

HOUSING POLICY FOR THE URBAN POOR: OUR DEMANDS

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1. LEGALISATION OF SLUMS LAND

Land occupied under slums must be legalized and reserved in the Development Plan (DP) as sites for housing of the urban poor.

Necessary amendments in the DP must be carried out for this purpose. Surveys of slums be conducted and their boundaries demarcated.

The present DP is irrelevant to the needs and demands of our city's majority people, particularly the poor and the working class. There is no exclusive reservation of land for housing of the urban poor. A miniscule reservation for housing of the dishoused (HD) is inadequate. Moreover, the housing requirement of people being displaced from old dilapidated buildings or because of infrastructure projects etc is also not met under the present reservation. Reservation of land for project affected persons (PAP) as provided in the development plan is also inadequate given the number of slum dwellers who are being displaced due to various projects.

Slums occupy a mere 8% land in the city and that too illegally. Nearly 5 million people living in slums occupy about 2500 hectares. Land having residential reservation in the development plan is on an average 50%. In relation to this residential area the land occupied by slums would therefore be approx.16%.

It is not possible to relocate or rehabilitate the 5 million slum dwellers on alternate sites. Therefore, it is necessary that their present sites are recognized as sites reserved for housing of the urban poor in the DP thus legalizing them.

2. REHABILITATION POLICY

We agree that not all slums can be regularized in their present sites. Many slums exist in dangerous locations and many others are situated in areas that are harmful to health. Besides this, certain sites have to be cleared in order to carry out important infrastructure work. Slums on such locations and sites have to be, therefore, relocated. A comprehensive rehabilitation policy thus has to be formulated for this purpose.

There will be need for vacant land for these rehabilitation projects. The ULC Act must be strengthened and implemented for this purpose and its loopholes plugged. Vacant NDZ land must be considered as sites for rehabilitation along with infrastructure development. We consider NDZ land as contingent land, made available for development as required, but with the development of infrastructure for it.

Rehabilitation cost must be included in the budget of the primary project for which the slum sites have to be cleared.

3. INFRASTRUCTURE DEVELOPMENT THRUST

Up-gradation and expansion of infrastructure must be considered a priority in the redevelopment programme for our slums. It is not possible that around 2300 slums in the city can be rehabilitated or reconstructed within a short period. It is, therefore, important to carry out infrastructure work that includes adequate water supply, sewage disposal, sanitation, solid waste management, accesses etc. What is needed is the up-gradation of the environmental condition in the slums and not merely pursues a real-estate agenda for mega construction and turnover.

4. REDEVELOPMENT ALTERNATIVES

- A. **SRD Amendments**-Necessary amendments to the present Slum Redevelopment Policy regulated by the SRA should be carried out to plug the various loopholes and make it more slum dweller friendly.
- B. **SUP**-Slum dwellers be given the option to upgrade or improve their slums if they so desire. Particularly where people are opposed to SRD schemes led by the builders.
- C. **Reconstruction Plan**- Reconstruction of slums can be carried out by the slum dwellers co-operatives in partnership with the government (and not with the builder). The government's contribution will be in the form of infrastructure development while the slum dwellers pay for the construction of their houses.

Government and its various agencies like MHADA must play a pivotal role in steering and facilitating the projects, including its planning.

Any new housing constructed will be under the possession of the government and it may be used for the relocated slums and/or made available for new demands.

- D. **Ward Based Redevelopment**- Relocation, rehabilitation and reconstruction of slums must be under taken on ward basis. This means a comprehensive review of slums within each ward is undertaken to minimize the dislocation of the slum dwellers and to integrate them in the development of the ward itself.
- E. **Finance/ Loans** - Once the government legalizes slum land and provides the slum dwellers with tenurial rights they can individually and/or through their co-operatives take loans from housing banks to pay for the construction cost of their houses. The slum dwellers will then be able to mortgage their houses against the loan.
- F. **Planning/ Designing**- the slum dwellers' co-operatives will along with the government agencies like MHADA etc steer the projects. The government agencies may provide professional services and assistance to them in planning and designing. Government agencies may constitute a panel of architects and planners to provide professional services.

5. BUILDING AFFORDABLE HOUSING STOCK FOR THE EWS

- A. **Government Initiative-** The government and its various agencies must give priority to the building of houses for the economically weaker section in proportion to its population. Today MHADA and other agencies have stopped building houses for the poor but they promote housing in the upper segments for profit thus competing in the market along with the private developers and builders.
- B. **Employee Housing-** It must necessarily be a condition with large industries and/ or agencies generating large employment to plan and provide housing for its employees including the working class. Governmental sector including BMC, Port Trust, the state government, police etc must also provide housing to all its employees. Housing for the employees must be seen as an integral aspect of their planning and investment.
- C. **Reservation for EWS housing-** Every housing project in the city particularly in the HIG and MIG segment by rule must provide a certain percentage of the area for housing of the poor.

Similar reservation for housing of the EWS must be a condition in the development of land reserved for public housing. The proportion of this reservation must be consistent with the ratio of the population of different economic categories.

While conditions for reservation for housing of the EWS exist today in certain developments, they have been manipulated and sold to MIG and HIG by combining several units. It is important to, therefore, carry out an effective public audit and scrutiny where such conditions are imposed in various projects.

- D. **Transit Housing-** The State Government must develop transit housing to deal with displacements due to emergencies, repairs and reconstruction, redevelopment projects, etc.
- E. **Rental Housing-** The policy to promote development of rental housing in the city must be framed. Necessary incentives and benefits to the developer for rental housing must be considered.
- F. **Informal Sector Housing-** It is necessary to promote housing schemes for the working class population in the informal sector. As we know large number of construction workers are employed in the city in various projects. Similarly, there is also very large working class population in other informal sectors. Housing of this population must be seen as a part of the infrastructure development cost. Thus the responsibility for this housing will rest on the government as well as the promoters of various projects in the city.

6. ACT AGAINST FORCED EVICTION

The most important demand in present circumstances, when slums are being indiscriminately demolished, is to stop forced demolitions and evictions by promulgating an act. We believe that forced demolitions and evictions create worse slums and seriously violate human rights. The act against forced evictions must apply uniformly to all settlements of the poor without discriminatory policies such as the cut off date criteria. There shall be no demolition prior to rehabilitation

GENERAL CONDITIONS

1. Surveys concerning slums must be jointly carried out with the participation of slums' communities, NGOs etc.
2. Information and data must be made available to the public and widely published.
3. Sanctions and activities under the SRA must be monitored by the public (a representative body of NGOs, eminent citizens etc) and be in full knowledge of the affected slum dwellers.
4. Information regarding infrastructure projects and other schemes in larger public interest leading to the displacement of slums must be widely published and discussed before being forced for implementation.

CONCLUSION:

The central objective of the housing policy has to be to promote government and slum-dwellers partnership instead of builders and slum-dwellers forced affair as under the present SRD scheme.

The government cannot shirk its own responsibility but must actively undertake infrastructure development while the slum-dwellers contribution towards the construction of their houses. Needless to say that legalization of slums' land is fundamental. This coupled with housing finance can produce a viable alternative in the development of housing for the urban poor.

The active participation of government agency such as Housing Board and MHADA in promoting housing projects for the urban poor is necessary. This is particularly important for promotion of additional housing stock in the city in this category.

