

## 6 HOUSING

### 6.1 INTRODUCTION

The total number of households is 377, 150 as per the census of 2001. Out of total households, 45 percent belong to BPL and EWS categories; 21 percent and 18 percent belongs to LIG and MIG households respectively and HIG households were 16 percentage (Census 2001). In 2004, a study has been conducted by RITES in which they have taken sample of 2.5 percent household's i.e. 9429 to study the housing stock over a period of time. The sample was a representative sample in terms of representing the different Income Groups (BPL, EWS, LIG, MIG and HIG), housing type (plotted and flats) and location of house stock and supply, different Income Groups i.e. 30 percent from MIG and LIG followed by HIG (16.27%), EWS (15.42%) and BPL (7.96%).

### 6.2 HOUSING STATUS

As per the proposed Environment Management Plan (2000), existing housing localities has been broadly categorized into seven zones:

- **City core area** - It comprises old interior areas in 24 densely populated wards. It has maximum housing density and many dilapidated houses. It is characterized by limited civic amenities, which are already exploited beyond their capacity.
- **Intermediate North-West Areas**- It comprises primarily of houses which were constructed for accommodating various government officers. It includes posh Civil Lines, Tilak Nagar, Arya Nagar and Swaroop Nagar. It has comparatively better housing quality than other areas.
- **Intermediate South-West Areas**- It comprises areas which are dominated by middle-income group. These areas are still developing in terms of population as well as housing construction. There is sharp contrast in quality of housing blocks in these areas as most of them are individual private dwellings and owned by households with uneven economic status. It has moderately developed civic amenities with few well-maintained residential blocks.
- **Intermediate Eastern Areas** - These areas are characterized by abundance of slum 'Hatas' which affects the overall scenario of housing quality. These areas are quite similar to city core area as it also has high housing density, dilapidated houses and limited civic amenities.
- **Eastern Housing Areas** - These areas are close to defense establishments and situated far away from main city. Housing development along GT Road after Chakeri is very slow.
- **Western Housing Areas**- This area comprises of housing schemes i.e. Panki, Kalyanpur, Indra Nagar which falls in western part of the city. This area has high growth rate of housing development but is lagging behind in terms of provision of corresponding civic amenities.

### 6.3 INSTITUTIONAL FRAMEWORK

The key institutions involved in planning and development of housing include:

- **Town and Country Planning Department-** It play the advisory role to GoUP on matters pertaining to urban planning. It prepares Development Plans under provision of U.P. Regulation of Building Operations Act, 1958, and U.P. Urban Planning Development Act, 1973.
- **Kanpur Development Authority-** It has been established under Development Authority Act 1974. It works with an objective of area development according to its development plan. KDA has powers to acquire, develop and dispose off land and other property. From 1974 till 2000, KDA built MIG, HIG, LIG houses at various places. In 1974, Ratanlal Nagar and Indira Nagar colonies and Barra Scheme were built. Since 2004, KDA has stopped constructing houses (HIG/MIG/LIG) and at present it is just developing land and disposing it off by way of plotting.
- **U.P. Housing and Development Board (UP Avas Vikas Parishad)-** U.P. Housing Board is mandated to build houses under U.P. Housing Act, 1965. The board is responsible for development of area and construction of special housing and development schemes. At present U.P. Housing Board is not constructing houses for MIG and HIG and rather selling the plots to them so that they can build their own houses
- **Kanpur Nagar Nigam-** It is responsible for provision of civic amenities such as drainage, sanitation, street lighting, roads etc. KNN is also involved in development of housing stock for EWS in various parts of the city.
- **District Urban Development Agency (DUDA) -** They give the demand of EWS/LIG housing to U.P. Housing Board and KDA, they acquire the land, build the houses. DUDA/ District Administration prepared the list of allottees under VAMBAY scheme for EWS/LIG houses and give it to respective agencies for house allotment.
- **UP Cooperative Housing Federation -** It also facilitate housing activity by constructing housing stock and providing loan facility.

### 6.4 HOUSING STOCK

Kanpur has a housing stock of about 5 lakh dwelling units as shown in the Table No. 6.1. Out of total houses, about 85 percent of the houses are in urban area and remaining 15 percentages falls in the rural areas of Kanpur (Kanpur Vision Document 2004). The pucca houses are 75 percent whereas remaining 25 percent are either semi pucca or kutchha. As far as type of material is concerned, 82 percent are houses made of RBC/RCC whereas 18 percent are made of grass, leaves, mud etc.

**Table 6.1 Type of Houses**

Distribution of census houses by predominate wall material	No.	Percentage
RBC / RCC & Burn Brick Houses	415,370	82.01
Houses of grass, leaves, mud, unburnt bricks, etc	91,105	17.99
<b>Total</b>	<b>506,475</b>	<b>100</b>

Source: Kanpur Vision Document 2020

#### 6.4.1 KDA Housing Stock

KDA has implemented more than 90 housing schemes since 1974 in Kanpur and developed more than a lakh dwelling units (Vision Document 2004). Administratively, Kanpur is divided into four zones for this purpose and in addition, there is a zone for World Bank funded scheme. KDA works on no profit no loss basis. The profit margin, which they get in acquiring the land from farmers and disposing it off, is spent in development of infrastructures by way of building approach roads, internal water supply, sewerage, storm water drains. KDA also receives Infrastructure fund from state government to construct roads and carrying out development work etc. KDA also provide subsidized houses to EWS/LIG category under various schemes such as Vambay, Ashray etc. Under VAMBAY scheme, it constructs houses on specific demand from district administration and receives the funding too.

Table 6.2 and 6.3 gives the detail of houses provided by KDA till 1997 and in post 1997 period. Till 1997, about 7 percent of total properties developed by KDA were unsold. This percentage has increased to 23 percent in the post 1997 period (1997-2005).

**Table 6.2 Housing Provided by KDA till 1997**

Zone	Total	Allotted	% of allotted houses	Remaining	% of remaining houses
Zone 1	9637	9286	96.36	351	3.64
Zone 2	16756	15161	90.48	1595	9.52
Zone 3	32551	30426	93.47	2125	6.53
Zone 4	18130	15541	85.71	2589	14.29
World Bank	19662	19515	99.25	147	0.75
<b>Total</b>	<b>96736</b>	<b>89929</b>	<b>92.96</b>	<b>6807</b>	<b>7.04</b>

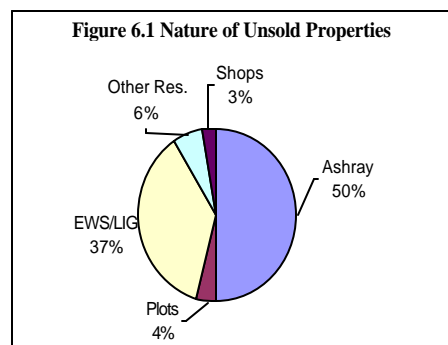
Source: Kanpur Development Authority 2005

**Table 6.3 Houses Provided by KDA in Post 1997 period**

Zone	Total	Allotted	% of allotted houses	Remaining	% of remaining houses
Zone 1	642	296	46.10	346	53.89
Zone 2	1297	908	70.01	689	29.99
Zone 3	6145	5548	90.28	597	9.72
Zone 4	2902	1686	58.09	1216	41.90
World Bank	600	410	68.33	190	31.67
<b>Total</b>	<b>11586</b>	<b>8848</b>	<b>76.37</b>	<b>2738</b>	<b>23.63</b>

Source: Kanpur Development Authority 2005

The break up of unsold properties as shown in figure 6.1 depicts that 87 percent of unsold properties are meant for EWS/LIG category (Vision Document 2004). The main reason due to which EWS/LIG houses remain unsold are firstly, their remote location, secondly, lack of infrastructure i.e. not well connected to the main city by approach roads and street lighting etc., thirdly increase in cost of these houses every year due to which they become unaffordable for poor people, fourthly EWS houses which are built under VAMBAY scheme remain unsold due to time taken by district administration in providing the list of allotted to KDA for disposal of houses. Mainly houses are vacant in Sani village, Daheli Sujanpur, Gangapur Macharia, Gunjan Vihar, Arra Bingava and Vajidpur (Table 6.4).



**Table 6.4 Houses Developed by KDA in last 3 years**

S. No.	Type of Houses	Houses built / Land Developed up to 31 <sup>st</sup> March 2003	Houses built / Land Developed in 2003 - 04	Houses built / Land Developed in 2004- 05	Houses built / Land Developed in 2005- 06	Houses built/ land develop ed up to 31-3-06	Houses/ land which is not allotted up to 31-3-06
<b>1</b>	<b>Residential Houses</b>						
1.1	<b>Economically Weaker Section</b>						
A	VAMBAY	350	115	256	1015	1736	799
B	ASHRAY	3871	164	265	352	4652	1291
C	Very low income category houses/land	39452	127	326	331	40516	23
	<b>Sub total</b>	<b>43673</b>	<b>406</b>	<b>847</b>	<b>1698</b>	<b>46904</b>	<b>2113</b>
1.2	Low Income Group	19417	123	237	0	19777	7
1.3	Middle Income Group	5500	0	0	0	5500	14
1.4	High Income Group	1044	0	0	0	1044	3
	<b>Sub total</b>	<b>25961</b>	<b>123</b>	<b>237</b>	<b>0</b>	<b>26321</b>	<b>24</b>
	<b>Total of Residential Houses Developed</b>	<b>69634</b>	<b>529</b>	<b>1084</b>	<b>1698</b>	<b>73225</b>	<b>2137</b>
<b>2</b>	<b>Residential Land</b>						
2.1	Low Income Group	N.A.	651	1072	790		382
2.2	Middle Income Group	N.A.	192	551	385		293
2.3	High Income Group	N.A.	24	118	275		181
	<b>Sub total</b>	<b>27559</b>	<b>867</b>	<b>1741</b>	<b>1450</b>	<b>31901</b>	<b>856</b>
	<b>Total</b>	<b>97193</b>	<b>1396</b>	<b>2825</b>	<b>3148</b>	<b>105126</b>	<b>2990</b>

Source: Data collected from Kanpur Development Authority 2006

#### 6.4.2 Housing provided by U.P. Housing Board

U.P. Housing board develops the land and allot plot for construction of HIG, MIG and LIG houses. The housing schemes by U.P. Housing Board are Deendayal Puram, Hanspuram and Pani-Kaluanpuri Yojana. As per the latest data available UPHDB has 1126.32 hectare area in possession and out of which only 688.54 hectare (61 %) has been developed (RITES 2004). About 5 to 10 percent residents carry out tiny/petty activities like grocery shops, barber shops etc. at their residences. The primary survey conducted by the RITES revealed that majority of the existing houses in Kanpur town are plotted type as compared to flats/ apartments and also people have a high preference for this type of houses.

Upto 31<sup>st</sup> March 2006, U.P. Housing Board has developed 26,690 houses (Table 6.5). Out of total developed houses, 91 percent have been allotted but only 68.8 percent houses have been occupied so far. The vacant houses are mostly in Yojana no. 2 which is lying vacant mainly due to their location at a remote place and poor connectivity with the main city.

**Table 6.5 Houses Developed by U.P. Housing Board (Upto 31<sup>st</sup> March 2006)**

S. No.	Yojana	Year of starting the scheme (under section 32)	Acquired land (in acre)	Developed Houses	Allotted Houses	Acquired Houses	% of Acquired Houses
1	Yojana No. 1	20.9.1980	519.74	7617	7195	5498	72.2
2	Yojana No. 2 Phase 1 & 2	20.9.1980	818.34	11818	10279	8341	70.6
3	Yojana No. 3	28.8.1982	470.30	7255	6936	4535	62.5
	Total		1808.30	26690	24410	18374	68.8

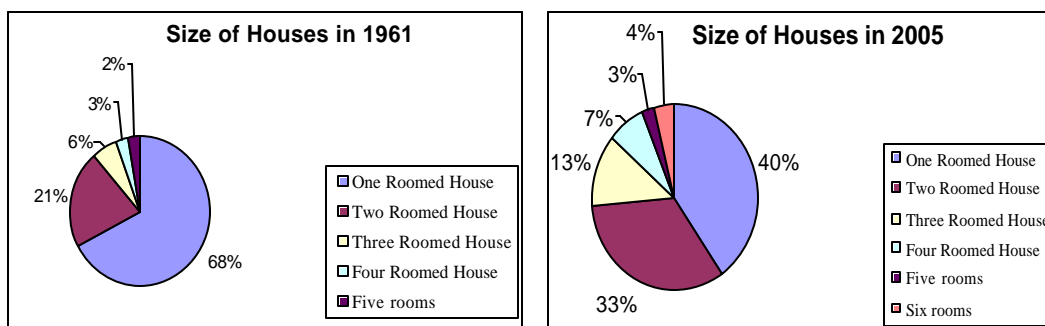
Source: Data collected from U.P. Housing Board 2006

U.P. Housing Board constructs the houses for economically weaker section and allots them directly. The houses constructed under VAMBAY scheme are allotted against list of allottees received from DUDA or district administration. This leads to further delay in allotment as after construction of houses by U.P.H.B, they wait for further instructions from district administration for allotment.

Under VAMBAY the subsidy is 50 percent (Rs. 25,000 is paid by central government) and land is provided free. The cost of houses constructed under VAMBAY scheme is Rs. 50,000 whereas they are sold at Rs. 25,000/- only.

#### 6.5 HOUSING SIZE

In 2004, almost two-third of houses is one or two room units, which reflects high proportion of EWS and LIG category in the city. In last four decades (1961 to 2005), population occupying one room tenements has decreased from 67.2 to 40.1 percent but still that percentage is on higher side. The break-up in terms of size of house is presented in the Table No. 6.6.



Source: Master Plan of Kanpur 1961 and Vision Document for 2020 of Kanpur 2004

### 6.6 HOUSING USAGE

It has been observed that most of the respondents preferred to use the houses for residential-cum-work purpose. The people belonging to LIG and MIG have higher preference for residential-cum-work purpose as reflected in the response of 49 percent respondents of LIG and MIG categories. It has been observed that mainly cottage industries such as leather goods, soap making, tents, durries, cotton & silk clothes, hosiery are carried out in the residential area. Most of the households preferred plotted housing and felt requirement for additional area to carry out the economic activity within their residential complex.

### 6.7 PHYSICAL CONDITION OF HOUSES

As per 2001 census, 20720 houses were in dilapidated state which needs reconstruction and therefore add to the housing needs. They are mainly located in the inner part of the city. Through qualitative assessment of the condition of houses by primary survey, it has been brought out that 67.32 percent of houses are in fair condition where as 28.08 percent are in good condition and 4.60 percent are in bad condition.

### 6.8 ACCESS TO BASIC SERVICES

Out of total houses, still 33 percentage houses are not covered by electricity, 17 percentage by safe drinking water and 36.5 percentage by toilet. Table 6.6 reveals that still 10 percent houses are not covered by any of basic services. The access to basic utility services for the existing housing stock is presented in the table 6.7:

**Table 6.6 Access to Basic Services**

Proportion of houses having Electricity, safe drinking water & toilet	% age to total
Electricity	66.38%
Safe Drinking Water	82.39%
Toilet	63.61%
Electricity & Safe Drinking Water	59.63%
Toilet & Safe Drinking Water	57.82%
Electricity & Toilet	58.40%

All three facilities	53.32%
None of the 3 facilities	10.15%

Source: Kanpur Development Authority Vision Document, Draft Final Report, November 2003

## 6.9 HOUSING DEMAND AND SHORTAGE

The housing need and demand has been assessed on the basis of housing shortage, reconstruction of houses, population projections, household size and expansion of existing houses. The estimated housing demand for different income category has been reflected in Table 6.8

**Table 6.7: Housing Demand Projections (2001 to 2013)**

Income Group	Number of Dwelling Units	
	2006 - 10	2011 - 13
BPL	12829	11715
EWS	18456	16853
LIG	25178	22991
MIG	19268	17594
HIG	14932	13635
<b>Total</b>	<b>90663</b>	<b>82788</b>

Majority of the respondents (67.94%) prefer the housing supply done by UPHDB followed by KDA (13.34%), private builders (12.44%) and co-operative society (6.28%). MIG and HIG (12.44%) income group prefers more the private builders/ contractors. It has been felt that the private builders will play a major role in housing activity. Total future land requirement is 3216 hectares. The preferred locations, where the land could be acquired for future housing colonies and the availability of land in these locations, have been identified at Panki, Kalyanpur, Lakhanpur and Rama Devi.

## 6.10 PROPOSED HOUSING SCHEMES

Gangotri scheme by KDA is around 3 kms. from the existing town center on the other side of river Ganga. The area falls under Unnao District but has been brought under KDA jurisdiction for development purposes through a Government notification. The scheme is proposed on a parcel of land that is 5.7 kms long and 1.5 kms. wide between river Ganga on one side, new barrage on the left side and Shuklaganj highway on the right side. This area receives major traffic from Lucknow and Unnao industrial belt. This is in immediate proximity to the Kanpur city centre (Civil Lines) and if a new bridge is planned through Civil Lines, the site of Gangotri will be just 2.5 kms. from Parade, Bada Chowraha.

KDA has also planned to develop 5000 acre through Hi-tech city out of which 1800 acre has already been allotted to Sahara, 2500 acre as land bank in New Kanpur City which is located at Kalyanpur-Bithoor road and Jawaharpuram on Shivali road and 2500 acres will be given to private sector to develop. Till 2021, KDA is planning to develop 10,000 acres additional land for housing which will accommodate 16 lakh population.



U.P. Housing Board is planning to develop 2 schemes of 1350 acre and 1500 acre each. This is mainly for the planned development of western part of Kanpur City. The 1350 acre scheme is will be located adjacent to I.I.T. on southern part of G.T. road till Mandna. The plan is to settle the population staying in 10 villages, which falls under this scheme, in a planned manner. The second scheme of 1500 acre will be located from the boundary of National Sugar Institute till Mandna on northern part of G.T. Road. This will help to develop the population of 8 villages falling within this scheme in a planned manner. The plan is to integrate these colonies with the old city and also to provide all the infrastructure and services such as schools, hospitals, transport, park, commercial centre, post office, bank etc. This scheme will provide permanent and temporary employment.

### **6.11 ISSUES**

- There is no clear cut demarcation between residential area and other land uses.
- Considerable number of residents use the residential areas for commercial purposes
- The need is for a special policy for providing mixed land use in a few selected areas.
- There is a complete mismatch between the increase in the demand for good quality housing and the growth of housing near the city centre.
- Though there exists a huge demand for EWS/ LIG housing still many of the existing houses built for EWS/LIG remains unsold.
- Majority of the city population falls under EWS or LIG category. This gives additional challenge to provide affordable housing for EWS or LIG with adequate civic services.
- The person's belonging to low income group face various problems in availing loan facilities such as lengthy procedures, unwillingness shown by banks to give the loan to EWS group etc.
- It has been observed that provision for basic urban services is not satisfactory enough to bring homogenous development within the new developed area. Most of the new developed areas fall under poor to average state of housing quality.
- Though KDA and UPHB are self-sufficient for financing the land acquisition and development, but they require funds for providing houses for low income group houses and for connectivity of new developed areas to main city.
- The general direction of development of the city in future will be towards South, West and to a lesser extent on the east. However, these areas suffer from infrastructure bottlenecks such as lack of better connectivity, street lighting etc.



## 6.12 STRATEGIES

- There is an urgent need for speedy development of new planned housing schemes and providing better linkage between inner core city and new planned schemes so that the inner core city can be decongested. This problem can be solved by adopting two ways:
  - ⇒ KDA is considering development of a new township across river Ganges called Gangotri which is in close proximity to inner core city and Housing Board is also planning to develop two residential schemes i.e. one is of 1350 acre and another is of 1500 acre.
  - ⇒ Increase in housing stock by the disposal of surplus land and properties of sick industrial units such as British India Corporation and National Textile Corporation.
- NGOs and other voluntary organisations should motivate residents of inner core city to shift to newly developed colonies.
- The development of new housing colonies should be such that it takes care of the additional demand of housing by different income group, affordable prices, preference of people for location of colony and housing as per the study conducted by U.P. Housing Board.
- The construction of houses should be at preferred location taking into consideration its location, connectivity, travel time taken etc.
- Steps should be taken to improve the level of urban services provided in existing housing colonies by additional funding and accountability of personnel providing the facility for satisfactory completion of task.
- The ways and means of additional funding through private developers, financial institutions should be sought to meet the additional funding requirement for outside development cost for new planned colonies (U.P. Housing Board's two schemes, Gangotri scheme, New Kanpur city, Jawahar puram and hi-tech city) better connectivity through roads, provision of street lighting, connection of trunk lines with main lines of water supply, sewerage and solid waste management etc.
- The methods such as single window clearance, online facility i.e. status of building plans sanctioning and other requests of applicants should be adopted to minimise the hassles faced by households in acquiring houses.
- The mixed land use should be identified and provided in certain areas keeping in mind the type of colony, width of road, availability of water, light etc. as there exists the great demand for certain economic activities (especially cottage industries) that can be performed in the residential areas.
- There should be differential pricing policy for plots/ plotted houses used by H.I.G. /M.I.G. /L.I.G. for residential-cum-work purpose. The plots/houses for residential-cum-work purposes should be higher than those meant for residential or commercial purpose only.
- The following steps should be taken to dispose off unsold housing stock

meant for EWS/ LIG households built up by KDA and U.P. Housing Board properties:

- ⇒ The study should be carried out within a timeline to find out the reasons behind unsold properties in each scheme.
  - ⇒ Analysing the options available to expedite selling of unsold properties
  - ⇒ The steps should be taken to decide what action needs to be taken for expediting the sale of unsold properties and preparing a phase-wise action plan to do the same.
  - ⇒ Proper implementation and monitoring of the action plan prepared for speedy disposal of unsold houses.
- There exists a huge demand for EWS, LIG houses but they are governed by different considerations. The steps such as preferable location; usage of good quality building materials, preparation of building plans and decision on price of housing with due consultation with EWS/LIG households or allottees and laws to avoid re-sale of houses allotted to EWS/LIG should be adopted to ensure that the housing scheme meant for economically weaker section should become a success.
  - The city is predominantly inhabited by the lower strata of society. Therefore development authority should ensure that minimum 25 to 30 percent of houses should be earmarked for EWS/ LIG households in all housing projects i.e. both public and private sector housing schemes.
  - The areas marked for EWS/ LIG should have better connectivity with main city, basic infrastructure and means of employment etc. so that the people will be willing to move there. The prices should be within reach of EWS/LIG category and easy loan facility should be provided to them to increase their affordability.
  - Liberal loan facility should be made available to the different income groups (H.I.G/M.I.G./L.I.G) of society as per their requirement. The process from applying to clearance of loans should be simple so that even illiterates, people belonging to low income group and below poverty level can also avail such facility.