Abhikalpana

Affordable Housing

Urban India: The Housing Challenge

- 25 million: estimated housing shortage in 2012
- 99 percent shortage in EWS and LIG segments
- Affordability gap between market offerings and incomes (figure 1)

Current Approach

- Densify disproportionately (figure 2)
- Reduce construction costs
- Scale down spaces and strip down finishes (figure 3)
- Current focus: How to minimize costs and land footprint Our Approach

Our Approach

Affordable housing as a distinct consumer/ product segment

Look beyond 'less income implies less'

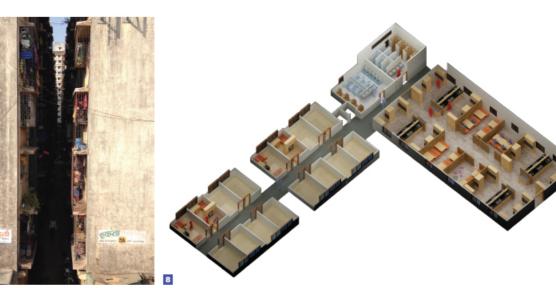
- Create specific solutions for the 25 million strong target group
- Keep low income groups on high value land



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Key insights into the target population

• Different user groups: 25 million (or expected 38 million) constitutes a non-homogeneous group (figure 4)

• Different priorities: Income is insufficient to describe affordability or housing need

• Need for range of products: Each user group exhibits unique choices and requires its own housing solution

Our focus: housing as means of affordable living (figure 5)

Our Proposal (based on collaborative consumption)

#1. Redevelopment or green field model: (figure 6-8)

• Mix of offerings for different user groups: rehab + serviced rental model

- · High rise Incremental: optimal densification
- Equal importance to initial (development) costs and operating costs

#2. Retrofit Kifayati Seva hub model: (figure 9-10)

- Affordable, serviced facilities for slums or resettlement colonies
- Fully or partly off-the grid hubs
- Deployed through service providers, franchisee, SHG models

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