Problems of Urban Housing

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ABSTRACT: *In India, housing is essentially a private activity. The state intervenes only to provide legal status to the land. The state intervention is also necessary to meet the housing requirements of the vulnerable sections and to create a positive environment in achieving the goal of 'shelter for all' on self-sustainable basis.In view of the above aim, the government introduced Housing and Habitat Policy in 1998, which aimed at ensuring the basic need 'Shelter for all' and better quality of life to all citizens by harnessing the unused potentials in the public, private and household sectors. The central theme of the policy was creating strong Public/Private partnership for tackling the housing and habitat issues.*

I. INTRODUCTION

Shelter is the basic human requirement. Even after 57 years of independence, the country is still grappling with the growing shelter problem, especially of the poor. The problem has further been compounded by the rapid increase in urban population. Constant migration of rural population to cities in search of jobs is causing unbearable strain on urban housing and basic services.

There is a severe housing shortage in the urban areas with demand – supply gap increasing day-by-day. The National Building Organization (NBO) had estimated the 1991 urban housing shortage at 8.23 million, and had expected the absolute shortage to decline progressively to 7.57 million in 1997 and 6.64 million in 2001.

In some small towns in India, the problem is not the lack of housing facilities but the lack of adequate housing facilities. Here, there is a surplus of houses when compared with households but these houses are unfit to reside.

The people who are most likely to become homeless are those who have least resources as providing housing is a profit-oriented industry. They cannot purchase houses nor can they afford high rent, so they live in unfit accommodation, as the rents demanded for such an accommodation is much low. Some very poor people prefer to squat rather than even rent an accommodation, thus leading to the growth of slums.

II. HOMELESSNESS

Homelessness is a complex problem; the circumstances of homeless people vary greatly. Homelessness is sometimes a product of shortage of houses, but in some cases homelessness is caused due to other reasons also. Four main issues are found to be the causes for homelessness:

(i) Shortages of housing:

If there are not enough places for people to live, then someone has to go without and those who are excluded are generally the poorest people.

(ii) Entitlement to land:

People erect temporary shelters rather than be homeless. Squatters usually build temporary shelters at first, but over time these settlements are given concrete shape and become more established.

(iii) Entitlement to housing:

If people are not entitled to use the houses which exist, they may be homeless, even when there is no apparent shortage. Some people are excluded because of their circumstances—street children are an example. The main reason for exclusion, however, is financial—homeless people are those who cannot afford the housing which is available.

(iv) Personal situation of homeless people:

Homelessness is often attributed to the characteristics of the homeless person, such as alcoholism and psychiatric illness; or to the social situation of homeless people, such as unemployment and marital breakdown (this condition mostly happens with women in India). People in these situations only become homeless if they are excluded from housing, or do not have enough resources to secure alternative housing.

III.   CONGESTION

Many households in urban areas have to cope with increasingly crowded conditions, although this is certainly not true for everyone. The housing conditions improve when people build high buildings, sometimes more than five storeys, to increase the number of houses. Many urban centres have very high population densities. The house owners therefore rent out numerous rooms to migrants. Poor migrants five under the most crowded conditions. They do not have access to ancestral residential land.

Therefore, they depend on the rented accommodation, which they often share with many others to save money. Some poor households of the original population also live in very crowded dwellings for two other reasons. First, many families expand and split up into multiple households, while the land available for construction becomes unaffordable. They are thus forced to fit more people into the same space or house or else to split up the existing plots and dwellings to accommodate a new household. Second, in the absence of sufficient income from other sources, some households are inclined to rent out a portion of their living space or sheds to tenants.

IV.   CONSEQUENCES OF CONGESTION

Some of the consequences of congestion (over crowdedness) are as follows:

i.   According to official estimates, the present shortage of houses is about 7 million in urban areas. About 19 per cent of the Indian families live in less than 10 square metres of space leading to congestion. For example, about 44 per cent of families in the urban areas live in one room only.

ii. The economics and health costs of congestion and haphazard movement of traffic are very heavy, besides exposing commuters and pedestrians to a high risk of accidents. Urban environment also suffers from degradation caused due to overpopulation. The dust load in the air in these cities is very high.

iii. Crowding (higher density of population) and peoples apathy to other persons' problems is another problem growing out of city life. Some homes (which consist of one single room) are so overcrowded that five to six persons live in one room. Overcrowding has very deleterious effects. It encourages deviant behavior, spreads diseases and creates conditions for mental illness, alcoholism and riots. One effect of dense urban living is people's apathy and indifference. Most of the city dwellers do not want to get involved in others affairs even if others are involved in accidents, or are molested, assaulted, abducted and sometimes even murdered.

Causes:

The requirement of house building is a massive program and the Indian Government is aware of it but cannot do much about it because of the following reasons:-

1.   Lack of investment and funds.
2.   Lack of building materials like red bricks, timber, steel sections, flats, angles, rods etc. as well as glass, tiles, sanitary-wares and cement and sand, as well as lime and plaster.
3.   Lack of a definite housing program.
4.   Non-availability of low cost housing ideas to be built for village and rural areas.

Solution:

In India, housing is essentially a private activity. The state intervenes only to provide legal status to the land. The state intervention is also necessary to meet the housing requirements of the vulnerable sections and to create a positive environment in achieving the goal of 'shelter for all' on self-sustainable basis.

In view of the above aim, the government introduced Housing and Habitat Policy in 1998, which aimed at ensuring the basic need 'Shelter for all' and better quality of life to all citizens by harnessing the unused potentials in the public, private and household sectors. The central theme of the policy was creating strong Public/Private partnership for tackling the housing and habitat issues.

Under the new policy, government would provide fiscal concessions, carry out legal and regulatory reforms, in short government as a facilitator would create the environment in which access to all the requisite inputs will be in tune in adequate quantum and of appropriate quality and standards.

The private sector, as the other partner, would be encouraged to take up the land for housing construction and invest in infrastructure facilities. Cooperative sector and Public Housing Agencies are also being encouraged to share the responsibility of providing housing facilities. The government has even repealed the Urban Land Ceiling and Regulation Act (ULCRA), 1976, to facilitate land for housing activity. Upgradation and renewal of old and dilapidated housing is also encouraged.

Another major problem is the lack of resources especially with people belonging to the middle class. To overcome this problem, housing finance institutions such as National Housing Bank, a subsidiary of the Reserve Bank of India, was established in July 1988.

The Housing and Urban Development Corporation (HUDCO) also started functioning with the financial support provided by the Government of India. HUDCO's focus is on providing housing facilities for

economically weaker sections (EWS) and for low income group (LIG). With the advent of many private banks, a number of schemes such as providing tax concessions and lower interest rates have been introduced to promote the housing sector.

The government has also introduced some schemes to curb the housing problem. They are as follows.
i.   Subsidized industrial housing scheme:
This scheme was started in September 1952, to provide houses to the labourers who worked before 1948 and 1952. The Government of India gave loans to the extent of 65 per cent to various industries, state government, legal housing construction societies and cooperative societies to construct houses for the labourers. The labourers could purchase these houses according to the rules framed by the government.
But these houses could not be sold or alienated without prior permission of the government. But this scheme did not succeed much because of the lack of cooperation of mill owners. In the third Five-Year-Plan, it was made obligatory for mill owners to provide housing facilities to their labourers. In the fourth Five-Year-Plan, a provision of Rs. 45 crore was made for this purpose. The fifth plan also included similar provisions. Apart from the central government, state governments have also formed various Housing Boards and implemented societies and various schemes.

ii. LIG housing schemes:
This scheme was started in 1954. Persons who have income less than Rs. 600 per annum could get a loan up to 80%. Local and cooperative bodies are given such loans.

iii. Slum clearance and improvement scheme:
This scheme was started in the year 1956 to give financial assistance to the state governments and local bodies for improving the slum areas. It was estimated then that about 12 lakh houses were not fit for dwelling. Hence, the long-term and short-term schemes were started. But as it was not possible to provide houses to all the people living in slum areas, this scheme could not progress satisfactorily.

iv. Middle-income group housing scheme:
Under this scheme, the people of middle-income group are given loans for constructing the houses. The state government also gives loans on low rates of interest.

vi. Rental housing schemes:
This scheme was started in 1959 to provide houses on rent to the state government employees.

vi. Land acquisition and development scheme:
The government felt that the LIG and middle-income group people could construct houses if land was made available to them on a reasonable price. For this purpose, a plan was set up under which the state governments could acquire land and plots at suitable places, develop them and give them away to the needy people.

V.   CONCLUSION
The government has now started focusing on providing housing facilities but has not thought much about solving problems that are connected with human settlements, such as the problems of improving and managing the civic services, constructing inexpensive houses and conserving energy and recycling waste. Lack of proper water supply and sanitation facilities for drainage system and garbage disposal are major problems in most of the modern urban centres of today.

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