

## CHAPTER 5 : HOUSING

The National Housing Bank (NHB) describes house as a catalyst or a primary agent for a change in socio-cultural pattern and other characteristics of human life, including economic development. Availability of adequate, affordable housing is a pre-requisite for cities and towns to keep pace with rapid development.

### 5.1 Right to Adequate Housing

The right to adequate housing should not be understood narrowly as the right to have a roof over one's head. Rather, it should be seen as the right to live somewhere in security, peace and dignity. This right has a number of components, including the following summarised as below [Art. 11(1):13/12/91 of UNHCHR's CESCR General Comment 4 (General Comments)]:

1. **Legal security of tenure:** Everyone should enjoy legal protection from forced eviction, harassment and other threats;
2. **Habitability:** Housing must provide inhabitants with adequate space and protection from the elements and other threats to health;
3. **Location:** Housing must be in a safe and healthy location which allows access to opportunities to earn an adequate livelihood, as well as access to schools, health care, transport and other services;
4. **Economic accessibility / affordability:** Personal or household costs associated with housing should be at such a level that the attainment and satisfaction of other basic needs are not compromised;
5. **Physical accessibility:** Housing must be accessible to everyone, especially vulnerable groups such as the elderly, persons with physical disabilities and the mentally ill;
6. **Cultural acceptability:** Housing must be culturally acceptable to the inhabitants, for example reflective of their cultural preferences in relation to design, site organization and other features; and
7. **Availability of services, materials, facilities and infrastructure** those are essential for health, security, comfort and nutrition, such as safe drinking water, sanitation and washing facilities, etc.

The above agenda also reflects in the national level “Jawaharlal Nehru National Urban Renewal Mission” (JNNURM) Programme which provides support on housing through its “Integrated Housing and Slum Development” (IHSDP) programme within “Urban Infrastructure Development Scheme for Small & Medium Towns” (UIDSSMT).

However, availing any such schemes would require a pre-requisite of defining the DNH UT's own Slum Policy or adopt Draft National Slum Policy, 2001 and identify & notify slums/urban poor pockets, and also have a proper Rehabilitation & Resettlement (R&R) Policy for project affected persons (PAP) in general and for any slum / urban poor pocket separately.

## 5.2 Housing Stock in DNH

The total number of census houses in Dadra & Nagar Haveli is 57,503, out of which 40,924 are in the rural area while 16,579 are in the urban areas as per Census of India, 2001 data (refer Figure 5-1).

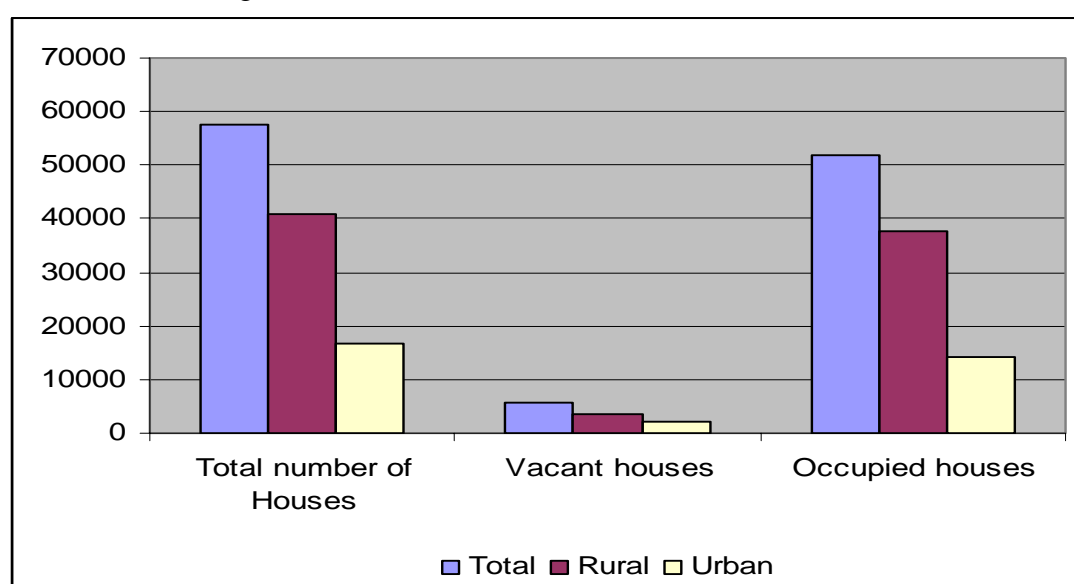


Figure 5-1: Housing stock in Dadra & Nagar Haveli (Census of India, 2001)

81% of the total houses are used as residence, while 2% are used as residence-cum-other use. In case of rural areas, 85% of the houses are used for residence, and 6% are used for shops and offices. In urban areas, 77% of the houses are used for residence, and 13% are used as shops and offices (refer Table 5-1). Most of the shops and commercial activities in Dadra & Nagar Haveli are home-based enterprises.

Table 5-1: Census Houses in DNH and the Use to which they are put

Category	Residence	Residence-cum-other use	Shop, Office	School, College	Hotel, Lodge, Guest House	Hospital, Dispensary	Factory, Workshop	Place of Worship	Other Non-residential use
Total	42292	809	3142	452	262	96	1853	241	2659
Rural	31357	645	1380	401	139	67	1293	175	2031
Urban	10935	164	1762	51	123	29	560	66	628

Category	Residence	Residence-cum-other use	Shop, Office	School, College	Hotel, Lodge, Guest House	Hospital, Dispensary	Factory, Workshop	Place of Worship	Other Non-residential use
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Source: Census of India, 2001

## 5.3 Existing Housing Scenario in DNH

### 5.3.1 Housing Type by Structure

It can be observed that only about 1/3<sup>rd</sup> of the rural houses are permanent ones, while in the urban areas the status is better wherein 81% of the houses are of permanent type of structure. In total, the average scenario of housing with permanent type of structure is just 46%. This indicates a significant and gradual up gradation of housing stock required (especially for the population that is rural-cum-tribal in nature), if all the housing has to achieve the standard of permanent type of structure / address the serviceability or obsolescence issues in times to come to be at par with urban level housing.

**Table 5-2: Distribution of Census Houses by their Type of Structure (2001)**

Category	Total No. of Census Houses	Permanent	Semi-permanent	Temporary			Unclassifiable
				Total	Serviceable	Non-Serviceable	
<b>Total</b>	43,017	19,676	22,222	1,112	77	1,035	7
<b>Rural</b>	31,988	10,740	20,281	967	77	890	0
<b>Urban</b>	11,029	8,936	1,941	145	0	145	7

Source: Census of India, 2001

### 5.3.2 Number of Rooms per House

As per Census of India, 2001 data, 54% of the total population lived in one-room houses, 33% lived in 2-room houses and 13% lived in houses with 3-or-more rooms. 58% of the rural population lived in one-room houses and 32% in 2-room houses. In case of urban areas, 46% households lived in one-room houses and 36% of the households lived in 2-room houses.

The average household size in the rural areas works out to be 5.2, whereas in the urban areas it is 4.5. The median number of rooms per dwelling unit is 1. The number

of married couples with an independent sleeping room is 70.80% according to Census of India (2001). This implies that 29.20% households live in congested houses.

Refer Table 5-3 below for the distribution of households by size and number of dwelling rooms.

**Table 5-3: Distribution of Households by size and number of dwelling rooms**

HH Size	Total No. of HHs	No Excl-usive Room	One Room	Two Rooms	Three Rooms	Four Rooms	Five Rooms	Six Rooms	Median No. of Rooms
<b>TOTAL</b>									
All HHs	43,973	1,999	23,030	13,769	3,705	1,113	198	159	1
1	1,865	200	1,229	352	62	18	3	1	1
2	5,157	314	3,391	1,157	229	48	11	7	1
3	6,246	330	3,715	1,677	406	93	11	14	1
4	8,690	401	4,513	2,782	761	179	31	23	1
5	7,743	279	3,923	2,644	627	202	45	23	1
6-8	11,475	382	5,332	4,167	1,091	392	55	56	2
9+	2,797	93	927	990	529	181	42	35	2
<b>RURAL</b>									
All HHs	32,783	1,627	18,051	9,849	2,304	752	108	92	1
1	1,319	162	927	196	24	9	1	0	1
2	3,576	255	2,513	682	100	14	7	5	1
3	4,050	242	2,672	925	156	44	4	7	1
4	5,821	311	3,310	1,732	351	90	17	10	1
5	5,957	235	3,162	1,981	406	136	23	14	1
6-8	9,717	339	4,636	3,508	853	313	32	36	1
9+	2,343	83	831	825	414	146	24	20	2
<b>URBAN</b>									
All HHs	11,190	372	4,979	3,920	1,401	361	90	67	2
1	546	38	302	156	38	9	2	1	1
2	1,581	59	878	475	129	34	4	2	1
3	2,196	88	1,043	752	250	49	7	7	1
4	2,869	90	1,203	1,050	410	89	14	13	2

HH Size	Total No. of HHs	No Excl-usive Room	One Room	Two Rooms	Three Rooms	Four Rooms	Five Rooms	Six Rooms	Median No. of Rooms
5	1,786	44	761	663	221	66	22	9	2
6-8	1,758	43	696	659	238	79	23	20	2
9+	454	10	96	165	115	35	18	15	2

Source: Census of India, 2001

### 5.3.3 Structural Condition of Housing Stock

As per the Census of India, 2001 data, 53% of the total households live in houses with good condition and 45% live in liveable houses. In case of rural areas, 50% of the houses are in good condition and 48% of the houses are liveable. 62% of the houses in urban areas are in good condition. The percentage of dilapidated houses is 2%. Refer Table 5-4 for the absolute figure status of condition of houses in DNH.

Table 5-4: Condition of Houses in DNH (2001)

Category	Total	Good	Liveable	Dilapidated	Residence-cum-Other Use			
					Total	Good	Liveable	Dilapidated
					Residence			
Total	42,292	22,365	19,106	821	725	391	312	22
Rural	31,357	15,589	15,186	582	631	336	277	18
Urban	10,935	6,776	3,920	239	94	55	35	4

Source: Census of India, 2001

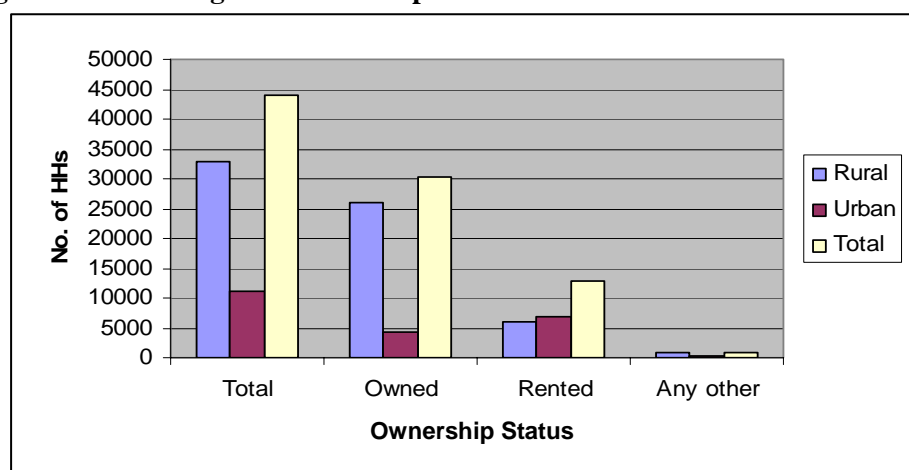
### 5.3.4 Housing Tenure

Housing tenure refers to the financial arrangements under which someone has the right to live in a house or apartment. The Census of India classifies housing tenure as follows:

- Owned
- Rented
- Any other

As per Census of India, 2001 data, 61% of the housing stock in DNH is under rental housing. However, in rural areas, only 18% of the houses are rented out. This implies that most of the residents in the urban areas of Silvassa and Amli are migrants. Refer Figure 5-2 below for the break-up of housing tenure in DNH.

**Figure 5-2: Dwelling unit Ownership Status in DNH based on Census of India, 2001**



Source: Census of India, 2001

As per the primary data collection through socio-economic survey in 2008, 91% of the respondents live in self owned houses, 8% live in rented houses and a very small number i.e., 1% live in Government accommodation. In case of urban areas i.e., Silvassa and Amli, the percentage of population living in rented accommodation is significant on account of the migrant population coming to urban areas for jobs.

#### 5.4 Housing Supply Agencies in DNH

The total number of dwelling units in DNH as per the Census of India, 2001 data is 57,503. The housing supply in DNH is mainly through individuals, private developers and government. OIHC also plays a role in provision of such housing infrastructure [e.g. affordable housing for people falling under category of EWS is in progress at Dadra (256 No. of houses of Type-I, and 304 houses of Type-II categories)]. Government housing comprises of the residential quarters allotted to the government employees working for various departments of the UT Administration of DNH.

#### 5.5 Housing Deficit in DNH

The housing deficit has been worked out based on the Census of India, 2001 figures. However, on account of the rapid industrialization taking place in DNH, the housing shortage in the near future would be more pronounced. It would be necessary to match the supply with the increased demand in phases till the horizon period of year 2021.

**Table 5-5 : Housing Deficit as per Census of India, 2001**

Particulars	2001		
	Rural	Urban	Total
Population			220,490
Households	32,783	11,190	43,973
Total no. of census Houses (A)	40,924	16,579	57,503
Total no. of Vacant houses (B)	3,436	2,261	5,697
Total no. of Occupied houses (C)	37,488	14,318	51,806
Houses under residential use (D)	31,357	10,935	42,292
Houses under residential cum other use (E)	645	164	809
under residential	32,002	11,099	43,101
%age of residential to residential	78	67	75
%age of residential to non-residential	13	19	15
Non-residential use (F)	5,486	3,219	8,705
Housing stock	32,002	11,099	43,101
Excess of HHs over housing stock (G)	781	91	872
No of dilapidated houses (@ of 2% as per census abstract 2001) (H)	640	222	862
Average DU size	1	2	
Average HH size	4.5	4.5	
% of HHs living in congested houses			29
No of HHs living in congested houses (I)			12,840
Upgradation of non-serviceable houses (J)	890	145	1,035
<b>Housing deficit (G+H+I+J)</b>	<b>2,311</b>	<b>458</b>	<b>14,574</b>

To get an idea of the impending requirements for meeting the demand of housing stock, a draft housing requirement is worked out on the basis of population projections till the horizon period of year 2031. The population of DNH is expected to reach 970,602 by the said horizon period (refer Chapter 3 for details of the proposed population projections). Assuming the average household size of 4.5 (considering the gradual declining trend of household in past decades), the expected number of households works out to be 215,689. The demand for dwelling units is thus expected to rise by almost 4-times the existing number of houses, and accordingly they need to be planned for in a phased manner.

The additional number of houses needed by the year 2021 has been given below:

**Table 5-6: Additional housing stock requirement for 2021, DNH**

Particulars	2001	2011	2021
Housing deficit	14,574		
Population	220,490	449,119	771,580
Number of HHs	43,973	93,566	171,456
HH size*	5.01	4.8	4.5
Number of Dwelling Units to be added	14,574	49,593	77,890

## 5.6 Planning Guidelines for Sustainable Housing in DNH

### 5.6.1. Housing for Industrial Workforce (Industrial Townships)

Dadra & Nagar Haveli is fast changing from a predominantly agricultural economy to an industrial economy as provisioned in RP-2021. With the growing industrial base and increasing number of migrants coming in the territory, it becomes necessary to provide for the housing needs of industrial workforce, predominantly for those that require affordable housing on rental basis. The new/upcoming industrial areas would be developed as integrated township; with the suggested land utilization pattern under the core industrial land use is as given below:

**Table 5-7: Suggested Land use distribution for Industrial townships**

Use	Percentage
Gross Industrial Area with Circulation Network	80%
Residential supported with Commercial & Recreational	15%
Utilities/Amenities	5%

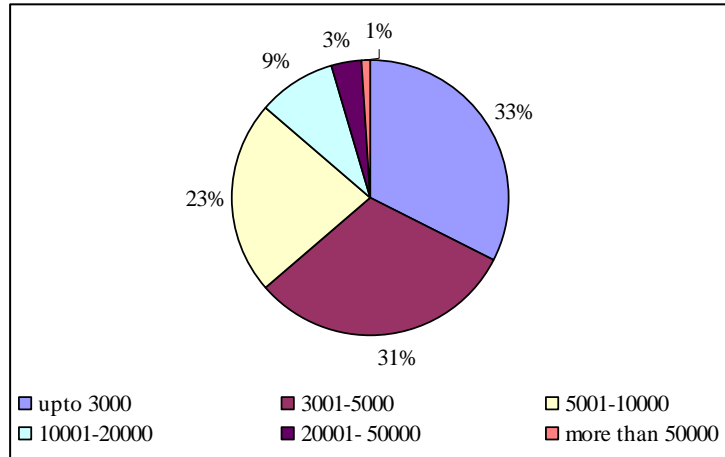
The industrial housing which could be predominantly as a rental one, would be permitted to be developed with the high density of residential zoning (R4 with base FSI 1.2) to accommodate a high percentage of affordable housing needs of such industrial workers. Should any additional land be required for the industrial housing needs, the authority may allocate the same from available industrial land, ensuring availability of basic infrastructure and civic and sanitation facilities.

### 5.6.2. Proposed Housing Mix

As far as data on housing mix is concerned in terms of categories of EWS, LIG, MIG, and HIG, such comprehensive data for DNH was not available. To understand the possible housing mix, the only option was to capture the sample data of income pattern from the primary data collection through the socio-economic survey. As per the socio-economic survey conducted in May 2008, the DNH region that is

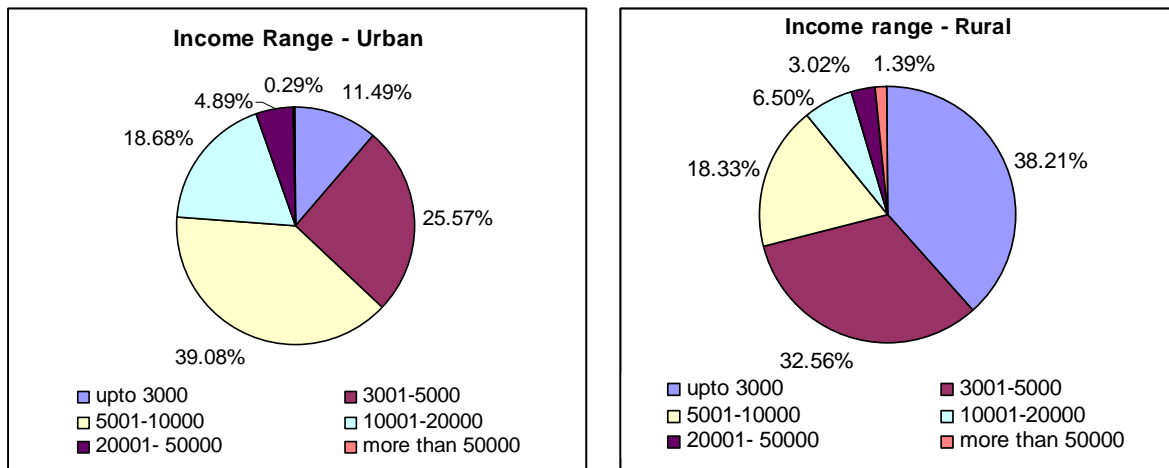


predominantly rural-cum-tribal in nature, is observed with low household income. The income pattern observed in DNH in 2008 is given in the following figures:



Source: Consultant's Analysis on Primary Survey Data, 2008

**Figure 5-3: Household Income Distribution Pattern in DNH**



Source: Consultant's Analysis on Primary Survey Data, 2008

**Figure 5-4: Urban & Rural Household Income Distribution Pattern in DNH**

Since the housing mix data based on income categories is reportedly not available in DNH as a secondary data, referring to the income categories observed as above, the following housing mix could be roughly observed for a broad assessment on the status of said aspect in DNH (rounded off percentage figures) based on socio-economic survey, 2008 i.e. assuming that upto 5,000 income range as Economically Weaker Sections (EWS) of population, Rs 5,001 – 10,000 income range as Lower Income Group (LIG), Rs 10,000 – 20,000 income range as Medium Income Group (MIG), and Rs 20,001 & above in Higher Income Group (HIG):

- Overall Households: EWS – 64%, LIG – 23%, MIG – 9%, HIG – 4%

- Urban Households: EWS – 37%, LIG – 39%, MIG – 19%, HIG – 5%
- Rural Households: EWS - 71%, LIG – 18%, MIG – 7%, HIG – 4%

Also considering the fact that the Sixth Pay Commission has become applicable recently would improve the economic conditions (and may lead to scaling up in future of current government defined monthly income category of – EWS as below Rs 3300/- and LIG as between Rs 3300/- to 7300/-), and assuming that the socio-economic conditions would improve in general with industrial development as provisioned in RP-2021 and as accommodated suitably after integrated planning in DNH ODP-2021, and related economic opportunities that would arise in general in tertiary sector, it would be reasonable to target a housing mix of about 50-60% dwelling units for EWS & LIG i.e. to be provided under affordable housing scenario by 2021 in DNH through various agencies (government/semi-government institutions like OIDC in DNH, PPP, housing co-operatives, private housing developer, group housing schemes, employee or labour welfare housing organisations, or individual efforts through government financial incentives, etc.). While, housing mix share for MIG and HIG could be presumed as about 30-40% dwelling units and about 10-20% dwelling units respectively by 2021.

To achieve the target of above housing mix to be attained overall, one of the specific **recommendations is that it would be mandatory to reserve 10-15% of the area under residential use for EWS & LIG in all plotted development-group housing schemes** to be used for providing such affordable housing on rental / ownership basis. To support such an intent in the above cases respectively, the DNH-PDA may grant 10-15% additional FSI over and above the permissible base FSI, or more (if land is given by DNH-PDA on concessional rates to the housing developer, subject to a maximum FSI cap being 1.5 FSI) etc., **as a FSI incentive (i.e. spatial incentive) to be used for providing such affordable housing needs.** Refer specific provisions for affordable housing under the EWS/LIG category in the DCR of DNH ODP-2021 attached as Volume 2 of the draft provisional report. A policy recommendation needs to be enacted to ensure proper distribution of the houses to the deserving households. For example, to facilitate availability and proper control of distribution of the affordable housing units mandatorily developed affordable housing units as mentioned shall be handed to the DNH-PDA for distribution/to be sold at the rates prescribed by the DNH-PDA and thus to prevent sale for profit scenario, with a possible distribution share as say predominantly 2/3 units under rental basis and 1/3 units on ownership basis, or as decided by DNH UT Administration & DNH-PDA. Depending on the income pattern with respect to EWS/LIG/MIG/HIG category norms with time, the policies covering above control aspects of housing may be reviewed

and the provision of affordable housing could be revised from time to time, as felt necessary.

As financial incentives, the new initiative of GoI known as **Interest Subsidy Scheme for Housing for the Urban Poor (ISHUP)** can be adopted for DNH, as it is meant to progress towards the goal of the National Urban Habitat & Housing Policy (NUHHP), 2007 aimed at the beneficiary led housing for the affordable housing component in the states and ULBs in which no housing is being provided under JnNURM/any state scheme. ISHUP scheme gives the beneficiaries of affordable housing in EWS/LIG category an **interest subsidy of 5% per annum for loans upto Rs 1 Lakh.**

For proper housing development, it is also suggested as per the provision of the T&CP Act, 1984 of DNH under Chapter VIII of the said Act that town planning schemes (TPS) of suitable size of at least 20 Ha or more as feasible may be developed depending upon the availability of contiguous urbanisable land under residential zones in various planning sectors.

### **5.6.3. Upgradation of existing non-serviceable or dilapidated houses**

According to the Census of India, 2001 figures, Dadra & Nagar Haveli has a total of 1,035 non-serviceable dwelling units out of which 890 are in the rural areas and 145 are in the urban areas. The upgradation of these houses can be taken up through existing Government schemes like Indira Awaas Yojana (IAY).

### **5.6.4. Existing Abadi Areas**

With heavy industrialization and rapid urbanization, the existing rural settlements stand the risk of fast deteriorating into cheap housing options for the industrial workers leading to congestion and haphazard development. In order to prevent these settlements from turning into decrepit urban villages, the rural settlements will be properly mapped in detail and development planning at detailed level like zonal plan approved in conjunction with the provisions of DNH ODP-2021 zoning shall be undertaken.

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