

26 Apr 1972

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Recommended Citation

Gandhi, N. K., "Low Cost Housing Is Not Low Standard Housing" (1972). *International Symposia on Low Cost Housing Problems*. 104.

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LOW COST HOUSING IS NOT LOW STANDARD HOUSING

by
N. K. Gandhi

The problem of housing, including its cost aspect, has been for several years under discussion, in Conferences and Seminars held from time to time on International and National levels. In the year 1966 an International Seminar on "Housing For Low and Lowest Income Groups in Relation to the National Level of Economic Development" was held in Tokyo, at the 20th World Congress of the International Federation of Housing and Planning 'I. F. H. P.' Recently, in October, 1971 a National Seminar on 'Cost Reduction in Housing' was held in India (Bombay) under the joint auspices of the Life Insurance Corporation of India and the National Building Organisation, New Delhi. There is, however, hardly any practical solution to this problem in sight; day by day the same is assuming more and more serious character and proportions and becoming formidable.

Viewed from the point of "costs" alone, the total expenditure on Housing (calculated on the number of housing Units multiplied by cost of each tenement, runs into astronomical figures.

In India for instance, the back-log in Urban Housing alone is estimated to the tune of 80 million houses costing Rs. 3 hundred thousand millions. In addition a million new houses will have to be provided annually for growing Urban population, entailing further strain on the economy. Such figures of cost running into billions have a frustrating influence on the Politicians, Economists and the general masses. The result is bewilderment, dismay and inaction. One gets lost in statistical cobwebs and vision gets blurred.

It may be pointed out in this connection that availability of enough money resources will not, by themselves, ensure Housing in adequate numbers and of desired standards. There are several other contributory factors to be taken into account. Instances can be quoted of developed countries having adequate resources but with unsatisfactory Housing situation.

Japan, in spite of its present economic progress with its GNP ranking third in the World and with its per capita income of \$1300 a year is reported to be suffering from miserable housing conditions. From information gathered by foreign correspondents visiting Japan and as published in the Newspapers, the Housing condition in that country is summarised¹ as below:

"The average family lives in a drafty wooden house too small for its needs; Suburbs are full of cramped apartments having the depressing appearance of a prison cell. Many city dwellers share communal toilets; less than 10% of houses have flush toilets and most are not connected with a sewer system.

There is a concentration of people and industrial activity in Tokyo-Osaka Narrow belt, 500 miles long with consequent congestion pollution and blighting of landscape and proliferation of jerry-built houses that rapidly deteriorate into slums. The wealth is finding its outlet, in each family spending on modern gadgets, television sets, washing machines, refrigerators, vacuum cleaners and cars. The Japanese people in spite of their wealth are therefore confused, discontented and demoralised. This situation is ascribed to the 'grow now plan later' policy of the business-dominated Government.

There is also a general impression that poverty of the masses is the only cause of the bad housing conditions in developing countries, which is not entirely correct. Poverty of long duration and the present economic condition of these countries may be one of the main causes, but there are several other factors also that have contributed to the present shortages in numbers and unsatisfactory housing standards. Some of these factors are: the climate, hereditary laws, ways of life and the general outlook, political system and so on.

In India, for instance, with its tropical climate people prefer to sleep in the open and there is less need for a closed bed room, especially in villages.

Under the prevailing hereditary laws, the ancestral property is divided and sub-divided amongst all the sons, unlike in the Western Countries where only the eldest son is entitled to get his father's property and other sons have to seek new accommodation.

Similarly under joint family system married sons and brothers continue to stay together in the same house with their children; in the West married sons and brothers have to seek separate housing accommodations, before they get married.

The general outlook of the people is mostly of a spiritual and not temporal nature. People are taught to feel satisfied with what little they have or they have not.

There was thus neither the need nor urge or desire to have more or better type houses. Besides India was under a colonial British Rule for 150 years for the most part of the present Industrial Age. The Rulers had no aim or objective towards the improvement of the general living conditions of the subject people. There was hardly any technological development and research.

Towards the close of the British Rule, owing to World War II there was rapid urbanisation in the Country following establishment of industries as war effort. Consequently the problem of urban housing had already assumed grave proportions. There was congestion, proliferation of squatter's colonies and acute housing shortages in many urban areas.

After Independence in the year 1947 the National Government with socialist ideologies had to take some urgent steps towards relieving these miserable living conditions in Urban areas. Besides with a view to raise the general living standards in the Country, the Government launched the first Five Year Plan in the year 1950, wherein great emphasis was laid on rapid Industrialisation of the Country with consequent urbanisation. Added to this was the problem of rehabilitation of millions of refugees, due to Partition.

Taking into consideration the economic condition of the people the National Housing Policy was based on three major concepts:

- a. a large amount of housing to be undertaken as Public Housing - from public funds assisted by grants, subsidies and loans from the Central exchequer.
- b. rents of these housing units to be subsidised so as to be within the rent paying capacity of the occupants and
- c. Employers to be made responsible for providing houses to their employees.

The thinking behind the last concept was: urbanisation was a direct result of employment opportunities provided by different employers both in the public and private sectors and especially industrialists; it is also the duty of the employers to look after the Welfare of their employees; hence the employers must be held responsible for providing Houses to their staff.

Unfortunately, the Socio-economic impacts on a long term basis as a result of these housing policies were not fully understood or visualised.

The Public Housing Projects were taken in hand as 'low cost' Housing Schemes, in order to reduce the subsidy on rent - (The difference between the economic rent and the rent actually charged.) But the low cost of a housing unit was sought to be achieved by lowering Housing Standards and specifications of materials as well as denial of some essential amenities and not with the use of skill or ingenuity in the design with the help of modern technological research. Consequently, 'low cost' housing in the Country has come to be regarded as synonymous with 'low standard' housing.

Many such low cost housing units have been constructed in several urban areas for the use of "Industrial Workers", "Low Income Groups", "Middle Income Groups", through Government sponsored Housing Boards established in the different states of the Indian Union.

¹Article by John Roberts - "Heavy price of Affluence -- Japan's many Woes" -- Far Eastern Economic Review, reprinted in "Times of India", April - May, 1971.

The employment based Housing, by its very nature, has to be designed on status-cum-pay standards duly segregated and stratified and in exclusive surroundings thus lacking in mixed type of development. Each heavy industry has its own exclusive New Town; the New Capital Towns, including Chandigarh, are also similarly planned, designed and constructed. In existing urban areas there are exclusive pockets of housing, each separate for central Government, State Government, local authorities, Public Undertakings and also for Industrial Units. The whole urban development thereby becomes a conglomeration without any social cohesion. Another feature of this employment housing is that it is only for the duration of employment. With the loss of employment, there is loss of the shelter also. There are in consequence many awkward situations created -- especially when top ranking persons of status - Ministers, Secretaries, Directors of Industrial Undertakings, etc. are involved. The main character of development becomes of a bureaucratic type lacking in free mixing of the employees either amongst themselves or with the masses.

As a result of this policy a very large proportion of new housing in the Country, especially in major new and old urban areas since independence has been executed as 'public housing' having some common features as below:

- a. In addition to subsidy a great deal of expenditure has to be incurred annually on estate management, repairs and maintenance. The expenditure on maintenance and repairs of 'low cost' housing being of 'low quality' is very high.
- b. The housing is done on a mass scale on stereotyped design and with monotonous repetitions. And
- c. At the top there are luxurious and prestigious expensive houses and at the bottom there are veritable slums.

The origin of this employment based housing can be traced to the British Policy in India and its subconscious influence. The British established separate and exclusive colonies known as 'civil lines' for housing all top ranking White Administrators and Officials in all District Towns and Metropolitan areas. As rulers they did not want to mix with the masses. This aspect of development was hardly visualised or understood while pursuing the policy of employee housing in the new political set up.

In their own country, however, the British Government are looking upon housing as a 'Social Service'. It is true that large scale housing in the New Towns or in Urban areas in U.K. is done as public housing. But this public housing is neither 'low cost housing' nor 'Employee Housing' as in India. The standard of accommodation is based on the needs of the family - according to family sizes, one bed room for each adult. In allotting housing units, the size of the family is taken into consideration and not status, salary or employment of the head of the family. The rents charged are however related to the income. Young families with small children are provided in independent houses with gardens; while flats in multi-storied construction are for families with grown up or no children. Provision is also made for 'old peoples' homes.' The housing is of mixed type in pleasant environments and around a nucleus of social facilities. All the housing units are constructed with the best available material and to standard specifications, economy being achieved with the help of scientific research, ingenious designs and layouts. Therefore, the cost of maintenance and repairs to these houses in the public sector is the minimum. The British are proud of their housing achievements. They have long adopted a policy of 'better no house than to have a sub-standard house'.

It would also be worthwhile to recount how the ideas of housing have progressed in that country. As a reaction to the miserable living conditions of the people towards the end of the last century, some philanthropic industrialists like the Lever Brothers and the Cadburys established 'Red Lamp City' and 'Bourneville' as Industrial Towns for their respective workers. This experiment was not however continued for long. After the first world war, and during the inter-war years there were 4 million new houses constructed in different urban areas by the local authorities as 'Council Houses' for Industrial workers. As these separate colonies did not assimilate with the general development of the Town, this type of development was also abandoned. Ever since the last war the British are following the policy of social housing as described above.

Different countries are following different housing policies based on their political ideologies, availability of resources and general approach.

In U.S.A. with their free economy, housing is looked upon as a purely business proposition. Most of housing is provided by private developers. Large funds are available for development with ample building materials and implements so that housing units are generally of a very high standard in beautiful environments and around nucleus of amenities - like swimming pools, tennis courts and garages. There are bus facilities to connect these colonies with the super bazaar and a Highway for rapid automobile transport to the working place. The only public control over development is in respect of zoning and subdivision with no conception of regional planning. In addition many old houses in the downtown areas are being improved and refurbished. The whole pattern of development in U.S.A. is aptly described² as 'a rotting core ringed by affluent Suburbs.'

In U.S.S.R. a gigantic programme of mass housing has been executed both in urban and rural areas with millions of 'flats' in urban areas and 'houses' in rural areas. This huge programme has been made possible by making free use of pre-fabricated building components and mechanised process of construction with tens of thousands of excavators, bulldozers, cranes, auto-loaders etc. The new residential areas have schools, poly-technics, libraries and playgrounds etc. But it has already been recognised in that country that all this housing on a mass scale is devoid of any local character. The need for associating local talent in planning and design of houses so as to suit the particular local conditions is now keenly felt and some steps for associating local talents in these projects are already under way.

China is also reported³ to be busy with big housing programmes. Shanghai with 6 millions of population is said to be a car-less city, depending mainly on public bus transport and cycles. Housing is generally provided consisting of 2/3 room tenements in 3 to 5 storeyed buildings but having common kitchen and toilets for three families. This sort of arrangement may be found workable, only in a 'State ordered' society like China. In India even a common water tap to be shared by a number of families is not found acceptable.

The I.F.H.P. Seminar⁴ on low cost housing in Tokyo while recommending 'higher standards of housing' for developed countries have actually recommended, for developing countries, 'Low Standard of Housing taking into account what condition they replace'. Further it is also recommended that efforts should be concentrated on sub-division of housing lots, installation of water and sewer and construction of public latrines. House construction itself should be left to members of families by contributing family labour. It is recommended that the aim should be to have 'planned slums'.

This is nothing but a negative approach and counsel of despair to the developing countries. Have the developing countries no resources and should the people never aspire for better standards of living and housing? Instead of giving constructive suggestions, guidance and help to these developing countries so as to mobilise their potential resources, the only advice the world body could give is to continue to have slum type housing for the general masses. This is simply denial of human rights.

There are innumerable social benefits resulting from good housing in pleasant environments and it should not really be beyond the competence of any nation whether developed or undeveloped, to achieve the desired objective. Two things are essential - Firstly proper national housing policy has to be adopted and followed; secondly the problem is to be tackled on fundamental considerations.

²'Time' -- Dated 18th May, 1970.

³'China sets unique life style' by Roberts Guillian -- Published in 'Le Monde' and reproduced in Times of India. 'Brick Revolution in China' by Stjepan Pucok -- Published in Far Eastern & Economic Review and Times of India, Dated 28.10.71.

⁴Report Published in 28th World Conference of I.F.H.P.

National Housing policy may, inter-alia, contain some of the details as mentioned below:

1. 'Employee type housing' may be provided only for essential personnel such as Police, Fire Fighting and Defence Services - where service conditions by their nature require mobilisation of personnel at a bugle call.
2. In public housing projects, minimum housing standards should be prescribed along with the minimum specifications of materials. It may be difficult to aim at the standard based on one bed room per adult as in U.K. or other developed countries. However every house should, at least, have one bed room with independent kitchen and toilet. Communal toilets present problems of maintenance and privacy is disturbed. Use of proper material and specifications will entail less maintenance and repairs cost.
3. All encouragement should be given and maximum emphasis laid on ownership housing. Thereby a) burden of maintenance and repairs on public funds will be lessened; b) a mixed and balanced type of development will result and c) sense of belonging will create civic interest.

Mere facilities usually given to the intending house owners by way of financial assistance and loans will not however ensure the desired results. Similarly building readymade houses out of public funds and selling them to those in need is also not a good policy. Most of these readymade houses are built on a mass scale on standard design and there is hardly any scope for individual choice. In some cases the tenants are forced to buy their accommodation which eventually means forced adoption of a child on unwilling but helpless parents! Correct policy should be to afford all facilities for housing and not readymade houses for letting or for sale. In this way work will be distributed amongst different Architects & Engineers, thus on the one hand affording employment to these technically qualified persons and on the other scope for varied designs of housing units adding interest and economy.

Secondly real overall economy in housing will be ensured if proper attention is given to fundamental components of housing projects viz. 1. Land, 2. Building Materials; 3. building labour; and then financial help.

LAND

Land is the basic raw material required for housing. Ex- plosion of land value of urban areas has been one of the main stumbling blocks, in executing housing projects. Various proposals for freezing land values have been under contemplation. They range from Nationalisation of the whole of urban land, putting ceiling on urban properties, raising taxes on open land, etc. What is essentially required is to make available ample land ripe for development -- with roads, drains, sewers, water supply and electricity.

There are generally three methods of carrying out urban developments. Firstly, Public Authority acquiring land, developing it with roads, other services, dividing the remaining land into different plots to be leased to the different urban areas as 'im- provement schemes'. This method entails big financial outlays in purchase and development of land and there is also a time lag between purchase and re-sale, and thus involves a big financial outlay. Besides, the development in all urban areas cannot be done on the basis of acquisition. This would mean stopping all development by private persons outside such Improvement Schemes.

The second method is to allow private development, the local authority exercising control under municipal bye-laws and rules. There is an anomaly in this development whereby plots in developed localities remain idle while those in remote places without any public services have to be allowed to be developed provided they comply with the Municipal bye-law. Each developer in remote areas has to spend for these services; expensive straggling type of development results and the residents are denied facilities of Public Transport, Schools, Markets, etc. As a matter of policy no development must be allowed on any plot, unless it is ripe for development, with roads and services.

The third type of development is by having Town Planning Schemes for different small areas. In the Town Planning Schemes

the advantages are that part of the development cost is recovered from the owners of plots, and areas for public purposes like roads, open spaces, gardens, etc. can be reserved and plots can be re- constituted in regular shapes. This however, takes a long time and the working is also very cumbersome.

Some practical method for ensuring rapid but orderly urban development without having to undergo any complicated procedure has to be formulated. This may be of the nature as explained below:

1. Firstly, areas in urban limits each sufficient for a Neighbourhood Unit should be selected on priority basis for development, no development being allowed outside these priority areas.
2. A plan with roads and amenities for the population to be housed in this area should be prepared irrespective of ownership for this area.
3. The whole land should be pooled together and then redis- tributed amongst the original owners on pro-rata basis, the public authority being considered the owner of the land for roads and public purposes.
4. An estimate of works involved in the construction of roads, sewers, drains, water supply, electricity, etc., should be worked out and cost distributed pro-rata amongst the owners and the public authority.
5. The public authority should do the work of construction of roads and services after collecting the contribution from the different owners along with its own contribution.
6. The owners should be compelled to develop their lands within a certain specified time, failing which the plot could be acquired at the market value on the date of initiating the scheme and placed at the disposal of any housing co-operative or any other public agency.

This should ensure a disciplined and orderly development together with all public amenities. The original owners will not be dispossessed of their land. They will be benefitted as their land will be rendered ripe for development, which will enhance its value. This will have also indirect check on the land values which float in all directions in the whole urban area as per the zoning and sub-divisions rules.

For effecting this sort of development what is required is persuasion, co-operation and education along with some simple legislative provision. This is not a new idea. In Germany this method, known as 'Lex Adickes', has been in vogue for a very long time with very beneficial results in orderly and interesting development of many urban areas in that country.

BUILDING MATERIALS

Availability of proper quality of building materials in adequate quantities is the second essential requirement. Use of prestressed concrete products and mechanised implements may perhaps help speedy construction of houses. In developing countries they may not be so helpful. The basic building material for housing is 'brick' and every effort must be made to produce bricks in ade- quate number and of standard quality.

There are various reservoirs formed by impounding rain waters. These reservoirs get full in the monsoon and in the dry season the water recedes, leaving ample silt which should pro- vide an ideal raw material for the manufacture of bricks. In the succeeding monsoon the portions excavated will get filled up and thus there will no scars left as is the case when earth is excavated from level ground for manufacturing bricks. In addition to bricks, if ready-made components for windows, doors with fittings and fixtures etc. are provided of standard quality and the required number, it will considerably help economising on construction cost. In these days of technological and industrial advancement it is no use harping on the use of 'local' material for building. Ma- terials like cement and steel, glass, etc. cannot be dispensed with in modern construction.

BUILDING LABOUR

In every country there are special facilities available for training skilled workers to work on machines in factories. No adequate attention however, is being paid to the necessity of having skilled workers in the building industry, such as brick layers, masons, concretors, plasterers, pavers, etc. For want of these skilled workers the quality, speed and economy of housing construction is adversely affected. To save on the labour cost 'self-help' housing with the use of family labour is many times advocated. This pre-supposes that no skill is required in building construction which is evidently not correct. This is a wrong approach. Unemployment is a big problem, especially in developing countries. Housing is a labour incentive industry. At the same time to ensure and increase productivity it is absolutely necessary to provide training to the skilled and unskilled workers in the different building trades.

Finally as regards finance, the aim should be to minimise financial burden on the intending owners. Not only the interest rate must be less but the repayment facilities should also extend over quite a long period. The calculations should not be based on simple economics of investment and returns. There are many invisible social returns on good housing. Besides if proper calculations are made, it can be proved that the amount spent on subsidies and maintenance, estate management etc., costs on public housing will be much more compared to the loss, if any, on account of low interest loans being afforded on long term basis and with easy payment facilities.

In conclusion, what is sought to be emphasized in this Paper is that the problem of housing has to be tackled on fundamental considerations and social values. Housing is not merely provision of houses; the family and community needs and requirements of the dwellers have to be taken into consideration and provided for. The capital cost of Housing Projects is not the only cost, economies on long term basis have to be ensured. For this reason the costs on land development as well as on management, repairs and maintenance of buildings cannot be overlooked.

Mere platitudes and promises will not help in solving this problem. The housing policy has to be based on pragmatic considerations. Emphasis has to be placed on ownership housing. Enough land ripe for development with adequate building material of proper quality and sufficient number of skilled and unskilled building labour will have to be ensured. Helped further by loans on easy payment facilities with low interest rates, the tempo of house building of proper quality is bound to increase. This will be the real solution to the Housing Problem.

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