

HOUSING WARDENS
CATALYST FOR PEOPLE'S HOUSING
A Proposal

ALMITRA H. PATEL
50 KOTHNUR
BANGALORE-560 077

Government Agencies have put forward various schemes to meet the target of “housing for all”. But each programme is beset with problems. Can the creation of a new cadre of housing wardens ease the situation. Almitra Patel from Bangalore tells us how.....

A major reason for the under-utilization of housing funds is the inspection required before and during disbursement of each installment. In Karnataka for instance, this monitoring is to be done by the Block Development Officers, who are overworked, overextended and have few vehicles in good working condition. No BDO will take the time to visit an individual construction, especially of a poor beneficiary. Group constructions move faster, but are often at the mercy of predatory or shoddy contractors who take over these collective projects.

One solution is to appoint Housing Wardens, along the lines of the Tree Wardens of Bangalore. These could be individuals of integrity, or voluntary agencies, or service-minded organizations like Lions or Rotary or bank employees' groups, who often “adopt” villages.

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Agencies recognized as Housing Wardens could assist housing organizations as their extension arm for field work. They would start by helping the BDOs identify genuine beneficiaries and be present at the allocation of sites and housing-schemes sanctions. Thereafter, the Wardens could assist the BDOs for the housing organizations directly, by making frequent visits to villages or constructions in their area to approve or certify the progress of individual or group housing. They could guide the beneficiaries through the intricacies of paperwork and other formalities and expedite payments and completion of houses. They would also monitor the quality of construction to prevent abuse.

The presence of the Warden would protect the poor from venal officials who exercise financial power over them. Of course these officials would also be the ones to feel most threatened by independent wardens! There could also be the possibility of Wardens taking advantage of their new powers. So random spot-checking by officials could ascertain the veracity of Wardens' reports and weed out indifferent or dishonest ones. Fear of 5% mistakes should not stand in the way of bold and innovative solutions to 95% of the problems.

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Local experience of housing schemes for the poor outside Bangalore shows that even after several years, no demands for repayment of housing loans have ever been made. Though title-deeds have been distributed, even the lists of those who must repay have not been finalized for a decade.

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Current housing rules forbid transfer of a loan-built for 15 years. Most recipients of schemes for the landless or houseless are migrant labourers, often with no permanent attachment to the new location, and lack the stabilizing influence of village culture. The rule is mostly honoured in the breach. Homes are rented out or possession transferred for a pittance.

Rules that recognize these social realities and permit official transfer of a house on premature repayment of the complete loan amount would be of tremendous help to the beneficiaries. They could then sell or sublet legally to people with more commitment to the locality, easing the housing shortage and realizing, for the original beneficiaries a real benefit from the money expended on them, by allowing them to take their own economic decisions.

The new owners, on the other hand, are likely to invest in improvements to their new property thus increasing the flow of the money through private enterprise into the low-cost housing sector. Here again, fear of abuse in a small minority of cases should not obscure the larger benefits.

Presently records of loan repayments are nonexistent at worst, and diffused and disorganized at best, requiring repeated visits to remote Taluk headquarters where the concerned official is often not available. To help encourage repayments, process of repaying installments should be made as easy and convenient as possible. For instance, a pass-book system could be started, whereby a beneficiary could repay his installment at any nearby post office or bank branch, like electricity or water bills. The passbook entries, verifiable from the records, would serve as proof of payment. The owners could then deal with their property as they think fit. A lot of rural enterprise would result from the money thus put in circulation.

Many banks offer small loans for livestock, carts or small business etc. against the security of the houses as soon as title-deeds are available and deposited. This leads the poor into even further debt, before they have understood or practiced any financial discipline of repayment. After several years, when penal interest exceeds the loan and the total outstanding look substantial, banks start litigation or hire agents to harass the occupants or repossess their homes. To prevent this, small loans against house security should be made available only against a pass-book record of prompt and regular repayment of house loans for a period of several months. This will get the borrowers in the habit of setting aside something for the loan repayments, improve loan recoveries, and undo the universal impression that loans are not meant to be repaid.

In a newly-allotted housing colony, when construction is in progress, and a community is newly established, there is a great deal of cooperation and fellow-feeling. Factions arise much later. Such new-born groups should be speedily given some official recognition by the Housing Wardens, like a sub-panchayat or committee status, so that the early enthusiasm for improvements is channeled (and responded to!!) instead of being fritted away in frustration.

When communities express particular needs or problems prompt assistance and priority should be given by Housing Wardens and the programmes they liaise with, to groups who raise 20% of the cost of a solution. The remaining 80% will be well invested in such a cohesive and effective group. It will give the residents of such outlying areas something to hope and work for, rather than supporting the inevitable bootleggers who prey on anger and despair.

In every housing cluster, two sites should be demarcated, say with quick-growing vitamin-rich trees like drumstick or *nellikai* along their boundaries, and reserved for the long-term future needs of that community: a police station, post office, clinic or crèche. (one secure way to prevent encroachment on them is to mark out and set aside the plot in which the local public well is located). These plots should not be assigned until at least ten years after the community is established, and with the consensus of the residents, elicited by the Housing Wardens.

Low-cost housing layouts, usually on the fringes of towns, require a completely different approach to their needs. Unlike middle or upper income layouts which aspire to urban standards, low-income housing plans should replicate village life as much as possible to ease the transition. Here again, voluntary agencies serving as Housing Wardens can help elicit and interpret local needs, so that funding agencies can evolve responsive modifications of the rules, and beneficiaries can accept new concepts. For instance: Housing clusters should be small and intimate, fostering a sense of community for the strong, mutual support their inhabitants require. They should be planned not in grids but around central spaces enclosed by a circle of houses, where little ones can safely play off the street while both parents are away at work.

The basic core of the house should occupy the centre of the plots, so that extensions are possible, both front and back when funds permit. Until then, this allows for animals to be kept alongside their owners, till urbanization takes over and construction space is fully utilized.

Common public toilets will be maintained by none. Till urban drainage reaches these areas, soak pits or septic tanks must be used, which form the major cost of sanitation. A successful approach is to provide one common soak pit between three or four houses, giving each plot a paved floor with toilet pan connected to the soak pit. Each family soon puts up its own thatch, tin or brick wall around its toilet for privacy, and maintains it toilet for privacy, and maintains it very well since they are cleaning it for themselves and not for others. The common soak pits need to be cleaned once every few years only, and can be laid out for easy connection to city sewage lines as and when these are provided. Many such houses are constructed with mud-mortar. Housing Wardens can help specify the location of the soak pit in advance, so beneficiaries can use the mud from its excavation during construction. Since fuel is always scarce, use of unburnt brick can be promoted by loaning a community the use of cheap brick-pressing machine with technical guidance from the Housing Wardens for suitable proportions of earth, clay and sand. This will prove cheaper than providing burnt brick, which most often comes from a distance.

Roofing requirements should not be rigid. Any type of roof that suits the tradition, economics and cultural needs of that community should be permitted. Low-rainfall areas, for instance, do not need steep tile roofs. Stone roofs serve to dry chillies or store fodder. In termite-infested

areas, steel-purlin and asbestos cement roofs require no maintenance and not much more than wooden roof-structures.

Similarly, wooden door-frames and window-frames should be avoided, since they are termite-prone and form a major cost of the door and windows. Housing Wardens can provide local blacksmiths suitable designs for the traditional pin-and-sockets "*keel-ghutam*" hinges for doors and windows, with one demonstration house in each area fitted with these in an offset wall to show local masons how it is to be done.

Housing Wardens can help promoting agencies implement new technologies like improved stoves or low-cost building material and integrate them appropriately into community building plans, far more effectively.