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**Follow-up to the World Summit for Social Development and the
twenty-fourth special session of the General Assembly: priority**

**Theme: Affordable housing and social protection systems for all
to address homelessness**

Statement submitted by Global Vision India Foundation, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

Global Overview

The study of housing affordability over so many years reveals that despite increasing demand, housing, including rentals has largely remained unaffordable for the majority of the world population. Today, around 1.6 billion people live in inadequate housing, of which around one billion live in slums and informal settlements. The housing needs of the poorest and most vulnerable, especially women, youth and those who live in slums, must be a priority in the development agendas of any democracy.

Housing is an important component in the socio-economic development of any democracy and its relevance with strategies to fight poverty, improve health and employment. The expected global population increase of 1.18 billion combined with the existing housing deficit implies that approximately two billion people will require housing in 2030. Today, 880 million urban residents are estimated to be living in slum conditions as opposed to 792 million in 2000. The statistics show that, in 2018, 4.2 billion people, 55 percent of the world's population, lived in cities. By 2050, the urban population is expected to reach 6.5 billion. 3% of Cities occupy just 3 percent of the Earth's land but account for 60 to 80 percent of energy consumption and at least 70 percent of carbon emissions. 828 million people are estimated to live in slums, and the number is rising. In 1990, there were 10 cities with 10 million people or more; by 2014, the number of mega-cities rose to 28 and 33 by 2018. In the future, 9 out of 10 mega-cities will be in the developing world. In the coming decades, 90 percent of urban expansion will be in the developing world.

The Role of the United Nations

One must appreciate the role of the United Nations in this emerging area of affordable housing. United Nations DESA division of inclusive social development is organizing the event on "Inclusive United Cities for All" at United Nations headquarters on 31st October 2019. The United Nations NGO branch also organized conferences on habitat and affordable housing like UN General Assembly High-level Meeting on the New Urban Agenda and UN-Habitat held on 5-6th Sept 2017 and I had the opportunity of being part of the selection committee for selection of the participants. There is a paradigm shift that urbanization and development are indivisibly linked one to another. The United Nations the Sustainable Development Goals (SDGs), these 17 aspirations apply to all nations. Eliminating homelessness and ensuring "adequate, safe and affordable" housing for all is the first target listed under Sustainable Development (Goal No. 11), to "make cities inclusive, safe, resilient and sustainable." The deadline for meeting all 17 goals is 2030.

Indian Perspective

The Indian Government plan to provide housing for all by 2022 is meant to create 20 million new urban housing units and 30 million rural homes. The census report identified 13.8 million households, about 64 million people, located in city slums nationwide. That's means 17.4 percent of all urban households, which account for roughly one-third of India's 1.2 billion people. India census says 1 in 6 lives in unsanitary slums with unsanitary conditions that are "unfit for human habitation." The right to adequate housing is about the security of tenure, affordability, access to services, protection from forced eviction and displacement, fighting homelessness, poverty, and exclusion. India defines 'homeless' as those who do not live in Census houses, but rather stay on pavements, roadsides, railway platforms, staircases, temples, streets, in pipes, or other open spaces. There are 18 million street children in India, the largest number of any country in the world, with 11 million being urban.

The number of people living in slums in India has more than doubled in the past two decades and now exceeds the entire population of Britain. Homelessness is in part a direct result of families migrating from rural to urban cities and urbanization, which occur due to a variety of reasons ranging from loss of land, need for sustainable employment, lack of clean water and other resources, etc. Children flee homes of poverty, violence, oppression, and exploitation and eventually reside on the streets. Children are often privy to exploitation and physical and mental abuse due to familial stress, depression, and alcohol abuse. Another challenge faced by the homeless is exposure to extreme weather in summer, winter and rainy season.

Situation in Mumbai

Mumbai, where I am staying in the 4th most populous city in the world and one of the populous urban regions in the world has a metro population of about 20.19 million in 2019. The city has an extremely high population density of 20,692 people per sq km and a total area of about 603 sq km. The population of Mumbai dramatically increased in recent years, due to heavy migration. Currently, an estimated 6.5 million people, that is, 55 percent of Mumbai's total population lives in slums. The unaffordable housing market in the land-scarce city of Mumbai, coupled with the failure of the state to provide adequate housing for economically weaker sections of society, and due to complex legal procedure, time-consuming decision making, has resulted in the spread of slums across the city. Mumbai has been hit badly by heavy rains in rainy season. Flooded houses, water on railway tracks, the collapse of walls, water clogging in slums and roads, and the effects have been devastating.

Popular Housing Schemes in India

Pradhan Mantri Awas Yojana (PMAY) (Urban) also called the Housing for All scheme, PMAY was launched in 2015, Pradhan Mantri Gramin Awaas Yojana, previously known as Indira Awas Yojna, this scheme focuses on providing pucca houses with basic amenities to homeless families. Rajiv Awas Yojna launched in 2009, the Rajiv Awas Yojana envisages a slum-free India and encourages state and union territories to bring all illegal constructions within a formal system. Maharashtra Housing and Area Development Authority (MHADA), 2018 is a lottery scheme by MHADA is launched every year wherein affordable homes are allotted for buyers from different income groups, based on lottery draw results. The Government of India has formulated policies for affordable housing and shelters in urban areas. Narendra Modi Government at the Centre and Devendra Fadnavis Government at the Maharashtra level are playing an important role in providing affordable housing to homeless people in India.

Utilizing Unoccupied Homes

In Mumbai, there are lakhs of unsold or unoccupied high-end apartments and millions of poorer citizens are living in dehumanized conditions. There are more than 2.00 lakh unsold apartments in Mumbai, most in the upper-middle-class segments, according to a recent report, in spite of discounts and freebies offered by builders and seductive advertising, the number of unsold apartments has hit its highest mark. If these unoccupied flats/houses are properly utilized, many homeless people can be accommodated. There should be a ceiling on the holding of urban houses. In urban cities, few rich people are holding many houses, whereas much middle class, poor, needy people, do not have bare required space for living. This is very unfair and unjust and against the mandate of the Indian Constitution. In a city like Mumbai, the costs of the flat/house are unaffordable and beyond the reach of even highly paid person like me.

Elimination of Homelessness By 2030: Goal 11 — Sustainable cities and communities

A new study estimates that implementing SDGs in India by 2030 will cost a whopping \$14.4 billion U.S. and high growth and redistribution itself are also not enough to help meet this massive financing need. Given these constraints, it is likely that the private sector and public cooperatives can play an important role if the SDGs are to be achieved. By 2050, two-thirds of all humanity i.e. 6.5 billion people will be urban. Migration has led to a boom in mega-cities, especially in the developing world, and slums are becoming a more significant feature of urban life. Making cities sustainable means creating career and business opportunities, safe and affordable housing, and building resilient societies, economies, public transport, creating green public spaces. Helen Clark, an administrator with the United Nations Development Program (UNDP), has already said that India's role in meeting the SDGs is "pivotal." "Without India, the world cannot achieve the SDGs." As we strive to create cities for all, an urgent action for achieving affordable homes requires a global commitment to effective and inclusive housing policies.
