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India's Urban Housing Crisis: Challenges and Solutions

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Abstract

The challenges of city dwelling are the focus of this paper. Safe and affordable housing is a hallmark of a developed society. However, millions of people worldwide currently have nowhere safe to sleep at night. The issue of people without homes is massive. Those lucky enough to own a home often find it inadequate for their families. Housing in urban areas, which are characterized by a high population density and a variety of residential, commercial, and industrial functions, is referred to as “urban housing.” Apartments, townhouses, and single-family homes are just a few examples of the different sizes, styles, and price points that make up urban housing. This article explores possible answers to India's urban housing crisis as well as its current state of affairs.

Keywords: *Space, Urban, Development, Housing, Homeless*

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1. Introduction

Without a safe place to rest your head, life becomes chaotic. Housing is both one of humanity's most fundamental needs and a crucial component of any functioning economy. The concept of housing jumped to the forefront of the livelihood approach to economic growth with the introduction of welfare and non-income indicators to evaluate economic development, such as the minimal needs approach. Variables like food and nutrition, housing, etc. have lain dormant because later indices—such as the human development index, the human poverty index, etc.—have focused solely on literacy (and education), infant mortality, life expectancy, and basic purchasing power to measure poverty and deprivation.

As Buddha once remarked, a safe place to live is essential to finding contentment. According to Nehru, a home is more than just four walls with a roof over them. The home is the location where the most fundamental of human interactions take place, where children learn to socialize and develop into responsible adults. It's helpful not just intellectually, but also emotionally (Singh, 2006). Houses and homes are practically synonyms, on par with closets. Think about horses without hooves or of homes without roofs. There is nowhere for the politician to stand and proclaim the country's achievements. Human life can be threatened in two ways: intensively, through food insecurity, and widely, through housing insecurity. That's why it is important to think of housing as encompassing not just houses, but

St. Luke records Jesus saying, “...foxes have holes, and birds of the air have nests; but the Son of man has nowhere to lay his head” (Luke 9:58).

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also access roads, water, waste management, power, fuel, and other amenities like clinics, universities, and grocery stores (Majumdar, 2007). A man's personal and social lives necessitate 'healthy' living conditions.

The condition of the housing stock is a strong indicator of the community's social quality of life. A safe, secure place to live is as essential as food and clothing. Therefore, a minimum acceptable level of housing quality is crucial to human health and civilization. For the average person, having a home is a major step toward achieving financial stability and social respect. If a person is homeless, acquiring a home can have a tremendous effect on his social life by giving him a sense of belonging in his community. As a result, housing is crucial to the progress of society as a whole. It lays a solid foundation for a clean and healthy lifestyle. As a result, housing developments must place as much emphasis, if not more so, on communal facilities, social amenities, and services as they do on individual dwellings. However, the housing crisis is still only seen as an urban issue and a knock-on effect of migration whenever meaningful conversations are undertaken on the topic. When discussing housing shortages, industrial workers and government workers' requirements are often brought up. There has been a shift in housing policy, with official residences and (free) quarters taking precedence. Many public servants, including politicians, are constantly remodeling or constructing new homes. Common people's necessities, such as adequate housing in rural areas, are often overlooked. It's as though rural residents had such a deep philosophical and poetic appreciation for the natural environment that they'd say things like, "There lies our house (heaven other world), we simply stay here" Building homes and improving cities are always seen as interdependent priorities. This is true even if we consider housing policy on a global scale. The reality of incomeless (poor) households is one of deprivation and human poverty, regardless of whether we use the words income or asset as markers of economic growth. The quality and durability of government-provided and self-built homes in rural areas leaves much to be desired. There are many fascinating housing ironies depicted in the history of modern growth and the service industry in particular. One such issue is the fact that millions of people who make a living constructing homes for other people do not own a home of their own. There are some homes that simply can't accommodate a large family. There are a lot of individuals living in tiny homes with only one or two bedrooms. Because of these realities, investigating the current state and issues of urban housing is a top priority. Future strategies for enhancing urban housing are also examined.

2. Where India is Now in Terms of Urban Housing

The Ministry of Housing and Urban Poverty Alleviation (MHUPA) commissioned a technical study that determined India's urban housing shortfall to be 19 million units. The growing population and urbanization are the primary causes of this shortage, which is projected to balloon to 38 million dwellings by 2030.

The lack of available homes in India's major cities was a persistent issue. The need for dwellings grew steadily as the rate of urbanization accelerated and the concentration of the people in urban areas multiplied. The ever-increasing demand for homes was fueled in part by people fleeing rural areas and relocating to metropolitan and peri-urban areas.

The potential expansion of the formal affordable housing market has been stymied by a number of supply-side factors, including the scarcity of developed and encumbrance-free urban land, the rising cost of building, the proliferation of informal housing options, the lack of a competitive rental market, and master-plan constraints.

3. Issues

Population growth, shifting family structures, rising numbers of people living in slums and informal settlements, strained urban services, burgeoning concerns about climate change, and an uptick in migration are just some of the many problems that cities confront today. As a result, there is a severe housing shortage, inadequate public services, and the rapid expansion of unplanned communities. There were about 0.9 million individuals living on the streets in urban India (Census, 2011), while about 65 million people (about 17% of urban India) lived in slums. India's 833 million rural residents are increasingly moving to the country's rapidly expanding metropolises. Consequently, housing policies and private investments have received unprecedented attention. Housing's forward and reverse links continue to be the economy's primary growth engine. The primary sector (raw materials), the manufacturing sector (building materials), and the service sector (architects and engineers, skilled labor, banking, and finance) all benefit from increased housing production and improvement.

The imbalance between housing demand and supply in India has been a problem in the past. There are housing backlogs, stressed assets, and vacant homes. Economic and spatial issues limit the construction of low-cost homes.

On the demand side, poorer affordability has historically been caused by decreasing purchasing power, a lack of cheaper loans, inaccessible formal financing choices, and less percolation of subsidy advantages.

Rapid urban population growth and land development have outpaced land-use plans. As a result, slums expand and are never rehabilitated due to the uncertainty of land ownership, which keeps the land in dispute or off the market and out of use. Therefore, low-income families don't put much money into improving their modest homes, so the neighborhood doesn't improve even when incomes rise.

In addition, with today's growing population and increasing demand for land, Development Control Regulations that require a smaller Floor Area Ratio (FAR)/Floor Space Index (FSI) or that impose arbitrary parameters such as setbacks, building heights, and width of access roads to prevent the full realization of permitted FAR/FSI are not only antiquated but obsolete. These factors also contribute to the production of subpar, inadequate ticket sizes that are unpopular with consumers and end up sitting unsold in warehouses.

4. Effects of the Urban Pradhan Mantri Awas Yojana (Housing for All) Program

Focusing on In-situ Slum Rehabilitation (ISSR), subsidy for Beneficiary-Led Construction/enhancement of houses (BLC), provision of institutional credit through Credit-Linked Subsidy (CLSS), and affordable housing via a partnership model between the public and private sectors (AHP), Pradhan Mantri Awas Yojana (Urban) was launched in 2015 to provide housing for all by 2022. The building industry needed a shot of adrenaline, therefore a new system called the Technology Submittal was put in place. For home ownership in the country, the plan has been comprehensive and forward-thinking. The mission axes have been stretched to cover the Middle Income Group (MIG) as well as the Economically Weak Section (EWS) and Lower Income Group (LIG), increasing the overall number of beneficiaries.

Flexibility included within the PMAY (U) and delegated decision-making authority to the States/UTs and ULBs at the local level have made it possible for projects to be cleared in a timely and suitable manner. A total of Rs. 6.13 lakh crores, including 27% federal aid, 49% beneficiary contribution, and 24% State/UT and ULB share, have been invested in the construction of over 10.3 million homes over the past five years thanks to this all-encompassing strategy. About 60% of the total number of dwellings authorized have had construction begin on them, with 32% of those homes being completed and ready for occupation. According to a comparison made by the Ministry of Housing and Urban Affairs (MoHUA), the growth in investments alone has been more than 15 times for the sanctioned strength, which is about 7.5 times that of houses sanctioned under JNNURM schemes. According to the National Institute of Public Finance and Policy's paper "Assessing Employment Generation under PMAY-Urban (February, 2019)," PMAY (U) has created 12 million jobs via forward and backward linkages in 21 different industries. More than 17 million metric tons of cement and 13 million metric tons of steel are used annually in the construction of approved homes.

The high price and limited supply of construction supplies is perhaps the single biggest contributor to the housing crisis. Thirty-three nonconventional technologies have been discovered, assessed, and pushed for usage in the building industry as part of the Technology Sub-submission. Under the program, these specified technologies have been used in 1.5 million homes. In order to encourage the growth of supply chains in the industry, it is important to strengthen domestic technological capabilities to generate sustainable alternative building materials from the available local materials. Issues of user prejudices will be addressed, and market adoption will be sped up, thanks to the government's help through direct use of designated technologies under its scheme. The Central Public Works Department has released a Schedule of Rates for 29 technologies that have been identified, addressing the legal and procurement concerns associated with the use of alternative technologies.

5. Immediate and Future Policy Interventions

Even though PMAY (U) has made some strides toward solving problems in the market for ownership-type homes, it has not been able to fulfill the needs of every resident. The city's liveability suffers as a direct result of the lack of an accessible rental market. Eighty percent of the population in Vienna, the most liveable city in the world according to the 2019 EIU poll and the 2019 Mercer Quality of Living survey, rents their homes. Approximately 66% of Vienna's population resides in either municipal or publicly subsidized housing. The rental sector in India has to become more formalized.

Houses available for rent at reasonable rates will serve both those who are just staying in a city temporarily and those who cannot otherwise afford to buy a home. Additionally, rental housing will be able to avert informal settlements, provide residential security, and especially handle the housing needs of single working-women, students, and temporary job searchers.

Second, cutting-edge rules for development control are required. Lower FAR/FSI has typically been attributed to insufficient infrastructure. A detailed infrastructure plan including details of water budget, expandable limits of sewer network, and loading limits of electric supply may be prepared for a prospective design period population to arrive at a reasonable increase in FAR that is in line with the carrying capacity of the city. Singapore, Canary Wharf, and even Downtown Manhattan are just a few examples of land-constrained, populous cities that have gone vertical. Relaxing FAR will do more than just free up some extra square footage; it will also get rid of market distortions. This is especially the case in densely populated areas where land is at a premium and where the amount of built-up area per person is shrinking.

One of the most pressing needs is probably better land-use planning. Assuming land is valued at market rates and is periodically recycled to its greatest and highest use as determined by market forces is crucial to the economic efficiency of cities. The master plan should be adaptable in nature. Cities' town planning agencies should evaluate the return on their land assets on a regular basis, and switch to a different use if the existing use is not producing an optimal net return after accounting for major transaction expenses. Value capture financing methods such as Transfer of Development Rights (TDR), betterment charges, and saleable FAR may also be investigated in future cities.

Given the tangled nature of the affordable housing dilemma, a multifaceted strategy is necessary to break the impasse. Since it provides spatial, sociological, economic, and environmental predictability and order in urban growth, a high-quality urban panorama leads to investment, excellent economic performance, and wealth generation. With more people living in the city, municipal finances can be leveraged, and people-centered planning can be prioritized. All of these strategies revolve around making cities that are strong, sustainable, and thriving places where every family may live comfortably in their own home. Improvements to India's housing market can be accelerated by focusing on the areas we've identified. The United Nations' Sustainable Development Goals (SDGs), the New Urban Agenda, and the Paris Climate Accord, all of which India has ratified, will all benefit from this transformation (Rashmi, 2020).

According to the 12th National Housing Report (Singh, 2006), over 73% of the population resides in kuccha homes. Therefore, we can estimate that 14.6 million dwelling units are needed in rural areas (11.4 million for replacement and an extra 3.2 million for new units). If we assume a 40-year lifespan for houses, starting in 1961, then only 15 lakh out of a total of 65.2 million houses have an obsolescence concern right now.

The housing market has expanded dramatically in recent years, thanks in large part to an influx of institutional financing that has increased the stock of available homes for sale across the country. But most of this growth has occurred in urban settings. Government budgetary initiatives, including income tax breaks, have made this possible. However, rural communities have not yet reaped the benefits of the government's liberalized policies and tax breaks in the housing market. Recent years have seen above-average yearly increase in home financing; however, most of this expansion has occurred in metropolitan areas, with fewer than 15% of total housing loan disbursements going to the rural sector.

6. Geographical Considerations

At the turn of the century, the housing scarcity eased slightly (Table 1). In a country where 64.22% of all homes are located in rural areas, 35.78% are located in cities, and 11.84 million people call one of these places home. Growth is higher in urban regions (5.28) than in rural areas (3.87), although only by a little margin. The total housing shortfall decreased from 184.43 lakh units in 1991 to 151.29 lakh units in 2001 as a result of the increase in stock. The majority of states in the region's northeast have improved their housing output and significantly reduced the impact of the shortage on their economies. Not only had Tamil Nadu solved their housing crisis by 2001, but so had Bihar and Andhra Pradesh. It's possible that a housing surplus will materialize in these states if the current pace is maintained. Dadar and Nagar Haveli, Daman and Diu, and Pondicherry are just few of the union territories that have showed progress toward ending homelessness entirely. Karnataka, Kerala, and Sikkim are among the states that have made only slight progress.

State and Union Territory	1991		2001		Rank	
	Total	Rural	Total	Rural	1991	2001
Andhra Pradesh	11.19	7.71	8.77	1.86	3	7
Arunachal Pradesh	1.12	0.10	0.11	0.03	19	25
Assam	22.44	1.38	5.20	0.57	2	10
Bihar	40.96	2.66	19.34	1.41	1	1
Chhattisgarh*	-	-	1.83	0.38	-	17
Goa	0.11	0.07	0.09	0.07	24	24
Gujarat	2.65	2.26	6.96	7.97	11	4
Haryana	0.30	0.51	1.36	0.52	21	4
Himachal Pradesh	0.16	0.05	0.39	0.05	23	21
Jharkhand*	-	-	2.69	0.60	-	13
Jammu and Kashmir **	-	-	1.06	0.30	-	18
Karnataka	4.26	2.47	4.86	1.76	9	8
Kerala	3.46	2.42	4.78	1.10	10	9
Madhya Pradesh	2.90	1.16	3.95	1.24	12	11
Maharashtra	6.60	2.48	8.35	3.40	8	5
Manipur	0.89	0.35	0.17	0.05	18	23
Meghalaya	1.47	0.09	0.24	0.06	16	22
Mizoram	0.37	0.07	0.02	0.03	22	27
Nagaland	0.89	0.13	0.11	0.05	20	24
Orissa	6.85	2.55	9.65	1.04	7	6
Punjab	0.44	1.00	1.70	0.90	17	15
Rajasthan	1.11	1.10	3.36	0.85	15	12
Sikkim	0.12	-	0.08	-	26	26
Tamil Nadu	3.18	7.13	1.64	1.56	6	14
Tripura	1.92	0.33	0.53	0.08	14	20
Uttar Pradesh	12.51	4.76	16.15	3.33	4	2
Uttaranchal	-	-	0.57	1.19	-	19
West Bengal	10.85	3.46	11.82	3.40	5	3
Andaman & Nicobar	0.18	0.04	0.03	0.02	23	27
Chandigarh	-	0.13	0.01	0.17	25	23
Dadar & Nagar Haveli	0.08	0.01	0.01	-	27	29
Daman & Diu	0.04	0.02	0.01	-	28	29
Delhi	0.11	2.39	0.13	2.29	13	16
Lakshadweep	-	-	-	-	-	-
Pondicherry	0.07	0.37	0.01	0.03	22	28
India	137.23	47.20	115.98	35.31		
% in Total Households	12.26	11.84	8.39	6.56		

Many Indian states, including Gujarat, Haryana, Himachal Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Uttar Pradesh, and West Bengal, have experienced a worsening of their housing crises or have seen it remain stable. These states have become renowned as the most affected due to the ineffective and incongruous public response taken by their governments. The time has come for the union and these states to act in concert and coordination. Even though there was a considerable rise in the stock during the 1990s, Bihar still has the worst shortfall in the country, at 20.75 lakh units in 2001. Fortunately, the number of people without homes has been decreasing across the country (Kumar and Venkataraman, 2006). It's worth noting that the disparities between districts and within districts are shrinking in progressive states. Most urban residents are renting their homes or apartments, and this demographic includes many professionals and businesspeople. Increases in affluence, employment opportunities, and educational attainment have all contributed to better infrastructure.

7. Housing Issues in Urban Areas

Since independence, the three aspects of ad hoc plans, limited government intervention, and non-creation of a housing finance system have characterized India's housing development experience, as they have in many developing countries. The end outcome is bad news on multiple fronts. Although many homeowners, especially in rural regions, have built homes that don't meet minimum standards, redevelopment of existing stock,

Unfortunately, housing improvement has never been a priority. This is especially true for older, run-down homes. In densely populated locations, new housing construction tends to be prioritized in planning documents. The country now suffers from a severe housing shortage (Table 2) and an increasing number of homes in poor condition, especially in rural areas. Families living below the poverty line face a critical shortage of 47.43 million homes. The number of people in need of urban housing in India increased by 54% from 2012's 18.78 million to 2018's 29 million, according to a report published in 2020 by the Indian Council for Research on International Economic Relations (ICRIER).

Furthermore, both the government and the market pay little attention to urban centers. Despite the widespread need to build new homes and renovate older, run-down ones, new building has been left to the mercy of government-subsidized social housing programs. As a result, the new home market has very little say over building in rural areas. In addition, over the whole Plan period (1950-2002), public investment on housing amounted to only around 5% of total resource allocation. Housing finance institutions, meanwhile, tend to be city-centric and oriented toward the professional class.

Existing inconsistencies have worsened the nation's housing crisis throughout the years. To date, India has not developed a need-based housing strategy, despite being one of the few countries to favorably respond to mounting global concerns about the quality of life.

The present housing crisis stems from three main causes. The problem of inadequate housing is the most pressing. Inadequate housing is characterized by the use of non-standard building materials, such as thatch, leaves, or reeds, in the construction of the walls, roof, or both. In fact, these houses are constantly dangerous due to their reliance on

Table 2: India's Housing Crisis and Unmet Needs, 1991-2001

Households and Housing Shortage by Types	1991		2001	
	Total	Rural	Total	Rural
No. of Households	1511.11	1115.88	1919.64	1382.72
Total housing Shortage	184.43	137.23	151.29	115.98
a) Families in Shared Dwelling	38.97	31.141	48.02	31.73
b) Families in Inadequate Dwelling	140.26	103.07	95.65	85.79
c) Families in Pavement Dwelling	5.20	3.02	7.62	3.46

Source: Compiled from Mahadev (2005)

weather (GOI, 1988). According to the 2001 Census of India, 80.79 lakh families in rural India have inadequate housing. The rate of inadequate housing expansion in rural areas is somewhere around 88%. It was estimated that 47.43 million homes would be needed in rural areas between 2007 and 2012. The number of households is expected to increase by 2.1% to 173.78 million in 2012, while the number of homes will grow by 2.09% to 169.79 million. The government should play a dedicated role and strategically intervene in the housing markets to address the widespread problem of inadequate housing, which disproportionately affects low-income households.

Overcrowding is another significant part of the housing crisis, brought on by an overabundance of new dwellings relative to the number of people who need them. The significant prevalence of the issue can be traced back to the widespread practice of starting new families. It is predicted that 31.73 lakh rural families use some form of communal housing. This issue requires our whole focus. It is predicted that there will be a shortfall of 10.18 million dwellings as a result of traffic congestion.

Pavement houses are the third type of housing crisis. Families living on the streets are mostly in-migrants who have moved there from elsewhere, either from the countryside to the city or vice versa. When they arrive at their destination without a place to sleep, migrant families often sleep on the floor. Pavement squatters, like those who live in substandard dwellings, are mostly construction workers, casual laborers, etc. who have been forced to leave their home communities as a result of economic stagnation. Pavement living, unlike the other two housing issues, is just as common in rural regions as it is in cities.

The lack of essential services including running water, sewage disposal, electrical outlets, and drainage connections is a further severe aspect of the housing crisis.

8. Indian Housing

Nearly 90% of rural families in India lack access to toilets, according to a 2007 report (Hans, 2007). Increasing the availability of convenient housing facilities is crucial from the perspective of improving people's health and quality of life in general. That is to say, if development initiatives are serious about elevating people's quality of life, they will make sure that people have access to clean water, sanitary facilities, electricity, and drainage. Unfortunately, housing policy makers in India have paid insufficient attention to the development of housing facilities and the construction of homes, especially with respect to rural areas. Therefore, a flawed method has contributed greatly to the shortage of these services, which is especially pronounced in rural areas. Although the percentage of impoverished rural households fell from 65.53 in 1991 to 56.80 in 2001 (Table 3), the absolute number of such households climbed from 7.85 crores in 2001 to 7.31 crores in 1991. If this is the case, then the lack of comforts for individuals is even more worrisome. Despite advancements in mitigating housing-amenity deprivation, a higher grade of deprivation persists in rural regions, particularly in regards to adequate sanitation and drainage systems. Over 65% of rural homes lack access to a proper drainage system, while 79% of rural homes lack access to adequate sanitation. Finally, it is important to remember that many of the households lacking these necessities are members of vulnerable groups that have difficult occupations.

Households Deprived of							
Year	Area	Total Number of Households	Safe Drinking Water	Good Sanitation	Electricity	Drainage	All the Four Amenities
1991	Total	15.13	5.90 (39.00)	0.27(67.88)	8.49(56.11)	NA	8.22(54.33)
	Rural	11.16	5.15 (46.15)	9.27 (83.06)	7.52(67.38)	NA	7.31 (65.53)
2001	Total	19.19	4.24(22.09)	12.20(63.57)	8.47(44.14)	10.29(53.62)	8.80(45.86)

Note: Figures in parentheses are percentages of the total.

Source: Compiled from, Mahadev (2005)

As a result, little progress has been made in rural housing despite the fact that 1987 was designated as the International Year of Shelter for the Homeless and the goal of Housing for All was set for 1998. It has never been easy for the typical Indian to buy a house (either outright or on lease), buy a plot of land on which to build a house, or have a house built for them. It is still only a pipe dream for many. Lack of tenurial rights, a speculative land market, rigid rules, ignorance of cost- and energy-effective techniques and technologies, a lack of infrastructure and institutional support, etc. are just some of the issues that the rural poor must contend with on a daily basis (Dutt, 2006).

9. Governing Habitat

National housing data planning and development etc. have been mostly limited to urban housing since the First Five Year Plan. This is why we need urban programs. It is important to remember that the origins of India's public housing initiatives may be traced back to refugee rehabilitation centers established in the 1940s and 1950s. In the 1970s, housing problems were recognized as part of the strategy to eradicate poverty. In stepped HUDCO (the Housing and Urban Development Company). In 1976, HUDCO was founded as a techno-financial agency to build metropolitan regions' housing stock and related infrastructure (such as water and sewage systems, roads, and social facilities). However, later on, the HUDCO was tasked with funding a variety of other initiatives, such as the development of housing activities in rural areas. Land acquisition and development financing, building materials financing, signal and service infrastructure development, cooperative and slum board housing finance, and special-needs housing finance are all examples. More than 11% of HUDCO's housing portfolio funds have been used to develop landless and other vulnerable communities and to improve the environment in rural areas. The Indira Awaas Yojana (IAY) was the culmination of several decades of work addressing rural housing needs through initiatives like the Minimum Needs Program (MNP) of 1974, the National Rural Employment Program (NREP) of 1980 (now called the Mahatma Gandhi National Rural Employment Guarantee Program), the Rural Landless Guarantee Program (RLEGP) of 1983, and the Jawahar Rozgar Yojana (JRY) of 1989. A cherry on top (but not the cake itself) was the unique plan of Providing Urban Amenities in Rural Areas (PURA), 2006-07.

The National Housing Bank (NHB) is another important government body in the housing market. It was established in the late 1990s to facilitate the development of a healthy home finance system. It is true that NHB has worked hard to 104 establish a housing financing system that includes independent/sponsored Housing Finance Corporations (HFC), scheduled commercial banks, co-ops, and others. Throughout the 1990s, NHB was instrumental in addressing the nation's housing crisis by facilitating the distribution of affordable capital from a variety of sources, including the Home Finance Credit System (HFCS), scheduled commercial banks, co-ops, and others.

Programs that provide affordable housing, like the IAY, have helped reduce the severity of the crisis. There were 4.27 million new homes built by the end of 1988. In 1999-2000, there were 71,886 new home starts. Approximately 9 lakh BPL (below poverty level) households have benefited so far. Housing assistance was provided not just by federal programs but also by state housing schemes. In the years between 2001 and 2005, around 15 states and Union Territories built a total of 27 lakh homes in rural areas. Such programs have been more active than the IAY in many states. For example, in the Indian state of Karnataka, the Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL) is in charge of four different initiatives: the Rural Housing, Urban Housing, Slum Rehabilitation, and Urban Renewal programs. In this state, as of 30.6.2011, 11 lakh houses had been provided to the beneficiaries, of which 96% were provided by the RHCL under the Ashraya Housing Scheme, Ashraya Sites Scheme, Ambedkar Housing Scheme (exclusively for SC/ST families), Neralina Baghya, and Housing for Special Occupational Groups (e.g., artisans, beedi workers, hamalsm fisherfolk, etc.). Another goal of the Bharat Nirman

There is a need for a rural housing consortium, and national and state housing boards should take the initiative to develop policies that would improve the housing and living conditions in rural areas.

A Rural Housing Working Group was established in 2006 as part of the Government's 11th Five Year Plan. It was tasked with examining the 'Right to Shelter' provision of the Indian Constitution and figuring out how to implement it, with a focus on rural areas. The NHB, in partnership with microfinance banks, has launched "Productive Housing in Rural Areas" (PHIRA).

It is equally important to recognize the contributions of the business sector and non-profit organizations to solving the rural housing crisis. One excellent initiative to fight poverty in and around Palakkad (Kerala) is the self-help organization Shalom Micro Housing Finance, which was founded in 2001.

10. Efforts Made

10.1. Pradhan Mantri Awas Yojana

The Ministry of Housing and Urban Affairs (MoHUA) of India began the Pradhan Mantri Awas Yojana-Urban (PMAY-U) on June 25, 2015. Assuring a pucca house to all eligible urban households by the year 2022, when the Nation completes 75 years of its Independence, is one way the Mission plans to alleviate the housing crisis facing the economically weak and relatively powerless (EWS/LIG) and moderately well-off (MIG) groups, which includes slum residents.

10.2. Complexes for Rent at Reasonable Prices

The Affordable Rental Housing Complexes (ARHCs) program is a sub-scheme of the Pradhan Mantri Awas Yojana - Urban (PMAY-U), which was launched by the Ministry of Housing and Urban Affairs. Migrants and the urban poor working in the formal and informal economies of the city will benefit from this since it will make it easier for them to find decent, low-cost accommodation near their places of employment.

10.3. Housing Technology in India: A Global Challenge

The Ministry of Housing and Urban Affairs (MoHUA) in India has launched the Global Housing Technology Challenge-India (GHHC-India) to find and implement novel construction technologies from across the world to improve the sustainability, friendliness to the environment, and resilience of the housing construction sector in the face of natural disasters.

10.4. Awas Portal (CLAP) of the CLSS

CLSS Awas Portal (CLAP), a web-based monitoring system, provides a central hub for all involved parties, i.e., The Ministry of Housing and Urban Development (MoHUA), primary lending institutions, beneficiaries, and citizens are all connected in a seamless, real-time system. Beneficiaries can check on the status of their subsidies and get their applications processed more quickly thanks to the portal. Both the PMAY(U) mobile app and the UMANG platform now have the CLSS tracker.

10.5. Plan of Action: Long-Term Goals and Objectives

From what has been said above, it is evident that, ever since independence, there has been an unsuitable and unsuccessful policy action in response to the urban housing scarcity encountered by poor and low-income groups. The following are some approaches that can be taken to fix the rural housing shortage.

1. Housing and amenity development in rural areas requires a significant investment of time and money, but it is just as difficult to get people to put away money for these purposes. Community-based and non-governmental organizations can help, and so can self-help groups that pool their resources for this purpose.
2. "One family, one housing unit" is a required rule in urban areas since it guarantees couples' privacy, a more pleasant living environment, easier access to services, and, most importantly, safe and healthy housing.
3. Migrant families can be housed in economically thriving agricultural areas if city governments adopt a policy that receives more governmental backing.
4. Public policy must prioritize the redevelopment of existing outdated housing units since they contribute to the entire housing deficit, especially in rural areas, in addition to supplying new housing units for new families and migrants.
5. The different housing demands of the population, especially in rural areas, have not been met by the current resource policies. Furthermore, huge gaps in housing construction have emerged between rural and urban areas as a result of financing techniques that are skewed. Therefore, future housing finance plans should work to meet the requirements of these underserved groups and guarantee an equitable distribution of private and public sector resources.

6. It is essential to take an interdisciplinary approach to housing development in light of the staggering scale of people who lack access to basic services like clean water and adequate shelter. The simultaneous construction of homes and essential services including potable water, sewage systems, power grids, and drainage systems is made possible by an integrated strategy.

11. Conclusion

More resources should be allotted in the Five Year Plans for rural housing initiatives. In addition, a plan tailored to the requirements at hand should be developed. Once a poor family in the countryside obtains their own home, they can finally call it home and focus on other issues. People's engagement is crucial to the achievement of any rural housing initiative's goals. Researching low-cost, energy-efficient methods of constructing homes in rural locations is important. The recipients must be willing to work for their benefits. They need to be made aware of the resources for securing financing for rural housing and the construction materials that are readily available in the area. In addition, necessary conveniences ought to be supplied alongside the building of the homes. This can be achieved by the adoption of an integrated strategy in urban housing policy planning in India. The upkeep of the government-subsidized housing developments is just as crucial. In addition, the construction of dwellings ought to be recognized as a separate business, with associated tax breaks and other measures taken to entice financial participation. There also shouldn't be any partiality in determining who gets help. The projects' upkeep and continuation should be optimized for long-term viability and welfare improvement. It's time to put outdated assets and unfinished endeavors in the past. The expansion of economic activity for rural development and the establishment of a more stable economic foundation in the country are both facilitated by the provision of high-quality housing. Helping the cause will be bottom-of-the-pyramid recipients and functionaries who are educated, trained, skilled, and driven.

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