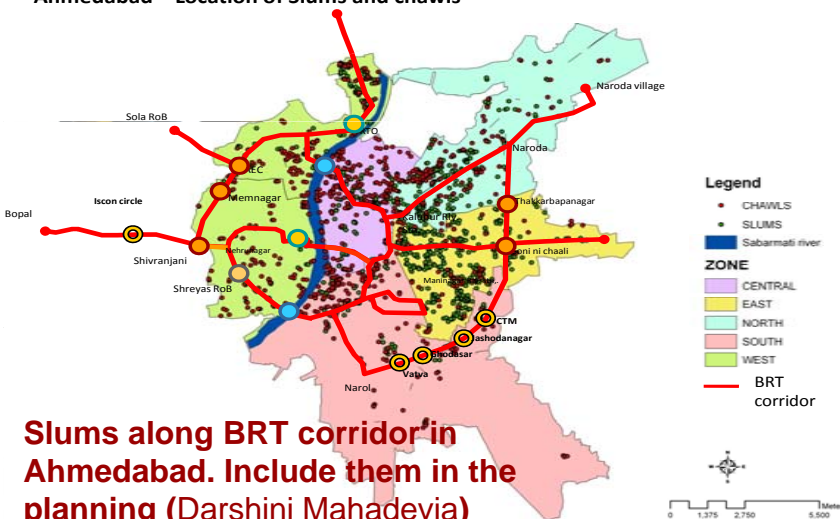
Exclusion hurts poor..

Ahmedabad – Location of Slums and chawls

Slums along BRT corridor in Ahmedabad. Include them in the planning (Darshini Mahadevia)

- **Develop the urban core**

  Urban planning and mass transport can push poor out, disrupt livelihood, increase travel distances and costs.

  - **TRIPP study**: Delhi Metro has displaced slums -- For the majority of the relocated households cycling distance increased from 3.27 km to 7.29 km. Bus distance from 4.7 km to 14.68 km. Journey has time increased. Average distance to services and number of trips have increased. NMT use has declined. (*A Arora and G Tiwari*)

  - **CEPT study:** Share of transport cost in the household budget increased significantly for the bottom 50 per cent of the population, that on education and health has stagnated.

  - Several low income colonies along BRT who can be integared (*D Mahadevia*)

Inform and support self constructed home

Self owned and self constructed houses incrementally built allow pacing of construction as per the convenience of the owner

Dominant strategy for the housing of the poor

Inform this process in terms of building typology, community space, meeting the needs of space for artisan activities..

Improve quality safety and stability of structure

Revisit typologies like High rise buildings that are unaffordable and often inappropriate
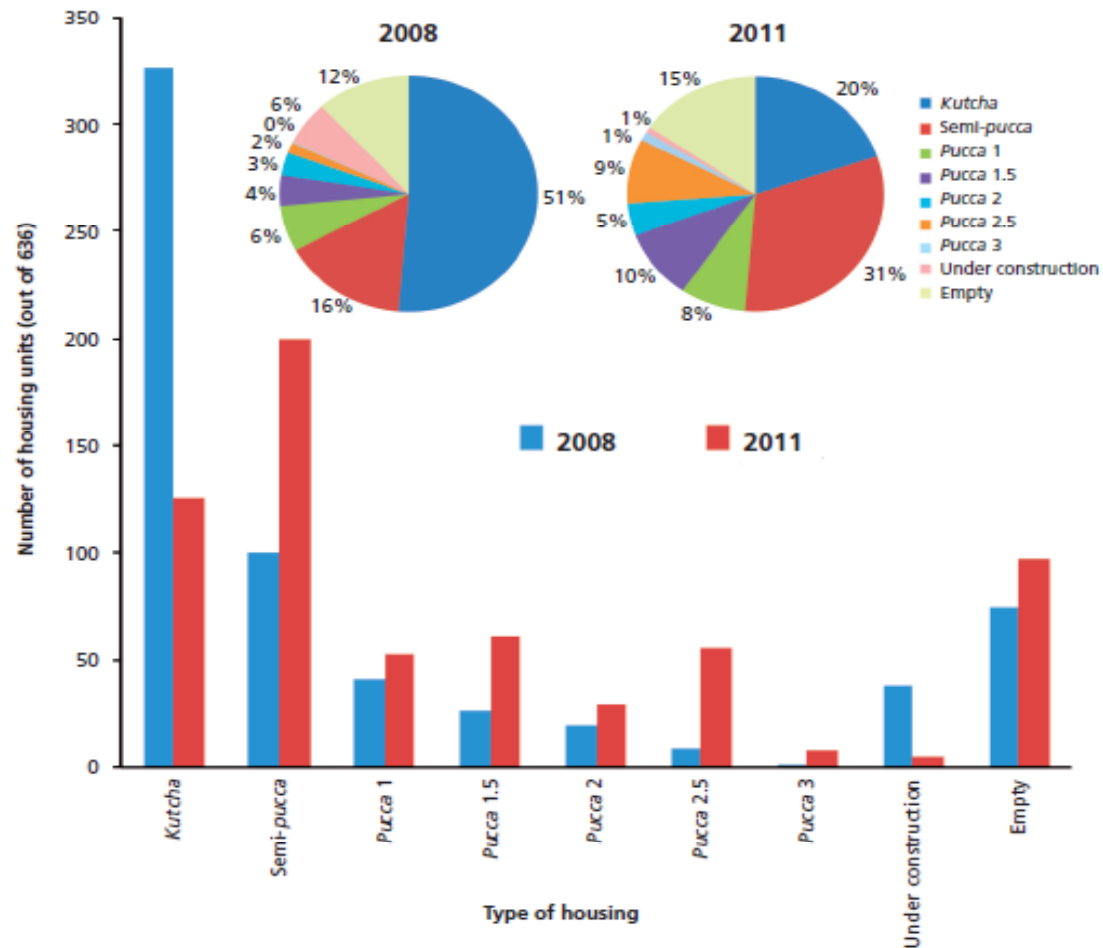
Incremental housing
Inform this process

GRAPH 1: INCREMENTAL DEVELOPMENT

In the resettlement colony of Savda Ghevra in Delhi, a clear shift towards *pucca* and semi-*pucca* housing is noticeable

Note: The figures 1, 1.5 etc. refer to the number of floors in the buildings

Source: Sidharth Pandey 2014, presentation made at CSE Media Briefing Workshop on 'Urbanscapes: How sustainable are our buildings and cities?', May 1

ource: DUSIB

Greening of poor people's home

Green building guidelines for affordable housing still weak

Recent initiatives by the National Housing Bank and others to frame design guidelines for affordable housing sector.

Little awareness about architectural design and material to improve overall resource efficiency, comfort and quality of life of the poor

New initiatives in mass affordable housing in Chennai, Bengaluru, Gujarat.

DHS- Design Home Solutions

Making poor people's homes comfortable-- Good example

SAM-BKL project of IGSS:

'Micro Home Solutions' – Night shelters; Design innovations in low cost homes

Savda Ghevra

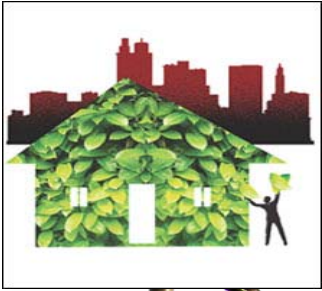Institute of Urbanology in Mumbai

Source: Micro Home Solutions

Find space for all.....

Leverage the emerging policies to address the challenges in the sector
-- Address land availability and tenurial security
-- Make formal finance system more inclusive and affordable
-- organize professional support for building design, quality construction; Build appropriate local skills
-- Build awareness about low cost design and material
-- Ensure private investment works for the poor and delivers on adequate and appropriate housing stock
-- Help create appropriate building typologies – integrate livelihood requirements; develop rental housing for the poor
-- Community services and healthy environment
-- Need public engagement -- community based planning for housing, local services and resources management
-- Make accessible cities

Let's begin the discussions...