

# Assessment of Government Policies For Affordable Housing Sector In Pune

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**Abstract-** *Now-a-days due to excessive population growth, people require more number of houses to stay within but they generally built normal building in which energy consumption is more which inefficient. But the energy source is decreasing very fast now-a-days, so by implementing green buildings throughout the world, we can reduce the conventional energy consumption and so by reducing pollution. In this paper an analysis has given to compare between Normal buildings and Green buildings and its economic analysis. Housing is a basic need of human being. But this is out of the means of low income householder who constitute majority of the population in the country. Low cost housing become must in civil engineering. In this report some methods of low cost housing given. First of all in this report present situation present trends and future trends about low costing housing in India is given. This report is mainly concentrated Study of Pune city and implementation of affordable housing Pune is one of the fastest growing cities in India. Its growth has been boosted due to presence of strong IT and Manufacturing sector & it is also the educational hub, because of all this migration from rural areas to this city is increasing which has led to housing shortage. We have identified the different areas which are creating problem in order to achieve the housing target and given the solutions for the same.*

## I. INTRODUCTION

Creating affordable housing is not just about helping a certain demographic to achieve their dream of home ownership. True, from a political viewpoint it is obviously important to cater to the demands of a massive vote bank. But there is an important economic angle to be considered, as well - the working class must have a good-enough reason to not move out of their city to be able to work and earn. It is important to understand that we are not just talking about people living on below or on the edge of the poverty line. In 2012, the Housing and Urban Poverty Alleviation Ministry made an upward revision on the criteria that define EWS. With this revision, families with an annual household income of up to Rs 1 lakh now come under the classification of Economically Weaker Section (EWS). This was a significant change from the earlier limit of Rs. 5, 000/month or Rs.

60,000 annually. The category of Lower Income Group or LIG also saw an upward revision - now, families with an annual income of between Rs. 1-2 lakh came under the LIG category. Previously, the definition applied to families earning Rs 5001-10000/month or Rs 60000-120000 annually. The people who fall under both these categories are extremely important for the country's economic progress. They provide myriad services which our cities can simply not do without, but are very prone to migrating out of cities which do not support their needs. For them, as for everyone else, home ownership provides not only a strong psychological anchor but also financial security and a better lifestyle - important incentives to stay put rather than migrate elsewhere.

## II. STATE OF DEVELOPMENT

Dhiraj Santdasani 2013 Housing in India has been a great challenge. Millions of houses are required to build in a certain time frame. 99% of these houses are required by the Low income groups (LIG) or economically weaker sections of the society. If the time frame is not maintained the new slums will come up. This paper deals with the innovative building systems such as GFRG building designs. It's a very fast construction process, cheaper than the conventional construction systems & still without compromising with the strength of the structure. The slab is constructed by providing T-beams filled by the RCC. Thus the strength is not compromised at any level of the construction

Nestor M. Davidson & Robin Paul Malloy 2009 The purpose of this paper is to first set out some broad concepts related to affordable housing production; and second, to note some of the dilemmas associated with governmental housing policy. It also discusses with the topic the conflict of competing goods, that is, the conflict between various housing goals that most people would agree, at least in the abstract, are socially and morally desirable. It also points out the conflicts and suggests some of the ways society has, or might, attempt a resolution of these conflicts. The goal of environmentally friendly buildings also may conflict with the goal of affordability. Green elements and construction are often more

expensive than their conventional counterparts, sometimes considerably more expensive.

Himadri Mayank, MitaliNanavaty2012 Disposable surplus income, which is often used to purchase a new house, drops significantly at lower-income levels and is higher at higher-income levels. Thus, people of higher-income levels can better afford to purchase new houses, owing to higher disposable surplus incomes. With high population density, which is growing due to rapid urbanization, there exists a huge demand for land in urban India. The real shortage has been further exacerbated artificially by poorly conceived central, state and municipal regulations. As a result, land prices in India are much higher than intrinsic levels that can support mass real estate developments. Excessive control on development on land creates artificial shortage. Strict regulations, when not implemented correctly, lead to rampant corruption as there are multiple stakeholders having large stakes in real estate development. This paper discusses the institutional approach to affordable housing. The present models on which affordable housing is being created concentrate on the ability of people to buy. These models require a myriad of agencies from public and private sectors to work together for the development of affordable housing. Private sector, which comprises residential developers, develops affordable housing projects and sell them in the open market.

Abhijith V and Shanbhag, Akhil 2013 This paper aims to study the urban housing problem in India and provide a viable solution to overcome this. It tries to identify the main reasons for the inadequacy of low-cost housing units and why the government and private sector have failed to address this issue. The paper analyses the business model of an NGO, "Habitat for Humanity India" to identify the different stakeholders and their roles and responsibilities. Based on the learning gained, the article tries to propose a scalable and sustainable model to alleviate this growing problem. Apart from being one of the three basic necessities of life, adequate housing helps to prevent diseases, injury and death, provides security, and increases household and national income. Through this paper we intend to find viable solutions to address this growing problem of low cost urban housing in India. The paper also gives some of the reasons for governmental incompetence in providing housing for the poor such as lack of coordination, inefficient land acquisition process, increasing land prices, lack of supervision. The magnitude of the Housing problem in India is too large for any single entity to make an impact. We believe that a collective system which incorporates the advantages of each entity with clear cut roles and responsibilities for each entity is the most likely solution. Hence we conclude that it requires collective

efforts and efficient co-ordination among these different entities in order to build a scalable and sustainable model that can attempt to address the burgeoning housing problem in India

Anastasia Kalugina 2016 As urban housing markets throughout the United States increasingly exhibit challenges of affordability, federal, state, and local governments have placed renewed emphasis on housing, specifically mixed-income housing, which integrates affordable housing incentives into multifamily development projects. With such incentives, one must wonder what comprises a successful affordable housing policy and how affordable housing can be successfully implemented into a community. This article attempts to answer these questions by detailing the history of affordable housing policies, exploring some of the current affordable housing policies and programs, comparing affordable housing programs from different regions, and discussing some successful affordable housing programs and lessons that can be learned from them.

PiyushTiwari and JyotiRao 2016 Issues of housing in India are synonymous with ignorance of housing in active government involvement at the policy and program formulation levels. They are also due to the problems that unplanned urbanization, income disparity, poverty, illiteracy, and unemployment brought. These issues extenuated the housing problem, causing a housing shortage of 51 million in 2011. Though India has a long history of establishing policies, programs, and institutions to cater to housing, without allocating adequate resources, their impact in ameliorating the shortage has been marginal. This paper argues that to address the housing shortage in India, there is desperate need to prepare a framework for housing by (i) including housing as a constitutional right; (ii) resolving issues of unclear land titles and ensuing claims; (iii) building adequate financial resources for affordable housing programs; (iv) building responsive instruments to facilitate the affordability of housing by all income segments; and (v) overcoming market segmentation, which is currently catering to the housing needs of creditworthy clients and is overlooking the growing demand from middle- and lower-income segments. India needs to leverage its extensive architecture of agencies, policies, and market frameworks for housing by equipping them with adequate resources so they can deliver housing for all.

### III. CONCLUSION

This paper focuses only on the literature review of previously published studies. The findings of this study deals with the innovative building systems such as GFRG building designs. It's a very fast construction process, cheaper than the

conventional construction systems & still without compromising with the strength of the structure Disposable surplus income, which is often used to purchase a new house, drops significantly at lower-income levels and is higher at higher-income levels. Thus, people of higher-income levels can better afford to purchase new houses, owing to higher disposable surplus incomes. The paper also gives some of the reasons for governmental incompetence in providing housing for the poor such as lack of coordination, inefficient land acquisition process, increasing land prices, lack of supervision. The magnitude of the Housing problem in India is too large for any single entity to make an impact. We believe that a collective system which incorporates the advantages of each entity with clear cut roles and responsibilities for each entity is the most likely solution. Hence we conclude that it requires collective efforts and efficient co-ordination among these different entities in order to build a scalable and sustainable model that can attempt to address the burgeoning housing problem in India

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