AFFORDABLE HOUSING IN INDIA

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ABSTRACT:

INTRODUCTION

Housing in India has been a great challenge. Millions of houses are required to built in a certain time frame. 99% of these houses are required by the Low income groups (LIG) or Economically weaker sections of the society. If the time frame is not maintained the new slums will come up.

Affordable housing is the housing affordable to those having median household incomes depending upon the Housing affordability Index. Urban population is increasing day by day. Currently 28% to 30% of Indians live in the urban areas which is expected to reach at 40% by 2020. India is facing massive housing shortage of 18.8 million units (24 million in 2007).

Affordability & Low Cost housing concept:

Guideline for housing affordability is a housing cost that does not exceed 30% of a household’s gross income. India uses a 40% rule. Increasing population, rising urbanization, Demand supply mismatch are the factors which forces us to think about Affordable housing.

Budgetary constraints of government & limited use of technology in this sector invites the public sector to play a role in this scenario with Public Private Partnerships.

Effective budgeting and following of techniques which help in reducing the cost of construction. Using locally available & innovative materials along with technology without sacrificing the strength, performance and life of the structure.

It emerges that to effectively facilitate ‘Housing to all’ the National Housing and Habitat Policy has to address affordability of LIG and EWS. The poor achievements of the policy indicate need for radical changes in the present approach to make it more facilitating, enabling and pragmatic policy. To summaries government’s comprehensive role as facilitator should be to offer a package of land + services + finance + technology. The present form of
public-private partnership (PPP) has shown some limitations and hence public-private-
people’s partnership (PPPP) can only turn the dreams of millions of poor and deprived to
have their own house. In order to achieve ‘Housing for all’ the national priority should be to
target low- and moderate-income households under the public-private-people’s partnership
(PPPP) mechanism by improvising above imperatives. The pragmatic approach of reforms in
the National Housing and Habitat Policy can only turn dreams into realities.
Innovative building systems.

• GFRG Building designs

Glass fibre reinforced Gypsum wall panels are modified & now also used as roofing panels & further whole as building systems (Conceptualized by IIT Madras)

It’s a very fast construction process, cheaper than the conventional construction systems & still without compromising with the strength of the structure.

The modification made is that, the cavities of this panel are filled up with proper concrete along with reinforcement. All the junction cavities are to be made like this & other cavities can be filled by any ordinary material to give the stiffness to the structure. Every third cavity is filled done made RCC section.

The slab is constructed by providing T-beams filled by the RCC. Thus the strength is not compromised at any level of the construction.

Such as GFRG Building systems (Glass fibre reinforced Gypsum).
LIMITATION

In the erection procedure we require the crane to put the panels in to the place. This may affect the productivity of the overall work, but not in the case of affordable housing because we are going to construct numerous units of houses all at one time which makes it economical.

Similar to this technology there are different kind of precast units or prefabricated units are available made up of different kind of materials & used as per the requirement.
CHALLENGES & SOLUTIONS

➢ Getting KYC documents of non earning member is a challenge. Majority of these are spouse (Home makers) where ID or Resident address proof are not available, thus an special arrangement by the state government should be made for them to have their legal id proofs & an awareness drive is necessary.

➢ Builders are scared for the approval clearance & time consumed in it while working with government in a PPP.

➢ Time period & Speed of Construction
   We have to adopt the technology & construct the units at a faster rate, or else the slums will increase day by day.

➢ Even if the houses are provided the slums are not decreasing.
   1. The entitled persons make monthly income by giving that house on rent.
   2. Their workplace is far away than the house provided which is generally in the outskirts of the city.

   Thus the need of the employment has to be understood equally.

➢ The slum people are most of the time even not aware of the health issues concentrated in slums where basic necessities like safe drinking water & sanitation is not available, Thus we have to go on to the ground & make them understand about their health & future of their children.

CONCLUSIONS:

➢ Awareness drive has to take place.

➢ We have to adopt the alternative options available in construction industry as discussed above.

➢ Time Consumed in legalization part should be reduced.

➢ Linked Infrastructure development simultaneously
FINAL QUOTE:

Let us hope that we will not be forced to look in our children’s eyes & say that

We had the technology
We had the technocrats
We had the opportunity
We had the funds
We had the time

BUT

WE LACKED OF VISION

Other wise the development of the country could be on an unexpected level.

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