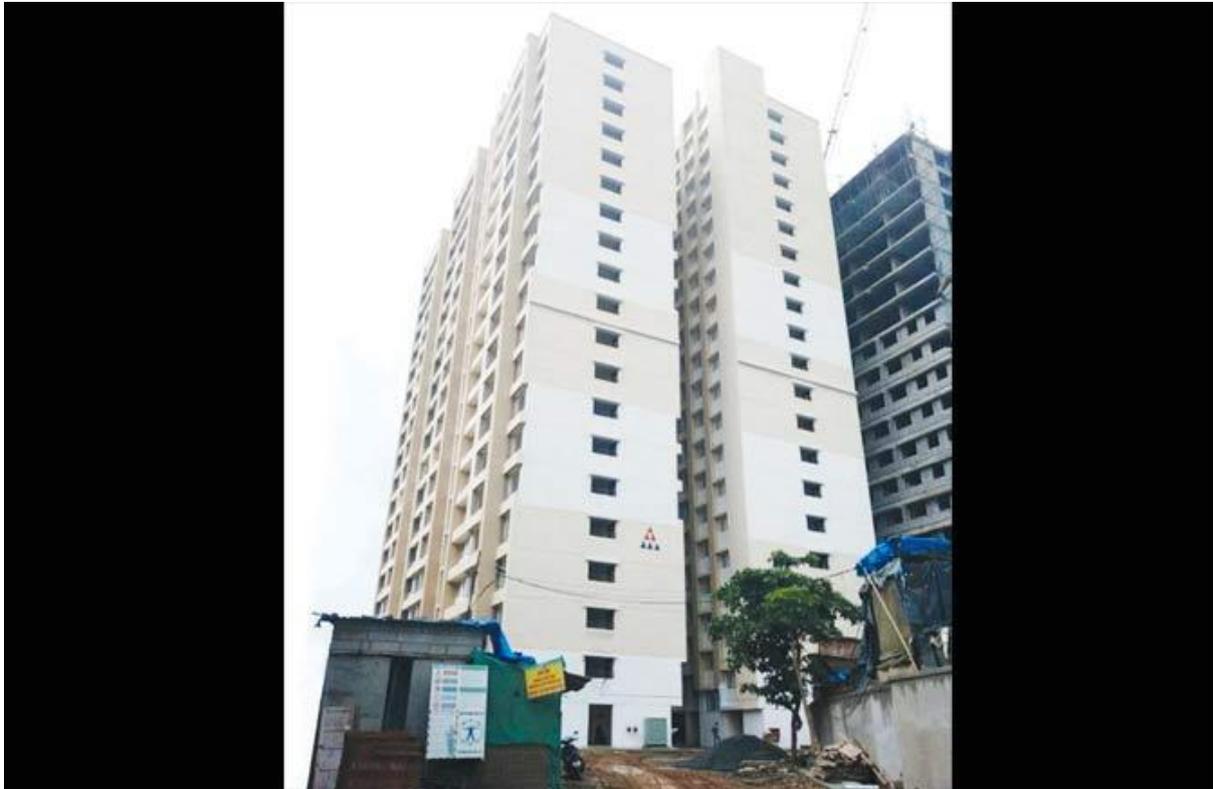


# Maximum City. Maximum room.

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**Authors of a new book explore why owning a dream home in Mumbai, that too an affordable one, can be a reality**



*When Sanjay Gandhi Nagar slum residents in Nariman Point were rehabilitated to a three-acre property in Goregaon in 1986, Nivara Hakk engaged the residents in a self-help housing plan and also designed the layouts for these structures*

From the terrace of architect-activist PK Das' Prabhadevi office, a clutch of buildings can be seen hurtling upwards, each competing to reach the sky. Das, who is joined by friends and comrades-in-arms veteran journalist Gurbir Singh and senior development economist Ritu Dewan, stares into this abyss, before cracking a joke about the urban, concrete jungle. His displeasure is evident and this sentiment is also shared in his new book, *Chasing the Affordable Dream* (Bombaykala Books), co-written with Singh, Dewan and journalist Kabir Agarwal. The objective of the book, say the authors, is clear: The right to dignified housing for one and all in the megalopolis of Mumbai, where for years now, we have been fed the "myth" of want of land to accommodate its burgeoning population.

## **A model example**

Mumbai, as they describe in the preface of the book, boasts of nothing, but a "collapsing infrastructure" where "deteriorating standards of life, is rapidly spinning out of control". And, all because "astronomically high real estate prices put a decent home out of reach for a vast majority of

its citizens". The result: 6.53 million of its population of 12.43 million are forced to live in slums, while over 2.5 million more live in slum-like conditions in dilapidated buildings. The book, the result of several decades of work that the writers have put into Nivara Hakk — an umbrella movement started in 1981 to provide an alternative path of development for slums and footpath dwellers — provides logical solutions to fight the current shortage of 10 lakh "affordable homes".



***The plot sizes given to each of the families were the same, but materials used in the construction of houses depended upon its affordability for each family. In 2005, through an SRA scheme, it was decided that residents would be given free homes in buildings built on one-third of the property. The remaining two acres or so is currently being used by the builder for semi-luxury homes. The writers say such land should have been used to build more affordable units. Pics courtesy/ PK Das & Associates, Architects, Bombaykala Books***

Central to their narrative is the successful rehabilitation project undertaken by Nivara Hakk for nearly 50,000 slum-dwellers evicted from the Sanjay Gandhi National Park, to Sangharsh Nagar in Chandivli in the year 2000. "It was a victory of sorts for us, because for the first time in the history of rehabilitation, slumdwellers were being provided land in the South and not being displaced to the faraway North, as was the usual trend," says Singh, pointing out how residents of Sanjay Gandhi Nagar in Nariman Point, whose homes were demolished without any warning on March 13, 1986, were given land in the western suburb of Goregaon.

Today, Sangharsh Nagar, with 18,362 houses, including a large, 1.6-ha maidan as its central open space, 14 schools, two playgrounds and over 60 community open spaces that enliven its outdoors, is

not only one of the largest rehabilitation projects to be undertaken in the city, but also a shining example of what affordable housing should look like. "The experience of this rehabilitation really took us to questioning many of the provisions in the housing policy for slum projects. For instance, amenities and local spaces were never even considered as a part of the 'provision' in these projects," says Das. One example, he mentions, is the shoddy MUTP II rehab project undertaken in Mankhurd, with cheek by jowl houses that had zero amenities. "This has led to serious health problems [due to poor drainage and drinking water facilities] and privacy issues. Sometimes, the conditions are even worse than the slums, where they lived," he says, while explaining the reason for the "slumification of the city".



***Authors Gurbir Singh, PK Das and Ritu Dewan have been working towards the cause of dignified living for over three decades. Pic/Pradeep Dhivar***

### **Planned redevelopment**

The larger question in this book is how the housing issue for the poor and the middle-class can be dealt with "through an integrated planning of the city". "Today, even the chief secretary of the state with his salary, won't be able to afford a house in the city. But, why so?" asks Das, especially, when "the argument that there is no land in Mumbai is a big bluff".

In the book, the writers explain how MHADA owns at least 2,000 ha of land — they have even mapped out the locations — and with the FSI likely to go up to four in the new Development Plan 2034,

MHADA colonies could generate approximately five lakh housing units. Similarly, if the government reserves slum land only for affordable housing, and weeds out private builders, who on the pretext of providing free homes, squeeze slum dwellers into highrises built on one-third of the land given to them, and use the rest to build luxury homes, the authors say the "city can create a surplus of nine lakh homes". "And this can be made possible without even using the existing natural areas," says Das.

In fact, both Das and Dewan warn that the natural areas, which include forests, mangroves, salt pans and oceans, should not be tampered with. "In 100 years, one-third of Mumbai will be under water," says Das, while discussing a research data, published by 10 organisations, including the National Institute of Oceanography (NIO). "Does one even realise that at what cost are we developing this city?" Das asks.

"There is a need to stop colonisation of public assets," says Dewan. The writers instead suggest that the government take up development of these projects, under the Town Planning Act, thereby reducing the cost of these houses. They have also done the math using three angles to simplify it for us. In the first case, a 2BHK home built under the existing SRA plan would go for R70 lakh. The price of the same home would go down to R58 lakh, if the government stepped in and reduced developmental charges and land premium, while still engaging private players.

But, the icing on the cake was the third case, where not only does the government step in, they also do away with free housing and get the slum dwellers to pay for ownership by offering low interest long-term loan schemes; here the same home would come for R38 lakh. "We have offered a solution, but it's now up to Mumbaikars to take it up with the government," says Dewan, who is also the vice president of the Indian Society of Labour Economics. She adds, "Today, the argument is that migrants are ruining the city. But the truth is that we are all migrants. Unfortunately, it's where we are located in the social structure that determines my right to city. It should be the other way around. The less I have, the more the city should give me."