HOUSING

PRESENTATION

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HOUSING

- Demand
- Land
- Capital
- Skill (artisanal, managerial, technical, administrative)
- Materials (mode of acquiring, processing and transporting them)
- Physical infrastructure (water, sewage, drainage, road, electricity, fuel)
- Social infrastructure for different ages (health, education, recreation, entertainment)
- Employment (local, if not local transport to it)
- Operation and management of the entire system (technical, financial, administrative, managerial)
- Relationship to a larger whole for all the above requirements
CRITERIA

- Demand-supply gap
- Rooms per house
- Persons per room
- Security
- Culture and religion
- Economic activity (surplus, caste)
- Building materials and skills
- Climate
HOUSING: The Welfare State Model

• The origin of the model (humanitarian and political pressures).

• Government’s responsibility to provide, regulate and determine who does what.

• Capitalists/employers provide for their employees.

• State agencies provide for their employees.

• Banks, building societies, cooperatives (subsidized by the state) provide loans for land and housing.

• For acquiring loan, person must be loan-worthy (the repercussions of this).

• Land acquisition acts (land is not treated as a commodity).

• The subsequent O&M crisis.

• New Directions.

• The welfare state model and Third World societies (issues).

• The modernist paradigm.
THE MARXIST MODEL

• The origin (ideology, conflict and revolution).
• The state owns land and all assets.
• The responsibility of the state.
• Technology and its relationship to ideology.
• Housing education.
• Dormitories, apartment blocks and cooperatives.
• Restriction on migrations.
• The O&M issue.
• The emergence of balance of payment gaps and its repercussions.
• The process today.
• The Marxist model and Third World societies (issues).
THE NEO LIBERAL MODEL

According to the World Class City agenda, the World Class City.

- Should have ironic architecture by which it should be recognised (such as highest building of fountain in the world).

- It should be branded for a particular cultural, industrial or other produce or happening.

- It should be an international event city (competition).

- It should have high-rise apartments as opposed to upgraded settlements and neighbourhoods.

- It should cater to tourism (which is often at the expense of the local commerce).

- It should build flyovers, underpasses and expressways rather than restrict the production and purchase of automobile and manage traffic better (figures).

- Doing all this is an expensive exercise and for it the city has to seek DFI from IFIs and for that purpose it has to build “investment friendly infrastructure”.
REPERCUSSIONS OF THE NEO LIBERAL MODEL

• Poverty is pushed out of the city to the periphery through massive bulldozing of settlements with disastrous results (increase in poverty, social and political fragmentation, violence and the creation of a new under-class). Numerous studies.

• For establishing the new image already unfriendly byelaws and zoning regulations (which are anti-street, anti-pedestrian, anti-mixed landuse and anti-dissolved space) are made even more unfriendly by permitting environmentally and socially unfriendly landuse conversions (numerous studies).

• Planning related repercussions:
  - Global capital increasingly determines the physical and social form of the city.
  - In the process projects have replaced planning.
  - Landuse is determined on the basis of land value alone and not on the basis of social and environmental considerations for land has unashamedly become a commodity.
Politicians and government planners justify the high-rise redevelopment approach by:

- The image they have of a “modern” city.
- High densities cannot be achieved by upgrading and densifying existing settlements or planning of new low-rise neighbourhoods.

Image is a debateable issue. However, numerous studies on the density issue point to a negation of the assertion of the high-rise lobby (density study lecture).
TAN HOA-LO GOM PROJECT
RESETTLEMENT AND UPGRADING IN
HOCHIMINH CITY
TAN HOA-LO GOM PROJECT

- Upgrading Cost: US $ 325 per household
  (No one in debt)

- Apartment Cost: US $ 5,400 per household
  (70% in debt after shifting. Previously none in debt)

- Reason for debt: Monthly Earning = US $ 75
  Utility = US $ 08
  Installments = US $ 21

- No economic activity permissible in apartments.
<table>
<thead>
<tr>
<th>Year</th>
<th>Population (in '000)</th>
<th>Proportion</th>
<th>Annual Growth Rate</th>
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<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Rural</td>
<td>Urban</td>
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<tr>
<td>1901</td>
<td>16,577</td>
<td>14,958</td>
<td>1,619</td>
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<td>1911</td>
<td>18,805</td>
<td>17,116</td>
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<td>1921</td>
<td>20,243</td>
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<td>1931</td>
<td>22,640</td>
<td>19,871</td>
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<td>28,244</td>
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<td>1951</td>
<td>33,740</td>
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<td>48,715</td>
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<td>84,253</td>
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<td>1998</td>
<td>130,580</td>
<td>87,544</td>
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Source: Environmental Profile of Pakistan, Government of Pakistan as quoted in Environmental Repurcussions of Development in Pakistan, by Arif Hasan and Ameneh Azam Ali
HOUSING DEMAND-SUPPLY

- Total demand per year 700,000 units
  (Population growth):
  - Urban 350,000 units
  - Rural 350,000 units
  - Lower income groups 65%
  - Lower middle income group 25%
  - Higher/upper middle income group 10%

- Formal supply per year 250,000 units
  - Urban 150,000 units
  - Rural 100,000 units
DEFINITION:
FORMAL AND INFORMAL SECTORS

- Formal sector operates within rules and regulations established by the state and consist of the following actors:
  - Federal Ministry of Planning and Development
  - Environment and Urban Affairs Division of the Ministry of Housing and Works
  - Provincial Physical Planning and Housing Departments
  - Municipal Corporations / TMA
  - WASA / KWSB
  - HBFC
  - Private developers
  - Individual builders (70 per cent of all houses)

- Informal sector operates outside government rules and regulations and does not formally involve any of the above actors in the housing process.
DEMAND-SUPPLY GAP

- Demand-supply gap per year 550,000 units
- Gap met through:
  - Katchi abadis
  - Subdivision of agricultural land
  - Densification (all areas)
  - Squatting in exchange for labour (rural areas)
  - Slums in the inner cities
- Statistics difficult to work out
HOUSING URBAN: PRESENT POSITION

- Population in katchi abadis 09 million
- Population in agricultural subdivisions 15 million
- Inner city “slums” ? Million

**Karachi: Case and process**
- Demand 80,000 units per year
- Building permits 27,000 units per year
- Katchi abadis 32,000 units per year
- Densification ?

**Faisalabad: Case and process**
- Demand 12,000 units per year
- Building permits 800 units per year
- Agricultural subdivisions 3,500 units per year
NAWALANE: EXISTING LANDUSE
URBAN AREAS: FORMAL SECTOR PROBLEMS

PROBLEMS WITH FORMAL PUBLIC SECTOR DEVELOPMENT SCHEMES

• Product of conceptually wrong policies
  – Too few
  – Too expensive
  – Complicated procedures
  – Infrastructure issues
  – Bye laws
  – Credit issues
    Loan worthiness
    No loan for land
    No small item loans
    Need for intermediate organisations
• Problems with upgrading of katchi abadis
  – Complicated problems
  – No community participation
  – Integration of infrastructure with the rest of the city not done
  – No technical advice
  – The OPP-RTI methodology (empowerment)

• Problems with private formal sector
  – Done only for large profits
  – Do not wish to deal with the poor
  – The issue of subsidies
  – Incentives
URBAN AREAS: INFORMAL SECTOR ROBLEMS

PROBLEMS WITH INFORMAL SECTOR DEVELOPMENT

• Katchi abadis
  – Too far away
  – Insecurity / bulldozing
  – Integration into city plans
  – Bhatta
  – Absence of technical advice on house building
  – Slow development
  – Cut off date issue
• Agricultural subdivisions
  – Corridor development
  – Considered non-urban
  – No infrastructure (social / physical)
  – Environmental degradation due to high cost of land
  – Absence of technical advice

• Inner city developments
  – Expansion of markets / trade
  – Environmental degradation
  – Heritage
INNOVATIVE PROGRAMMES IN OTHER COUNTRIES

- Kumpung Improvement Programme (KIP) Indonesia
- Community Mortgage Programme (CMP) Philippines
- CODI (Community Development Institute)
BAAN MANKONG NATION WIDE SLUM UPGRADING PROJECT OF THE COMMUNITY DEVELOPMENT INSTITUTE (CODI) OF THE THAI GOVERNMENT
• Under the project communities (organised through a process of savings and credit) identify and acquire land for their housing and house building or upgrading through a government system of subsidies and loans through revolving funds.

• They organize to manage and construct their settlement with support from CODI architects and academia.

• To prevent speculation the strategy of collective rather than individual ownership has been adopted.

• A search is also on to find ways to develop new social systems on the basis of the relationship established in the process of the savings process and that of land acquisition.

• Local governments, professionals, universities and NGOs are involved with poor communities in the CODI process.

• Between January 2003 and March 2008, over 1,100 communities (53,976 households) in 226 Thai cities had benefited from the programme.
LAND SHARING

BEFORE

AFTER
KLONG BANG BU A NETWORK

BEFORE

AFTER

SUAN PHLU

BEFORE

AFTER
RURAL AREAS

• The old system is dead
  – Shamlaat / aisaish / gowcher is encroached
  – Caste system / artisans: their migration
  – Non-availability of land
  – Building materials

• Building on farmlands

• Building material / technology

• Infrastructure issues

• Environmental issues

• Data / information
SPECIAL GROUPS

• Government employees
  – Small cooperatives
  – Credit

• Formal sector labour
  – Land at appropriate places
  – Incentives to employers

• Interest group organisations
  – Transporters
  – Shopkeepers’ associations
  – Others

• Technical support / advice
MAIN ISSUES

• Land
  – At appropriate places
  – Only possible if not considered a commodity
  – Master plan and its implementation
  – Land listing
  – Master planning

• Support
  – Credit for land purchase to small groups / intermediate organisations
  – Technical advise / guidance for house building, infrastructure and services development and management
  – Simplification of procedures and bye laws
  – Items small credit from intermediate organisations
• **Understanding of micro level issues**
  – Needs, standards and resources
  – Professional education
  – Database of appropriate indicators

• **Evictions and their reasons**
  – Development projects (Lyari Expressway)
  – Developer-politician-bureaucrat nexus
  – Badly planned urban renewal
  – Selective application of incomplete decrees
  – Unclear land title
REASONS AND REPERCUSSIONS OF EVICTIONS

Reason for Evictions:

- Development projects 52%
- Developer-politician-bureaucrat nexus 31%
- Badly planned urban renewal 17%
- Selective application of incomplete decrees
- Unclear land title

Repercussions of Evictions and Relocation:

- Reduction in income as women have difficulty in getting work
- 30 to 200 per cent increase in transport costs and travel time
- Loss of investment in the building of a home and acquiring utilities
- Disruption of children’s education
- Adverse effects on family life and social relations
- Distance from better health, education, entertainment and recreational facilities

Source: Worked out from URC data
THE KARACHI CIRCULAR RAILWAY

Survey to determine the distances from the track of the built-up area and its use. Photographs are with reference to the numbers on the map.
ISSUES

- Density (What does it mean when & where)
- Size of Community (Is there an Optimum Size)
- Neighborhood, sub-sector, sector, town/city
- Education (requirements for primary, secondary, higher institutions)
- Health (preventive versus curative health, tertiary versus primary units, infant mortality and morbidity, fertility, different age groups)
- Transport (persons per seat)
- Larger environment issues (noise and air pollution, water quality, climatic considerations, solid waste management, sewage treatment, local and through traffic segregation, vehicular and pedestrian segregation)
- Human Development index (UNDP Human Development Report)
Pumping sewage into open drains, is a normal WASA practice in the absence of proper disposal points.

Most agricultural subdivisions settlement dispose their sewage into cesspools.
HOW SETTLEMENTS CHANGE
After laying its sewage system, a lane awaits being paved

ASB Project Area: Conditions before community work began
5. TOWN PLAN

- dwelling unit area
- open spaces
- pedestrian area/communal space

5000 wide road
4. Communal Space

Communal Space Sizes:
- Space A: 34 x 36
- Space B: 31 x 42
- Space C: 42 x 48
- Space D: 76 x 42

These spaces can be used for:
1. Children's play area.
2. Washing and other routine work for women.
3. Get-together space for marriages and other social functions.

60 ft. wide road
Over time, residents decorate and alter the demonstration houses.

Spaces designed between houses provide areas for social interaction.
1. The 3 Actors

2. The Present Situation

3. As it should be

Politicians

Planners/Professionals

People

formal and informal interest groups, CSOs and NGOs

Reform: The creation, nurturing and institutionalization of this space

ARIF HASAN