Today we have lecture 3 in lecture 3 we will discuss about the overall housing situation in our country we have basically 3 parts to describe the housing situation.

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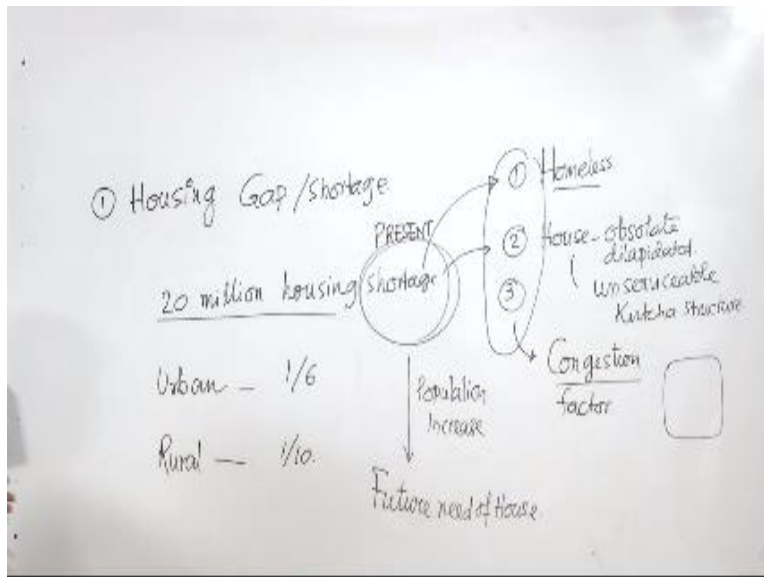
First we will discuss the housing gab or shortage next we will discuss some typical characteristics and then finally we will discuss few issues and concerns based on this issues and concern the our hole discussion on the housing policy and planning will depend so let us start with the housing gab and shortage you know that India second most populous country in the world after china and we have almost 130 cores of population.

And major of this postulation does not have livable house as per the government data we have right now almost 20 million shortage now this 20 million housing shortage these are based on various calculation shortage calculation given by the government departments and also other departments now what does it mean this 20 million housing shortage it means that in urban area and rural area.

In urban area 1 out 6 % does not have livable house out of 6% 1% does not have any livable house in rural area it is 1 out 10% that does not have livable house that is the overall situation now how what are the types of this shortage how it is calculated what type of shortage is at there now this let us see that this shortage is based on basically 3 parameter one is you know that there are various people how are basically living on the streets who are surviving on the steers or the open public land who are basically termed as homeless.

They are basically serving on streets railway stations in the bust terminals without any proper shelter second part ort the second group of people who have the house but those are obstacle or dilapidated that means those houses are in a condition or in structural condition which may occur which may cause any time any disaster or nay damage to the property so some time sit is called as unserviceable Kutch structure you recall my last days lecture that there are there three types of house based on the structural quality one is kutcha another is semi pucca and puccar so within the kutcha there are some structures which is unserviceable.

Because they are dilapidated or obstacle that is I why those are counted under the shortage second part 3rd there are house mostly in the slums or in quarters where people stay together more than 1 family stay together which causes congestion, now how congestion is defined, as per the government of India the congestion is defined in a room if there is more than two family or if more than one family with another adult person in the same room that time in that cases those are called congestion factor and thus congestion factor will cause need for another new house and this from this congestion factor it will increase the housing shortage.

So congestion factor is nothing but the amount of housing need coming from the families where more than one family is living in a same room or same house so that is the congestion factor so homelessness house obsolesces and congestion factor these three criteria's they make this house in shortage and not only that based on this is the present shortage what we have discussed based on the population increase.

We have to satisfy the house for the future population so there will be some additional future need of house therefore the future need of the house and the current need which is trying to million the actually nee of the house in much more than we and usage so that is the housing gap or housing shortage in total, now let us see that what are the basic characteristic of this housing shortage in India.

What are the characteristic or major cleans or direction off this shortage firstly there are various types of disparate in this shortage for example urban and rural.

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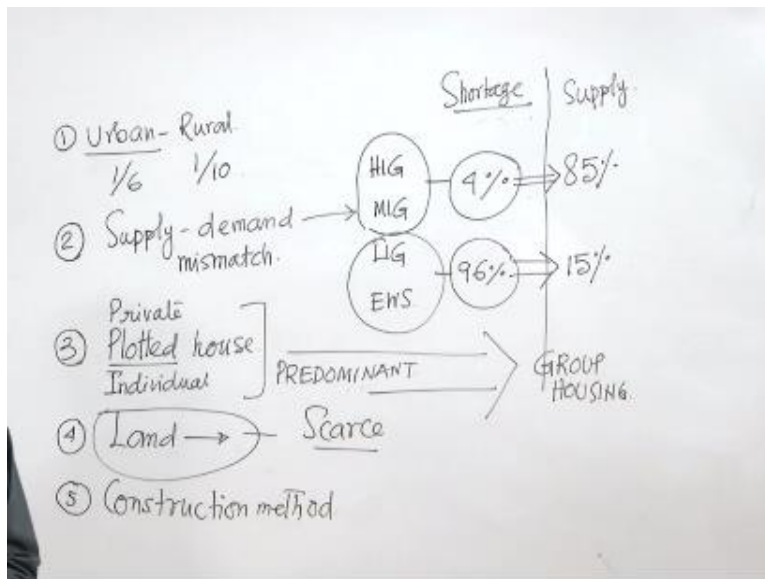
 the urban houses are pakka sometimes unauthorized sometimes having more congestion more congested areas slung and squatter and also the rate of the homelessness is more there rather than

in rural area there are homelessness situation is much lesser but this structural conditions are poor structurally they will own their own land whereas in urban area they sometime do not own the land specially in slums and squatters.

Therefore the urban areas the number wise it is one out o0f 6 and in rural areas it is 1 out of 10 house does not have any livable house, second descript and see or the characteristics of the housing features in India is the supply and demand mismatch. You know that housing provision is sometimes categorized based on the economic group I discussed last day lecture in the lecture 2 so those are basically HIG higher income group.

MIG, LIG and EWF now the 20 million housing shortage which is discussed if you discuss the 20 million housing shortage the amount of shortage for EWF and LIG lower income group it will 96% and it will be only 4|%, so this is very strikingly striking figure which we should keep in mind before going into any discussion, on the other hand if we see the supply how the markets supply the housing.

This supply of housing is more here around 85% and roughly 505 so you can see the discrepancy whereas they have less amount of requirement in terms of percentage but they get maximum house they have the more number of requirement but they get less house in terms of the supply so that is the supply given mismatch that is very important part in housing situation of India, 3rd is the housing situation. Housing development in India primarily is plotted house.

Mostly we built our house we buy a plot we make our house and this is the predominantly more practices we see in urban areas as well as rural area, so private plotted and individual these are the predominant state of practice in India however in urban areas you will find a trend towards more development of group housing where more people will stay together in multi solid apartments and we will share the land cost share the main infrastructure cost to stay close to a city.

That is imager characteristics of the Indian housing situation and there are many other situations like land in India the land is very scares it is not very much available especially in bigger cities

Mumbai, Kolkata, Delhi you will find or many other bigger cities we will find that the purchasing of one piece of land will cost cores of money so you cannot as a person as a common person as a common man as an individual person it is very difficult sometimes it is impossible or near to impossible to purchase a land.

So therefore, the land available for the individual person is very, very unaffordable on the other hand land the bigger persons of the land which are sometimes uncommon in urban areas unless government takes care of the land assembly or their acquire the land and provide the land to the private developer. So that is the situation of the land so that is the so it is scarce and unless you plan it you manage it you assemble it the large chunk of lands special in the urban areas or around the urban areas is not that much very much available for the housing that is the most important challenge in housing sector in India.

Fifth part is the delivery of the housing based on the construction method mostly in Indian condition the construction is done at the site using the traditional age hold construction process for example the beams column and the load barring worlds and also local practices are there but this method are predominantly basically are basically slow method, slow how much slow usually generally a full a group housing project takes roughly 3 to 4 or sometimes 5 years times for the construction and completion.

Whereas there are technologies available where you can construct the house within even one year, so one major characteristics of the construction method currently we are applying in the housing sector that it is mostly labor oriented skilled, unskilled and semi skill labors are employed here they get the job that is why we are continuing this but there are I mean opportunities and predominant programs we will come one by one next lecture that where you will find that within few times there will be few technologies where we will be able to deliver a house within very short period of time like one year or 1.5 years.

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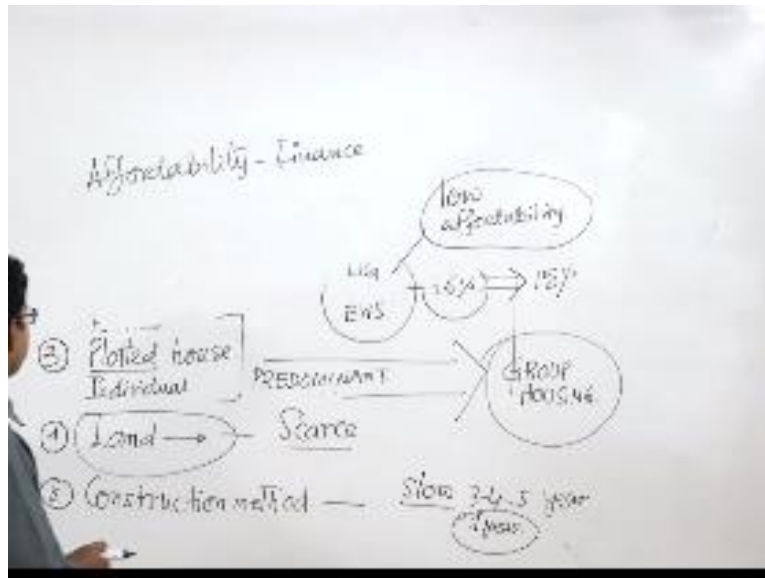
Then we come to few more characteristics like the affordability and finance now since I have told the LIG and EWS people lower income group people and economical weaker section people they have 96% of the total housing shortage. On the other hand, they have very low affordability because the money they earn per day they usually spend for their daily living food and other basic requirement.

So after that only they have very few amount of money which they can spend for their housing. So this lower affordability of the towards the housing for the lower income group and economical weaker section is very, very important phenomenon in Indian situation that is why you will find in cities various slumps, squatter settlement, payment velars, the shutty, bustheis, chawals, gogijobries, these are all manifestation of their lower affordability to afford a formal house to afford a normal livable house because they are earning is very less whereas the shortage is very high 96% apart from this Indian housing situation is characterized by various different kind of properties like if you recall our discussion from the last lecture where we discussed various typology house like say.
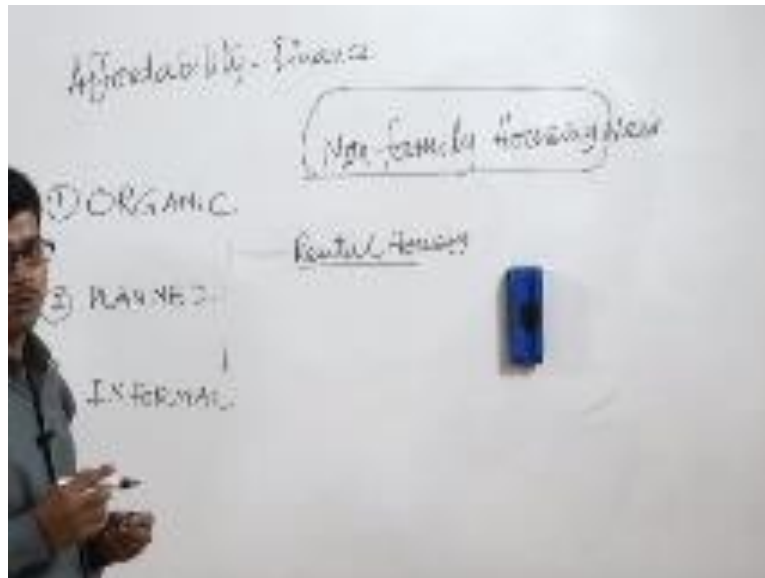
Organic plant and informal so within the plant options which we discussed last day that the private developers house government developers house co operative housing rental housing employees housing the supply in the categories of rental housing is very less, the housing shortage which I discussed and showed it is basically based on the shortage in terms of the family but there are situation that single person or a single person with his son or daughter they are saying in city with a small apartment those kind of housing shortage was never estimated and this is a great requirement there is a great requirement in our cities to create those kind of housing shortage.

Like rental housing a person might be coming to a bigger city from a smaller city or village for their job or any purpose and he may not afford it bigger apartment or bigger house on the other hand he may rental he may get a apartment small apartment on rent for a short duration say therefore the non family housing need is less taken care in our country, so when you made the policy for the housing the non family housing need should be taken care.

Next day when we discuss the profession or the planning intervention government intervention that time you will see that I will discuss that recently government has made a tough force to make a housing policy for rental housing that means the focus from the family based housing need to the non family and the low duration housing need is being given preference where the Government of India, that is another very important part of the housing situation in India.

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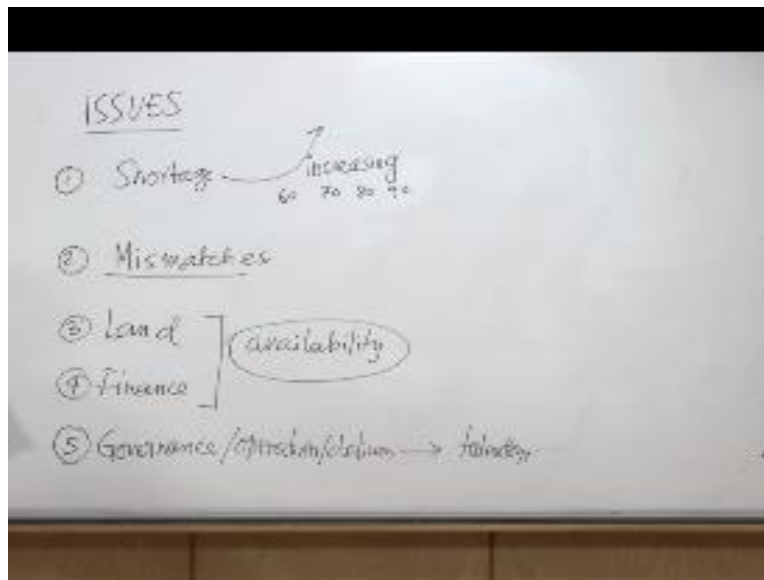
Now based on the housing situation now what are the key issues so basic key issues is number one if we see the so this issues and problems will get a direction give a direction for the further discussion of the policies and planning so number one is the shortage which I discussed is increasing ever increasing from 60's 70's 80's 90's it is not coming down, so therefore the inherencies that the supply and our shortage is not balancing we are short of this apply then the requirement.

Number two the mismatch, mismatch I discussed mismatch between the income group and the supply, supply demand mismatch between the urban and rural mismatch between the requirement of the non family house and the supply less supply of the non family house those are the mismatch this mismatch is need to be taken care of, the third issue which we should also

discussed is the land and finance when we talk about the finance it is individual finance of the people with that the people can buy house buy a apartment and also it is the institution of finance with that a developer a small developer can develop project a developing a housing projects so both these are very important crucial issue of in terms of availability in India that will discuss one by one and fifth our governments or operation, delivery and which is related to your technology etc. which is very slow, which is slow in a particular year, in a particular government organization, housing board or development authority. Then we are not able to cape up to the need of the local people. So these are the issues which will guide us, which will basically give a frame.

Which will give you a kind of a window through which we can study the housing policies and the planning and. We can discuss and analyze. Now let us see the some slides to summaries whatever we have discussed so far, so in this slide you can see how the housing shortage have is increasing ever increasing,

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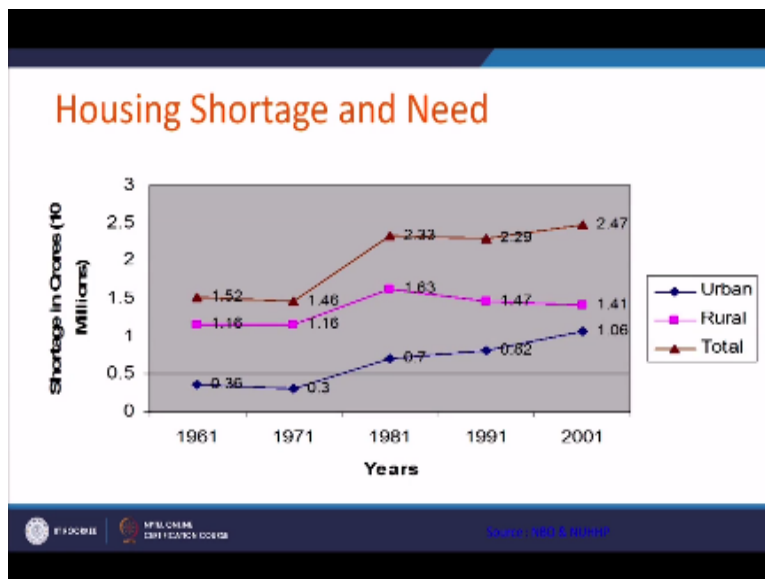
Only for the rural housing shortage it is still there maintain horizontally. But otherwise the total housing for the total housing and the urban housing it is ever increasing and as on 2001 it is it

was around 24 million. Right now it is about 22 to 24 million as on varies data. So out of in one household does not have house in the rural areas whereas in urban areas,

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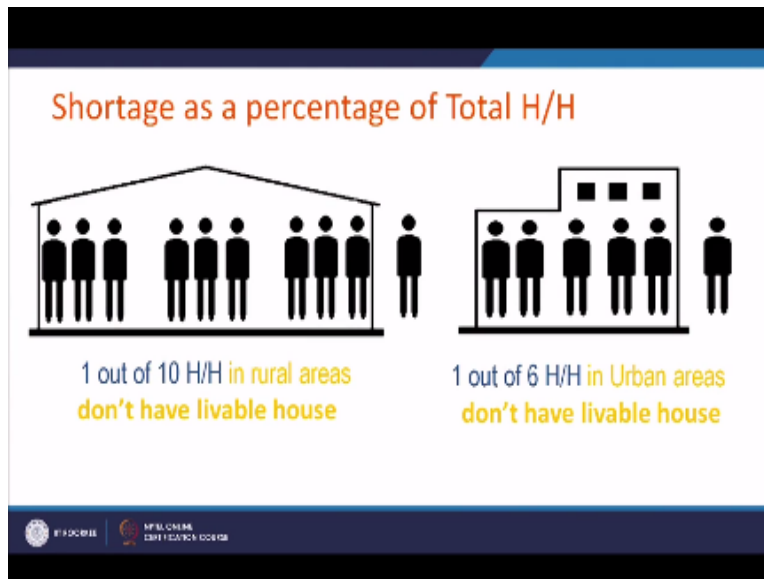
One out of fixed household they do not have any livable house that is the situation. This is the most important significant mismatch in Indian condition. I already discussed you can see this is the shortage,

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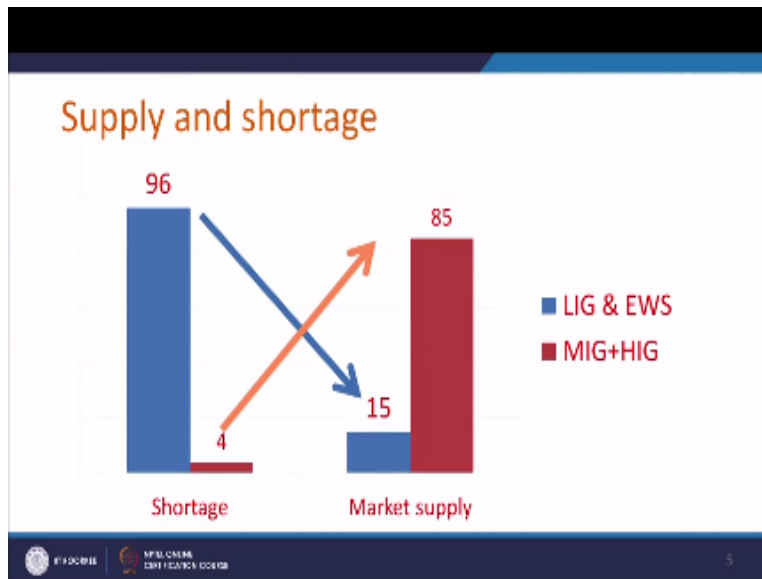
And this is the market supply. This is the shortage for the economical U curve section, and LIG this is the shortage for the MIG and HIG. Where is the market supply is more for this, this group, and this is very bigger for this group. That is why this is very important in this match, now urban rural disparity, supply demand mismatch, non familiar housing unit.

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We have already discussed and diverse construction practices in India we have now traditional constructional practice based on the varies geographic area. We have several states, several different geographical location climatic regions. So we have diverse construction practices here describing a single construction prescribing a single technology or design may not match may not be purposeful for our housing need or hosing supply.

So we have predominantly plotted housing but in cities we have now cities are going towards more to group housing and multi compacted houses. Affordability issues are there land crunch I have told you and then government priority.

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Since housing is the basic need for the people apart from the food and the clothes housing is the third or the next important basic need. There are always attentions by the government and right now government has laughed varies schemes for the housing that we will discuss one by one. So based on these characters, characteristics we have identified few issues which we have discussed already one first issue which is incremental shortage. Incremental which is not reducing multiple levels of multiple types of disparity are there.

The length supply making land available and it's management in the city level how we disable how we get the land how we distribute the land that is always the issue to making finance available finance for individual housing finance for the institutional for the project both are issues in the India and the technology and the floor delivery which we discussed there also it is the most important issue. These are the major issues apart from these there are varies problem are associated.

We will discuss about one by one and based on these there are varies interventions in terms of problem and guide lines government of India they have come up and from last 20 or 30 years or even before the governments idea outlook towards housing has changed a lot so that we will discuss in the next section next lecture with the government intervention in the house housing we will see the after the independence how 50s 60s 70s 80s 90s.

And now how we have changed from a provision mode to facility mode to market mode we are encouraging the private developer or the financer to come up and deliver more housing than that I will discuss in the next day so next lecture will be on policy and public invention part I this may take several lecture so first part we will discuss in next day thank you.

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