

Need For Affordable Housing in India

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Received: 14th February 2025 / Accepted: 28th February 2025 / Published: 19th March 2025

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Abstract: India has to address the serious problem of affordable housing with urgency and implement various initiatives. There is a severe lack of affordable housing nationwide due to the exponential growth in demand for housing caused by increasing urbanization and population. A comprehensive strategy is required to address the issue since this shortage affects the socio-economic fabric and causes a multitude of related problems.

There are a lot of main reasons why there isn't enough affordable housing in India. The disparity between supply and demand brought on by fast urbanization has caused property prices, especially in major cities, to skyrocket¹. The situation is made worse because low-cost housing programs are impeded by bureaucratic red tape, poor urban planning, and difficulties acquiring land.

Reforms to policies, new ways of funding, and inclusive urban planning are all necessary to meet this issue. When it comes to allocating property, simplifying approval procedures, and creating incentives for affordable housing projects, the government is heavily involved. To pool resources and knowledge for long-term, sustainable housing solutions, public-private partnerships are essential.

INTRODUCTION

Everyone, regardless of their socioeconomic status, feels the effects of India's severe housing problem. Rapid urbanization, population expansion, and migration from rural to urban regions have driven the need for cheap housing to a burgeoning point. This phenomena has worsened the situation for millions of people by widening the gap between the demand for housing and the supply.

Many factors contribute to India's critical housing affordability crisis. Many people can no longer afford to purchase a house in a major city, forcing a large portion of the population to make do with inadequate, overcrowded, and unofficial² housing. Furthermore, the COVID-19 epidemic has brought into sharp focus the need of proper housing as a foundation for health and wellbeing, making those without safe housing even more susceptible.

Reforms to policies, new ways of funding housing, environmentally conscious city design, and strong public-private partnerships are all necessary to solve the affordable housing crisis. Progress has been achieved via programs such as the Pradhan Mantri Awas Yojana, which aims to ensure that everyone has access to affordable housing by the year 2022. To guarantee decent living circumstances for all residents, it is necessary to bridge the gap between supply and demand, use technology, and promote inclusive development.

This article seeks to go into the complex aspects of India's affordable housing dilemma, including possible solutions, policy frameworks, and the need of working together to ensure that everyone has access to suitable housing in the future.

Background

Several socioeconomic issues have combined to make affordable housing an urgent necessity in India. The housing infrastructure is under pressure due to the massive migration from rural to urban regions caused by rapid urbanization, as people seek better possibilities in the city. With a projected 1.5 billion people in the world by 2030, this problem is only going to get worse.

¹ Kuehn, B. M. (2010, January 27). Drug Costs Skyrocket. *JAMA*, 303(4), 322. <https://doi.org/10.1001/jama.2009.1981>

² From the editors: forty years journal of legal pluralism and unofficial law. (2021, April 8). *The Journal of Legal Pluralism and Unofficial Law*, 1–3. <https://doi.org/10.1080/07329113.2021.1903246>

The disparity between housing demand and availability has become wider due to insufficient urban planning and lousy housing regulations. An insufficient amount of housing is a problem for a sizable portion of the population, particularly those who are economically disadvantaged. Despite efforts to close the demand-supply imbalance³ via the National Urban Housing and Habitat Policy, obstacles in execution and a lack of resources have kept the policy from taking effect. Furthermore, many people are unable to afford to acquire a house due to the increasing property costs in major cities. Affordability is of the utmost importance when dealing with a large informal workforce, which includes migrants and daily wage workers. Their salaries are typically too unstable to cover the costs of a traditional home. A lack of cheap housing affects more than just people's ability to sleep; it also has repercussions for people's access to healthcare, schools, and community cohesion. This is why programs like the Pradhan Mantri Awas Yojana are working to ensure that everyone has access to affordable housing by the year 2022. To address this growing need and ensure that all residents can live in dignity, there must be partnerships between the public and private sectors, new ways of funding housing, and sustainable housing options.

LITERATURE REVIEW

Rising urbanization, economic inequality, and the country's fast expanding population all contribute to India's chronic shortage of affordable housing. Several studies stress the need of finding accessible housing alternatives to tackle this problem. The critical shortage of affordable housing, highlighted by Chakrabarti et al. (2018), is worsening as the demand-supply imbalance widens; there is a shortage of more than 20 million units.

Also, as Sinha and Bhattacharjee (2020) point out, low-income populations are less able to climb the economic ladder because of the availability of inexpensive housing. This shortage worsens the housing problem throughout the country, impacting both urban and rural areas (Bhalla & Kaur, 2019).

Pradhan Mantri Awas Yojana (PMAY) and other government initiatives have sought to provide affordable housing for everybody in an attempt to address this situation. Nevertheless, problems with land acquisition, insufficient funding, and bureaucratic red tape continue to be obstacles (Vasudevan, 2021). To successfully close the affordability gap, Dasgupta (2019) stresses the necessity of new finance structures and legislative changes.

Sustainable urban design, the use of technology, and community involvement are crucial to developing workable solutions for inexpensive housing, according to the academic consensus (Bhagat & Verma, 2021). To guarantee good living conditions for all strata of society, a multidimensional strategy is needed to meet the need for affordable housing. This approach should include financial mechanisms, inclusive initiatives, and legislative interventions.

Aims and Objectives

1. Development of policies and infrastructure.
2. Promotion of inclusive development.
3. Stability of the economy and social welfare.
4. Alleviation of the housing shortage.

METHODOLOGY

Strong policies that encourage the construction of affordable housing should be the primary goal of government programs. To achieve this goal, we must implement zoning restrictions that are friendly to affordable housing developments, update our construction standards, and streamline the procedures for acquiring property. Furthermore, developers that invest in affordable housing should be subsidized or offered tax incentives via legislative frameworks that promote public-private partnerships (PPPs).

It is possible to drastically cut down on home building expenses by employing sustainable materials, prefabrication, and contemporary construction methods. Housing developments may save operating expenditures and create ecologically friendly living areas by integrating renewable energy solutions, water conservation technologies, and waste management systems.

For housing construction to be inclusive and meet the needs of locals, it is important to include them at every stage. Creative and contextually appropriate housing solutions may be achieved via participatory methods that include beneficiaries in decision-making throughout the whole process, from planning to execution.

³ Okkalioglu, M. (2022). Tf-Igm Revisited: Imbalance Text Classification with Relative Imbalance Ratio. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.4182585>

The effectiveness and efficiency⁴ of home building projects are improved when funds are allocated to programs that train construction workers and experts. Training programs that teach people how to build in a sustainable way may provide a labor force that can handle the influx of low-cost homes.

RESULT AND DISCUSSION

An essential component of equitable growth and socio-economic development is affordable housing, which has recently become a pressing social necessity in India. There are several facets to this crucial component, which includes interactions between urban and rural areas and different socioeconomic classes. A thorough and immediate response is required since the demand-supply imbalance in housing has grown substantially due to a growing population and fast urbanization.

A growing population, made up mostly of young people, is the main feature of India's demographic dividend. The demand for housing, especially economical choices, has surged due to this change in demographics. Significant obstacles to sustainable growth include overpopulation, informal settlements, and substandard living conditions, all of which are caused by an insufficient housing infrastructure.

Another consequence of urbanization is the movement of people from rural to urban regions, who often go to cities in quest of better job possibilities. The affordability dilemma is worsened as a result of the enormous strain this inflow puts on urban housing facilities, which in turn drives up property prices. As a result, many people end up living in slums or informal settlements on the outskirts of cities, far from any essential services.

Inadequate housing has far-reaching social and economic consequences. Individuals' and communities' health, education, and quality of life are all profoundly affected. For disadvantaged communities, housing is a key component in breaking the cycle of poverty and achieving economic independence.

A comprehensive strategy is necessary to tackle this urgent problem. In order to promote affordable housing efforts, policymakers should concentrate on creating inclusive policies. Innovation, financial backing, and technical breakthroughs in the housing industry can only be achieved via collaborations between the private sector, non-governmental groups, and the government.

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