

Subir Roy - How to House the Urban Poor

Business Standard - October 30, 2012 - A new way of calculating the urban housing shortage in the country has yielded a remarkable insight. Urban India faces a duality. Even as there is a huge shortage, of 18.67 million houses, as many as 11.09 million are lying vacant and their number is growing. The latter is largely because many who are better off have barely-used second homes — some are holding on to houses for purely speculative reasons and many will not rent out for fear of being unable to get them back, courtesy rent control laws.

The good news is that in the last decade the urban housing stock has grown by 51 per cent. The bad news is that over 95 per cent of the housing shortage is accounted for by those at the bottom of the pyramid — economically weaker sections and low-income groupings. It is possible to argue that if you take care of urban poverty, the housing shortage will take care of itself.

But urban poverty is not easily banished. Poor people migrate to urban areas in search of jobs and remain there to get a higher income than what they would get in rural areas.

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