

# **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 iconic architecture by which it should be recognised (such as highest building or 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 - 1.1

Pakistan: Population Size, Rural – Urban Ratio and Growth Rate, 1901-1998

Year	Population (in '000)			Proportion		Annual Growth Rate		
	Total	Rural	Urban	Rural	Urban	Total	Rural	Urban
1901	16,577	14,958	1,619	90.2	9.8	-	-	-
1911	18,805	17,116	1,689	91.0	9.0	1.27	1.36	0.42
1921	20,243	18,184	2,058	89.8	10.2	0.74	0.61	2.00
1931	22,640	19,871	2,769	87.8	12.2	1.13	0.89	3.01
1941	28,244	24,229	4,015	85.8	14.2	2.24	2.00	3.79
1951	33,740	27,721	6,019	82.2	17.8	1.79	1.36	4.13
1961	42,880	33,240	9,640	77.5	22.5	2.43	1.80	4.84
1971	65,309	48,715	16,594	74.6	25.4	3.67	3.33	4.76
1981	84,253	61,270	23,583	71.7	28.3	3.10	2.58	4.38
1998	130,580	87,544	43,036	68.5	32.5	2.61	2.2	3.5

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 (Population growth): 700,000 units
  - 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**

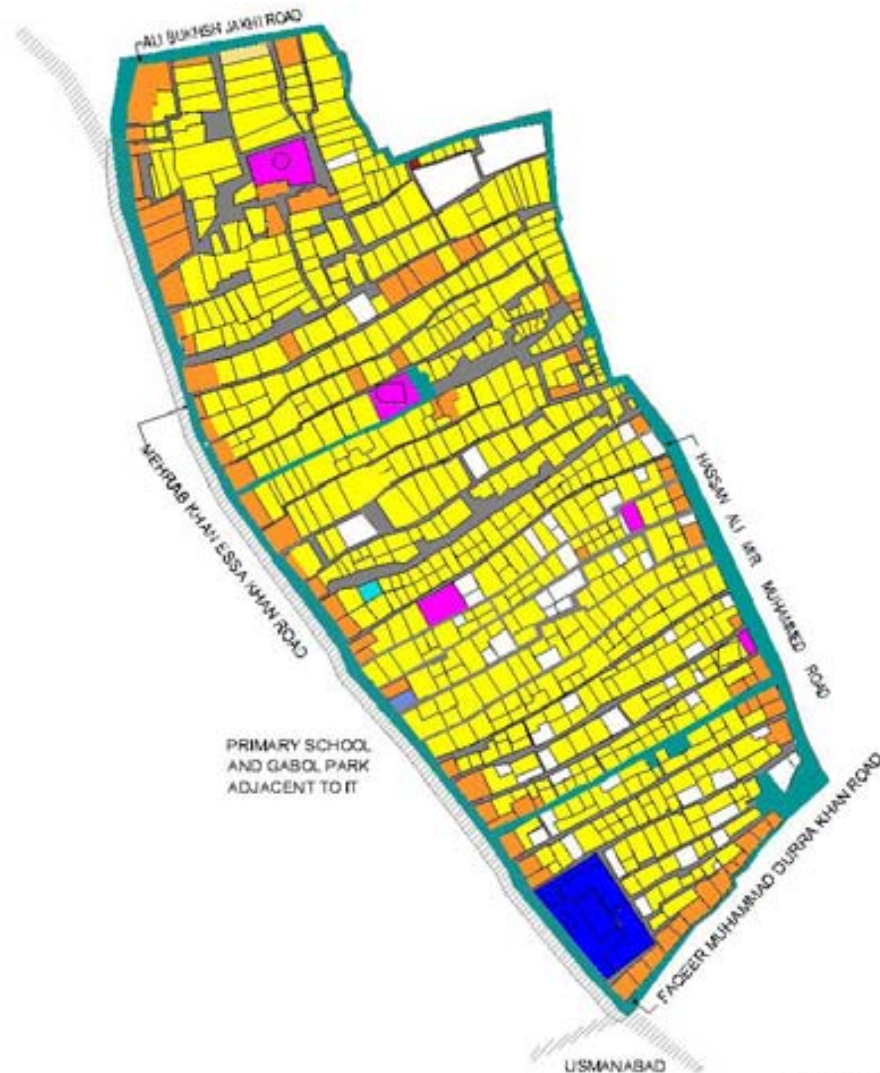
- Demand-supply gap per year 550,000 units
- Gap met through:
  - Katchi abadis
  - Subdivision of agricultural land
  - Densification (all areas)
  - Squatting in exchange for labour (rural areas)
  - Slums in the inner cities
- Statistics difficult to work out



# 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



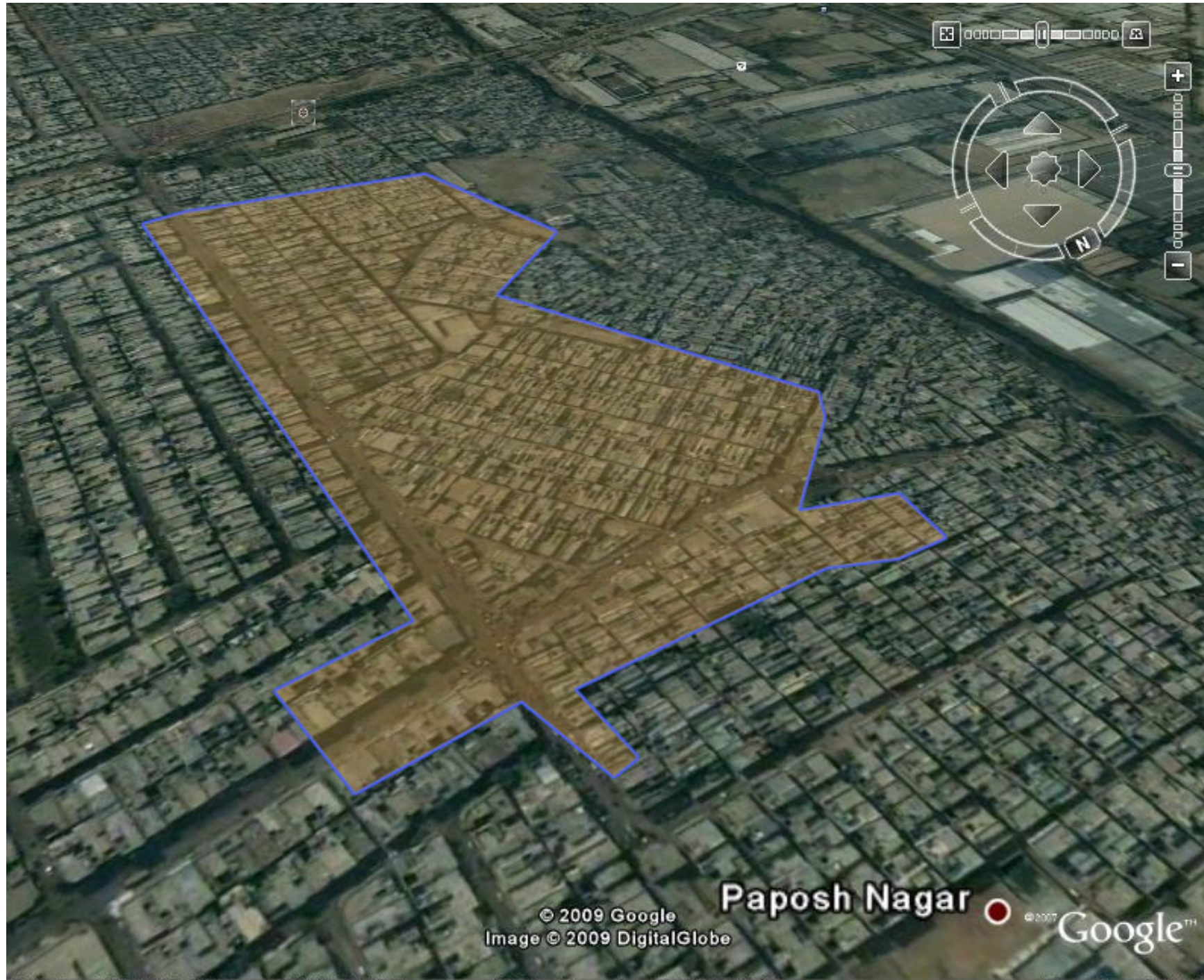
## SCHEDULE OF LEGENDS

	RESIDENTIAL	60.5%
	RESIDENTIAL + COMMERCIAL	10.65%
	RESIDENTIAL + INDUSTRIAL	
	COMMERCIAL	
	EMPTY PLOTS (3000 x 60 = 0.00)	4.98%
<b>AMENITIES</b>		
	SCHOOLS (FORMAL)	2.21%
	SCHOOLS (UNFORMAL)	0.11%
	MEDICAL FACILITIES	1.81%
	RELIGIOUS	
	PARKS AND PLAYGROUNDS	0.12%
<b>CIRCULATION</b>		
	PEDESTRIAN CIRCULATION	9.75%
	VEHICULAR CIRCULATION	9.65%
	Road width PUBLIC TRANSPORT	
<b>TOTAL</b>		100%

TOTAL RESIDENTIAL PLOTS: 699  
 TOTAL COMMERCIAL PLOTS: 1 UNITS  
 EXISTING DENSITY 1356 PEOPLE PER ACRE







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Pointer: 24°55'15.92" N 67°01'13.89" E elev: 109 ft Streaming 100%

Eye alt: 1046 ft





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# **URBAN AREAS: FORMAL SECTOR ROBLEMS**

## **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



# ARKARN SONGKHORA

BEFORE



AFTER



# KLONG BANG BUA 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*











لیڈی ایجوکیشن و لے گئے  
مناشرین کے ساتھ ساتھ  
ایڈکریٹس جنکشن  
میں سے گھر پر

گورنمنٹ کالائیں  
گورنمنٹ کو عجائبات  
خون کی ایکپریس فنانس  
مطالبہ: منظرین ایجوکیشن و لے

مطالبہ: منظرین ایجوکیشن و لے  
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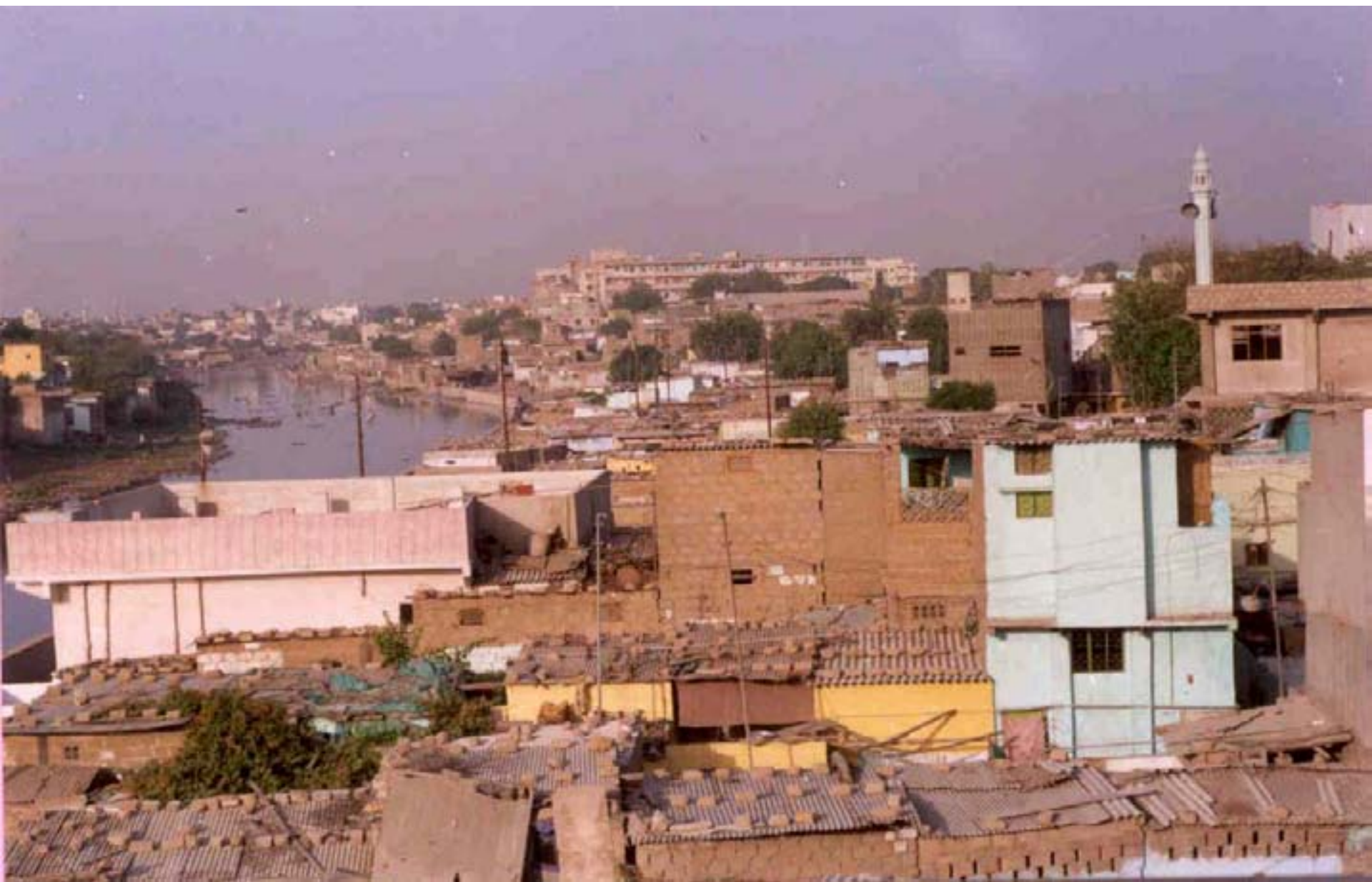
کیا لیباری گے ایکسپریس  
وئے سے منظرین انسان  
نہیں، زمین، ہڑپ  
کمرے کا خیال چھوڑ دو  
مطالبہ: منظرین ایجوکیشن و لے

عائشی عیدیا  
لیباری ایجوکیشن و لے سے منظرین  
کو (NHA) کے نظام سے ہٹا دو  
جانتے۔  
مطالبہ: منظرین ایجوکیشن و لے

شہرہ منظرین کو  
ان کے والوں سے  
لے لیت  
مطالبہ: منظرین ایجوکیشن و لے

17. 7. 02















National Bank/State Life  
Distance = 60'



22 Juma Goth  
Distance = 30'



21 Samana Hill View  
Distance = 40'



20 Rly. Housing, Jashar  
Distance = 40'



19 City High School  
Distance = 30'



18 Psk. Housing Auth.  
Distance = 60'



17 Fakh Naz T  
Distance = 40'



Gharibabad  
Distance = 40'



23 Windsor Tower  
Distance = 40'



36 Godown  
Distance = 20'



35 HONDA Motors  
Distance = 5'



34 National Motors  
Distance = 30'



33 COCA COLA  
Distance = 20'



16 Awami Muz  
Distance = 40'



Mehak Garden  
Distance = 60'



34 Sindbad Playland  
Distance = 35'



32 Union Fabrics  
Distance = 30'



15 PAF Shahr  
Distance = 40'



Progressive Plaza  
Distance = 60'



25 Rly Housing 13-D  
Distance = 25'



31 SIEMENS  
Distance = 15'



14 Umar Colony  
Distance = 20'



Basement Plaza  
Distance = 60'



26 Lakhani Pride  
Distance = 40'



27 Manila Shopping Ctr.  
Distance = 40'



28 Wahid Colony  
Distance = 25'



29 PAK. Chemical  
Distance = 25'



30 TOYOTA Indus Motor  
Distance = 5'



13 P. E. C. H. S.  
Distance = 40'



Sheikh Sultan Trust  
Distance = 60'



7 Super Plaza  
Distance = 60'



8 Bridge View  
Distance = 60'



9 Al Habib Pride  
Distance = 60'



10 Uzma Apartments  
Distance = 60'



11 Hazara Colony  
Distance = 30'



12 Army Supply  
Distance = 40'

# THE KARACHI CIRCULAR RAILWAY

Seems 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)







## HOUSING





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



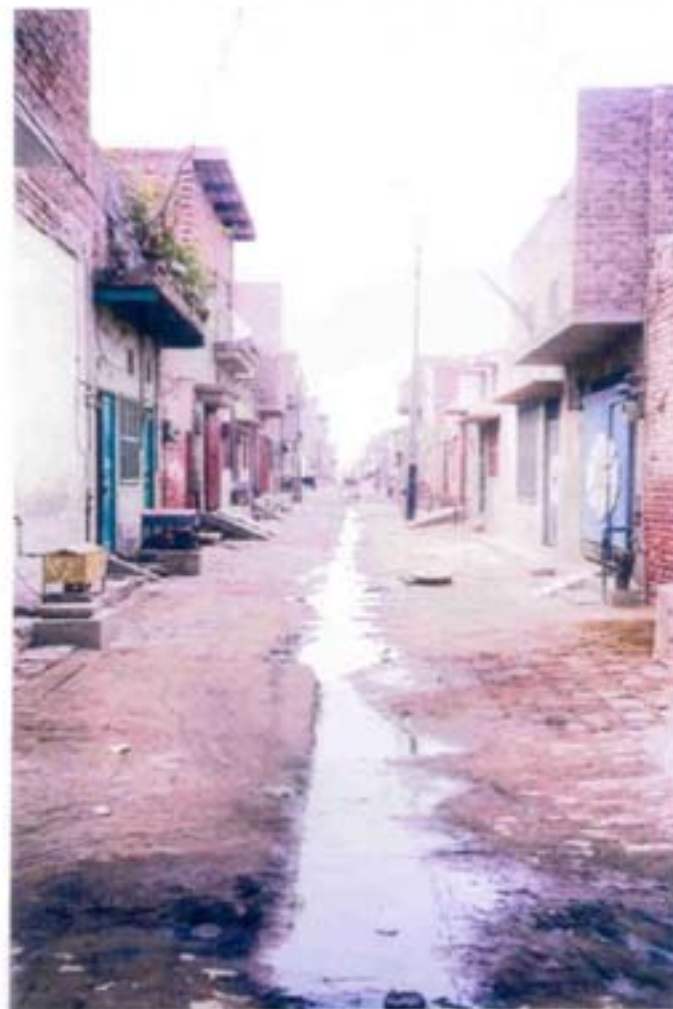


## HOW SETTLEMENTS CHANGE



SDC-012/B-1

## HOW SETTLEMENTS CHANGE





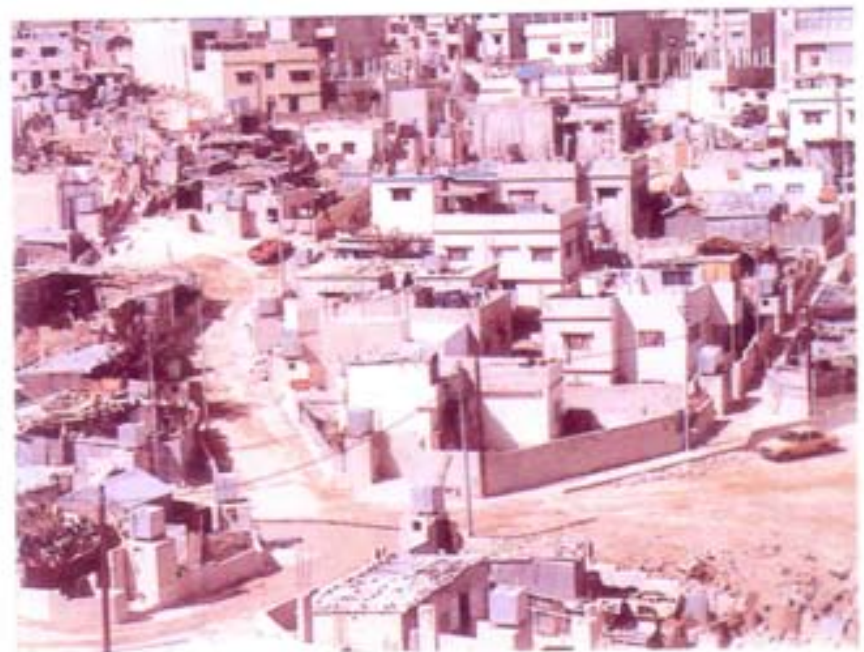




ASB Project Area: Conditions before community work began



After laying its sewage system, a lane awaits being paved



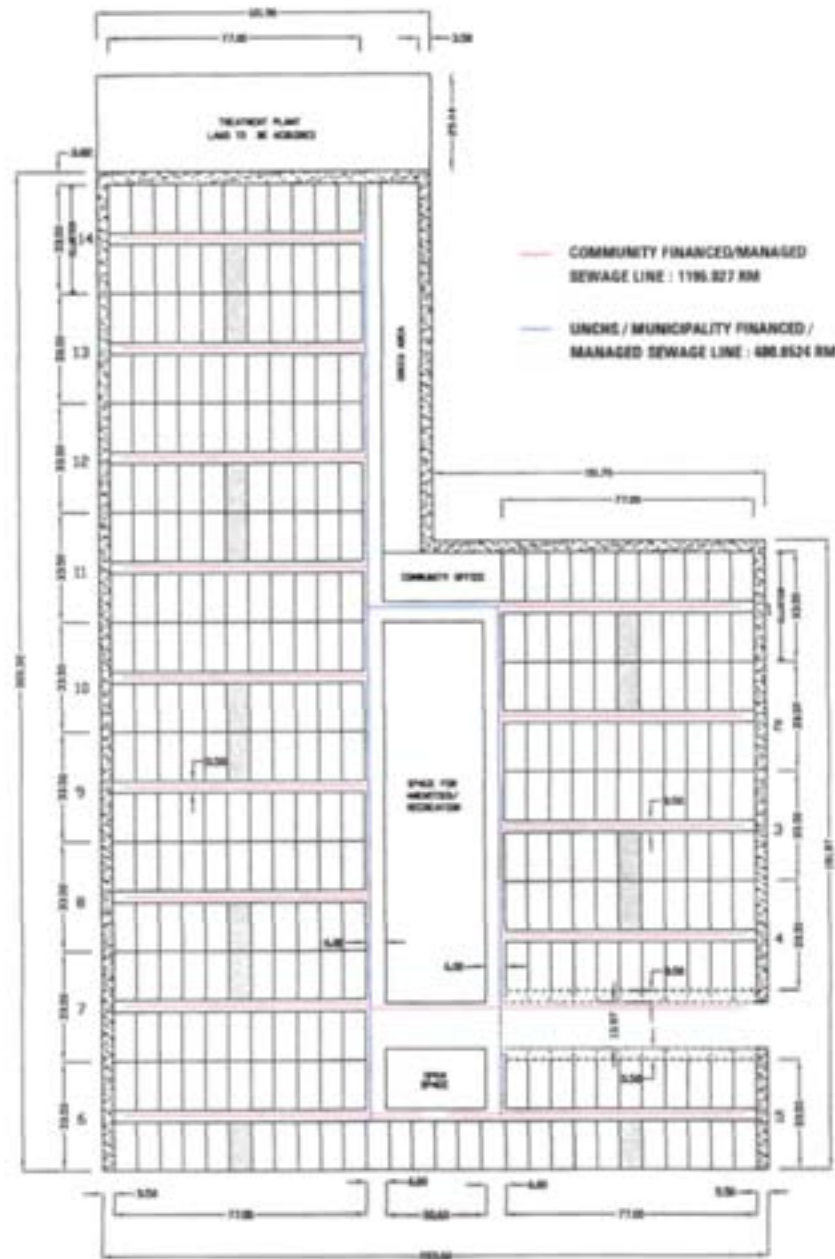
East Wahdat, Amman, Jordan



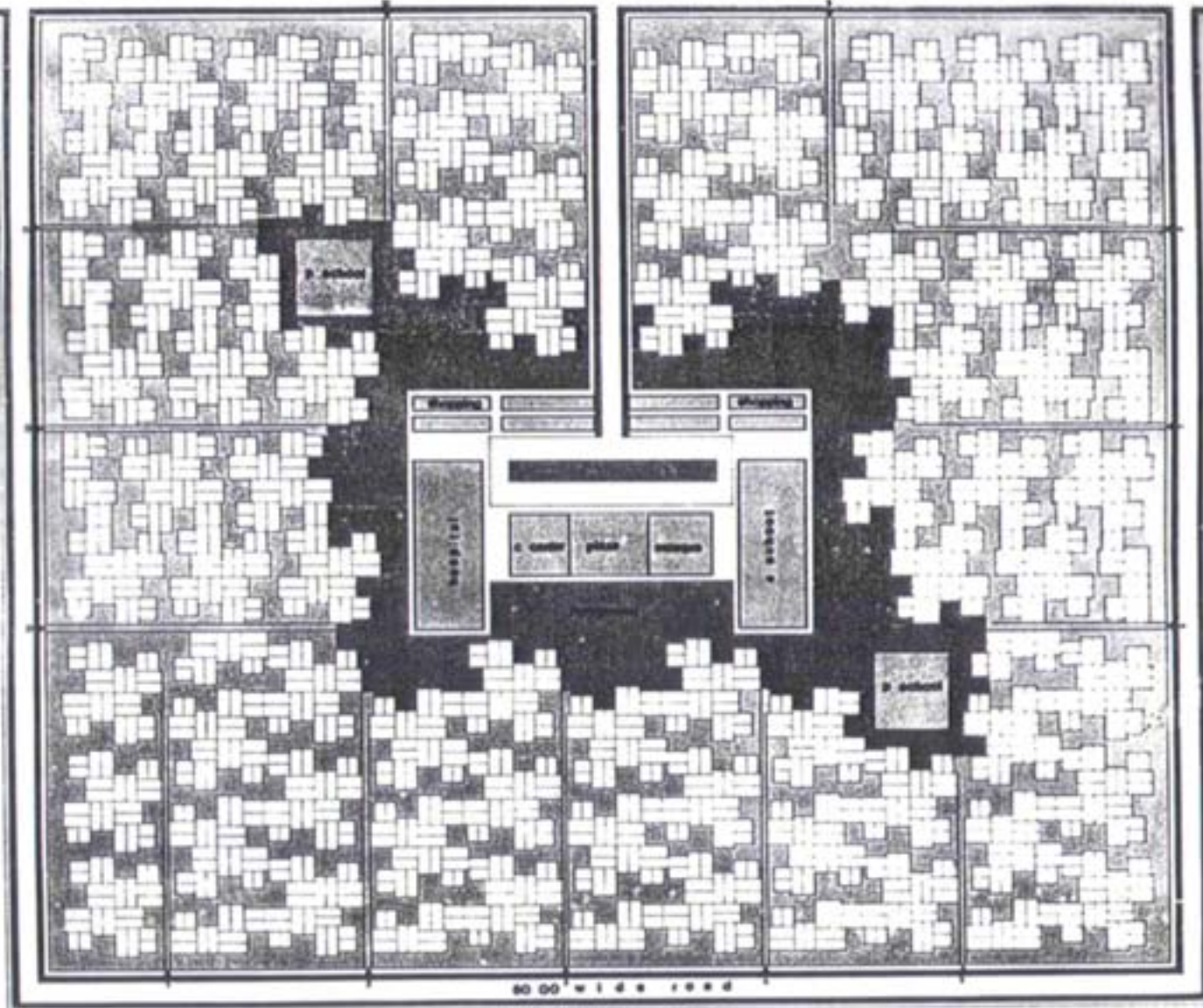
**Plan of East Wahadat**



# KRAING ANG KRAUNG SETTLEMENT PHNOM PENH

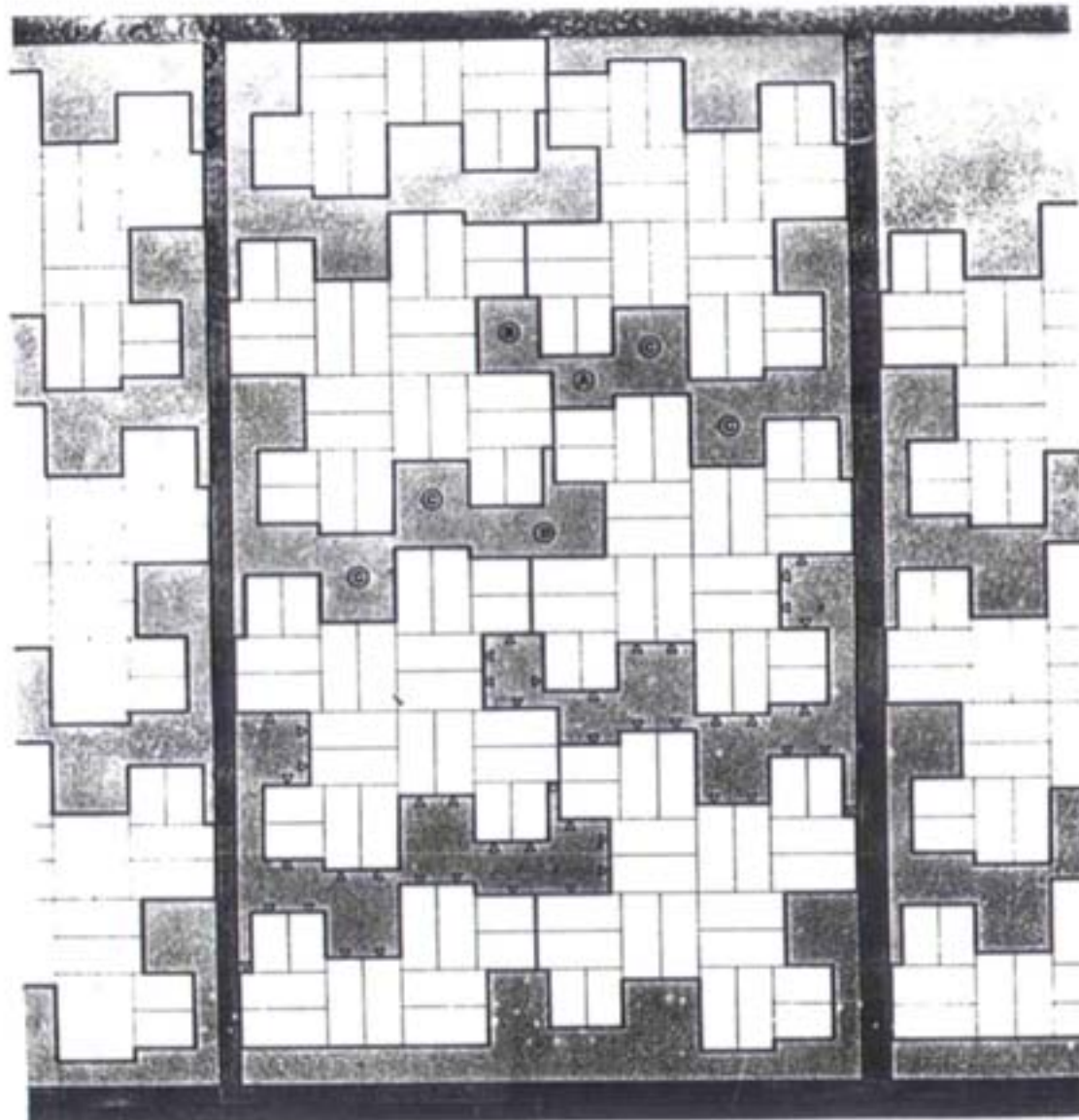


# 5.TOWN PLAN



dwelling area
  open spaces
  pedestrian area / communal space

# 4.COMMUNAL SPACE



## COMMUNAL SPACE SIZES

space A: 34 x 36

space B: 34 x 43

space C: 42 x 46

space D: 76 x 42

These spaces can be used for

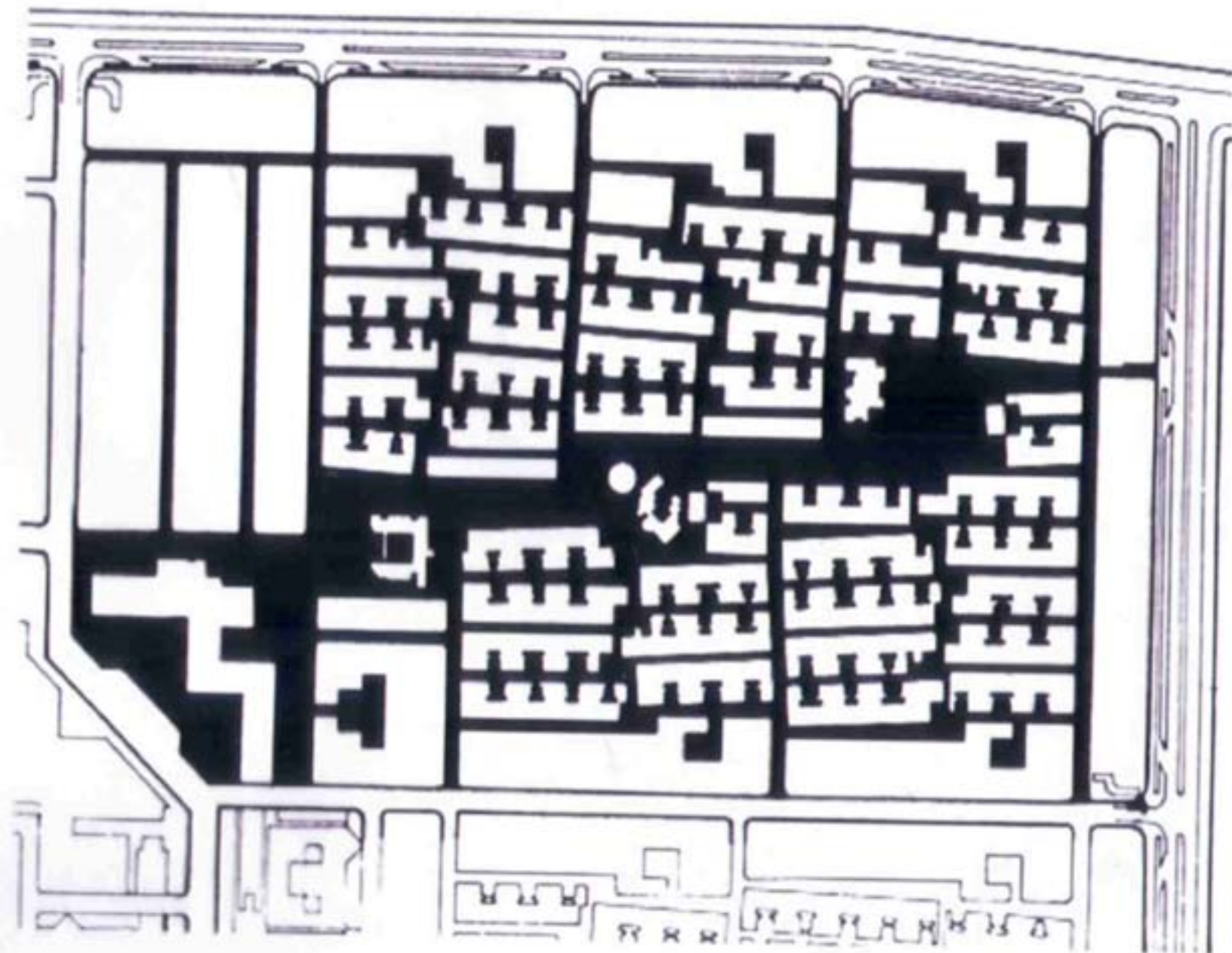
1. childrens play area.
2. washing and other routine work for women.
3. get-together space for meetings and other social function.

60' 00" WIDE ROAD









Aranya Community Housing,  
Indore, India.





Over time, residents decorate and alter the demonstration houses.

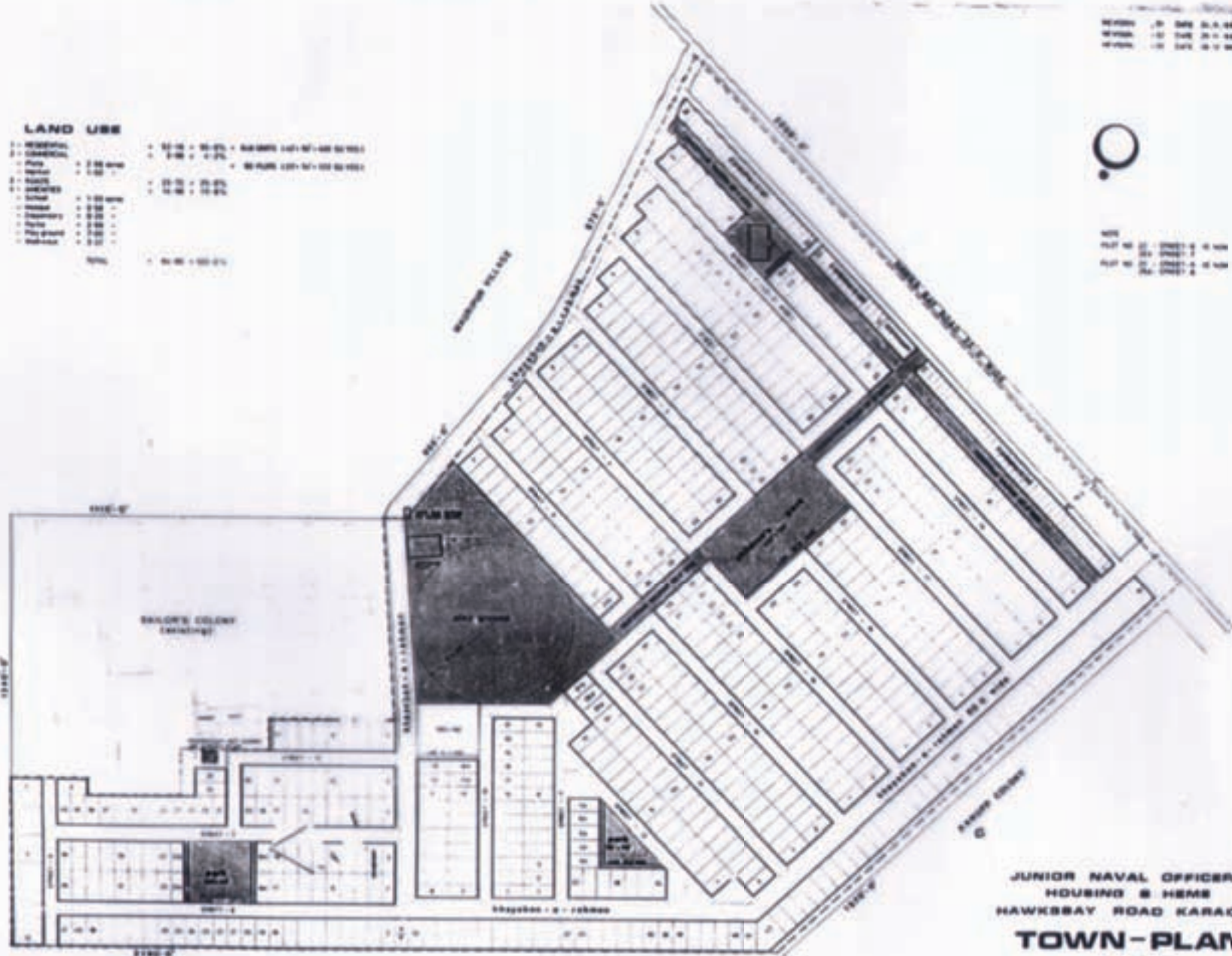
Spaces designed between houses provide areas for social interaction.





# LAND USE

1 - Residential	2 - Commercial	3 - Public	4 - Industrial	5 - Agricultural	6 - Forest	7 - Water	8 - Wetland	9 - Other
10 - Vacant	11 - Unimproved	12 - Improved	13 - Developed	14 - Undeveloped	15 - Forest	16 - Water	17 - Wetland	18 - Other
19 - Vacant	20 - Unimproved	21 - Improved	22 - Developed	23 - Undeveloped	24 - Forest	25 - Water	26 - Wetland	27 - Other
28 - Vacant	29 - Unimproved	30 - Improved	31 - Developed	32 - Undeveloped	33 - Forest	34 - Water	35 - Wetland	36 - Other
37 - Vacant	38 - Unimproved	39 - Improved	40 - Developed	41 - Undeveloped	42 - Forest	43 - Water	44 - Wetland	45 - Other
46 - Vacant	47 - Unimproved	48 - Improved	49 - Developed	50 - Undeveloped	51 - Forest	52 - Water	53 - Wetland	54 - Other
55 - Vacant	56 - Unimproved	57 - Improved	58 - Developed	59 - Undeveloped	60 - Forest	61 - Water	62 - Wetland	63 - Other
64 - Vacant	65 - Unimproved	66 - Improved	67 - Developed	68 - Undeveloped	69 - Forest	70 - Water	71 - Wetland	72 - Other
73 - Vacant	74 - Unimproved	75 - Improved	76 - Developed	77 - Undeveloped	78 - Forest	79 - Water	80 - Wetland	81 - Other
82 - Vacant	83 - Unimproved	84 - Improved	85 - Developed	86 - Undeveloped	87 - Forest	88 - Water	89 - Wetland	90 - Other
91 - Vacant	92 - Unimproved	93 - Improved	94 - Developed	95 - Undeveloped	96 - Forest	97 - Water	98 - Wetland	99 - Other
100 - Vacant	101 - Unimproved	102 - Improved	103 - Developed	104 - Undeveloped	105 - Forest	106 - Water	107 - Wetland	108 - Other
109 - Vacant	110 - Unimproved	111 - Improved	112 - Developed	113 - Undeveloped	114 - Forest	115 - Water	116 - Wetland	117 - Other
118 - Vacant	119 - Unimproved	120 - Improved	121 - Developed	122 - Undeveloped	123 - Forest	124 - Water	125 - Wetland	126 - Other
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370 - Vacant	371 - Unimproved	372 - Improved	373 - Developed	374 - Undeveloped	375 - Forest	376 - Water	377 - Wetland	378 - Other
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992 - Vacant	993 - Unimproved	994 - Improved	995 - Developed	996 - Undeveloped	997 - Forest	998 - Water	999 - Wetland	1000 - Other





# P P P

Politicians, Planners/Professionals,  
People



## 1. The 3 Actors



## 2. The Present Situation



## 3. As it should be

ARIF HASAN