

**INDIAN INSTITUTE OF TECHNOLOGY ROORKEE**

**NPTEL  
NPTEL ONLINE CERTIFICATION COURSE**

**Housing Policy & Planning**

**Lecture – 28  
Cooperative Housing**

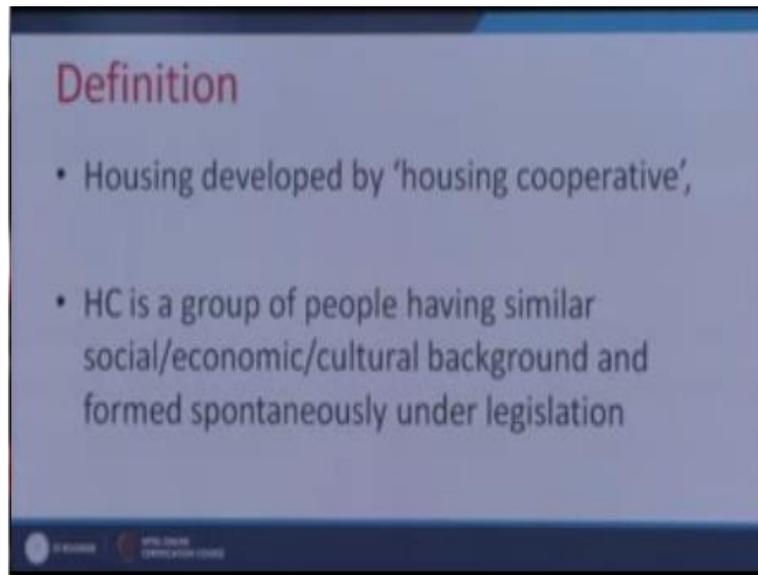
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Hello in the last lecture we discussed the importance of the commutative development and the strategies to encourage the communicative development and the planning level at the operational level at the control level and also design level so today we will have the discussion of the cooperative housing so before we go the details of the today lecture let us quickly recap the few points which we discussed the commutative development is very important in a new housing areas.

Because without the community the housing does not full fills it objective of full fill the shelter need of the people number 1, number 2 the investment of the resource and the finance is not full filled and number 3 without the community the social security and the next generation is formed properly and for this reason we have to encourage the community interaction and social interaction by efficient planning and the design and the operation of the housing areas.

So for that we discussed various methodology like in planning level we can promote cooperative housing institutional housing or at the planning level we can use special plane which can encourage the social interaction or social mixing those kind of methodology we discussed last day so today we will discuss the cooperative housing and how it can enhance the communicative development and also it can offer a very good option for the affordable housing.

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So cooperative housing is basically a housing typology which is developed by the housing cooperatives in plotted housing we have seen that plotted housing is the major source of the housing for the low are the medium income group households in all the Indian cities so the those are constructed by the house owners itself in the group housing you will find that the private developers are the public developers they are developing the housing.

But here the housing cooperative which is nothing but the group of people having similar social economic cultural background and which can be which is formed continually under some legislation now two thing is very important you can see the combination of the people which is coming from a conman background it can be social background like say language or the religious background it can be economic background or may be cultural background and they can form from their own cohesion spontaneously.

And which can be registered which can be streamline through the legislation so cooperative housing societies acts or rules and regulations these are done these are framed at the state levels state government level to ensure the right of the cooperative member to ensure the process to ensure the mechanism of the cooperative registration and to mechanism of the cooperative

housing and other cooperative societies formation and it is workings in this type of housing the land and the command facilities belong to the cooperative because the cooperative is the developer they are arranging the money they are developing the projects so land and command facilities belong to cooperative like the group housing in group housing we have seen that the command facilities belong to the community or the residence association not the individual owner similarly here also the cooperative as a whole owns the land and the facilities and the apartment belong to individual if the housing cooperative make a plotted development in that seen the individual plots will be one by one.

The people but the command facilities like the raid or the open space it the community center everything will be won by the housing cooperative now let us discuss the how the process of cooperative housing happens or what are the basic process how the cooperative housing is constructed or delivered the first stage of the cooperative housing is the formation of the cooperative that means as we discuss before in the earlier slide that mean people some group of people.

They can form a cooperative from their own initiative it is not that the government is imposing something or any private agency is imposing something it is their own initiative by which they can form a cooperative or a community yes the size, number and the formation criteria can be given by the government so that is the first stage, the second stage is the registration under government department and declaration and declaration with the signatories, now since it is a continuous initiative from the people it has to be registered with the government under this state cooperative housing acts rules and regulations.

And after the registration it becomes a registered cooperative housing society the once it is registered then they will be able they will be eligible to apply for the purchase of the land so next stage they can apply for the land to the either state government authorities or to the private developer or to the common from the common from the market they can purchase the land, through the process land could be allotted to the cooperative because since they are registered through this state government acts and rules and regulation.

Any state housing policy any state housing provision it may be a plotted housing it may be a group housing those could be allotted to that particular corporative based on the state legislation or the state policy if the state governments they want to encourage the corporative housing they can definitely allocate or provide that particular housing to the corporative but in a transparent manner.

Once the land is allotted then the infrastructure will be developed by the developer or the housing developer which can be private and public both and the corporative they can prepare design and drawing with the help of the architect so the next part will be to create a planning and design now here the difference is in every group housing you as inducer or never entering into the design or the planning preparation process.

Because at that stage the developer deals with architect but here you are the client you are the owner and you are the inducer therefore you are making your design brief you are approaching to the architect and the planner as well and you are making their your own requirement and your facility facilitating your design process and time to time you can provide your inputs to improve the design.

So that you get the maximum benefit of the design as per your freedom as per your requirement so that is the very important part and which is much different than the group housing design process, the next part is the construction now the corporative can construct their house themselves with their own people or with their own resources definitely but sometimes with their own resources like finance and manifestation power.

They can appoint or they can appoint separate contractor or the people or the agency to construct the projects because if the corporative very weak it may not be possible to construct the building by their own members, after the construction is over then they can occupy the project through the study or the methods like the occupancy, certificates and the completion certificate as to be should and after that their job will be to operate and maintain it.

So this is maintenance of the housing cooperative now this is the general process but it can vary from state to state or from geographic areas to geographic area it is a general process where the formation of the cooperative or the community happens as a beginning and the construction and the occupancy comes in the last in the other new housing areas developed by the private developer may be they group housing on the plotted housing.

It is just reversed you develop you construct then the people come there and occupy the houses, now why we promote the cooperative housing though we mention now mention briefly but let us see what are the reason we promote cooperative housing the first and foremost reason is that the commutative formation in the last lecture we discuss the community building is very important part for any housing development.

And in privately developed group housing areas commutative develop in text 30 to 40 years but here in cooperative housing communities already developed they are the builder they are the decision maker of their design so here the community formation does not take additional time from the construction or the inception of the project, the second part is the less numbers of construction as an authority as a planning authority if you provide a plotted housing.

And you provide individual plots to individual members or individual persons you have to transact through each member or each owner but here in this cooperative housing if you promote cooperatives then you have to transact with cooperative only whereas within the cooperative they can have the transaction with your own member, so therefore from the administrative point from the governments point it reduces the number of transaction for the authority that therefore it is very convenient and effective from the perspective of the governers.

Next is that it also ensures high density, so because it is a large group it is not 1 or 2 persons so it ensure the density the more the density more the compactness more the social interaction and so density can be achieved in cooperative housing. Fourth is the affordable option why it is more affordable because in privately developed houses or housing projects the developers develops the project they construct the projects keeping in a mind that they need to have the have some amount of profit.

So after keeping the profit they will sell the house to the market and the price the final price what you are paying as an end user which consists of the construction cost, the project cost as well as the profit element which is going directly to the developer, but here since you are the developer you are the end user you are constructing your own house there is no profit element in the whole pricing structure so the price is just exactly equal to your construction cost number one.

Secondly, the cooperative plots usually are given in a subsidized cost or in a break even cost by the government so at the same time you are reducing the price either reducing the cost of the construction because there is no profit element and you are monitoring the project you are overseeing the project so administrative cost is also reduced and secondly you are reducing the cost because you are getting the plot from the government so times usually at a subsidized cost.

From both the angle from land and building the cooperative housing becomes one of the greatest affordable housing options it also creates the community that is why cooperative housing is much encouraged. The last and the very important part is the transparency and the sense of ownership in a privately developed group housing you just get the final product and you pay the price for that depending on the market options depending on the choices or whatever the projects and the units are available you can pay and you can get the house.

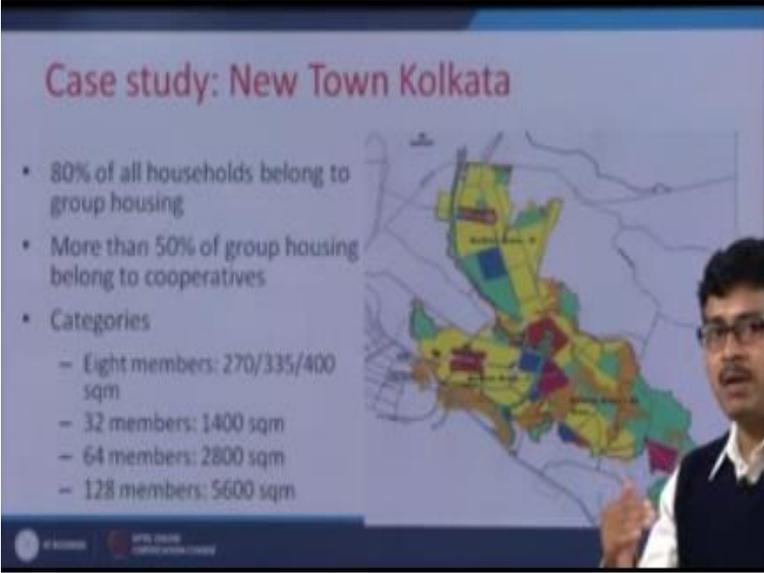
But here but in that process you do not have the transparent mechanism by way you can monitor the project execution you can monitor the subcontracting process or any decision making process. But here in this mechanism the whole process is transparent because you are the decision maker you are the developer and you are the end user and you are the client of the project.

So that is why the whole the process is transparent, and since you are involved from the inspection to the construction or the occupancy stage there is a strong sense of ownership like the privately built plotted house. Similarly with the plotted house here also you develop a sense of ownership and because of this sense of ownership there is a strong attachment with the community strong attachment with the building and the land, that is why cooperative housing is much more important in our housing strategy.

Now let us see some example, we mention this example of the new town Kolkata few lectures back also, now let us discuss the some of the strategic or the policy options which was exercise in this new town now out of all development 80% of the house hold belong to group housing as a policy by the government to achieve the compact development to achieve the more density 80% of the households where allowed to make group housing.

Now out of the all group housing 50% of the total group housing was allotted to the cooperatives, so objective was that to create more housing compact housing more density and within that also to create community more cooperative housing but in different variety. Now let us say what are the varieties.

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The slide, titled "Case study: New Town Kolkata", displays a list of statistics and a map of the town. The statistics are as follows:

- 80% of all households belong to group housing
- More than 50% of group housing belong to cooperatives
- Categories
  - Eight members: 270/335/400 sqm
  - 32 members: 1400 sqm
  - 64 members: 2800 sqm
  - 128 members: 5600 sqm

The map on the right side of the slide shows the geographical layout of the New Town Kolkata, with various colored areas representing different housing zones or cooperative clusters. A presenter is partially visible on the right side of the slide, pointing towards the map.

Now there were various types of varieties the first variety was this small cooperative it was 8 to 12 members and after this small cooperative there are medium and the large cooperatives having 32 members, 64 members and 128 members now what is the objective for making small, big, and medium and the large cooperatives. The objective is that the cooperative is like 8 member or 10 members will enable the likeminded people who may be has spontaneous friend.

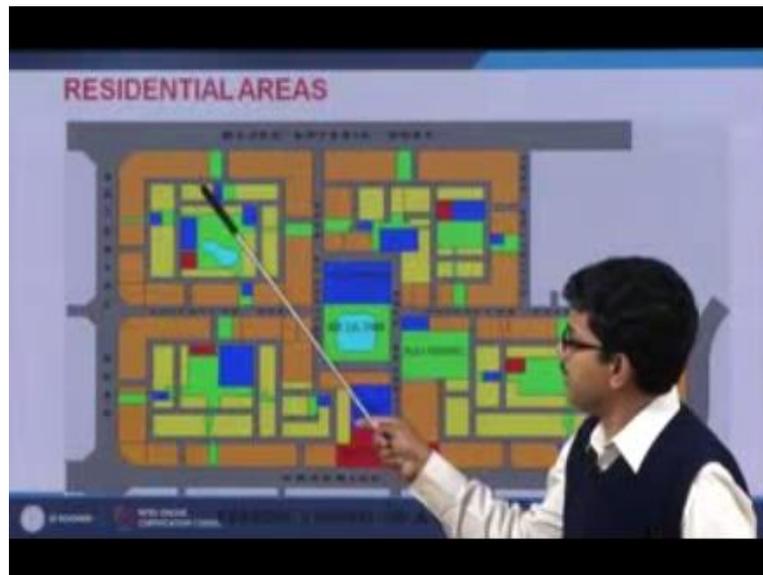
Who may be a school friend, who may be working in the same place, who may be staying in the same place they can form their cooperative, apply for the housing or the land and get the housing. Then the objective the large and the medium cooperatives can be both, like medium cooperative can solve the spontaneous developed housing community.

And the large cooperative they actually basically stop the cooperatives from under the institutions or the offices. Like say there could be large cooperative of any cooperate house or any public sector undertaking. So large cooperative, medium cooperative and the small cooperative all are formed or given priority, keeping in the mind of the community development but at the various levels.

Now you can see there are various eighties of the small cooperatives, the smallest file 270<sup>2</sup>m belongs to the lower income group. The medium file 335<sup>2</sup>m belong to the middle income group and the larger file 400<sup>2</sup>m belong to the higher income group.

So you can have a variety of the plot options, variety of the plot sizes and its shapes to bring the variety and the community in the property of the housing. So these are the areas, the yellow areas are the residential areas will see just one example of a residential sector and it is location of the cooperative housing, how the cooperative housing were situated.

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This is the typical sector of this particular case study, this two are the areas of the residential use this dark yellow areas which is kept periphery of any neighborhood is provided for the cooperative. Mostly, at the small cooperative and medium cooperatives. And the internal yellow areas which is nothing but the small plots which maybe private plots or private plots for the higher income group or middle income group.

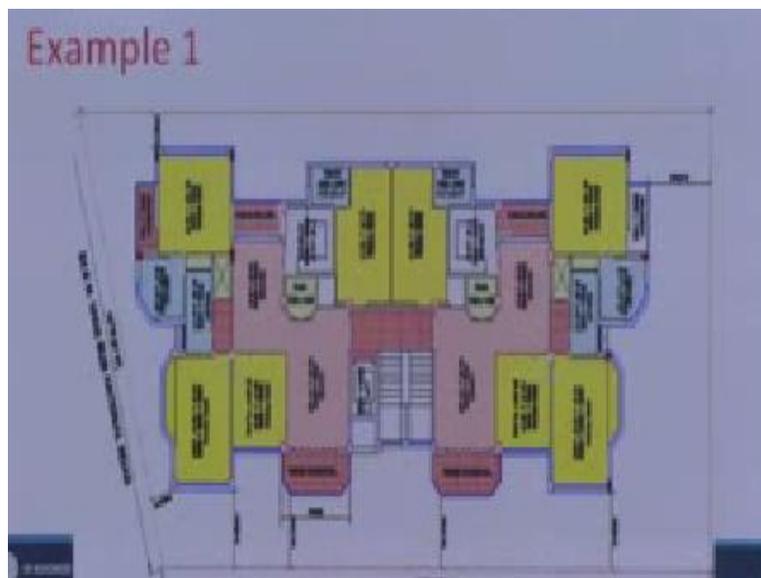
So you can see that the periphery plots which are lying at the edge of larger roads are basically cooperative plot. At every, so as a strategy as a planning strategy, it was on same that if we provide the cooperative at the periphery. And the individual plot at the centre, there could be more interaction in terms of social interaction in terms of the open area and the facilities and the concern.

Now based on that one of the major, what I say is the dimension of the cooperative housing is the variety. Since here in the decision making process various peoples or from the ground are available and they provide their opinion and comments and take part on the decision making bodies. The planning and the design itself become very crucial. I will show, I will just show or share with you few examples through which you can understand and appreciate that how the

cooperative housing planning and design can be diverged and it can be through a challenge also though it has a lot of advantage what we discussed.

In this example, you can see that the, this is basically eight member cooperative. So eight member cooperative member has the built development like say, ground floor will be converted it will be for the parking and the upper four floor will be given two units per part. So within the four floor you can accommodate eight units, so in this particular example.

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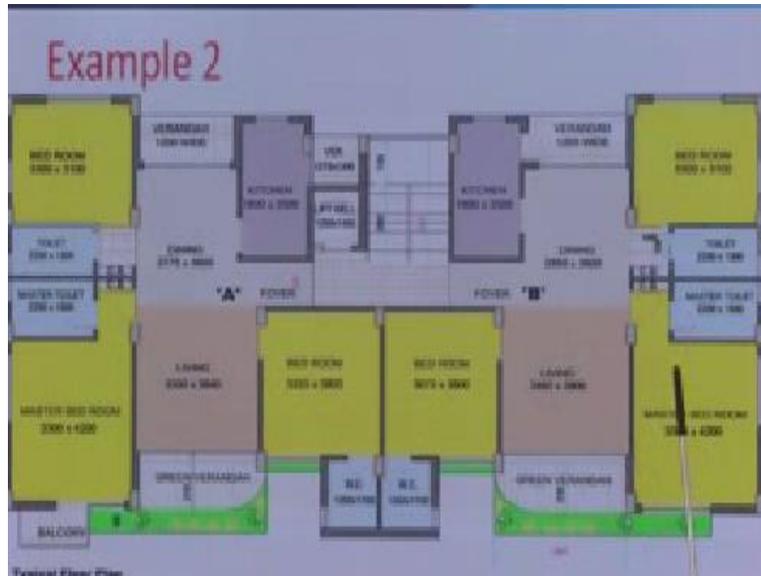


We can see that the different type of mechanism having three bed rooms, all this two bed rooms are having three side open which was the one of the basic requirement of the particular cooperative and some of the bed rooms are having flexibility like this of having continuity with the dining area or the living area.

So that can be used too flexibly either as a bed room or as an extension of the living areas. In the next example you can see that this is the core area that is the stair case and the life but these two units are not identical. This particular cooperative, if they wanted to have little more extra facility in the host facing units. This is the host facing units and these are east units.

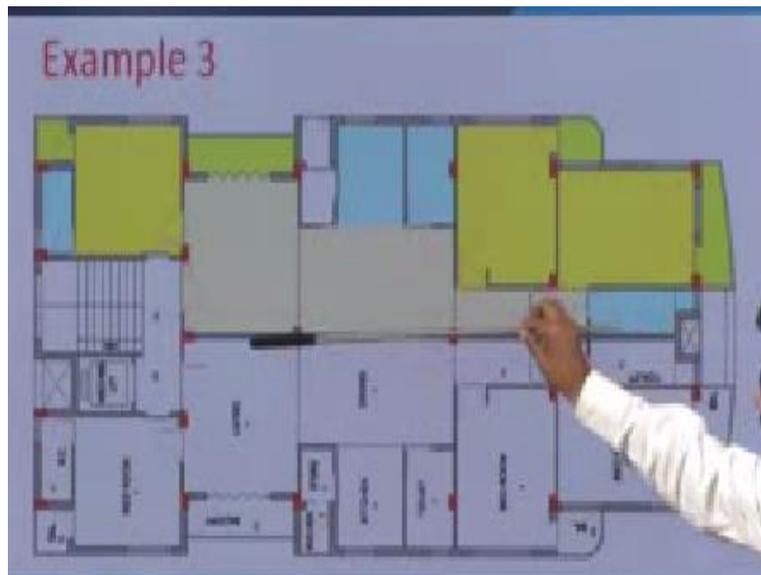
So in the host facing units this balcony and this kitchen are this balcony was given as a kind of a addition facility.

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Then the east facing unit, so that is how within the design. The designer can create some variety to satisfy the every unit to satisfy every member. But at time it can be a little more challenging also.

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In this example you can see that the two units are divided like this. This is one unit, this is another unit. Usually in the previous examples the units were divided like that but here at the particular cooperative wanted to have their units divided in this fashion because the front road is there in this direction so they wanted to have the foundation of from both the units.

So keeping in mind this kind of design option was possible so that from the road both the units can get some kind of foundation and the visual connectivity.

At the same time they will have the main entrance from the core area and some secondary entrance through the bedroom so I am not going in to much details of the design aspects but I am giving you some greenness of the design dimensions or the planning dimension which will tell you or which will which will be easier to understand that how divers and how challenging could be design o the cooperative housing.

Now as a result of this strategy at the planning level or the strategy level what was the outcome of this particular example of new town Calcutta so we saw that the response is huge like the if the number of cooperative plot is one there is application by the cooperative like moiré than 8 or

10 so for one particular residential plot there are possible takers of the plot like 8 to 10 number so government had to advertise again and again through satisfy the housing demand and to create more number of cooperative plot because this continuous development of the cooperative society where in number.

That is the first response the second which is basically a reason land was s provided through a transparent lottery system so that people are convenience that okay they will get the legitimate housing plots so because of that the response was also very nice, buildings halve been constricted in face one the remaining building re being constricted another factor in the cooperative housing that the those the objective is to frame the community but they are on example in they instance and that few of the cooperative members they are also selling it out to the market.

But one condition or the precondition of the re selling of the cooperative housing plot is that if you want to resell the plots or the resell the flats you have to take the permission from the cooperative, so even then the transfer of the ownership by reselling of the units is also existing another part is very important this cooperative housings are affordable for MIG and LIG then the market fact this will discussed before also here also we have experience the same thing.

The market rate for the material income group and the lower income group is much higher than the construction cost and the rate of the cooperative housing because the other projects they are the profit elements are there because of the profit elements naturally the final price will be much more higher than the cost of the housing development by the housing cooperative.

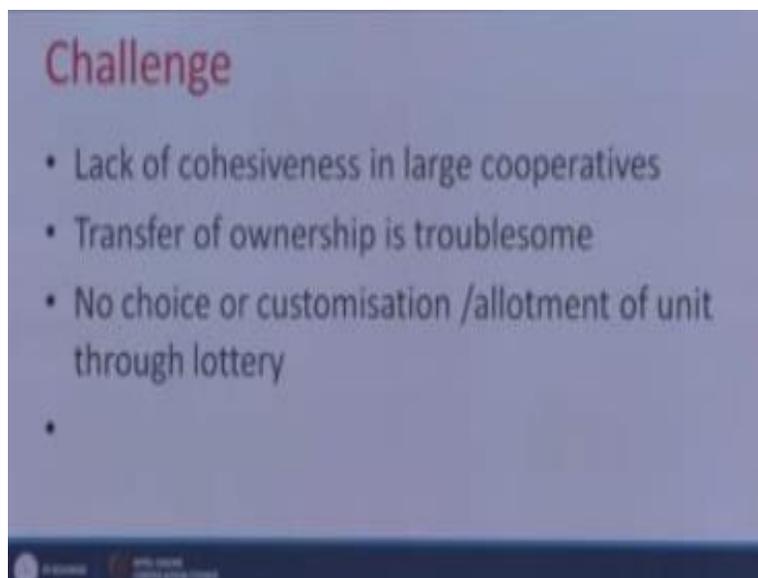
So considering this feedback and this response and the experiences our challenge is to the lack of the what are the challenges let us discuss some of the challenges that we says even the cooperative housing offers many advantage and many fruitful outcomes like community development.

So one of the major challenge is are the if the cooperative is very large like 32 60 or 50 or more than 100 so there may be lack of cohesiveness if the cooperatives very small like 8 member 10

member or 7 member there are enough cohesiveness and you can definitely take out the deficient and you can inhume in the decision making process but if it is very large it becomes challenging.

So that is the first challenge of the beadier from the inner side from the people side one of the problem of the various of the cooperative housing is that they cannot transfer the unit until unless the cooperative gives the permission and allows the transfer, whereas in the priestly developed group housing it is much more easier you can purchase a house you can purchase a apartment and next day if your if you want to sell it out if you want to sell it out during your crises period during your any emergency you can do it but in the cooperative housing or you can do it but definitely you have to take the permission and that can take some time from the cooperative.

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Another part is that there is no choice or customization on the allotment of the unit because the allotment of the unit is through the lottery in the privately developed group housing projects if you purchase a flat in the very early stage you will be given the 100% or the maximum amount of choices and you can chose your apartment chose your house from the options but here since everybody is the member of that particular cooperative everybody will get the equal opportunity equal priority that is why the allotment is done through the lottery.

But is even if you do not get the choice to take the particular unit for your own purpose definitely you can enter you can involve yourself in the decision making process. So that even if you get the any apartment which is not priorities by you that also becomes referable, that also becomes that is also not very bad so that kind of option is possible but yes the allotment you do not get any particular choice to select a particular unit which is possible otherwise in the private group housing.

Then another challenge is basically in the design is how we can maintain a equity and the equilibrium across your design. I showed some of you some of the examples were you have found that the unit designs could be variable because some member can opt out or some member can give the priority that like we have seen that first facing plot or may be based on the vertical positioning they may opt out for different type of unit design and configuration.

So it is possible that as if the planner and the designer you might have to derive a few more options of the unit design and the class study of the building so that is possible so it may be a kind of challenges for the cooperative housing. At the same time it can give you different challenging in terms f design and the planning, because if the building is done by the private developer we do not make so many alternative so many options within the same building or same building block.

But here you might have to do those kinds of options and those kind of exploration the another challenge is the design decision making by the members it t5akes time and multi duration I told that see the group is primarily heterogeneous. Even if they are form from a small continuous cultural community but the decision making times may take time. And for that you need to have a streamline decision making process for the strategy level, planning level, and then the design level.

And another challenge is that since the endures are fragmented there is no endures of a common type there are various diverse categories from the endorsers. So bringing or achieving sometimes be troublesome sometimes may be more challenging. So next lecture we will discuss the

institutional rental housing how it is issued in the rental housing are also very important typologies to offer the community and the affordable housing.

Before I conclude let me summaries quickly we discussed today we discussed the aspect of the cooperative housing the cooperative housing are nothing but the housing done by the housing in cooperatives. The housing cooperatives are found by the people continuously then those are registered under the state act then they get the land construct the land their building and occupies it. Secondly we told that since they are involved in the decision making process they are more attached to the building.

They are more attached to the decision making process and as the result the community filling is there in the cooperative housing. Third we discussed that is much more affordable than the privately developed group housing because in the privately developed group housing the developer always keeps their profit element. But here the developer you are the member you are the endures. So whatever is project cost is there that is the final price. Secondly sometimes government provides the plot in a subsidies or little lesser price to the people.

Keeping in the mind that they will promote or they will encourage the cooperative housing. So from both aspect building and the land the cooperative housing becomes a really an affordable option for the people. Then we discussed the diversified aspect dimension from there cooperative housing planning and we mentioned that it is a challenge for the planner hence the designer. To accommodate the diversity within the planning within the planning and the design level, but if you can address the challenge address that at every level definitely cooperative housing is one of the best options which offer the affordable housing.

At the same time it offers the community development within a very quick time within one year or two year. With this we conclude this session the next session we will discuss the institutional and rental housing thank you.

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