CONCLUSION

9.1. Introduction:

Kolkata, once proudly called the ‘City of Palaces’, is experiencing a change in its skyline, life style and housing complexes. New life style housing means not only living quarters but also shopping malls, swimming pools, gardens and gyms etc. The pace of this change is quite fast. In fact, housing construction has become the prime industry in the state of West Bengal. But, even then one cannot ignore the urban poor including slum population and pavement dwellers. This chapter will study the change in the housing scenario in last 40 years, the recent trends and future strategies in housing activity of the city. An attempt of assessing the housing demand for next 20 years will also be made.

9.2. Change in Housing Situation; 1961 to 2001:

The housing situation changed in the last forty years with implementation of housing planning since 1960s. The impression of an outsider, the famous singer Pete Seager, in his visit to Kolkata in mid 1960s was that Kolkata was a city of mud houses. In 1961, average number of persons per room was 3.03 which were increased to 3.40 in 1971 due to migration of refugee population. About 55 per cent of total census houses in Kolkata were kutchha houses of which 54.7 percent had no permanent roof materials, 13 percent had walls of mud, and 2 percent of houses had roofs made of grass, leaves, weeds or bamboos. Again 40 to 50 percent of pucca houses did not possess a separate toilet, 75 percent had no separate kitchen. 33 percent of total city’s population had to live in slums with pretty high congestion rate of 4.2 persons in a room. Today’s Kolkata has transformed into a city of housing complexes with old houses. With the addition of Jadavpur, Garden Reach and Behala the area of KMC has expanded since 1981. Therefore quite obviously the demography and physical characteristics of the city have changed. Slums and pavement dwellers still characterise the city life of Kolkata. But the overall housing situation has definitely improved in last four decades. Table 9.1 clearly reveals that total number of occupied residential houses has increased. Proportion of
households residing in pucca houses has also increased. A good proportion of households have shifted from rented to ownership houses. Slum population has also decreased by 1 percent.

Table-9.1. Change In Housing Structure in Kolkata from 1961 to 2001

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Residential Occupied Houses</th>
<th>Percentage of Pucca Houses</th>
<th>Percentage of Kutcha Houses</th>
<th>Percentage of Rented Households</th>
<th>Percentage of Ownership Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961</td>
<td>584319</td>
<td>45</td>
<td>55</td>
<td>82.71</td>
<td>17.29</td>
</tr>
<tr>
<td>2001</td>
<td>875873</td>
<td>54.93</td>
<td>45.07</td>
<td>54.90</td>
<td>45.10</td>
</tr>
</tbody>
</table>

Source: Computed by the Author from Census of India, 1961 and 2001

The city has not only expanded in area, the quantitative and qualitative improvements are also evident in provision of enlarged housing amenities in the city. Table-9.2 indicates that the basic amenities of housing have improved with the time.

Table-9.2. Change in Housing Amenities in Kolkata in Last Four Decades

<table>
<thead>
<tr>
<th>Year</th>
<th>Distribution of Households In Percentage According to the Amenities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Separate Kitchen</td>
</tr>
<tr>
<td>1963</td>
<td>49.83</td>
</tr>
<tr>
<td>2001</td>
<td>71.87</td>
</tr>
</tbody>
</table>

Source: Computed by the Author from Census of India 2001 and Survey Report of Government of India, 1963

The houseless population was 18323 in 1961 which became 48,820 in 1971 with the refugee influx from East Pakistan. High concentration of pavement dwellers was seen in Esplanade, Barrabazar, Simla, Shyambazar, Bagbazar, Sovabazar, Belgachhia, Manicktala, Bagmari, Sealdah, Entally, Rajabazar, Park Circus, Ballygunge, Khidderpore, Chetla, Bhawanipur, Kalighat, Kasba and Dhakuria (Map 9.1). The number of houseless population has increased to 55,571 in 1991 of which 98.98 percent was concentrated in ward no. 1 to 100. The extremely concentrated wards were 45, 36, 22, 43 and 46, constituting CBD of the City, holding 49.47 percent of the total houseless population (Map 9.2). On the contrary, the added areas are free of houseless population. According
to the last survey (2005), conducted by KMC, houseless population constituted 1.3 percent of city's total population in 1999. The survey also revealed that 38 percent of total pavement dwellers used to reside in makeshift tenements in pavements.
9.3. Comparative Study between Different Housing Agencies:

The public and private agencies in housing have provided rental housing, ownership housing and serviced plots to different income groups. Different housing agencies have contributed a total of 20573 ownership apartments and 18937 rental apartments in the city since 1955. Table-9.3 indicates that the WBHB has contributed majority of ownership dwelling (70.8 percent), followed by KMDA (15.9 percent), JVC (12.5 percent) and KIT (0.81 percent). However KIT is remembered for its remarkable contribution in constructing rental housing (48 percent) throughout the city (Table-9.4). Not only that, it has mainly served the EWS and LIG households in providing rental dwellings at a nominal rate for last fifty years. There is no contribution by the private sector in rental group.
housing in the city till date. Table-9.3 reveals that more or less all the housing agencies have served the higher income groups better than the poor people as far as the ownership housing is concerned. KMDA has taken the leading role in providing shelter to EWS people on a leasehold basis. It has also provided serviced plots to different income groups particularly to the EWS (61 percent) and LIG (21 percent) families.

Table-9.3. Contribution of Public and Private Authorities in Providing Ownership Dwellings to Different Income Groups in Kolkata

<table>
<thead>
<tr>
<th>Name of Agency</th>
<th>No. of Dwellings</th>
<th>Percentage of Dwellings under Different Income Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>HIG</td>
</tr>
<tr>
<td>WBHB</td>
<td>14566</td>
<td>58.93</td>
</tr>
<tr>
<td>KMDA</td>
<td>3277</td>
<td>36.47</td>
</tr>
<tr>
<td>KIT</td>
<td>166</td>
<td>75.9</td>
</tr>
<tr>
<td>JVC</td>
<td>2564</td>
<td>49.45</td>
</tr>
</tbody>
</table>

Source: Computed by the Author from WHBH, KMDA, KIT, 2010

Table-9.4. Contribution of Public Authorities in Providing Rental Dwellings to Different Income Groups in Kolkata

<table>
<thead>
<tr>
<th>Name of Agency</th>
<th>No. of Dwellings</th>
<th>Percentage of Dwellings under Different Income Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>HIG</td>
</tr>
<tr>
<td>Housing Directorate</td>
<td>6620</td>
<td>0.85</td>
</tr>
<tr>
<td>KIT</td>
<td>9090</td>
<td>-</td>
</tr>
</tbody>
</table>

Source: Computed by the Author from Housing Department, Government of West Bengal and KIT, 2010

Fig. 9.1
Relationship between Number of Units and Sale Price of HIG Houses, Kolkata (Public Sector)

\[
y = -0.001x + 6.935 \\
\text{r} = 0.06324
\]

Data Source: Housing Dept., Govt. of W.B., 2010
The diagrams indicate the usual inverse relationship between supply and price of the commodity. The sale price of housing decreases with increasing supply in all income categories except EWS, because of the fact that supply of EWS housing is always insufficient. Therefore, demand is always high and monopoly of public sector in EWS housing market result in a direct relationship between sale price and number of units supplied. In other three categories the value of “r” reflects a difference in degree of relationship. The prominent relationship in MIG and LIG categories for both public and private sector indicates a reasonable price structure in a perfectly competitive market.

**Conclusion**
The rental flats constructed by both Housing Directorate and KIT are showing a positive relationship between plinth area and monthly rent with a varied degree as expected. The only exception is observed in KIT LIG housing, where monthly rent is increasing with decreasing plinth area, because of the fact that rent of KIT dwelling is fixed depending on the year of construction. As the time progresses KIT has constructed smaller flats due to shortage of land and high demand. So older flats exist with a larger area, which is cheaper than the new one.

Conclusion
Fig. 9.8
Relationship between Plinth Area and Monthly Rent of EWS Houses, Kolkata (Housing Directorate)

\[ y = 0.499x + 49.50 \]
\[ r = 0.87563 \]

Fig. 9.9
Relationship between Plinth Area and Monthly Rent of EWS Houses, Kolkata (KIT)

\[ y = 0.074x + 27.59 \]
\[ r = 0.29832 \]

Fig. 9.10
Relationship between Plinth Area and Monthly Rent of LIG Houses, Kolkata (Housing Directorate)

\[ y = 0.499x + 14.12 \]
\[ r = 0.82403 \]

Fig. 9.11
Relationship between Plinth Area and Monthly Rent of LIG Houses, Kolkata (KIT)

\[ y = -0.276x + 34.6 \]
\[ r = 0.55317 \]

Fig. 9.12
Relationship between Plinth Area and Monthly Rent of MIG Houses, Kolkata (Housing Directorate)

\[ y = 0.174x + 309.1 \]
\[ r = 0.90609 \]

Fig. 9.13
Relationship between Plinth Area and Monthly Rent of MIG Houses, Kolkata (KIT)

\[ y = 0.080x + 40.85 \]
\[ r = 0.33166 \]

Conclusion

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Location quotient of housing indicates the concentration of housings in Kolkata. Government housings constructed by Housing Department and WBHB are highly concentrated in north, south and south west Kolkata (Map 9.3). Whereas, KMDA and KIT housings are concentrated in east and south east parts. Joint Venture Companies have constructed housing only at the two wards of south east Kolkata till now (Map 9.4).

9.4. Role of HUDCO:

The HUDCO has played a very important role in financing public housing projects. The following table shows that HUDCO has contributed majority of its fund in construction of EWS housing in Kolkata since 1970 till date. It not only sponsors the public housing projects by Government, but also supports the cooperative housing societies.
9.5. Role of Cooperative Housing Societies:

Cooperative Housing Societies provide its members with dwelling houses, apartment or land for construction of dwelling houses or apartments and maintenance of common services and include a federation of such society. In West Bengal the organisation and development of cooperative housing societies are guided by the West Bengal State...
Cooperative Housing Federation Limited. In 1960s KIT had constructed few houses on cooperative basis in the city proper. But since 1990s the cooperative housing societies are gaining importance in the housing scenario of Kolkata under W.B. Cooperative Societies (Amendment) Act, 1989. Because it is the cheapest and most convenient type of housing with a secured tenureship for the lower and middle income groups. Generally, eight members are required for formation of a registered Cooperative housing society under the said Act. According to the Act the members must be permanent residents of the state. At present, there are 1990 registered cooperative housing societies with 31840 members in Kolkata. Here only the large scale cooperative housing societies, consisting of more than 500 members, are taken into consideration. These are constructed in the serviced plots developed by KIT and KMDA in east, south and south east Kolkata (Map 9.5).
9.6. Housing Gap in Different Income Groups:

The housing gap is computed on the basis of total number of dwelling supplied and number of applications received in each category by the public and joint venture sectors. Figures 9.14 and 9.15 show that the housing gap is highest in MIG and LIG categories, whereas, it is lower in HIG category. It may happen because HIG household have access to individual housing, but MIG and LIG households have to depend upon group housing. On the other hand, EWS people are indifferent towards ownership housing as they cannot afford it. Another interesting feature is that housing demand is higher in Joint Venture Sector because of their increasing popularity, availability and affordability.
9.7. Projection of Future Housing Need:

The decadal variation of population in the city is observed to be decreased steadily since 1981. Still the housing demand is unable to cope up with the supply of housing. Housing shortage is actually the difference between total number of household and number of occupied residential houses. The housing shortage in Kolkata is increasing since 1970s with the pressure of refugee population in 1971 and inclusion of added areas since 1981.

![Fig. 9.16. Decadal Variation of Population: 1951-2001, Kolkata](image)

Data Source: District Statistical Handbook, Kolkata, 2007

![Fig. 9.17. Number of Households and Houses in Kolkata, 1971-2001](image)

Data Source: Census of India, 1971 to 2001

### Table-9.6. Projection of Population, Household and Housing Stock for 2021, Kolkata

<table>
<thead>
<tr>
<th>Demographic attributes</th>
<th>1991</th>
<th>2001</th>
<th>Decrease/Increase (-/+)</th>
<th>r2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>4399819</td>
<td>4572876</td>
<td>+</td>
<td>4939673</td>
</tr>
<tr>
<td>Household</td>
<td>857109</td>
<td>919683</td>
<td>+</td>
<td>1058869</td>
</tr>
<tr>
<td>Housing Stock</td>
<td>833060</td>
<td>875873</td>
<td>+</td>
<td>968213</td>
</tr>
</tbody>
</table>

Source: Computed by the Author from Census of India, 2001

Conclusion
The above table shows that number of housing stock in the city is increasing with the population and household. The growth rate is definitely lower than the population. Assuming that the growth rate of preceding period of time will remain invariant in the succeeding period, the population, household and housing stock are projected for next 20 years. Here, 2001 is taken as the base year. The projected housing need (Household-Housing Stock) for 2021 is expected to be 96056 (1058869-968213=96056). Therefore, approximately 4500 \((90656/20=4532.8)\) houses are needed to build every year to prevent the housing shortage.

The housing need is highly felt in the Slum area. According to KEIP estimate, 1.71 million slum populations are accommodated at 245222 dwelling units averaging 7.12 persons per household. The estimate of dwelling units at the rate of 5 persons per household and considering each household requires one dwelling unit; there is a need of 342000 dwelling units for slum areas. According to the KEIP estimates 10 percent of slum dwellers stay in permanent houses, 7.5 percent of slum dwellers have already constructed shelter and another 7.5 percent dwellers are likely to construct their own house as title of the land is already given to them. It is also assumed that 15 percent of slum dwellers will be excluded from shelter programme as they are accommodated in high density pockets. Therefore, there is a need to construct houses actually for remaining 60 percent of 342000 households which is 205200.

9.8. Recent Trends in Housing Activity in Kolkata:

- **Disposal of Government Rental Flats:** Government flats, constructed by KIT and Housing Directorate under Government of West Bengal, are being sold to the inhabitants after repair at a throw away price keeping in mind the depreciation value of real estate property. The sale price of Government Rental flats do not depend on the location of the property.

- **Investment on Housing Infrastructure:** The State Government is observed to allocate more on housing and related infrastructure expenditure in its annual budget (fig.9.18).
Table-9.7. Percentage of State Plan Expenditure on Water Supply, Sanitation, Housing and Urban Development in West Bengal; 1985-2010

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>17</td>
<td></td>
<td>28.99</td>
</tr>
</tbody>
</table>

Source: Economic Review, 2009-2010

- **Urban Renewal**: The older spacious buildings are being taken over by private promoters and being pulled down to make room for modern luxury high-rise buildings. These buildings are accommodating modern, cozy and luxury apartment, sold to larger number of MIG and HIG households. In this way the residential density is increasing in the older part of the city through the process of urban renewal.

- **Public Private Partnership**: Since last 20 years the private sector is playing a vital role in catalysing development. Real estate developers are investing on group housing for all income groups. Public authorities are providing serviced land with basic infrastructure to the private developer. As a result, bulk of affordable modern dwellings is provided to the people. In fact, the demand of these housings is so high that lottery system has become a common phenomenon. This PPP model is expected to be followed in slum modernisation of the city.

*Conclusion*
➢ **Rajarhat-the Future Destination of Group Housing:** Once a vast area of low wetland and wasteland very adjacent to Kolkata metropolis is now the site of a whole new planned modern Township for over one and half million people. It has been planned as a self sufficient city with housing facilities for all income groups. Group housing is showing its future trend of development towards Rajarhat Newtown area. The primary survey reveals that 38 percent of households are planning to shift to the Rajarhat area. Secondary data also supports this observation. The number of registered Cooperative Housing Societies in Rajarhat is 2550, whereas the number is 1990 for Kolkata till 2009.

➢ **Housing of International Standard:** Kolkata is becoming global in terms of real estate standard. The High-rises in the fringe area and New Town are constructed for NRIs. Rosedale Garden Complex at Rajarhat is the first housing estate dedicated exclusively to the NRIs in Kolkata, providing the international standard of architecture and amenities. Now, one can choose from a villa, studio apartments, penthouses, row houses and semi furnished apartments. It is interesting to see how housing units are evolving over the years. Homes are getting intelligent with green landscape, use of energy saving techniques, advanced design of homes, adding to one’s comfort.

➢ **International Investment in Housing:** Big international players are getting into the arena of housing which are transforming housing complexes into cities. The Salim Ciputra group of Indonesia has invested in Kolkata West International city, China too has shown interest in investing in Rajarhat.

➢ **Shift towards Condominiums:** Condominiums have become the order of the day. Highland Park, South City, Udayan the Condoville, Abhishikta, Spring Field, Dakshini, Ashabari, Upohar, Ekta Heights, Merlin group Housings, Genex Valley, Diamond City have become benchmark of the city. In fact, Kolkata is proud to have its first ISO 14001 certified residential complex which is known as Westwind. These high end luxury towers are self sufficient with recreational, shopping and relaxation facilities. Increasingly mini *bazaars* and commercial hubs are attached to housing clusters with

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**Conclusion**

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extended facilities like phone booth, photocopying, cyber cafes and ATMs being easily accessible in most residential clusters. The interesting feature is that all these condominiums are taking shape in south, east and south east and south west part of Kolkata. Not only the private promoters but Government as well as Joint Venture Companies are also investing on these condominiums.

> Large Integrated Housing at suburbs: Prospective home seekers have now begun to prefer development with a distinct lifestyle element over the convenience of location. In fact, the HIG people are embracing suburban living. The architectural firms not only restrict themselves in providing amenities in form of swimming pool, lawn, parks etc. They are planning to set up schools, cricket field, multiplexes, sprawling shopping malls, old age home, nursing home and even office accommodation. Projects are mushrooming in the peripheral suburban areas of Kolkata due to persistent demand of MIG and LIG for ownership flats at affordable rate. Kolkata West International City of 30 million sq.ft. at Kona Expressway, Batanagar Township of 10 million sq.ft., Dankuni Township of 30 million sq.ft. are coming up in the vicinity of the city. Calcutta Riverside by Beleni group, located at the bank of Hooghly River on the south western fringe of city, is planning to construct bus terminal, transport hub, IT Park, landscape plaza, golf course, hospital and mall. The city is expected to spread out like amoebae with Townships in all direction: Garia-Narendrapur in south east, Behala-Joka in south west, Rajarhat in north east, B.T. Road in north and Howrah in west.

> Shift towards East and South East: Highest and planned infrastructure development is found in the south eastern Kolkata. Apart from dearth of attractive housing options in the heart of the city the eastern and south eastern suburbs are being increasingly preferred by buyers due to good connectivity and good entertainment facility. With the upcoming improved connectivity south west Kolkata is expected to flourish in future. Maps 9.6 and 9.7 are showing that location of group housings do not go hand in hand with the population. The percentage of group housings is higher in north, east and south east and south west Kolkata (Map 9.7). Population density is
Fig.: 9.19.  
Relationship between  
Population Density and 
Group Housing Density, Kolkata, 2011

Population Density  
Data Source: Census of India, 2001, Building Dept., KMC, 2011

Fig.: 9.20.  
Relationship between  
Population Density and 
Housing Density, Kolkata, 2011

Data Source: Census of India, 2001 and Building Dept., KMC, 2011

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directly related to housing density but inversely related to group housing density. It is clear from the Map 9.8 that in last ten years new housing activity is entirely shifted to added areas of Kolkata. Future projects are also observed to follow the trend. Only some redevelopment projects by KIT and KMC are coming up in the city proper.

- **Housing and Environmental Impact:** The housing activities in Kolkata city are indifferent of environmental impact. According to the School of Environmental Studies of Jadavpur University, the arsenic concentration in ground water has alarmingly increased in south east and south Kolkata where the maximum number of housings has been constructed in last ten years (Map 9.9).

**HOUSING DEVELOPMENT AND ENVIRONMENTAL IMPACT, KOLKATA 2010**

**Real Estate Boom among MIG people:** Desire for better lifestyle and living standards always aggravate the demand for housing in HIG category, but MIG households are also being affected by consumerism. The middle class residents of group housing are

**Conclusion**
keener on real estate investment as revealed in the primary survey report. The progression is largely driven by the declining interest rate of home loan from 18 percent to about 8 percent in just 10 years and implementation of West Bengal (Regulation and Promotion of Construction) Act, which came into effect from 1995. Real estate sector has experienced a price hike by 40 to 60 percent in last decade. The fringe areas of the city like Behala are also gaining popularity in real estate market. In posh localities of Kolkata apartments were booked at Rs. 40 per sq.ft. in 1972. In 1987 the same apartment was sold for Rs. 750 per sq.ft. and today, the going rate for the same apartment is Rs. 6500 to Rs. 7000 per sq.ft. With an earning of Rs. 10000 per month onwards the trend for buying is quiet prominent. Nearly about 40 to 50 percent of the total buying comes from the younger generation since the last 10 years. Procurement of housing finance at a very lucrative rate is one of the main reasons behind this.

- **Regional Variation in Real Estate Price Value:** There is a stark contrast when it comes to revision and appreciation of property values. Areas in north Kolkata are steadily losing to their south and east Kolkata counterparts. This is because the development in north has become stagnant. According to the Times of India estimate, the real estate property had a price hike of 20 to 30 percent in north Kolkata, 50 to 70 percent in south Kolkata and 40 to 50 percent in east Kolkata from 2004 to 2006. The highest value of residential flat is observed in south Kolkata ranging from Rs. 3800 to Rs. 3000 per sq.ft. followed by east Kolkata where the price varies between Rs. 1600 to Rs. 2200. The value is comparatively lower in east and south part ranging from Rs. 2200 to Rs. 1000 followed by north Kolkata where the price ranges from Rs. 1100 to Rs. 1800. In west Kolkata the price ranges from Rs. 1800 to Rs. 2200.

- **Housing for the Urban Poor:** There is an effort by the Government of India to create slumless cities throughout the country under various schemes since last decade. In Kolkata also the following activities have been taken up by KMC and KMDA, sponsored by the State and the Central Government (Map 9.10).
Kolkata Environment Improvement Project: The Kolkata Environment Improvement Project (KEIP) is being implemented by KMC and supported by Asian Development Bank in 100 slums distributed in 91 wards to improve infrastructure and rehouse 3626 families living in the five canal banks. KEIP had formulated the Draft Slum Improvement Master Plan in June 2005. The estimated cost by KEIP is Rs. 2696 million for core area (Borough I-X) and Rs. 1250 for added areas (Borough XI- XV and parts of Borough I). 50 percent of the housing requirement i.e., 102600 dwelling units out of 205200 for construction of each flat with 25 sq.mt. of area need 15390 million of rupees. One roomed flats of 190 sq.ft. with one courtyard, bathroom, connection of water and electricity will be provided to the beneficiaries on lease for 99 years. They will have to pay only Rs. 5000 at one time where the market price of each flat is Rs. 3 to 3.5 lakhs. A cooperative will be formed with fund released by ADB through KEIP for maintenance of infrastructure. Moreover, provision of vocational training, beautification courses will be arranged by the KEIP. The total resettlement cost was estimated to be Rs. 47.47 crore of which 15.46 crore to be contributed by Government of India and 30.3 crore will be provided by KEIP.

Table 9.8. Future Housing Activity for Canal Bank Dwellers in Kolkata under KEIP

<table>
<thead>
<tr>
<th>Name of Canal</th>
<th>Area of Resettlement</th>
<th>No. of Dwelling units</th>
<th>No. of units in a Building</th>
</tr>
</thead>
<tbody>
<tr>
<td>T-P Basin</td>
<td>Nonadanga (ward no. 108), Kasba (ward no 107)</td>
<td>2341, 320</td>
<td>32</td>
</tr>
<tr>
<td>Keorapukur/Churial, Extension</td>
<td>Puba Putiary (ward no. 114)</td>
<td>192</td>
<td></td>
</tr>
<tr>
<td>Churial</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bridge Sites</td>
<td>Sampa Mirza Nagar (Maheshtala)</td>
<td>320</td>
<td></td>
</tr>
<tr>
<td>Monikhali</td>
<td>Kalagachhia (Panchayat)</td>
<td>192</td>
<td>24</td>
</tr>
</tbody>
</table>

Source: KEIP, KMC, 2010

Jawaharlal Nehru National Urban Renewal Mission: For the huge task of rehousing the slum dwellers the possible source of funding is expected to be JNNURM. According to the provisions of JNNURM contributions for the housing component from Central, State and beneficiaries will be 50 percent, 30 percent and 20 percent.
respectively. The slum dwellers will also be provided access to institutional credit. A minimum token money as service charge will be taken by the beneficiaries to build up a healthy habit of maintaining infrastructure. A Sub-Mission on Basic Services to Urban Poor (BSUP) is under implementation since 2005 as component of JNNURM. Under this scheme beneficiaries have to contribute only 12 percent of the house building cost.

Table 9.9. Future Housing Activity for Urban Poor in Kolkata under BSUP

<table>
<thead>
<tr>
<th>Location</th>
<th>Ward No.</th>
<th>Population Covered</th>
<th>Implementing Agency</th>
<th>No. of Dwellings to be Constructed</th>
<th>Housing Cost (Rupees in Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kumartuli</td>
<td>8, 9</td>
<td>3000</td>
<td>KMDA</td>
<td>524</td>
<td>826.30</td>
</tr>
<tr>
<td>Chetla</td>
<td>74</td>
<td>2080</td>
<td>KMDA</td>
<td>416</td>
<td>698.88</td>
</tr>
<tr>
<td>Nonadanga, Kasba, Sampa Mirza Nagar, Purba Putiary, Purba Barisha</td>
<td>6400</td>
<td>KMC</td>
<td>1280</td>
<td></td>
<td>1303.73</td>
</tr>
<tr>
<td>Nonadanga</td>
<td>108</td>
<td>14240</td>
<td>KMDA and KMC</td>
<td>2848</td>
<td>3417.60</td>
</tr>
</tbody>
</table>

Source: KMDA, 2010

KMC is now implementing all Slum Improvement and Alleviation programmes in the city. Under JNNURM 59 dwelling units in Rajarhat (ward no. 58 of KMC) and 100 units in Garden Reach (ward no. 138 of KMC) have been handed over to the beneficiaries. 13000 dwelling units are under construction at present in Banerjee Para of Behala (ward no. 127 of KMC). KMC has also taken up preliminary survey work for construction of housing for low income people under Rajib Awas Yojona, sponsored by the Government of India. KMC has also received assistance under various Government sponsored programmes addressed to BPL population as follows:

- National Slum Development Programme (NSDP)
- Basic Minimum Services (BMS)
- Valmiki Ambedkar Awas Yojna (VAMBAY)
- Integrated Low Cost Sanitation Programme (ILCS)
- National Social Assistance Programme (NSAP)
- Swarna Jayanti Rojgar Yojona (SJRY)

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KMDA has also announced construction of flats for LIG and EWS people in Baishnabghata-Patuli. There is a reservation of 50 percent dwellings for the poor minority people. KIT has also taken up construction of low income housing in Ultadanga, Manicktala, Beliaghata, and Southern Avenue for refugee squatters in KIT lands based on PPP model (Map 9.10).
9.9. Critical Appraisal of the Future Housing Strategies:

- KMC, KIT and KMDA are planning to construct more two roomed flatted low-cost housing in slum areas with financial assistance from Central Government. A few private real estate sectors have agreed to construct these houses at “no loss no gain basis”. They are also planning to utilise the excess land for commercial purpose for economic viability of the project and also provide social infrastructure. The projects will cover highly congested slums of Golpark, Beliaghata, Gariahat Road, Alipore Road, Bhawanipur, Sealdah, Ashutosh Mukherjee Road, Kalighat, Khidderpore and so on. The authorities should reconsider the construction of flatted apartments for the EWS people, because from past experience it is seen that this type of dwellings do not suit the requirement of the EWS people.

- Government has announced a ban on any more multi-storied housing project along E.M.Bypass. According to the South 24 Parganas district administration, only social projects like hospitals, IT centers could come up as the EM Bypass have become congested. Still a number of private and Joint Venture projects are coming up along the EM Bypass.

- The KIT is planning to auction prime plots scattered in north and south Kolkata. These plots are in areas like Kasba, Golf Garden, Swinhoe Lane, Khidderpore, and N.S.C. Bose Road where the price of land is on the rise. Some of these plots were vested by the State Government under the Urban Land Ceiling Act. The total land vested under the Act and under KIT's custody amounts to nearly 1600 katha. KIT is planning 330 katha of land to be auctioned to earn Rs. 50 crore. Part of the plots might also be used to build houses for the poor. This may supply some land for housing purpose.

- Civic authorities are planning to implement eco-friendly habits in building rules. Government has announced that 20 percent of residential complexes should be allotted for plantation of large trees to prevent pollution. KMC is also planning to instruct the big promoters or developers to build basic infrastructure in the area without which the project will not get license from KMC, but, provision of rain water harvesting in high-rise buildings is still not made compulsory.

Conclusion
KMC has decided to demolish some of the most dilapidated buildings in central and northern part of the city. Preliminary list of unsafe buildings have been prepared and the buildings have been identified and labeled. KMC is just issuing a notice to the owners for a certain period of time. It should widen its activity by providing alternatives to those people. Not only that, KMC is also planning more high-rises by demolishing the dilapidated structure with private assistance. Unchecked construction of high-rises can be a threat to the city life.

KMC has conducted a survey on pavement dwellers in 2005 in which it has decided to issue identity card to pavement dwellers. But despite getting the report KMC is yet to issue identification paper to concerned homeless families. More over its planning of constructing night shelters for pavement dwellers is far away from reality.

The State Government is planning to implement a policy through which realtors will be made to reserve at least 20 percent of the flats for urban poor. Implementation of this policy may increase supply of LIG and EWS flats to a large extent. The West Bengal Government is also in clear disagreement with the National Housing Policy of Central Government as far as the role of the Government is concerned. The State Government wants to play the role of provider not just facilitator, because of the Government’s accountability to the middle class and poor people. The Government’s direct intervention can regulate the price index and also provide low-cost, good quality housing to the poor.

Recently, KMC has taken a good step towards differential taxation depending on the level of infrastructure development and amenities enjoyed by the residents. Previously, property tax was charged depending on the plinth area of the houses. The new tax structure is expected to reduce pressure on the MIG and LIG households.

9.10. Conclusion:

There is a perceptible difference in the way our housing is being perceived today. Developers are looking at raising standards, increasing transparency and bringing in better products to a wider range of locations. Citizens as consumers are willing to invest
in better quality. The increasing popularity of Home Front Expo organised by CREDAI Bengal each year represents a holistic exposition of entire spectrum of products and services in the real estate sector. The country’s largest housing project is coming up in Rajarhat where Shapoorji Pallonji and Company Limited has acquired 150 acres of land for construction of 20000 flats for LIG and MIG household at a very reasonable rate. But the question is whether the LIG, MIG households are comfortable living in these modern satellite townships or ultimately the flats will be handed over to the higher income groups and poor people will again come to the city. Even the most enlightened housing development cannot meet all the social needs unless it is fully integrated with those social, education and recreational facilities which are an integral part of housing. The problem of group housing cannot be solved in isolation with urban planning, without resource mobilisation from private sector and NGOs. Unless the land owner or private developer is obliged to provide group housing, the housing supply base cannot be enlarged and taken beyond the subsidy approach. This will also help in achieving higher output, variety and city wide provision of group housing. The low-income housing must be intertwined with job. Much has been achieved in last five decades but the city still has miles to go. Re-assessing the land use pattern with at least 20 percent green cover is necessary. Therefore, it is important for Government as well as private sector to patronize the city planner, without whose vision it would be nearly impossible to achieve the Prime Minister’s dream of “Shelter for All”.

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