

Development of the Concept of Sustainable Affordable Housing

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“Sustainability has to be a way of life to be a way of housing.”

ABSTRACT:-

There is saying in the present world that housing, clothing and food are the most essential part of every human life to survive. As per this saying we can assume that how much importance do housing play in a human life. Sustainable in general context means maintaining a certain level of any particular thing hence while providing housing to the people government should maintain certain amount of sustainability but the government often lacks in the same. Housing is the most integral part as if there is no shelter above human head then where will the human go. Government often tries to discriminate people on the basis of their income while providing housing. However certain developments and laws have been made to provide sustainable affordable housing to everyone but still there are instances where government lacks in providing same to certain class of people. This paper will throw light over the recent developments which have taken in providing sustainable affordable housing to the people and what problems do the government faces while making it implicated.

KEY WORDS:- Sustainability, Developments, Laws, Affordability, Problems, Smart City.

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I. INTRODUCTION:-

The concept of Housing is considered to be the basic element of one's life without which he or she cannot live. However the above mentioned line is mere conception because there are many people in this world who are seen sleeping and sitting on the road day and night just because those people are considered to be poor and they do not have enough amount to earn. The word Housing has been embodied with several concepts namely comfort, safety health etc, however these factors differ from person to person and from situation to situation. Housing is an essential component in the social and economics fabric of all nations. The countries in the present world set up a target for themselves that they will work for the betterment of the people of their country and no person in their country will remain homeless. Hence in this paper we would consider that what actually led to the development of the concept of Affordable Housing with reference to India.

MEANING OF AFFORDABLE HOUSING:-

The term Affordable Housing is considered to be a very vague term because there is no précised definition for the term affordable housing. In order to understand this concept we can come to a literal definition that Affordable Housing basically means the facility of house which are well built and are available comparatively at a affordable price. The concept of affordable price here means the cheap price which is relatively stable for all the people living in that particular world. Affordable housing is something which needs to be made available to all the people irrespective of any discrimination so that people live happily and peacefully and there is no call for crime and riots amongst the people in a particular country. It is the developed countries like USA who have tried to achieve these targets with a lot of hard work because there are ample amount of job opportunities to its people. The definition of Affordable Housing differ from country to country because of the opportunities for the development which is available to the government of the country.

URBANIZATION AND HOUSING SHORTAGE IN INDIA:-

The concept of Affordable Housing is a great concern in the Indian context because India is considered to be a developing country with ample amount of developments however India is amongst those countries wherein there are resources available but people are not able to reach till the resources and neither they are able to make use out of it. The basic reason for it is the exploitation which takes place amongst the people and the discrimination which occurs in between the people on the basis of caste, gender, creed, sex, the level of income

earned etc. The country India is the one where people are homeless because there is lack of job employment due to reservations in job opportunities. As per 2011 census, the country had a population of 1,210.98 million, out of which, 377.10 million (31.16%) lived in urban areas.¹

The meaning of Affordable Housing in the country India doesn't mean Kaccha houses that are made of mud rather it means permanent houses which provides people with ample amount of opportunities. There are people in India who despite of having a permanent house tries to live in Kaccha houses so that they can earn by gaining rent out of that house. This shows that due to lack of employment available in India people in order to earn try to adopt these methods.

According to the 2011 census, the housing stock in urban India stood at 78.48 million for 78.86 million urban households. Though the gap between household and housing stock is narrowing, actual shortage is high due to a certain part of the current stock being dilapidated and people living in congested dwellings.²

In the developing country India the private contractors generally aims at building houses with high luxuries and upper mid housing segments because they are of the view that building such houses they would be able to fetch more money from the one's for whom they are building. This leads to causing of homeless amongst the middle class and lower class people because these houses can only be afforded by the people of higher class. This leads to making up of the mind set of the people that it could only be afforded by them and such people are only the superior one's. This doesn't come at all within the ambit of the definition of the affordable because affordable simply means a thing which is reasonably priced and which is accessible to all the people.

The concept of Affordable Housing is not only the problem for the country India rather it is a problems for:

1. Developed Countries
2. Developing Countries
3. Under developed Countries

DEVELOPMENT OF THE CONCEPT OF AFFORDABLE HOUSING IN INDIA:-

The concept of Affordable Housing has led to certain developments and amendments in the laws in India because Affordable Housing has become an integral right for the people. In the past there was no concept of Affordable Housing in India because there was less population which was the reason that there was less people who remained unemployed and because of which people were able to afford proper houses. Nowadays situations are that people try to pull each other down in case they think that they are more fit for a particular job then anyone else. Affordable housing has grown up suddenly and is growing with an increasing rate because government is working night and day to give proper amenities to its people so that proper hygiene and sanitation is mentioned amongst the people.

In Indian contexts following recent developments have come up:

- Rajiv Awas Yojna was implemented in the year 2013
- Pradhan Mantri Awas Yojna was implemented in the year 2015
- The concept of 'HOUSING FOR ALL' was initiated which has to be fulfilled by the government by 2022
- In 2019 the government has implemented separate budget policies for this particular purpose
- Government is taking initiative in providing short term loans to the people.
- Opening up of Foreign Direct Investment (FDI) for development of townships
- Central Government would construct 51 lakh houses in 2018-19 in rural areas by 2022 under PMAY.

ISSUES RELATING TO THE DEVELOPMENT OF CONCEPT OF SUSTAINABLE DEVELOPING:-

Everything in this world go hand in hand hence anything in this world has two side of the coins i.e. to good or bad similarly the concept of sustainable housing has some issues which leads to its successful implementation. Some of the issues are as follows:

1. Rapid Urbanization –

The process of making an area more modern is growing very vastly because government is trying to make the world purely urbanized which can lead to exploiting of resources and which would further result in causing globalization at a very high rate.

2. Rising Demands for Affordable Homes –

The concept of Affordable Housing is becoming popular amongst the people day by day due proper advertisements which is causing high demands amongst the public to claim up the affordable housing as their rights.

¹ Jones Lang Lasalle, Affordable Housing in India, on. Point, Sept20, 2019, <http://mhfcindia.com/Affordable%20Housing%20India-1.pdf>.

² Jones Lang Lasalle, Affordable Housing in India, on. Point, Sept20, 2019, <http://mhfcindia.com/Affordable%20Housing%20India-1.pdf>

3. A culture of Home ownership –

The local Indian culture has inclination for home ownership. Even people in lower income groups are determined to purchase a home, rather than rent one due to which demands are more and supplies are less.

4. Availability of land at reasonable cost –

The lands which are being owned by the private contractors are sold at a very high rate which middle class and lower class people are not able to afford and government is not able to occupy enough amount of land on which it could construct such houses.

5. Lack of financial support –

Commercial banks and other home financing organisations have traditionally been averse to financing low – income housing due to perceived higher risk.

II. CONCLUSION:-

These current challenges facing affordable housing are complex, and overcoming them successfully requires innovation and cooperation between multiple sectors and stakeholders. This issue of Community Investments presents some of the many creative initiatives now underway or in the planning stages to help increase the supply of affordable homes despite diminished traditional resources. Affordable housing practitioners are thinking outside the box and venturing into new funding and policy possibilities, seeking options that aim to stabilize and improve housing choices for low- and moderate income households. Some of these efforts involve new housing finance structures, either through new public-private partnership opportunities such as those described by Heather Hood, or cross-sector models like the housing and health care joint efforts discussed by Kevin Boes. Other ideas work within existing programs; Bill Kelly and Toby Halliday examine ways to streamline and increase the flexibility of governmental programs for wider and more efficient use in affordable housing development and provision. Still other innovative solutions link housing with the transportation and energy sectors to support smart growth goals, or incorporate targeted funding approaches such as social impact bonds.

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