

CHAPTER - 13

HOUSING

State's accomplishment in human and social sector development is well reflected in the general housing situation and therefore average housing in Kerala is far ahead of the rest of India. While at the all-India level, 51.8 per cent households live in permanent and 30 per cent in semi-permanent houses, the corresponding proportion in Kerala is 68 and 21.6 per cent respectively (2001 Census). The Census 2001, indicates that on an average, a house in Kerala had three rooms while the all-India average is only two. In Kerala at the aggregate level, mismatch between households and occupied residential houses has declined to 63000 units, which account for only less than one per cent of the housing stock.

13.2. The gap between the number of households and housing units in India and in Kerala in 1991 and 2001, is shown in Table - 13.1.

Table - 13.1

Details of households and Housing Units in 1991 & 2001 - Kerala & India

Year		Households	Housing Units	Housing shortage
Kerala (Lakhs)	1991	55.13	54.59	0.54
	2001	65.95	65.32	0.63
India (Million)	1991	160.6	129.6	31.0
	2001	209.2	187.1	22.1

13.3. Kerala witnessed high growth in housing investment and construction during the last 30 years. The average growth of houses was 16 per cent during the decade 1991-2001 as against the population growth of 9 per cent. The average annual housing investment in the rural panchayats in Kerala during 1993-1998 was estimated at about Rs. 2.5 million and the average investment per household was about Rs. 5500. It is roughly equivalent to about 10 per cent of the total income of the rural households as against all-India percentage of 2.1.

13.4. Several novel housing programmes and schemes focused on the poor have been launched and successfully implemented during the past three

decades, about 80 per cent of the housing support provided by the State has gone to EWS. The subsidy provided to EWS houses has increased from Rs. 9000 in 1992 to Rs. 35,000 per house in 1998. It is Rs. 75,000 for scheduled tribes.

Condition of Occupied Houses

13.5. Out of the occupied houses in Kerala in 2001, 55.8% are 'good' and 36% are 'livable' and only 8% are 'dilapidated'. Similarly, while 53% rural houses are good, 65% urban houses are good and 5.7% urban houses and 9% rural houses are 'dilapidated'. Details are shown in Table - 13.2.

Table - 13.2
Condition of Occupied Houses (2001)

(lakhs)

Households	Rural	Urban	Total
A. Households	49.43	16.52	65.95
i. Good	26.11	10.72	36.82
ii. Livable	18.88	4.86	23.74
iii. Dilapidated	4.44	0.94	5.38
B. Residences	49.13	16.40	65.53
i. Good	25.98	10.65	36.63
ii. Livable	18.73	4.81	23.54
iii. Dilapidated	4.42	0.93	5.35
C. Residence cum other uses	0.29	0.12	0.41
i. Good	0.12	0.06	0.18
ii. Livable	0.15	0.05	0.20
iii. Dilapidated	0.02	0.01	0.03

Source: Census 2001

(The categorisation as 'good', 'livable' and 'dilapidated' is based on the responses of the people concerned and not on physical criteria).

BOX-13.1

Government of India, in pursuance of the UN strategy, announced a 'National Housing and Habitat Policy' in the year 1998. The policy identified 'Housing for All' as a priority area and emphasised more on the needs of the poor (vulnerable groups). The policy document promised to treat housing along with supporting services as a priority sector at par with the infrastructure. The central theme of the Habitat policy was to build up a strong public-private partnership for tackling housing and infrastructure problems. The national housing policy recognizes that provision of shelter is important in the following terms. (i) improves the quality of life of the poor, (ii) creates conditions for attainment of better health, hygiene and education, (iii) stimulates economic activity, (iv) enhances productivity, (v) creates employment opportunities, (vi) motivates savings, and (vii) promotes social justice.

Living Households and dwelling Rooms

13.6. In Kerala, size and condition of dwelling units are good in rural as well as urban areas when compared to all India and neighbouring states. For instance, in Kerala while only 11.58% households (rural) live in one room it is 37.98% at all India level, 52.2% in Andrapradesh and 48.7% in a rich state like Maharashtra. Similarly more than one-quarter of households in Kerala have four to five

rooms, while at all India their share is less than 10 per cent. In urban areas housing condition is still better in Kerala where 50% households have three to four rooms and nearly 19% households have five or more rooms which is far above all India level where only 26% households have only three to four rooms. Table - 13.3 shows households and dwelling rooms in Kerala and all India.

Occupied Residential Houses.

13.7. Number of occupied residential houses in Kerala has also registered a sharp and steady increase after 1951. The decadal growth rates peaked during the period since 1961. The net addition to the stock during 1971-81 was about 25 percent. Further it increased to 27 percent during the decade between 1981-91. Similarly, the number of census houses, which includes both residential and non-residential buildings, grew by 35 percent during the 1960s, by 29 percent during the 1970s and by 37 percent during the 1980s. According to the Survey on Housing and Employment in Kerala (1980), out of 40.66 lakh houses listed, 4.39 lakh (10.8 percent) houses were not older than two years. A major proportion of these new houses might have come in the place of old houses ie; replacing the old stock.

Changing use of Housing Materials.

13.8. Materials used in house construction have been under going rapid changes. Traditional materials used were mud, stone, bricks, thatch, grass, bamboo and tiles. Modern materials like cement, mosaic, floor tiles etc; have replaced traditional materials.

13.9. Popularity of concrete has been increasing at unprecedented levels. Micro-level studies in a

Table - 13.3
Households and Dwelling Rooms

Sl.No.	Category	India (%)		Kerala (%)	
		Rural	Urban	Rural	Urban
1	No Exclusive Room	3.42	2.32	1.71	1.13
2	One Room	37.98	35.11	11.58	9.05
3	Two Rooms	30.17	29.53	27.72	23.37
4	Three Rooms	13.28	17.09	27.12	27.88
5	Four Rooms	7.02	8.67	17.72	20.05
6	Five Rooms	2.76	3.27	7.91	9.63
7	Six and More Rooms	3.58	4.00	6.24	8.89
	Total	100.00	100.00	100.00	100.00

few rural panchayats in one of the southern districts of Kerala indicated that roof of 52 percent of new houses constructed during the period 1993-1998 was concrete. The proportion of new houses with concrete roof in those panchayats was less than 10 percent during the quinquennium 1973-78. In 1961, 74% houses used traditional materials and their ratio started to decline and in 2001 only 11% houses were built with traditional materials. (Table - 13.4).

13.10. Similar is the case of the predominant

material used for the wall and floor. In 1961, only 36 percent of the total residential houses had walls built of modern materials like burnt brick, stone, concrete and GI sheets or other metal sheets. The proportion increased to 47 percent in 1981 and to 63 percent in 1991. Again it increased to nearly 69 percent in 2001. More than two-thirds of the households in Kerala are living in houses with cement or mosaic or floor tiles, while at the all India level the proportion is only about one-third of the total households (See Table. 13.5).

Table - 13.4
Distribution of Residential Houses by predominant material of roof
1961, 1991 & 2001 Kerala (in Percentage)

year and category		A. Traditional Materials	B. Modern Materials	B1. Tiles	B2. Concrete	Total
1961	Total	74.1	25.9	24.8	0.1	100
	Rural	76.9	23.1	21.9	--	100
	Urban	56.7	43.3	42.7	0.5	100
1991	Total	25.2	74.8	57.1	12.5	100
	Rural	28.1	71.9	57.2	9.6	100
	Urban	16.9	86.1	56.7	20.7	100
2001	Total	11.2	88.8	57.1	26.5	100
	Rural	12.4	87.6	59.4	22.5	100
	Urban	7.4	92.6	50.3	38.3	100

Source: Census of India, 1961, 1991 and 2001.

Table - 13.5
Percentage of households living in houses with materials of floor, wall,
roof and number of rooms in 2001.

Percentage of households living in houses with		Kerala		India	
		Rural	Urban	Rural	Urban
Material of Floor	Mud	28.57	11.78	72.29	18.02
	Brick/Stone	1.68	1.58	6.48	12.10
	Cement	61.83	66.71	18.05	48.31
	Mosaic, Floor tiles	7.0	18.09	2.17	20.48
Material of Wall	Grass, Thatch, Bamboo etc.	5.28	3.71	12.65	3.92
	Mud	27.05	14.00	39.72	12.78
	Burnt brick	28.38	41.42	34.21	68.02
	Stone	33.01	34.96	10.46	6.73
Material of Roof	Grass, Thatch, Bamboo etc.	11.49	6.56	27.73	6.97
	Tiles/Slate	59.47	50.25	38.63	20.31
	Concrete	22.53	38.23	10.99	42.45
Number of dwelling rooms	No exclusive room or one room	13.29	10.18	43.2	37.43
	Two rooms	27.72	23.37	30.17	29.53
	Three to Five rooms	52.75	57.56	23.06	29.03
	Six rooms and above	6.24	8.89	3.58	4.00
Percentage of households living in dilapidated houses.		8.99	5.70	6.23	3.60

Source: Census 2001.

Table - 13.6
Distribution of residential Houses by predominant Material of floor
2001 Kerala and India

(in percentage)

Category		A. Mud, wood, bamboo, bricks and stone	B. Cement, Mosaic and floor tiles	C. Others	Total
India	Total	65.9	33.7	0.4	100
	Rural	79.6	20.2	0.2	100
	Urban	30.5	68.8	0.7	100
Kerala	Total	26.1	72.8	1.1	100
	Rural	30.4	68.8	0.8	100
	Urban	13.4	84.8	1.8	100

Source: Census of India

Table -13.7
Distribution of Residential Houses by predominant Material of wall Kerala

(in percentage)

Year and category		A. Non-durable Materials	B. Durable Materials	C. Others	Total
1961	Total	63.7	36.2	0.1	100
	Rural	65.9	33.9	0.2	100
	Urban	49.6	50.3	0.1	100
1991	Total	35.4	62.7	1.9	100
	Rural	39.3	58.8	1.9	100
	Urban	24.5	73.7	1.8	100
2001	Total	30.4	68.5	1.1	100
	Rural	33.9	64.8	1.3	100
	Urban	19.7	79.6	0.7	100

Source: Census of India, 1961, 1991 and 2001.

Housing Agencies.

13.11. There are nearly 20 public agencies supporting housing schemes in Kerala. The Kerala State Housing Board, Rural Development Department, Kerala State Co-operative Housing Federation, Kerala State Co-operative Agricultural and Rural Development Bank and Nationalised Banks are the major Government departments/ major agencies. During 2002-05 these agencies/ departments have provided assistance to construct 324663 houses. Out of it 1.33 lakhs were assisted during 2002-03, 1.30 lakhs during 2003-04 and 0.62 lakh during 2004-05. Nationalised banks assisted house construction on a large scale during 2003-04. As much as 42% of the houses were assisted by them. Similarly 26375 (20%) houses were assisted by Rural Development Department under

Indira Awas Yojana. Houses constructed with assistance from different agencies during 2002-05 is given in Table 13.8. Agency-wise Houses assisted is given in Appendix.13.1

Table - 13.8
No. of Houses assisted by various agencies (2002-05)

Year	Houses constructed (No.)
2002-03	133228
2003-04	129564
2004-05 (30-9-04)	61871
Total	324663

13.12. From the Ninth Plan onwards, Local Governments have been supporting house construction on a large scale for economically weaker sections. For instance, during 1997-02, Local Governments assisted construction of 5.71 lakh houses. Houses constructed with Local Government support was 50426 during 2003-04 as against 35012 during 2002-03.

13.13. With the level of housing reached and the entry of banks and local governments, the roll of different housing agencies have to be reassessed.

Kerala State Housing Board.

13.14. Kerala State Housing Board constructs houses and provides housing loan for different groups like EWS, LIGs, MIGs and HIGs. The Board also undertakes commercial building construction. Since inception Housing Board has constructed 55103 houses under various schemes until 30.9.2004. Similarly Kerala State Housing Board assisted 282238 houses under Maithri Housing Scheme for the BPL families. Out of these, 263778 houses have been fully completed and transferred to beneficiaries. Major Housing Schemes implemented by the Board are shown in Table.13.9. and Maithri Housing Scheme details are given in Appendix..13.2.

Kerala State Co-operative Housing Federation.

13.15. Kerala State Co-operative Housing Federation is an apex body with 207 primary co-operative housing societies affiliated to it. The main source of fund to the Federation are the share capital contribution from member societies and state government and borrowings from LIC, HUDCO and National Housing Bank. The Federation finances the affiliated Primary Co-operative Housing Societies for assisting house construction. Federation mobilised Rs.1500 lakhs from National Housing Bank during 2003-04 and Rs.1500 lakhs (up to 30-9-04). Institutional Fund raised by Kerala State Co-operative Housing Federation is given in the Table.13.10. States budget support to Federation was Rs.100 lakhs during 2003-04.

13.16. The Federation disbursed an amount of Rs.4129.71 lakhs during 2003-04 against Rs.5715.13 lakhs during 2002-03. Beneficiaries assisted during 2003-04 for house construction were 7562. Similarly out of total houses assisted during 2003-04, 3144 (42%) were EWS and 3456 (45%) were LIG. Outstanding borrowings of the Federation was Rs.37628 lakhs as on 31.3.2003 and it got reduced to Rs.32809.24 lakhs by 31.3.2004. Amount disbursed and houses assisted by the Federation are given in Appendix.13.3

Table 13.9
Housing schemes implemented by Kerala State Housing Board other than Maithri Housing scheme (No)

Sl: No	Scheme	Up to 2001	2001-02	2002-03	2003-04	2004-05 up to 30-9-04
1	2	3	4	5	6	7
1	LIG Cash loan Scheme	18562	683	161	127	26
2	MIG "	12411	391	71	48	6
3	HIG "	2987	2	-	-	-
4	MLA/MP Housing Scheme	99	1	1	-	1
5	LIG Repair & Maintenance	1801	103	6	23	2
6	MIG "	1322	58	1	11	-
7	HIG "	250	1	-	2	-
8	Flood loan Scheme (1992)	15235	-	-	-	-
9	Working Journalist H.S	427	-	8	16	15
10	Jubilee	237	-	8	-	-
	Total	53331	1239	256	227	50

Source: Kerala State Housing Board

HUDCO and Housing.

13.17. HUDCO provides assistance for house construction to individuals and Institutions. During 2003-04, HUDCO provided assistance of Rs.901.14 lakhs to 501 individuals in Kerala. An

amount of Rs.621.23 lakh was given to 284 individuals during 2004-05 (up to October 2004). Assistance provided by HUDCO to individuals in Kerala is given in Table 13.11.

Table - 13.10
Institutional Fund raised by Kerala State
Co-operative Housing Federation

(Rs. Lakhs)

Year	Institutional fund raised		
	HUDCO	LIC	NHB
2001-02	133.08	3000	500
2002-03	-	4000	2500
2003-04	-	-	1500
2004-05 upto 30-9-04	-	-	1500

Source: Kerala State Co-operative Housing Federation

Table - 13.11
Assistance provided by HUDCO to Individuals.

Year	Individuals (Nos.)	Amount (Rs. lakhs)
2001-02	778	1617.24
2002-03	758	1410.10
2003-04	501	901.14
2004-05(upto 31-10-04)	284	621.23

Source: HUDCO