

GREEN INITIATIVES IN AFFORDABLE HOUSING

HUDCO's perspective

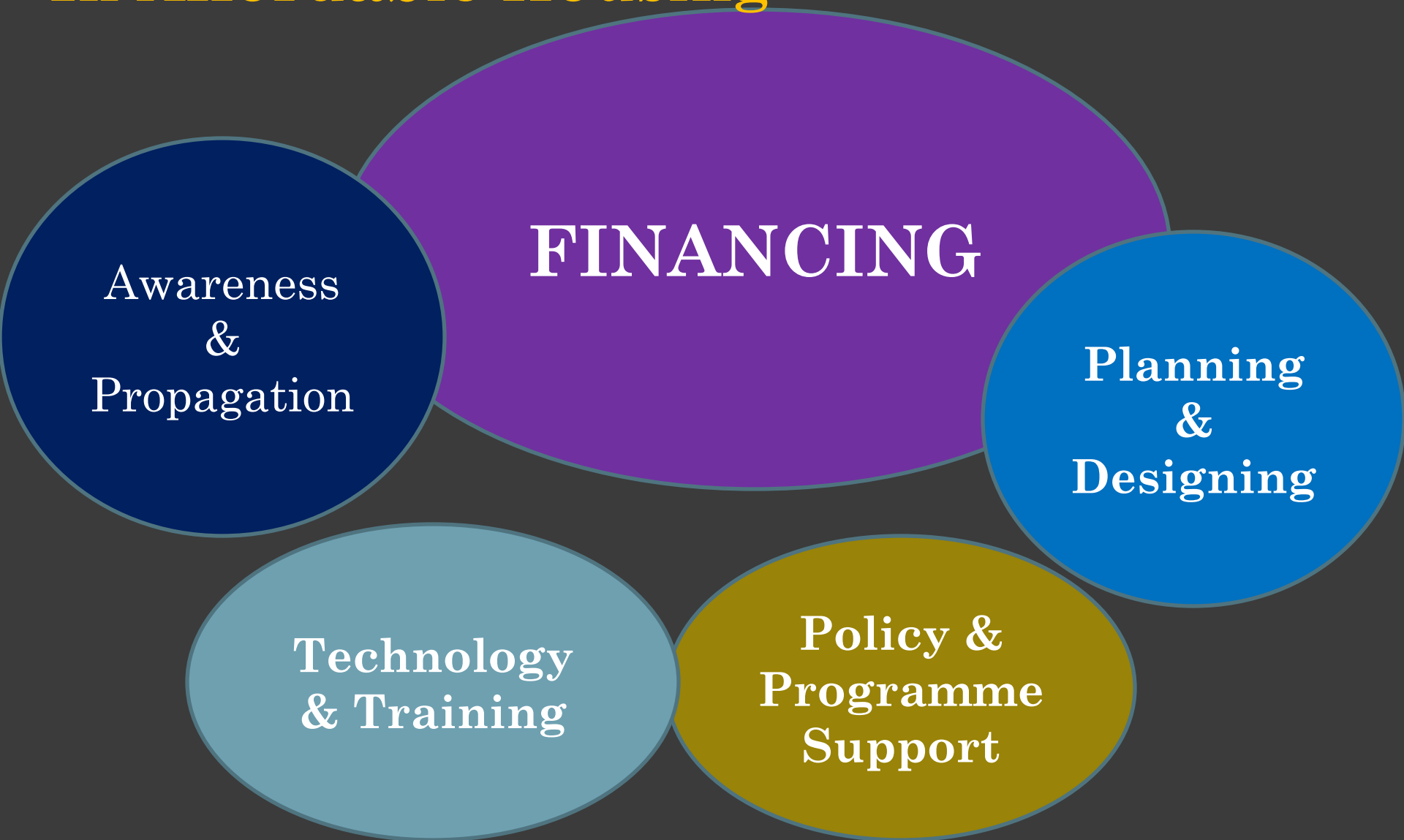


6th GRIHA Regional Conference, Bangalore

03.02.2015



HUDCO's role In Affordable Housing



Finance

Current Year (upto Jan 2015)

25 Projects

2,45,513 Houses

Affordable Houses

2,41,520 (98%)

Project Cost

Rs 8823 Crores

**HUDCO Loan
sanctioned**

Rs 4558 Crores

Cumulative

14852 Projects

1,60,20,178 Houses

Affordable Houses

1,56,66,513 (97.8%)

Project Cost

Rs 99586 Crores

**HUDCO Loan
sanctioned**

Rs 46323 Crores

Finance

8

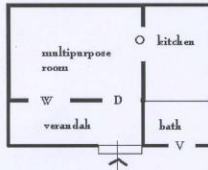
*Prepared by: vijaygaur & vishnu
gaur, bharu*

TYPICAL HOUSE

The individual beneficiaries own the plots and the titles are jointly registered.

Each unit is approximately of 260 sqft (24 sqm). Each house is planned to accommodate an entrance verandah, a multipurpose room, a kitchen and a space for bath. However depending on the beneficiary's requirements the bath and WC are invariably not provided within the house except for a few cases. Unit cost – RS 30000/-

HOUSE PLAN



SPECIFICATIONS

Foundation	Stone masonry with cement mortar
Superstructure	Solid concrete block
Joinery	Steel doors, windows/ventilators
Roofing	Asbestos / mangalore tiles on steel truss
Flooring	Cement
Finish	Whitewash

The above specifications are also modified in some cases to suit beneficiary's requirements.



SL NO – 18

BENEFICIARY NAME – Cheluvadasa

Husband's name – Motaiab

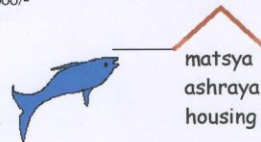
ADDRESS – Seegadi Beedhi, HAROHALLI

STAGE OF CONSTRUCTION

completed and occupied

AMOUNT RELEASED

Rs 30000/-



7

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gaur, bharu*

TOTAL NO OF HOUSES – 9

HOUSES INSPECTED – 9

The Fisheries department has entrusted the construction works to the Bangalore (Rural) Nirmithi Kendra, headed by the Project Manager, Mr Vasudevan.

The Nirmithi Kendra's expertise in cost-effective design and technology as demonstrated in the other buildings has thus taken a channel to reach the rural people through this housing scheme. The total HUDCO loan and subsidy of Rs 30000/- is released to the Building Centre for construction purpose in this village.



Finance

GANGA CHELSTON (112)

, Varthur Road (2006-08)

19687 Sft

Constn cost Rs 2000 per sft

Rs 23.00 Cr HUDCO loan - Rs 12.00 Cr



GREEN VALLEY Shelters (40)

, Vidyananyapura (2004-06)

19687 Sft Rs 850 per sft

Rs 3.22 Cr HUDCO loan - Rs 2.25 Cr



SILVER MANOR (34)

, RT Nagar (2006-08)

16150 Sft Rs 2400 per sft

Rs 6.96 Cr HUDCO loan - Rs 4.87 Cr



VITHOLA, Bannerghatta road (2001-05)

Finance

1.3 lakh Sft Rs 690 per sft cc - 132 Houses

Rs 24.00 Cr

HUDCO loan - Rs 12.00 Cr



MS Palazzo ,Jakkur road (2007-10)

Rs 28.25 Cr, 2 lakh Sft Rs 1154 per sft

128 Houses

HUDCO loan - Rs 10.00 Cr

Finance



Finance



Finance

Were they affordable?

Were they green ?

Difficulties

Competitive financing - Banks vs techno
Financing

Builder's business interests/sense of Greenness

Planning permits /FSI/DCR

Mass individual houses with Govt subsidy

HUDCO's strategies

Appointment of consultants

Project monitoring and advisory

Training and capacity building

Finance

Scaling?

Sustainability ???

HUDCO's financing to private developers/builders

1996 – 2010

Put on hold

Soft introduction – 2014

Financing of affordable housing projects by private developers/builders reintroduced For new projects under this category

Sale Price of the Dwelling Unit up to Rs. 4.25 lakh HUDCO's EWS/LIG interest rates i.e., 8.75% to 10.00 % RoI

Sale Price of the Dwelling Unit above Rs. 4.25 lakh and upto Rs. 12 lakh - 13.50% 14.50%

Sale Price of the Dwelling Unit above Rs. 12 lakh and upto Rs. 25 lakh 14.50% 15.50%

Sale Price of the Dwelling Unit is above Rs. 25 lakh 15.25% 16.25%

HUDCO's financing to Govt agencies continue /affordable ...

ACCELERATION for affordable n green???



Plan & Design

HAL Staff Quarters 584 units 53 to 111 Sqm



SITE PLAN - TYPE D
HAL , PHASE - III QUARTERS



SITE PLAN - TYPE A
HAL , PHASE-III QUARTERS



SITE PLAN - TYPE B & C
HAL , PHASE-III QUARTERS

Proposed for
GRIHA 3 Star rating



Plan & Design

URBAN POOR Housing, RAY , GADAG

504 units

26 Sqm

Can expand to

33 Sqm -

Rs 5.00 lakhs/unit



LIDKAR Housing, GADAG

250 units

26 Sqm

Rs 5.00 lakhs/unit

Plan
&
Design



Are they affordable?

Are they green ?

Difficulties

Cost effectiveness

Suitable contractor to implement (L1)

Labour ??? for cost effective/ alternate technologies

HUDCO's approach

Design concepts has built in incremental scope for greening with cost efficiency

Scaling?

Sustainability ???

HUDCO's consultancy

Complimentary

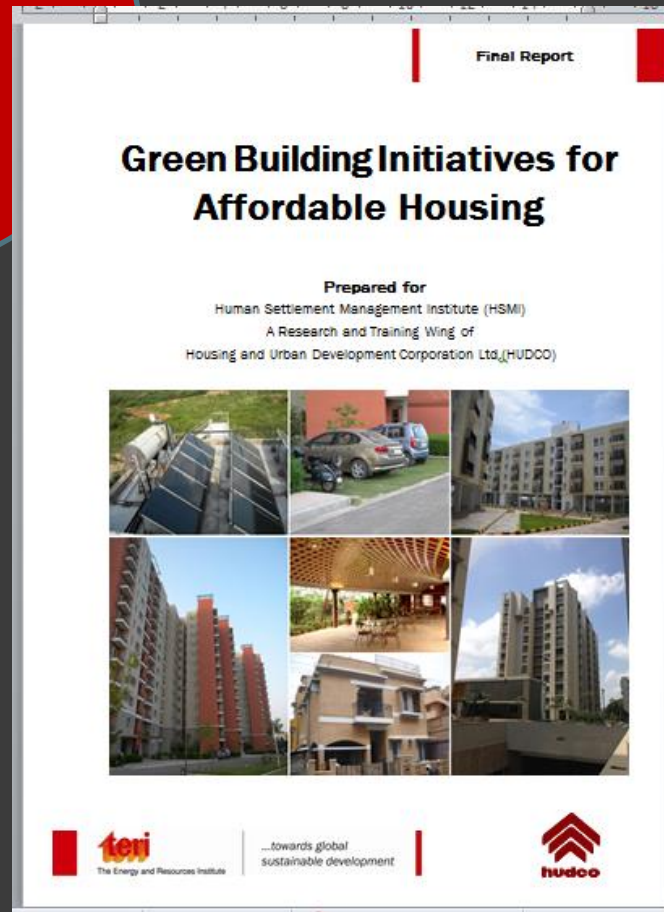
Small teams

ACCELERATION for affordable n green
designs

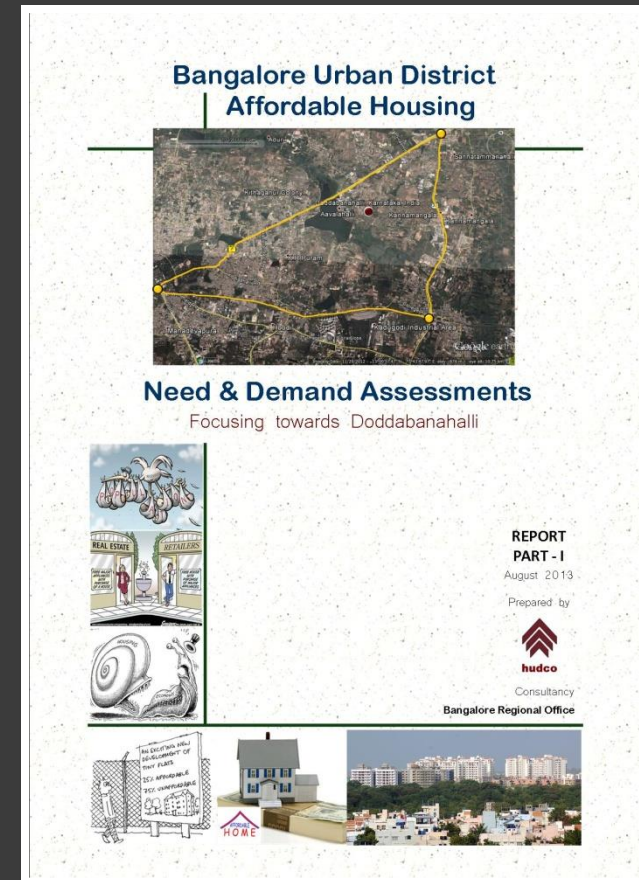
Good possibilities



Policy & Programme Support



Green Building Initiatives
for Affordable Housing
To MoHUPA



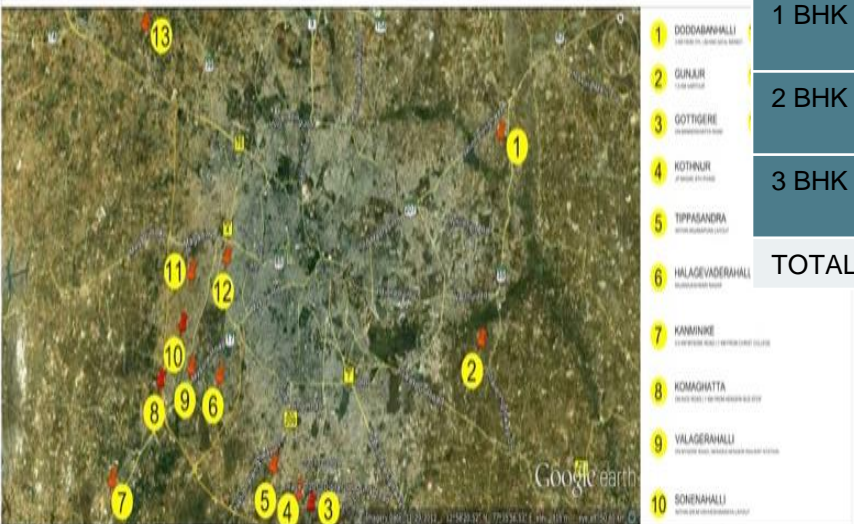
Affordable Housing Need
and demand assessment
To BDA

Policy & Programme Support

- Are they affordable?
- Are they green ?



LOCATION MAP OF AFFORDABLE HOUSING PROJECT TAKEN BY THE BANGALORE DEVELOPMENT AUTHORITY



NO OF BHK	UNITS	BUILT UP AREA IN SQ FT	COST OF EACH UNIT IN LACS
1 BHK	6972	436	8.00
2 BHK	2468	750	17.00
3 BHK	1112	1100	27.00
TOTAL	10552		



Scope for acceleration
Sustainable development

Policy
&
Programme
Support

- Are they affordable?
- Are they green ?



Scope for acceleration vs Sustainable development

Technology & Training

Building Centres in Karnataka

In Karnataka State alone, over 42,000 people have been trained on following:

- Stabilised mud blocks
- Cement concrete blocks
- Pavement tiles
- Fly ash bricks
- Various types of Masonry
- Various types of roofing
- Welding / Plumbing / Electrician
- Bar Bending etc.

Unskilled to semi-skilled	7000
Semi-skilled to skilled	16000
Awareness programmes	19000
Total	42,000

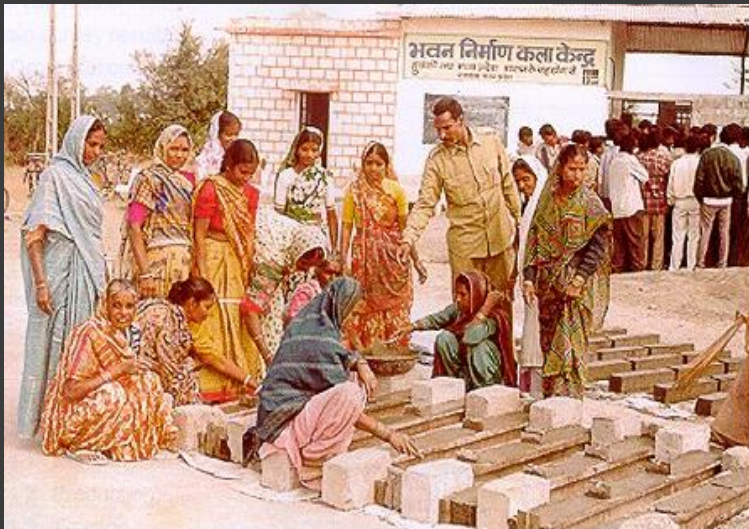


Technology & Training

- Training and Capacity Building
- From Unskilled to Semi-skilled; from Semi-skilled to Skilled
- Forming Self-help group of construction workers
- Special focus on woman workers to enhance their earning capacity.
- Focus on Artisans, Construction Workers, Masons, Project Managers



SKILL UPGRADATION



Technology & Training

Scaling?

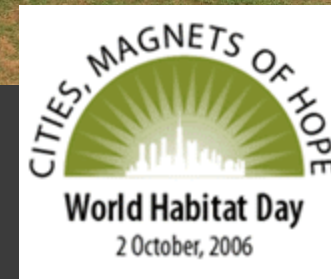
Sustainability ???

National Network of Building Centres were launched by the MoHUPA in August 1988 with grant support through HUDCO, for providing decentralized delivery system for technology transfer from lab to land.

- Total Number Sanctioned : 577 in 399 Districts
- Works Executed : Rs. 1453 Crore
- Materials Produced : Rs. 367 Crore
- No. of Persons Trained : 2.58 lacs

The support was discontinued by the Planning Commission in the 10th Plan.

Awareness/ Propagation

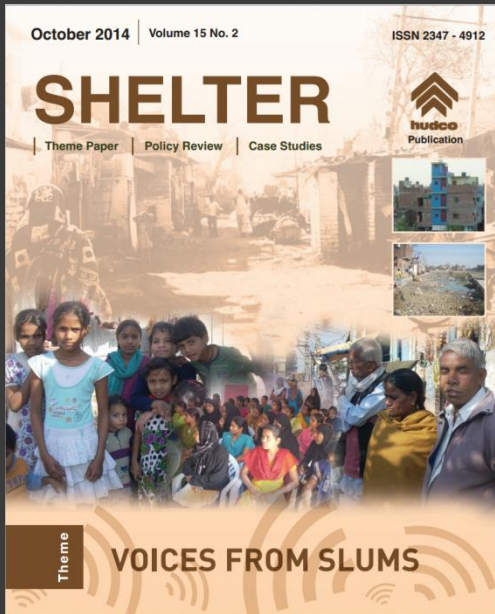


PAINTING COMPETITION for children from
Bangalore Slums **5 October, 2006**
Sponsored by
Housing and Urban Development Corporation Ltd
On behalf of
Ministry of Housing & Urban Poverty Alleviation,
Govt of India

Awareness/ Propagation

HUDCO DESIGN AWARDS 2014

- 1: Cost Effective Rural/
Urban Housing Including Disaster
Resistant Housing Category
- 2: New and Innovative Town Design
Solutions/Eco-Cities
- 3: Conservation of Heritage Category
- 4: Green Buildings
- 5: Landscape Planning and Design



HUDCO PUBLICATIONS



Affordability vs Green
Green vs Acceleration
Acceleration vs Sustainable Development

The challenge remains ...
till all the stakeholders
start from the same page
and march towards the common goal

THANK YOU

Vijaya R Vasu , HUDCO

03.02.2015

