

## **REVIEW OF AN AFFORDABLE HOUSING PRACTICES IN URBAN AREA**

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*Abstract: India is rapidly growing country with second highest and densely populated country in the world. With increase in population rate day by day, growth of urbanization also accelerate and need of urban housing rapidly increased, so more construction of housing required but nowadays affordability of housing is main focus of economic wicker section and lower income group people so we need to make affordable housing with contribution of government subsidies and different housing schemes like Indira Avas Yojna, Rajiv Avas Yojna, Mukhyamantri Avas Yojna, Pradhan Mantri Avas Yojna, etc. This paper explains the significance and challenges of affordable housing based on literature carried out from several research paper and guidelines.*

*Keywords: Pradhan Mantri Avas Yojna, Affordable Housing, EWS (Economic Wicker Section), Household questionnaire Survey Method.*

### **I. INTRODUCTION**

As per census 2011, In India there is very slowly growth of urbanization occurs with compare to developing countries. As per census 2001, there is only 28 percentage population in urban area and this population increased by 18 percentage in 2001 and 31.1 percentage in 2011. So basically India has rapidly growing country in population and required more housing need but the average per capita income of Indian people is low as compare to develop

ping country's people, so we need to make them housing low cost housing due to the affordability of a common people, who have not enough money for purchase of housing with all basic infrastructure facilities, In that case we can use different construction techniques as well as by the help of government subsidies which housing construction and allocation easily delivered to needy people.

It is now been estimated that from the 2030, there are 225 million people will be accomodate to the urban area which is higher than the population of Germany and Japan collective. It take a time to nearly 40 years for India's urban population to increase by 230 million but as per present growth rate, it could takepart only half the time to add the next 250 million population. Along with natural growth rate of population which is highest in India after China; migration is also one of the main reasons for bourgeoning population in urban areas. Each year thousands of people migrate from rural or undeveloped areas to urban areas in search of better quality of

**life. The step of urbanization is now agreed to quicken as the country groups to a more fast growth. There are economic reforms has already unchecked asset and development offering its peoples annoying chances. Increasing employment and growth in cities show a potent magnet to migrants.**

## **II. COMPONENTS OF AFFORDABLE HOUSING**

Affordable housing included major quality of life of people in affordable housing, basic infrastructure facility, proper transportation connectivity, housing subsidy's facility, housing finance and installment facility which all are the most important factors in better and proper affordable housing planning process.

### **1. Quality of life in affordable housing**

The main of the basic amenities like cleanliness, adequate water supply, and power to the residence unit is fundamental. The endowment of efficient public spaces and other facilities that contribute to livability is equally critical. These include healthcare facilities and primary schools either within the project or in the neighborhood, adequate retail outlets and community centers that supply the day to day requirements of the inhabitants. While those all facility provision of amenities inside the project boundary which add to the cost of units, if the project is located at a far distance from the city center area, these are critical to ensuring and provide a decent quality of life.

### **2. Basic infrastructure facility**

Mainly the basic infrastructure facilities are mostly include proper road network with greenery and street light provision, proper drainage, storm water facility, rain water harvesting and clean water for drinking to the affordable housing people.

### **3. Proper transportation connectivity**

Affordable housing planning is the main matter for any stake holder as well as the batter and basic transportation facility which include basically housing nearer to schools, colleges, hospitals, commercial and vegetable market as well as nearer to work place those are the main factors include when any affordable housing project done.

### **4. Housing subsidy's facility**

By the help of housing finance subsidies to people for purchase of an affordable housing with help of PMAY (Pradhan Mantri Avas Yojna) and etc., which can be helpful to purchase of own housing for needy people.

### **5. Housing finance and installment facility**

Housing finance and installment facility is the major component to done a successful project of an affordable housing in any place which is mainly depends on primary basic token payments and then facility of installments as per the appropriate affordability of people for the affordable housing.

### III. LITERATURE RIVIEW

There is documentation of a literature review, which is state of the art. Here the scholarly literature is of books, articles, research papers, reports which relevant to urban green cover and its benefit.

#### **Benefits of an affordable housing**

- Affordable price of housing for needy people
- Better finance and installment facilities for people
- Better quality of life
- Proper infrastructure facilities
- Proper air ventilation provision for individual housing
- Proper and enough green space provision for people
- Proper security provision for people
- Community hall facility
- Enough parking provision in each single building
- Proper water closet and bathroom facility
- Proper kitchen and washing area facility

#### **Pradhan Mantri Avas Yojan “Housing for all in Urban – Mission 2022” et al. (2016)**

By the Honorable Prime Minister of India, When his speech to the joint meeting of Parliament on 9th June, 2014 had publicized “By the time the Nation completes 75 years of its Independence, every family will have a pucca house with toilet facilities, 24x7 electricity supply, water connection, and access.”

Hon’ble President proposed Housing for all by 2022, after the Country completes seventy five years of its independence, in order to achieve this kind of impartial, Central government has propelled a comprehensive project “Pradhan Mantri Awas Yojana – Housing for All in Urban”.

The mission pursues to address the housing need of urban poor counting slum inhabitants through next programed:

- By slum rehabilitation of slum Inhabitants with contribution of private developers using land as a supply
- By affordable housing in Partnership with Public & Private sectors
- By Upgrade of affordable housing for EWS over credit linked subsidy
- Subsidy for receiver led individual household construction /improvement.

#### **Neha Verma Madan, Mr. Rahul Shukla et al. (2015)**

In this research paper author says that by day to day growth of urbanization, rising incomes as well as lessening household sizes, the residential request in India has been on an improvement over the last previous few years. The Working Committee of the twelfth 5 year Plan (2012 - 17) has decided that the total needed and lack of dwelling units at the starting of twelfth 5 year plan Period i.e.2012 is nearly about 18.78 million units and with extra than 96% of the lack of dwelling units is for mid income group and low income group. In the 11th

5 year Plan the total needed and lack of dwelling units for middle income group and low revenue group was up to 70 percentage.

Inappropriately this data was frequently ignored by development agencies because of low profit phenomenon as the building cost of buildings built from conservative construction technologies is exact expensively high and affordable housing does not generate profitable returns for those agencies comparatively.

There is must requirement imperative to work towards new technologies that can help in reducing the overall housing costs. In the last past rare years numerous developers have tested with technologies that can lesser depressed the total costs of construction cost therefore creation housing an affordable in real to public from deep lowest of pyramids. So this paper will explore broadly affordable housing needs in India and present successful case studies of affordable housing projects in Maharashtra.

In this paper author discuss about comparative chart of urban population with total population with respect to year duration which suggest how growth of urbanization rapidly in those duration and we can also use statistics to identify future needs of housing problems and give better conclusion by using innovative construction techniques to provide best use of resources.

### **Abhijith V and Shanbhag, Akhil et al. (2013)**

This research paper goals to study the town housing problem in India and offer a best appropriate resolution to overcome this kind of stuff. It tries to classify the main reasons for the insufficiency of low cost housing units and understand why the government and private sector have unsuccessful to address for the same matter.

The research paper examines the corporate model of an NGO, “Habitat for Humanity India” to classify the dissimilar stakeholders and their roles and responsibilities. Based on the knowledge and added some issues, the research paper tries to suggest a mountable and sustainable model to lessen this growing problems.

The greatness of the housing problem in India is very big for any only entity to make an effect. Hence we achieve that it needs cooperative pains and effectual coordination among those unlike entities in order to build a climbable and supportable prototypical that can try to address the wild growing housing problem in India.

### **Nor Rashidah Zainal, Gurmit Kaur, Nor ‘Aisah Ahmad & Jamaliah Mhd. Khalili et al. (2012)**

In this research paper inspects the bond between housing conditions and the quality of life of the urban poor in Malaysia. Housing circumstances includes the physical circumstances of dwellings and living atmosphere, typology of dwelling, age of house, nearby environment and obtainability of require facilities.

Quality of life is leisurely by fifty items on self-reported safety, health, and communal support. The results displayed a minor, but important helpful relations between health, safety, social support and housing conditions which provide observed proof of the bond between housing situations and quality of life, this informs the matter of seeing housing condition as a communal economic pointer of urban poverty.

In this research work they done survey entire of 400 poor families from four pre determined areas in Klang Valley were questioned using a structured survey.

Finally we can conclude that the answers provide experiential evidence of the bond between poverty, housing circumstances, and quality of life.

## **Bipin Prajapati, K N Sonalia, Nitiben Talsania, Kavita Benker, Siddharth Mukherjee, K N Trivedi et al. (2011)**

In cites of India., Here around (51 to 61 )% of the population of the urban areas that survives in urban slums, In those have not basic amenities such as water, fitness, electricity, sanitation, etc. who are poor conditions.

Illness morbidity as well as mortality is high due to great poverty, poor food, poor education and children living on payments slum are more exposed to drugs mistreatment, child labor as well as sexual misuse.

A study was carried out between January 2011 to June 2011 on casually selected 108 families which are at ( ramdev-nagar - urban slum ) area situated in the western part of Bhuj region.

Door to door survey was approved out and information was got on predesigned and pretested pro forma by questioning the head and other family members.

There are infrastructural matters, likewise lack of perpetual road, street light, removal of solid-waste, drinking water capacity and drainage of waste water source facility.

Household details, ration card, election card, gutter line, water, waste removal, electric connection, education, availability of basic health facility were included in the pro forma.

Proper application of strategy of town planning.

50.5 % which houses are perpetual, 72.9 % which are having BPL ration-card, 5.49 % which houses consuming municipality water line connection, As well as not only single house having gutter connection and 58.8 % of houses are having electricity joining, 59.9 % houses do not have any toilet facility, There are houses, which haven't the facility of dumping of solid waste. Absence of basic infrastructure and primary health amenities in this 'ramdevnagar' area.

Increase the competence of public health arrangement in the cities by strengthening, rationalizing and refurbishing urban mainly providing health structure.

## **OUTCOME**

Affordable housing is very most important nowadays because of the rapid urbanization with increasing population day by day which arising a need of proper affordable housing with basic infrastructure facilities. It helps in the improvement of the proper urbanization growth and improve quality of life for people. In Gujarat, Surat having need of affordable housing due to density of population and industrialization. Kadodara, Surat district need to improve and focus on an affordable housing as per requirement due to industrialization and urbanization as per guidelines of SUDA (Surat Urban Development Authority).

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