

AFFORDABLE HOUSING FOR SUSTAINABLE HUMAN DEVELOPMENT

HOUSING POLICY DOCUMENT



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Development Society for Poor (DSP)

Development Society for Poor (DSP) is a social service organization working for the development of the poor and needy people. It works for the socio-economic development of the Scheduled Caste (SC), the Scheduled Tribe (ST) and Backward Class (BC), the socially marginalized. Since its inception in 2005 and for the last 14 years the DSP has been working for the Integral Rural Development with its core objective to provide “Affordable Housing” for the sustainable development of the economically weaker sections namely the SC/ST/BC, slum dwellers, and the disabled. Milestones have been set by completing the construction houses to rehabilitate the cyclone, flood, tsunami affected, single mothers and the disabled. This could be achieved only through the financial participation of the Government and the external funding partners.

Vision & Mission

To empower the poor rural communities irrespective of caste, creed and religion, through a process of awakening critical consciousness and motivating them for collective action; in order that they would eventually transform themselves, the community and the society at large, into a place where justice, human dignity, peace and equality reign for the Development of the People.

1. Housing as the Integral Part of Economic Development

Housing is an important basic human need and an integral part of economic development that contribute to the security, safety, health and well-being of the people. It is to be viewed in the background of the overall social and economic development and the needs of the people. Promotion of sustainable human development cannot be achieved without adequate and affordable housing. Hence this policy paper on housing gains significance. The need for Housing and Habitat Policy of DSP emerges from the growing requirements of shelter and related infrastructure both at urban and rural centers. It is also due to the change in social and economic scenario, growing urbanization, mismatch in demand and supply of developed land and houses at affordable rates. The poorer sections are unable to access to land and finances. Therefore, DSP has adopted a definite “Habitat

Agenda” offering a vision to achieve sustainable development of both rural and urban areas with a healthy and safe environment. In this direction, the DSP will create an enabling political and administrative environment to ensure people’s participation in achieving this holistic agenda: “Affordable Housing for All”. It will be the underlying theme of the Policy consistent with the overarching objectives of the National Urban Housing and Habitat Policy of the Government.

2. Integrated Habitat Development

An integrated “HABITAT” approach to housing is needed so as to take into account the basic amenities like water supply, sanitation and waste disposal to effectively address the issues of ecology and to avoid disasters. In view of the distinctive social, geographic and climatic conditions, it is necessary to adopt efficient land planning for its optimal use keeping in view the alternative requirements depending upon the area requirements, demand from different sections of population, the type of intervention required in terms of supply of land/housing for the lower income groups and the respective roles of the public/private sector, the state government policy on land and infrastructure etc.,

3. Housing Problem

Houses are sub-standard or inadequate and over-crowded without proper sanitary conditions, lacking basic amenities in many semi-urban and rural areas. Lack of purchasing power, security of tenure of land, unclear titles of house property in rural areas, speculative land market, inflexible housing finance system, inappropriate planning and building regulations, lack of awareness about appropriate building materials and technologies, paucity of public funds and problems with the institutional framework in providing adequate support to low income segment households, are some of the constraints resulting in inadequate housing and habitat conditions for the poor. As a result, the gap between supply and demand of adequate and affordable houses has considerably increased. We witness an increased exodus from rural to urban areas. This has resulted in mounting pressure on urban housing and infrastructure. As a result, the slums have grown significantly. Nearly 14% of the urban population is living in slums. The proportion of slum dwellers living in notified slums is higher than the national average. This has also resulted in growing housing shortage.

4. Policies and Programmes

This policy document of DSP aims to develop a comprehensive perspective on housing over the short, medium and the long term. It seeks to address the housing needs of the Scheduled Caste (SC), the Scheduled Tribe (ST) and the Backward Class (BC) sections. These groups are socially and economically marginalized. They live in small single-roomed mud walled huts with thatched roofing. These huts as they are made of fragile materials such as bamboos and dried palmyra leaves are flammable in extreme hot weather conditions, of which Guntur is noteworthy for its dog days of summer that touches 48° Celsius. Many fire accidents occur gutting the huts of the poor reducing them to penury. Guntur is a coastal district that lies directly facing the Sea of Bay of Bengal frequently devastated by natural disasters such as cyclones, tsunami and floods that arise from the sea. It is also that Krishna River, one of the major rivers of Andhra Pradesh meanders along the north eastern border of Guntur District and in event of torrential rains during monsoon weather the river swells and jumps its banks inundating the villages leaving a trail of death and destruction. It is always the hutment dwellers, who bear the brunt of the tragedy.

The DSP will play a proactive role as a “Facilitator” rather than a “Builder and Provider” to construct strong cement concrete houses for the vulnerable people to safeguard them in times of such calamities. Keeping in view the resource requirement for the sector, there is a definite need to work in partnership with the Government to realize this goal. However, the housing needs of the lower income groups demand special interventions as their affordability is very precariously exposed to the market forces. Though the private sector’s contribution and their potential needs to be tapped and harnessed, the government should continue to play a vital role in the provision of housing for this segment. This segment can be easily priced out of the market. Thus, the policy will need to address the funding needs of this segment by way of individual loans, availability and affordability of credit, and supply of housing at affordable prices. It will be, therefore the endeavor of DSP to create suitable administrative, legal and legislative environment for catalyzing increased investment in housing and related amenities by public and private sector. The Public-Private-Partnership, together with people’s partnership and the role of NGOs is to be relied upon. The policy will also seek to identify the role of financing institutions and mechanisms with suitable instruments, both market oriented as well as government-supported. The national housing

programmes instituted for the weaker sections of the community will need suitable supplementing through matching initiatives. The Policy will explore areas of such initiatives and cooperation. In this context, there will be however a need to redefine and restructure the role of the public agencies to continue to remain engaged in this specific area of meeting the housing needs of low income groups to ensure optimum utilization of resources.

5. Emergence of Sustainable Habitat

Creation of integrated rural and urban habitat is the key to sustainable development. The policy will take into consideration the existing shelter conditions, access to basic amenities, income and employment generation, growing investment opportunities, mushrooming of slums and sub-standard housing and therefore, focus on sustainable rural and urban housing that will address the growing rural and urban housing requirements with the basic amenities.

6. Focus Areas

Poor housing with lack of tenure, structure and inaccessibility to basic services is directly linked to poverty. The proposed policy will be oriented towards building houses for the homeless, under-privileged, slum dwellers, differently-abled, widows, single women with children. It will aim to empower the economically backward sections both in the urban and rural pockets. Action plans will be drawn up to converge with the Central Government programmes like Jawaharlal Nehru National Urban Rural Mission (JNNURM), Indira Awas Yojana (IAY), Bharat Nirmam and other relevant schemes for “Adequate & Affordable Shelter for All” to promote “Sustainable Housing Development” with the approach towards inclusive growth.

7. Aims of the Policy

The Policy aims to:

1. Accelerate housing for economically weaker sections of the community: SC/ST/BC/single widowed women/ slum dwellers/disabled.
2. Develop supporting infrastructure and basic services to all categories.
3. Encourage larger flow of funds for investment in housing and infrastructure using innovative products and appropriate institutional mechanism.
4. Provide quality and cost effective technologies with cost effective, green & intelligent housing technology.
5. Ensure planned urban and rural settlements through appropriate planning and zoning laws.
6. Housing with healthy environment, pollution free atmosphere, solid waste disposal, drainage, sewerage systems in place.
7. Remove legal, financial and administrative barriers for facilitating access to land, finance and technology.
8. Encourage strong partnerships between private, public and cooperative sectors to enhance public private people's partnership in every sphere of housing and habitat.
9. Utilize housing & urban infrastructure sector to generate employment converging with government social and employment generation schemes.
10. A balanced regional growth along with suitable supply of land, shelter and employment opportunities with the overall focus to prevent burgeoning urbanization.

8. Slum Improvement and Up - gradation

1. Efforts will be evinced to resolve the housing issues of the slum dwellers and related activities in slum improvement.
2. To the extent possible, In-situ development of slums will be attempted by using funds from JNNURM, IAY and Bharat Nirman.
3. Proper layout plan of each slum area & socio-economic feasibility report along with micro, macro and city development plan will be prepared using innovative planning methods to arrive most economical solution.
4. Initiate efforts for slum reconstruction through government support and community participation.
5. To make housing affordable to the slum dwellers and poorest section of the society, cross subsidization in the cost of land and the incremental housing shall be adopted.

9. Special Needs of Single Women, Disabled and Senior Citizens

1. In public housing schemes, PPP projects and private agency's projects availing proposed benefits, it will be ensured that the title deeds are issued in the name of the women and/or joint names.
2. Women will be involved in planning of design, construction and maintenance of houses. Women SHGs/Co-operatives will be involved in the process.
3. Special housing schemes will be taken up for single working women, widowed women.
4. Special design features of housing for the physically handicapped as per National Building Code of India (NBC) will be under taken up.
5. Old age homes will be constructed with all basic facilities including primary health care.

6. Skill up-gradation of women construction workers will be undertaken through appropriate training programmes to convert them from unskilled to skilled status. Finance as available under JNNURM, IAY, Bharat Nirman, etc., will be sourced.

Affordable Housing Strategy

Government Procedures

The Government startup procedure will begin with the officials from conducting meetings in the target villages. They will inform the people on the housing scheme and the eligibility criteria of the beneficiaries to avail the resources. The eligible beneficiaries will accordingly apply to the Government with their title deeds. The Government will meticulously screen the applications and the title deeds based on the established criteria. Unique identification Card with a photo-identity replete with details is compulsory to be considered for sanction. After all these procedures are fulfilled the Government will come out with the final list and accord sanction.

DSP – Implementation Modalities

❖ Animation & Motivation

With the finalized list DSP will group the families together. Animation classes are conducted for these families guiding them to analyze their poor socio-economic situation, the factors dehumanizing them, measures to counteract them, collective efforts to improve their situation. The benefits of strong cement concrete reinforced houses to that of delicate huts exposed to natural and man-made calamities will be discussed. The thatched huts deteriorate due to the action of sun and rain are to be replaced annually incurring enormous expenditure as the cost of bamboos and thatching materials that escalate year after year pinching the pockets of the poor and in spite of all these expenditures the huts are still vulnerable to calamities. On the contrary strong cement concrete houses will withstand any calamity and enhance the protection of its occupants. It is an investment, an asset and a sustainable activity. These insights will enlighten the beneficiaries on the

finer aspects of the project for their own development. This will galvanize the people to action to participate intelligently in the program with a sense of purpose.

❖ **Formation of Housing Committees**

Housing committees will be formed in all the villages involved in the housing project. Each committee will have six members in the ratio of 3 men and 3 women promoting gender equality. These committees will mobilize the community promoting solidarity among them. The committees will help the beneficiaries in the construction of their houses. They will also collectively discuss the various issues that will surface through the course of construction and solve them. The committees will also review the work progress and monitor the project. A good synergy and coordination will develop between the committees, government officials and the implementing agency.

❖ **Construction Materials**

Cement is procured centrally and distributed to the local units. Depending on the stage of work, it is delivered ex factory to the work site, where each individual beneficiary stocks the cement in a storage facility well protected from adverse weather conditions to prevent dampness. Fine sand from Krishna river bed is available within a radius of 15 kilometers from the villages. Sand is transported collectively by each unit. Iron is available in Guntur and its neighboring Vijayawada. Unskilled labor for the project is provided by the beneficiaries as all of them are agricultural laborers.

❖ **People's Participation**

The beneficiaries besides their financial contribution will participate in the program through demarcating, clearing, leveling and digging the foundations for their houses under the guidance of the Government engineers. They will also help in the transportation of construction materials and will lend a helping hand to the masons in all the levels basement, lintel, roof and slab of the house construction.

The beneficiaries will assist the rod benders, masons in mixing sand and cement concrete. The process of curing the structures will also be the responsibility of the beneficiaries. The group activity will make the beneficiaries overcome any challenges that will confront them. This intervention is not just to construct dwelling units with reinforced cement concrete but mainly building and making people “Partners in their own Development”.

❖ **Government Contribution**

The contribution of the Government will be in the form of construction materials such as cement, iron, door and window frames delivered at the housing project sites. Cash contributions will be deposited into the accounts started by the beneficiaries for the said purpose.

❖ **Gender Mainstreaming**

The housing design will take into account the essential needs of women. A kitchen space, a neat and smooth flooring, shelves to stack the utensils and other belongings aesthetically and a toilet facility for the safe disposal of human feces to enhance health. The women need not go out to relieve themselves, their privacy and dignity is safeguarded.

❖ **Protection Issues**

The design plan of the house will be drawn up by the Government with professional engineering inputs. Foundation designs will be based on soil tests. Suitable bore log tests will ascertain the bearing capacity of soil. Structural engineer’s help will be employed to design appropriate foundations. Rigorous efforts will be made to meet the required quality levels to acceptable standards. The field personnel have the appropriate experience, expertise on specifications, construction details, and quality standards. Constant and rigorous monitoring will be carried out to ensure quality work. All these measures will take elaborate protection risks into account.

❖ **Human Resources & Monitoring**

At the level of the Government there will be the Divisional Executive Engineer, Deputy Executive Engineer and Assistant Executive Engineer. They will visit the construction sites once in a week besides the work inspectors are always on the site. These officials study the progress examining the qualitative and quantitative aspects. They will brief the masons on the technicalities of each level. They will also conduct meetings with the beneficiaries to get to know the problems encountered and will offer suggestions to find a solution.

The DSP will field two housing coordinators. They will make frequent visits to the project villages and monitor the progress levels of the construction activities and report back to the Executive Director. The Executive Director is the over-all in-charge of the programme. He will personally visit the village to get first-hand information on the progress levels. He will also interact with the beneficiaries reviewing the progress levels and relevant issues.

The Executive Director, the housing coordinators, beneficiaries and the village level committees meet at the end of every month to review the progress of work, clearance of the government subsidy at each level, material, and effectiveness of the beneficiary participation / rapport with the Government and any issues or problems that need immediate attention. The Government also reported and reviewed the progress at the end of every month. After Action Reviews were also held at the end of every month for which the Executive Director and the field personnel are invited.

❖ **Community Involvement**

Village Housing Committees formed with 6 members will effectively monitor the progress levels. They will pay special attention to work quality and quantity right from digging foundations, road bending, plinth beam, basement, lintel, roof level and slab cast. They will carefully see that correct proportions are used in the mixing of cement concrete, brick work and curing. They will also solve the many issues that will crop up during the implementation period. These committees will

meet every fortnight to discuss the progress levels and the action plan for the next week. The committees will maintain stock registers for the receipt and issue of building materials. The coordinators on their visits will check the registers on their visits to ascertain proper usage of the materials.

❖ **Financial Administration**

The DSP has a well equipped financial department headed by qualified and experienced accountants, senior and junior, who help in maintaining proper records, accounts and registers. The accounts are backed by Tally software. Bills and vouchers for the projects are maintained separately. Minimum accounting standards are adhered to including compliance of local laws like Tax Deducted at Source (TDS), etc., Progress reports and financial statements are centrally collated. GDSSWS arranges verification, evaluation and audit. As the coordinating office, GDSSWS takes overall program/finance accountability with its collaborating agencies, in India and abroad.

❖ **Capacity Building for the Financial Staff**

The financial staff is periodically exposed to: computerization in Tally Software, proper recording of the transactions and account entries, finalization of accounts, and latest development in accounting and legal legislations. They have attended account courses in Chennai and Bangalore conducted by Caritas India.

❖ **Project Reporting**

The progress of the project is reported every quarter. The project completion report will be at the after the completion of the project. A standard reporting formation issued by the funding partner is followed scrupulously in preparing the reports. Accounts concerned, interim statement of accounts is attached for the progress report while final audited statement of accounts for the entire sanctioned amount will be enclosed with the completion report. Both these reports will be accompanied with good telling photographs highlighting the project activities, as good telling pictures evaluate the activity and its worth.

❖ Audited Statement of Accounts

The DSP is served by an experienced and reputed auditor who audits all its project accounts. He issues a management letter pointing out his observations that enable the financial staff to improve upon its systems and rectify errors.

The DSP backed with the efficient and committed human resource and state-of-the-art infrastructure will work scientifically towards smart development that provides productive, comfortable and happy life for the people.

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