

AFFORDABLE HOUSING NEEDS TECHNOLOGY AND POLICY BOOST

WHAT MUMBAI NEEDS URGENTLY TODAY, IS AFFORDABLE HOUSING. WHAT DOES AFFORDABLE HOUSING NEED THOUGH? IT NEEDS THE RIGHT TECHNOLOGICAL PUSH, APART FROM A CONDUCTIVE REGULATORY ENVIRONMENT

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In a city like Mumbai, it is very challenging to provide affordable housing with land value being extremely high and other input costs like cost of construction increasingly getting expensive. In such a built environment, an idea

is hence, gaining ground that the technology should be used to help realise the dream of affordable housing in the city. Sachin Agarwal, CMD, Maple Shelters, asserts that technology is definitely one of the ways forward for creating affordable housing in Mumbai. Pre-cast construction methods such as Alu-form and Waffle Crete technology, are already in use in various parts of India. Modular housing is another way forward. "New construction materials such as Auto-claved Aerated Lightweight Concrete Blocks, fly ash bricks and building blocks made of mud that have been stabilised with cement or lime, are also alternatives. Design is the other aspect. Most of the budget home projects in Mumbai are not designed for optimal and maximised use of the available spaces. This results in wasted space, excessive loading of built-up area, where actually more carpet area

should exist. Designing affordable homes projects from the ground up with the help of the latest software-enabled housing design technology, can make a big difference," says Agarwal. Rohit Poddar, managing director, Poddar Developers, however, believes that "The single largest factor would be suitable government policy for the same which currently does not exist. This would briefly

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●● Developing affordable housing in Mumbai faces significant challenges due to several economic, regulatory and urban issues. Whilst the lack of availability of urban land, rising threshold costs of construction and regulatory issues, are supply-side constraints, lack of access to home finance is a serious demand constraint, which impacts the ability of low-income groups to buy housing in the organised sector.

entail improving the frequency of the suburban train service to the extended suburbs where such housing stock can come up due to land prices; a practical DCR for EWS and LIG housing; allowing small format apartments; interest subvention for home loans below 20 lakhs (for Metros including Mumbai) for both, the formal and informal sector; consistent and practical tax laws pertaining to pre-fab construction specially if the pre-fab factory is not within the project site," says Poddar.

Siddharth Bhatia, marketing head, The Wadhwa Group, also makes a call for effective use of hybrid technology, ready-to-fit components and assembling pre-cast hollow blocks, etc., which is fairly quick, yet, not compromising on quality most of the time. This ensures reduced on-site work, providing faster delivery to customers. "Developing affordable housing in Mumbai faces significant challenges. Whilst the lack of availability of urban land, rising thresh-



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old costs of construction and regulatory issues, are supply-side constraints, lack of access to home finance is a serious demand constraint, which impacts the ability of low-income groups to buy housing in the organised sector," says Bhatia,

Abhay Kumar, CMD of Grih Pravesh Buildteck, explains that though technology can be the enabler for providing the best practices in reality, in a city like Mumbai, it can hardly impact the prices due to very high land cost. The construction cost ranges from Rs1000 per sq ft to Rs 2,500 per sq ft, depending on the features of the project. In Mumbai, the construction cost is low compared to its land cost and that is why affordable housing looks like a far-fetched dream in Mumbai. "To ensure affordable housing, the government policies can play an extremely important role in bringing the construction cost to land cost ratio higher. This can be only done when

FAR (Floor Area Ratio) is increased and the infrastructure is equipped to bear the load of high density of construction and population. Secondly, land prices need to be lowered. There are good parcels of land locked in disputes of mill land and some more land supply can be increased by reclaiming the coastal land. Expediting the redevelopment of old structures can also help in cost reduction," says Abhay.

The government needs to make the slum redevelopment model more effective and attractive for developers. Currently, only a handful of developers in Mumbai have been successful in undertaking slum redevelopment.

TECHNOLOGY AS AN ENABLER

- > Technology can cut cost of construction and optimise land competence.
- > Pre-cast construction methods such as Alu-form and Waffle Crete technology.
- > New construction materials such as Auto-claved Aerated Lightweight Concrete Blocks, fly ash bricks and building blocks made of mud that has been stabilised with cement or lime, are alternatives.
- > Technology can reduce the timelines with fast-paced, repetitive manufacturing technology, either Pre-fab or Mai-van aluminium shuttering cast in situ technology.
- > Technology can aid the creation of affordable housing in the design aspect.
- > Technology can check wasted space and excessive loading of built-up area.
- > Designing affordable homes with the latest software-enabled housing design technology is necessary.
- > Government sitting over good land parcels must be released.
- > A practical DCR for EWS and LIG housing allowing small format apartments will be beneficial.