



Birth pangs of an emerging industry

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ONE of the greatest reforms taking place in our urban living in the last fifty years must be apartment housing. The phenomenon has been driven by rapid urbanisation, employment and education opportunities. The very idea of being the owner of a house, albeit an apartment, and not being the owner of the land on which the building is lodged is as revolutionary a cultural icon as the Azimpur housing estate of the mid-1950s. With owners becoming shareholders, not limited to financial compulsions alone, it can be said with some degree of satisfaction that housing as a commodity is here to stay - immediate occupation, the option to shop around to meet a budget being its forte.

While transforming from 'one man-one land-one house' concept to the philosophy of multi-ownership apartment buildings, the Bangalee did not have to sacrifice the whole of his traditions and customs. Giving in to a complex system that meets his housing demand, he has been quick to establish a new way of life around his just discovered society, substantiating once again Man's strength of character his perpetual and instinctive wisdom and quality to adapt. With apartment buildings spewing out from Mother Earth at an unprecedented rate the urban dweller has learnt to grow a taste for the emerging new culture.

Undoubtedly it is a different form of living. The children will grow up perhaps not playing on an earth level green field but in sky-high roof gardens. The feeling of security is immense. He perhaps returns to a social order that had eroded when Man first left his rural courtyard. But, as modern living would have it and thankfully so, his sense of privacy is not compromised.

However, the entire bed is not laid with roses. Such unplanned and wholesale intrusions into the urban fabric are claiming its toll water, sewerage, electricity, traffic, gas and telephone the hardest

hit. Adhering to a zoning regulation could have cooked a better meal with the same ingredients. This would at least not compel a two-storied bungalow to humiliation by the bullying, if you will, of 10-15 storied mega structures on all sides. Giving prior notice well in advance would also have the service authorities better prepared, despite their limitations.

There is also a need to abide to seismic requirements, justifiably a growing concern. Instead of setback rules, RAJUK could adopt the floor-area ratio. Designers would better serve the profession by following the Bangladesh National Building Code 1993.

Somewhere down the line we have sponsored certain wrong standards that our clientele have learned to expect. Providing the maximum with the minimum must not be at the cost of good architecture and engineering.

At this juncture it is also necessary to inform the clientele about the possibilities, the do's and the don'ts, so that ideally they too can contribute to the well-being of a building. The demand of the hour is concerted effort by all, professionals and bureaucrats alike, so that we can call the launching of this culture its golden days some hundred years from now.

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Apartment culture in Bangladesh: The future

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THE situation of Housing in the Metropolis is explained by the fact that at least a quarter of its estimated 9.3 million population live in environmentally hazardous slums. A study of urban poverty, conducted by the Centre for Urban Studies (CUS) of Geography Department, Dhaka University, has found 55 per cent of the city's population below the poverty line: only three percent of Dhaka's poor families own their own plots of land. More than 9 out of every 10 such families live in a single-room house each. The average living space per person is only 30 square feet.

In 1996 an urban development expert working on an Urban Poverty Reduction Project, said, in Dhaka city there was an urgent need for at least 218 thousand new houses each year till the year 2000. Of this 140 thousand are needed to house the urban poor. (1)

According to a world bank report, decades before, Bangladesh will have to build at least 300,000 housing units a year at an estimated cost of US \$ 1 billion to keep pace with the population surge.

The approximate need as defined above, was clearly reflected in the National Housing Policy (Draft) formulated by the Ministry of Works in 1993, where it was stated:

"The housing problem is a serious one because of the large number of homeless households, rapid growth of slums and unauthorized squatter settlements, spiralling price of land and construction materials, rampant speculation and phenomenal increase in the house rent, insufficient availability of water, sanitation and basic services and the increasing struggle of the poor and vulnerable section to secure affordable and adequate shelter.

The housing shortage was estimated in 1991 to be about 3.10 million units, composed of 2:15 million units in rural areas, and 0:95 million units urban areas. The housing shortage is likely to exceed 5 million units by the year 2000 A.D."

Eighty percent of the estimated 20 million households of Bangladesh live in rural areas where 86% of the houses are located. And yet 30% rural households do not own houses, and live in jointly owned, mortgaged or rented houses, government statistics show.

Accordingly, in the last decade the metropolitan city of Dhaka required about 57,000 units per year increased from 50,000 units per year in the previous decade. It was assumed then that all agencies of the public sector put together at their best could not cope with more than 2000 units, against this massive requirement. (2)

In an attempt to address the issue truthfully it is essential to define the problem accurately. Unfortunately, some of the decision makers, even researchers or designers have been miserably sufferings from statistical discrepancies. As has been mentioned in a recent publication of ministry of housing and works entitled "Cities Without Slums" and in a later presentation organized by the Institution of Architects Bangladesh, calculations made on an assumed requirement of 80,000 units per year, thus, appears to be too less and far-from the hard reality. (3)

According to estimates made by housing experts, at least 700 thousand new houses are needed to be built each year to meet the backlog over time. At present only 300 thousand new houses are built each year, they say.

While the conservative assessment suggests the housing programme would ask for only 400 acres of land per year, the fact observed by a study in the Harvard University Population Centre (HUPEC) in the eighties was " that even if there is a drastic decline in the fertility rate, the number of urban residents will increase by ten folds by 2003, which is equivalent to adding 29 cities the size of Dhaka over the next 24 years." (4)

Development of Apartment living in Dhaka

In the early 90's there were about 40 developers/real estate companies doing business in Dhaka city. The number of housing units supplied by them including those under construction was about 5000. The price of each flat, no matter how small it's covered area is affordable only by the wealthy and affluent class of the society.

It appears to be very true that the mercantile economy of our country has been able to produce the wealthy groups in abundance. Demand for those units were increasingly higher every subsequent year and units recently (upto Novm. 27, 2001) construction of a total no. of 12,000 until /apartments have been accomplished from the sources of Real Estate and Housing Associate of Bangladesh. (REHAB).

REHAB DATA	TABLE - 1	
1.	REHAB members	:75 companies
2.	Non REHAB member	: 254 companies
3.	Completed Projects	:450
4.	Number of total Apartment	: 12,000
5.	On-going Projects	:400
6.	Number of Apartments	:12,000
7.	Skilled Employees	:15,000
8.	Unskilled Employees	:1,00,000
9.	Skilled Employees (out of REHAB)	: 22,000
10.	Unskilled Employees (out of REHAB)	:1,00,000
11.	Indirect Personnel	:3,00,000

As mentioned before that the apartment housing is now operating in a narrowly effective market and are only affordable to upper class elites of the society, until now it has failed to create any positive impact towards providing shelter for general people, when the entire urban population is already suffering from severe housing crisis.

It is now extremely important to respond to the housing need of the middle income and lower income urban population. Many other developing countries (including some of our neighbours) are practically implementing various types of concepts, a few of them quite successfully:

Developed land Schemes
Sites and Services Schemes
Core housing
Incremental Residential Development through Transformations
Settlement/ neighbourhood up gradation etc.
Co-operative housing

Dhaka Metropolis witnesses now springing up of high-rise/multi-storied residential buildings particularly in high-demand areas. In many potential locations construction of apartment in upper floors is associated with commercial development of lower floors. Observers are quite critical about the commercial attitude of the developers:

"It is quite obvious that like all other private enterprises profit maximization is the prime objective of these developers/real estate companies, whatever colour they use to hide this reality" (Md. Saadullah, 1991, M.U.R.P thesis).

According to the recent reaction expressed by REHAB, "কিছু দুঃখের বিষয়, সরকার পরম্পরায় এই শিল্প সম্পর্কে একটি নেতিবাচক দিক সব সময় ক্রিয়াশীল রয়েছে। টিকমতো বিকাশ ঘটার জন্য যে উৎসাহ, পরিবেশ ও যত্নের প্রয়োজন ছিলো তা থেকে সম্পূর্ণ বঞ্চিত এই শিল্প হয়েছে সরকারের অবহেলার শিকার।" Some of the factors attributing to the problem are:

(1) High Registration and Transfer Fee :



It is alleged that in the context of Bangladesh (against the national wealth) Transfer fee, Stamp duty and Registration charge etc are one of the highest in the world. Apartment Registration fee in Dhaka city is approximately 25%, payable to different sectors.

(A) RAJUK LEASED LAND : Extra Formalities		
1.	Transfer Fee per sq. ft.	Tk. 60./00 (including CAR PARKING)
2.	Land / Building in GULSHAN	Tk. 700,000/00 per katha
3.	Land / Building in UTTARA	Tk. 200,000/00 per katha

(B) HOUSING Leased Land : Extra Formalities .		
1.	Transfer Fee per Sq. ft.	Tk. 40/00 (including parking)
2.	Land / Building in Dhanmondi:	Tk. 4,52,000/00 per katha.

Comparative Registration Cost (for 1500 sq. ft. Apartment)		
DHANMONDI (PWD)	Tk. 1,48,000/00	Tk. 89,500/00
UTTARA (RAJUK)	Tk. 58,500/00	Tk. 4,88,900/00
GULSHAN (RAJUK)	Tk. 5,53,900/00	Tk. 1,20,500/00

(2) Land Value:

It is an established fact that the single most important factor which effectively pricing the middle income and lower income group out of the housing market is the value of land. There is no effective LAND POLICY to curb the ever-increasing land value, which eventually resulting in the higher units price of apartments. Dhaka has experienced an unprecedented increase in land values after the liberation of the country. While between 1969 and 1979 the cost of living in Dhaka has increased 4/5 folds, the price of land in upper class residential areas has increased 25 to 35 folds. In absence of any

proper land value record, it is difficult to compare the land value over the past decades.

LAND VALUE: AREA	TABLE: I	Taka per Katha	
	1974	1994	1998
Baridhara	25,000	8,00,000	12,00,000
Gulshan/Banani	25,000	8,00,000	12,00,000
Mohakhali	25,000	8,00,000	9,00,000
Dhanmodi	17,000	7,00,000	10,00,000
Azimpur	25,000	6,00,000	9,00,000
Mohammadpur	20,000	6,00,000	750,000
Shatinagar	20,000	8,00,000	9,00,000
D.O.H.S	17,000	5,00,000	10,00,000
Shamoly	20,000	4,00,000	7,00,000
Uttara	20,000	6,00,000	6,00,000
Cantonment	17,000	7,00,000	8,00,000
Kamlapur	17,000	5,00,000	850,000
Saidabad	10,000	5,00,000	650,000
Gandaria	2,000	4,00,000	650,000
Basabo	17,000	5,00,000	550,000
Kalyanpur	10,000	4,00,000	7,00,000
Mirpur/Kachukhet	4,000	3,00,000	550,000
Badda/ Goran	4,000	3,00,000	450,000
Demra			

LAND VALUE: AREA	TABLE: II			
	Land Value Increase in Dhaka City (1971-2000)			
	1971-1975	2000		
	Tk./Katha	Tk. Sq. M.	Tk./Katha	
			Tk./Sq.M.	
Baridhara	25,000	373	25,00,000	37,361
Gulshan	25,000	375	22,00,000	32,877
Banani	25,000	375	20,00,000	29,888
Mohakhali R/A	25,000	375	18,00,000	26,900
Dhanmondi	25,000	375	22,00,000	32,877
Azimpur	17,500	261	16,00,000	23,911
Mohammadpur	25,000	375	12,00,000	17,933
Shantinagar	20,000	300	15,00,000	22,417
D.O.H.S.	20,000	300	16,00,000	23,911
Shyamoli	17,500	265	10,00,000	14,944
Uttara Model Town	20,000	300	10,00,000	14,944
Cantonment Thana	20,000	300	10,00,000	14,944
Kamlapur	17,500	265	8,00,000	11,956
Saidabad	17,500	265	8,00,000	11,956
Gandaria	10,000	150	7,00,000	10,461
Bashaboo	2,000	30	8,00,000	11,956
Kalyanpur	17,500	265	8,00,000	11,956
Mirpur	10,000	150	7,00,000	10,416
Kachukheth	10,000	150	8,00,000	11,956
Badda	4,000	60	6,00,000	8,967
Goran	4,000	60	6,00,000	8,967
Demra	4,000	60	6,00,000	8,967
Motijheel C/A	50,000	750	35,00,000	52,305
Kawran Bazar C/A	41,500	620	25,00,000	37,361
Mohakhali C/A	33,500	500	25,00,000	37,361

Source : 1975 C.U.S 2000 Sheltech Cited in Dr. Toufique M. Seraj. Development of High Rise Building in Dhaka city. bmi - kix Vol.1 July 2000.

(3) NO APPROPRIATE HOUSING POLICY :

In 1993, when the unattended housing demand clearly defined a housing back log/ shortage to an estimated 3.10 million units, the Govt. of Bangladesh being "conscious of this problem and the enormity of the housing crisis in the country" a formulated in National Housing Policy.

After a long silence of about six years (reasons unknown) the National Housing Policy was revised in 1999 and with a view to making housing affordable to all, a law was made effective through the formation of NATIONAL HOUSING AUTHORITY.

This law was signed by the President on 11 July 2000. A gazette published on the same date fixed the date for enactment of the law on 15 July 2001, which means NHA got started from this date.

It is stated in the 27th of the NATIONAL HOUSING AUTHORITY ACT that as soon as the law will be enacted the Housing and Settlement Directorate and the Commissioner (settlement) office will be abolished and prior to its abolishment all the responsibilities, assets, debts, law suits, officers and employees, contracts or contract of service will be taken by the NHA.

As per the law, National Housing Authority was launched on 15 July 2001 by a notification of the Ministry of Works that abolished HSD and Commissioner (Settlement). As per the law a board was created comprising 4 members headed by a Chairman. Commissioners were given the charge of Director and the Assistant Commissioners were given the charge of Assistant Directors.

Bureaucratic Complexities:

As soon as the new government has taken charge, the Establishment ministry has raised questions about the procedural and legal basis of the issuance of the notification by the ministry of works that helped create the NHA. Although the works and Finance ministry through this notification of 15th 2001 helped create NHA they in 9th paragraph of page 14 have stated that the above created posts (chairman, members etc.) and their organogram had been okayed by previously relevant authorities, the ministry of estab-

lishment are complaining that neither the A) ORGANOGRAM

Nor the B) Charter of duties were appropriately formulated. The objective and methodology includes many commitments and good intentions regarding housing production in the country as it appears before "RvZxq M_nvqb KZ...@c1j MV#bi cO4qRbxqZv I fweI'r Kg@cS'vO-a booklet prepared by NHA. (5)

It is interesting to note that one of the many objectives is to remove the procedural ills and complexities of the defunct Housing and Settlement Directorate (clause 4), clause 7 shows one of the objectives is also to provide flats for lower/ lower middle income people purchased through easy instalments.

Probably it is worth mentioning that in Sri Lanka as for example, the NHDA was formed in 1979, and soon thereafter there was a clear shift in the political stance in that the private sector, in the form of firm of consultants, contractors, developers and consortia, were seriously encouraged to participate in the governments house building programme. NHDA first initiated the hundred thousand housing programme, within which one third of the housing units were to be built in the urban areas by direct construction. These including some high- rise projects were to be allocated for the middle and upper middle-income groups. The remaining funds were to be allocated to a slum and shanty-upgrading programme, which was implemented mainly in Colombo. Later, in 1984, after the successful implementation of Hundred Thousand Housing Programme, the Million Houses Programme was conceived. That is another story beyond the scope of this paper.

ISSUES ON APARTMENT DESIGN

Basically all apartments are designed before hand and the dwellers are compelled to purchase a readymade residential unit where they had no significant role to play in the design development. This phenomenon is effectively placing the perception, hopes and as aspiration of the dwellers/ users out of the integrated design approach.

As has been pointed out by Macasi and Anderson, residents often like to alter their environments to reflect their own individuality. While personalization can disrupt the design of the housing environment, more often it provides a visual richness to the housing site, which the original developer is not able to provide. The architect/designer should stimulate personalization by providing residents the opportunity to express their own individuality Encouraging personalization in high-rise housing is more difficult than in low-rise housing, but some of the researchers also argue that even in high-rise, spaces can be personalized. (6)

Another phenomenon asks for meticulous importance. The usual practice in developer built apartment housing is to divide the floor area into three or floor quadrants (as the area permits) thereby locating the staircase at a convenient central zone, resulting in a proto type/ stereo type equal size of units repeatedly appearing in each floor the question is whether this prototype repetition without considering different requirement, household size, and attitude is necessary?

Being fully alive to middle class/upper middle class predicament of being caught in the welter of dream and afford ability, researchers feel that the builders have too many stakes to allow any space. Also, an absence of a legal code in apartment production the problem is equally making the buyer and seller suffer.

Absence of a well-defined settlement policy will see Dhaka hazardously over crowded with resulting effect of urban blight. Doston reviewed the housing policy as: "unconscious, partial, uncoordinated and negative."

First it is unconscious in that the many decision makers, developers and some of the designers are unaware of the policies of proportions and features; it is partial because the authority/s do not use it effectively; it is uncoordinated because it is formulated apart from existing urban and housing development plans and forecast; and it is negative because many public instruments and interventions are aimed at diverting, retarding or stopping urban growth rather than increasing housing supply for the target group.

Price of doing nothing at this moment would thus be catastrophic.

References :

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- Shankland cox partnership and others. Dhaka Metropolitan Area Integrated Urban Dev. Project Report, 1981.
- Cities Without Slums. Published by Housing and Ministry of Works on World Habitat Day, 2001.
- Charles Choguill (1980), An Analysis of Implementation in Dhacca : Past and Future, Department of Town and Regional Planning, University of Sheffield, England.
- জাতীয় গৃহায়ন গঠনের প্রয়োজনীয়তা ও ভবিষ্যৎ কর্মপন্থা/ Plesae see clause 8.0: বিলুপ্ত গৃহসংস্থান অধিদপ্তরের প্রতিবন্ধকতা সমূহ (which as optimists, we expect to be changed) and clause 6.0 জাতীয় গৃহায়ন কর্তৃপক্ষের কার্যবন্দী ও দায়িত্ব, clause ৭.০ জাতীয় গৃহায়ন কর্তৃপক্ষ প্রতিষ্ঠা and clause ৮.০ কতিপয় ভবিষ্যৎ কার্যক্রম.
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