CHAPTER 28

HOUSING

There is a tremendous opportunity for the growth in India's housing sector. As per 2001 Census, about 27.8% of the population lives urban areas, and the Registrar General of India estimated in 2006 that 67% of the population growth in the next 25 years is expected take place in urban areas alone. This fact reflects the importance of housing sector especially in urban areas. The Government of India and State Governments have adopted a two-pronged approach to housing development for the poor in the past, i. e., sites and services and permanent housing. Under sites and services, basic infrastructure facilities like drinking water, internal roads, approach roads, drainage, community toilet, etc., were provided to develop layouts. The beneficiaries were also given construction assistance for erecting a small shelter. The permanent housing programme, which has replaced sites and services, was initially confined to those beneficiaries who could avail loan facility. Later, several modifications have come up in the programme to address the housing needs of different target groups. The broad elements of the approach of the Government of India to tackle the problem of housing the poor are: special programmes/targeted subsidy to the poor and vulnerable groups, loan assistance to governmental agencies/beneficiaries at below-market interest rate for housing and at normal rate for infrastructure through the Housing and Urban Development Corporation (HUDCO), creation of housing assets as part of employment and income generation programmes, promotion of cost-effective and eco-friendly building materials and technologies and creation of an enabling environment for private sector initiative. Indira Awas Yojana (IAY) is an example of housing for targeted groups in rural areas through employment creation. The Rajiv Awas Yojana (RAY) for slum dwellers and urban poor was announced in 2009-10 to extend support to States that are willing to provide property rights to slum dwellers. The Government's efforts in implementation of RAY would be to encourage the States.

Building materials account for about 60% of basic inputs in any housing programme and their costs can go as much as 75% of the cost of a house for low-income groups. There is a growing concern that persisting shortage of cost-effective building materials for the vast majority of population is a serious impediment to improving the housing conditions of the people. While popular traditional materials are short in supply, high demand for them has resulted in their high prices and taking them out of the reach of the poor. Most of the new alternate materials developed in recent past are cost-effective and environment-friendly. But they are yet to be translated into marketable products for mass application. Excepting cement and steel, all other materials required for housing are likely to have constraints of supply. Keeping these aspects in view, the Government of India and State Governments have been promoting research in the fields housing and construction activities. This has led to a number of new alternative building materials and techniques aimed at reducing the cost of house construction and improving the performance of conventional building materials and techniques. Energy-efficient manufacturing processes and use of renewable raw material resources of wastes and byproducts of industry, agriculture and forestry, etc., have resulted in Cost-Effective and Eco-Friendly (CEEF) products. As it was seen that the use of CEEF building materials and techniques was hampered by the general lack of understanding on part of beneficiaries due to ignorance and illiteracy, the Government has initiated a massive programme of demonstration, education and counseling for the poor. Rural masons are considered as the "rural housing engineers" by the beneficiaries and therefore, care is being taken to train and motivate masons in addition to beneficiaries.

National Buildings Organisation:

The National Buildings Organisation (NBO) was established in 1954 as an attached office under the Ministry of Housing and Urban Poverty Alleviation for technology transfer, experimentation, development and dissemination of housing statistics. NBO was further restructured in March, 2006 with the revised mandate keeping in view the current requirements under the National Housing Policy, and various socio-economic and statistical functions connected with housing and building activities. The mandate of the NBO in its restructured form is as follows: -

- To collect, collate, validate, analyse, disseminate and publish the housing and building construction statistics.

- To organize training programmes for the officers and staff of the State Government engaged in collection and dissemination of housing and building construction statistics.

- To create and manage a documentation centre relating to housing, poverty, slums and infrastructure related statistics.

- To coordinate with all the State Govts/Research Institutions/UNCHS/International Bodies etc. as being a nodal agency in the field to cater to the statistical needs of the planners, policy makers and research organization in the field of housing and related infrastructural facilities .

- To conduct regular short term sample surveys in various pockets of the country to study the impact of the plan schemes, which are being run by the Ministry by utilizing the service of staff so employed on contractual basis. At least two such studies will be conducted in a year.

- To undertake special socio-economic studies evaluating the impact of the plans, policies and programmes in the field of housing and infrastructure, as and when required, by the Ministry for which the additional funds will be provided by the Ministry.

The Jawaharlal Nehru National Urban Renewal Mission activity (JNNURM) was launched on 3rd Dec, 2005 for 63 mission cities. Mission has got two sub missions viz, Urban Infrastructure and Governance which is looked after by Ministry of Urban Development and sub mission-II, Basic Services for Urban Poor, which is looked after by Ministry of Housing and Urban Poverty Alleviation. NBO has been entrusted with the task under JNNURM as: (1) looking after MIS cell for JNNURM (including Data Centre and E-governance unit), (2) acting as a nodal agency for receipt of all projects reports under BSUP and IHSDP and getting them appraised by BMPTC, HUDCO, NBCC etc., (3) coordinating all capacity building programmes concerning project preparation, appraisal and reforms pertaining to JNNURM training of Municipal Officers, implementing BSUP,IHSDP etc., and (4) coordination of Appraisal of DPRs and Reforms by Appraisal Agencies.

Urban Housing:

After 1950, the Government of India formulated ten five year plans aimed towards housing and urban development, which led to the launch of Urban Poverty and Alleviation Programme of Nehru Rojgar Yojana (NRY). These plans laid emphasis on institution building and on construction of houses for government employees and weaker sections. The Industrial Housing Scheme was widened to cover all workers. As a follow-up of the Global Shelter Strategy (GSS), National Housing Policy (NHP) was announced in 1988, whose long term goal was to eradicate the problem of lack of housing, improve the housing conditions of the inadequately housed, and provide a minimum level of basic services and amenities to all.

The Housing and Urban Development Corporation (HUDCO) was established as a fully-owned enterprise of the Government of India in 1970 with an equity base of ₹20 million to function as a national techno-financial institution to promote housing and urban development. The objectives of HUDCO are: financing and undertaking (1) the housing and urban development programmes in urban and rural areas; (2) either wholly or partly, the setting up of new towns or satellite towns covering infrastructure needs in urban and rural areas; (3) the setting up of building material industries; and (4) providing consultancy services for projects of housing and urban development within the country and abroad. The borrowers of HUDCO are: State Urban Infrastructure Finance and Development Corporations, Water Supply and Sewerage Boards, Urban Development Authorities, State Housing Boards, National Capital Region Planning Board (NCRPB), New Town Development Agencies like City and Industrial Development Corporation (CIDCO), Mumbai, Municipal Corporations/Municipalities, Improvement Trusts, and private companies and agencies.

The key activities of HUDCO include:

- Lending for housing programmes through various schemes such as urban housing, rural housing, staff rental housing, cooperative housing, working women's housing, housing schemes through NGOs and CBOs and housing through private builders;

- Lending for urban infrastructure, including land acquisition for projects, integrated land acquisition and development, city level infrastructure - water supply, sanitation, solid waste management, transportation, etc.;

- Consultancy services in the field of housing, township development and infrastructure development;
- Promotion of Building Centres for technology transfer and support to building material industries; and
- Training in human settlements and technical assistance to borrowing agencies.

Recognising that the propagation and extension of new cost-effective, energy- efficient and eco-friendly building technologies to the grassroots level require a focused approach, a Centrally-sponsored scheme for setting up a national network of Building Centres (Nirmithi Kendras) was initiated in different States. Over 350 such centres have already become fully operational. These Building Centres are promoting use of cost-effective building materials based on locally available raw materials and wastes. HUDCO provides funding support to Building Centres for setting up production units of new building materials and components. To encourage Building Centres in technology extension activities, the Government of India has exempted the levy of excise duty on materials and components produced by these Centres.

Rural Housing:

Housing assumes great significance for the rural poor in that it lays the foundation for a life of dignity for them by dispelling the gloom of shelterlessness and conferring a distinct, secure identity. Addressing housing shortage is thus an important strategy of poverty alleviation in India. The 2001 Census places the rural housing shortage figure in India at 148 lakhs. Since 1999-2000, a number of initiatives have been taken to improve the Rural Housing (RH) Programme by making provision for upgradation of unserviceable kutcha houses and by providing credit with subsidy for certain sections of the poor. Emphasis has also been laid on use of cost affective, disaster resistant and environment friendly technologies in rural housing. The Bharat Nirman Programme has recognised and accorded due priority to the need to end shelterlessness.

The Ministry of Rural Development is implementing Indira Awaas Yojana (IAY) with a view to providing financial assistance to the rural poor living below poverty line for construction of pucca house. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP), which began in 1983. The Indira Awaas Yojana (lAY) was launched during 1985-86 as a sub-scheme of RLEGP. IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April, 1989. 6% of the total JRY funds were allocated for implementation of lAY. From the year 1993-94, the scope of lAY was extended to cover below the poverty line Non-Scheduled Castes/ Scheduled Tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10% of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Castes/ Scheduled Tribes poor should not exceed 4% of the total JRY allocation. IAY was de-linked from JRY and made an independent scheme with effect from 1st January 1996. The objective of IAY is primarily to provide grant for construction of houses to members of Scheduled Castes/Scheduled Tribes, freed bonded labourers and also to non-SC/ST rural poor below the poverty line. The target group for houses under IAY will be people below poverty line living in rural areas belonging to Scheduled Castes/Scheduled Tribes, freed bonded labourers and non-SC/ST.

The concept and definition of various terms used in housing sector are as under:

Household: A 'household' is usually a group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so. Persons in a household may be related or unrelated or a mix of both. However, if a group of unrelated persons live in a census house but do not take their meals from the common kitchen, then they are not constituent of a common household. Each such person was to be treated as a separate household. The important link in finding out whether it was a household or not was a common kitchen. .A household with at least one Scheduled Caste member is treated as Scheduled Caste Household. Similarly, a household having at least one Scheduled Tribe member is treated as a Scheduled Tribe household.

Institutional Household: A group of unrelated persons who live in an institution and take their meals from a common kitchen is called an Institutional Household. Examples of Institutional Households are boarding houses, messes, hostels, hotels, rescue homes, jails, ashrams, orphanages, etc.

Houseless Households: Households who do not live in buildings or census houses but live in the open on roadside, pavements, in hume pipes, under fly-overs and staircases, or in the open in places of worship, mandaps, railway platforms, etc. are treated as Houseless households.

House: In 1971 census, 'House' was defined 'as a building or part of a building having a separate main entrance from the road or common courtyard or stair case etc. Used or recognised as a separate unit. It may be inhabited or vacant. It may be used for a residential or non-residential purpose or both'.

Independent house: An independent house is one which has a separate structure and entrance with self-contained arrangements. In other words, if the dwelling unit and the entire structure of the house are physically the same, it is considered as an independent house. Here dwelling unit means living rooms, kitchen, bathroom, latrine, store-room and verandah (both open and closed).

Pucca House: A pucca house is one, which has walls and roof made of the following material. Wall material: Burnt bricks, stones (packed with lime or cement), cement concrete, timber, ekra etc

Roof Material: Tiles, GCI (Galvanised Corrugated Iron) sheets, asbestos cement sheet, RBC, (Reinforced Brick Concrete), RCC (Reinforced Cement Concrete) and timber etc.

Kutcha House: The walls and/or roof of which are made of material other than those mentioned above, such as un-burnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones, etc. are treated as kutcha house.

Semi -Pucca house: A house that has fixed walls made up of pucca material but roof is made up of the material other than those used for pucca house.

Flat: A flat, generally, is a part of a building and has one or more rooms with selfcontained arrangements and normal housing facilities like water supply, latrine, toilet, etc., which are used exclusively by the family residing therein or jointly with other families. It also includes detached room or rooms which may or may not have other housing facilities.

Slums: The slum areas broadly constitute of: (1) All specified areas in a town or city notified as 'Slum' by State/Local Government and UT Administration under any Act including a 'Slum Act', (2) All areas recognized as 'Slum' by State/Local Government and UT Administration, Housing and Slum Boards, which may have not been formally notified as slum under any act; and (3) A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

The Office of the Registrar General & Census Commissioner, Ministry of Home Affairs, and Government of India conducts Census on decennial basis. The latest census was conducted in 2001. .As entire houses and household of the country are covered under Census; the housing information generated by such Censuses is accurate and exhaustive. This is only primary source agency having housing information at Census basis. However, the limitation of the housing information based on Censuses is that it is available on decennial basis only. National Sample Survey Organisation (NSSO), Ministry of Statistics & Programme Implementation, Government of India is also conducting the National Sample Surveys on sample basic about the various subjects selected in different rounds. NSSO is an other primary source agency for housing information. However, the limitation of the housing information based on NSSO is that it is based on sample only. Besides, the National Building Organisation (NBO), Ministry of Housing and Urban Poverty Alleviation, Government of India is responsible for developing an authentic and reliable database on housing and building statistics.

Highlights:

- As per Census 2001, in the country, the number of occupied residential houses was 179.28 million and the number of households were 193.58 million. There were 108 households per 100 occupied houses and 531 persons per 100 households in 2001. About 72% of total occupied houses and 71% of households resided in rural areas in 2001.

- 71.97% of total houses were used exclusively for residential purposes, 3.17% houses were residence-cum-others, whereas, 18.51% of total houses were used for non-residential purposes and 6.35% houses found vacant as per Census 2001. In urban areas, 70.18% of total houses were used exclusively for residential purposes, 2.57% houses

were residence-cum-others, whereas, 18.23% of total houses were used for non-residential purposes and 9.02% houses found vacant as per Census 2001.

- 89.2% of the houses were independent houses, 3.7% were flats and 7.1% were others in rural areas, whereas, 63.3% of the houses were independent houses, 20.6% were flats and 16.0% were others in urban areas as per the National Sample Survey conducted during 2003.

- Out of total households, 51.6% households were residing in pucca, 30.1% were residing in semi-pucca and 18.2% were residing in katcha as per Census 2001. However, out of total rural households, 49.7% households were residing in pucca, 21.4% were residing in semi-pucca houses and 18.8% were residing in katcha houses, whereas, 88.0% households were residing in pucca, 9.1% in semi-pucca and 2.9% were residing in katcha houses in urban areas as per the National Sample Survey conducted during July, 2007 to Jun, 2008.

- Out of total households of the country, 87% were owned, 10% were rented and only 3% were other households. 94% of households were owned in the rural areas, whereas, in urban areas, 67% were owned, 28% were rented and 5% were other households as per Census 2001.

- As per the National Sample Survey conducted during July, 2007 to June, 2008, out of total rural households, 94.4% were owned, 3.3% were rented and 2.3% were other households, whereas, out of total urban households, 61.5% were owned, 33.2% were rented and 5.3% were other households.

- Out of total households, there were 38.5% one room, 30% two rooms and 28.4% three & more rooms dwellings in the country as per Census 2001. Only 3.1% of the households of the country have no exclusive rooms. Out of total urban households, there were 35.1% one room, 29.5% two rooms and 33.1% three & more rooms dwellings in the country in 2001. Only 2.3% of the urban households have no exclusive rooms.

- Overall, 77.9% of the households had safe drinking water facilities, 73.2% in rural areas and 90.0% in urban areas as per Census 2001. As per the National Sample Survey conducted during 2002 (Jul-Dec), 27.5% of the households had tap, 17.9% of the households had wells and 51.3% of the households had tubewells/ handpumps for drinking water in rural areas, whereas, 73.6% of the households had tap, 5.1% of the households had wells and 19.6% of the households had tubewells/ handpumps for drinking water in urban areas.

- 55.9% of the households had electricity facilities, 43.5% in rural areas and 87.6% in urban areas as per Census 2001. However, as per the National Sample Survey conducted during July, 2007 to June, 2008, 60.2% rural households and 93.8% urban households had electricity facilities.

- 21.9% rural and 73.7% urban households had toilet facilities as per Census 2001. However, as per the National Sample Survey conducted during 2002 (Jul-Dec), 23.7% rural and 82.9% urban households had toilet facilities.

- In rural areas, 76.3% of the households had no laterine facilities, and there were households with 1.9% service, 11.7% Septic tank/flush and 10% other latrines. Whereas in urban areas, 17.9% of the households had no laterine facilities, and there were households with 4.1% service, 70.7% Septic tank/flush and 7.3% other laterines in urban areas.

- Average coverd area of a dwelling unit was 51 sq.mtr. in rural areas and 49 sq. mtr. in urban areas as per the National Sample Survey conducted during July, 2005 to June, 2006.

This chapter contains the following tables:

Table 28.1(A): presents the State-wise occupied residential houses and households for the country in 1991 and 2001 categorized by the number of occupied residential houses, households, households per 100 occupied residential houses and persons per 100 households.

Table 28.1(B): presents the State-wise occupied residential houses and households for the rural areas in 1991 and 2001 categorized by the number of occupied residential houses, households, households per 100 occupied residential houses and persons per 100 households.

Table 28.1(C): presents the State-wise occupied residential houses and households for the urban areas in 1991 and 2001 categorized by the number of occupied residential houses, households, households per 100 occupied residential houses and persons per 100 households.

Table 28.2: presents the distribution of census houses according to uses to which they are put categorized by rural and urban during 2001.

Table 28.3(A): presents the State-wise distribution of rural households by type of dwellings categorized by independent, flat and other during 2002 (Jul-Dec) and 2003.

Table 28.3(B): presents the State-wise distribution of urban households by type of dwellings categorized by independent, flat and other during 2002 (Jul-Dec) and 2003.

Table 28.4(A): presents the State-wise distribution of households of the country living in Pucca, semi-pucca and kutcha during 1991 and 2001.

Table 28.4(B): presents the State-wise distribution of rural households living in Pucca, semi-pucca and kutcha since 2004.

Table 28.4(C): presents the State-wise distribution of urban households living in Pucca, semi-pucca and kutcha since 2004.

Table 28.5(A): presents the distribution of households by type of occupancy categorized by rural and urban and further sub-categorized by owned rented and others for Censuses 1991 & 2001 and the State-wise distribution households by type of occupancy categorized by rural and urban and further sub-categorized by owned rented and others for Census 2001.

Table 28.5(B): presents the State-wise distribution of households by type of occupancy categorized by rural and urban and further sub-categorized by owned rented and others sine 2004.

Table 28.6: presents the distribution of households by size of dwelling units occupied categorized by rural and urban for Censuses 1991 & 2001.

Table 28.7: presents the distribution of households by source of drinking water categorized by rural and urban for Censuses 1991 & 2001 and NSSs conducted in 1998 (Jan-Jun) & 2002 (Jul-Dec).

Table 28.8: presents the State-wise distribution of households having safe drinking water facilities categorized by rural and urban for Censuses 1991 & 2001.

Table 28.9: presents the State-wise distribution of households having electricity categorized by rural and urban since 2001.

Table 28.10: presents the State-wise distribution of households having toilet facilities categorized by rural and urban during 2001 and 2002 (Jul-Dec).

Table 28.11(A): presents the State-wise distribution of rural households by type of laterine during 2002 (Jul-Dec).

Table 28.11(B): presents the State-wise distribution of urban households by type of laterine during 2002 (Jul-Dec).

Table 28.12: presents the State-wise average covered area of dwellings unit by type of dwelling units categorized by independent, flat and others houses and further categorized by rural and urban during July, 2005 to June, 2006.