HOUSING AFFORDABILITY IN SATELLITE CITIES AND ITS BANEFITS TO THE DAILY COMMUTERS: A CASE STUDY OF NOIDA ... Prof. Naresh Kumar, Gauray Arya

HOUSING AFFORDABILITY IN SATELLITE CITIES AND ITS BENEFITS TO THE DAILY COMMUTERS: A CASE STUDY OF NOIDA/GREATER NOIDA

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Abstract

Affordable housing is a very big problem not only in developing countries but in developed nations too. It has been seen that, this problem is much starker in India with an estimated shortage of around 18 million houses, with 99% of affected groups are lie in the economically weaker sections of society. This paper tries to define out the definitions of affordable housing in India as well as across the world and do special focus on the Noida & Greater Noida cities. This paper also looks for the issues with the various definitions of affordable housing; the agencies and the institutions responsible for implementing and formulating policies for affordable housing in the state; the opportunities and challenges in housing affordability and how affordable housing in Satellite cities is economically viable and how it benefits to the daily commuters.

Keywords

Affordable housing, Satellite cities, Socio-cultural viability, Daily commuters, Real estate sector, Public policy, Stakeholder participation; Low-income housing. Reference to this paper should be made as follows:

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Introduction: Defining Affordable Housing

Housing affordability can be defined in multiple ways. One of the most popular definitions of housing affordability is to be taken as a measure of expenditure on housing based on the income of the household. The government of India also accepted this definition that "Affordable housing represents to any housing that meets some kind of affordability criterion, which could be income level of the household, size of the dwelling unit or it could also be in terms of EMI size or ratio of house price to annual income. The Ministry of Housing and Urban Affairs in its report of 2011 takes note of both income and size criteria to define the concept. Demand for Affordable Housing in India

In India, there are many demand drivers for Affordable housing. First is the progress in urbanization, going hand in hand with a growing urban population, which increased from 109 million in 1971 to 377 million in 2011, and is projected to grow to 600 million by the year 2030. The results of the rapid growth in the concentration of people in urban spaces are felt in land and housing shortages and congested transit, besides the high pressure on basic civic amenities such as water, power, and lung space. The Ministry of housing& urban affairs estimated a housing shortage of approx. 19 million houses during the 12th plan period, with 99 percent in the economically weaker and lower income groups.

Second, along with the rapid growth in urban population, rising income levels have also led to the emergence and expansion of the middle class. This has led to a boom in demand for housing that is "affordable" but includes basic amenities.

Third, the real estate sector is a major driver of the Indian economy. A thrust of affordable housing will not only lead to a better quality of life, but also significantly provide a boost to the GDP of the country.

Shifting of People to Satellite Cities

Now a days Capital cities like Delhi are left behind, in an each&every way, when a person gets onto the well-developed satellite cities like Noida / Greater Noida. Satellite cities are often designed by a plan. With wide roads, more green patches, high-rise buildings and proper dedicated space for each sector enhanced the beauty of these satellite cities. People left behind the problem of huge traffic jams, environmental pollution and narrow carriageways here. a person can enjoy his/her leisure time here. different kinds of real estate projects and affordable housing invites the people belonging to different class groups and income categories. The minimum distance from the capital city also attracted the movers to shift to these satellite cities.

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Scope of the Study

In this research paper, we try to find out the existing housing affordability in satellite cities like Noida / Greater Noida and the hidden challenges in moving to these cities. There is no doubt that the satellite cities of Delhi like Noida/Greater Noida, Gurugram, Faridabad, and Ghaziabad have better living facilities and these are attracting the residents of Delhi as well as the new home searchers. in this study, we try to find out that how much it is easy to shift in these cities. Are these cities equally socio-cultural welcoming for the newcomers? This study does focus on variables that influence the middle-income group's ability to own landed houses in Noida/Greater Noida. Kind of variables that are studied is household income, household spending structure, types of occupation, education level, number of children and total monthly housing payment.

Study Area

Noida, referred to as New Okhla Industrial Development Authority, is a planned city located in the district Gautam Buddha Nagar of the Indian state of Uttar Pradesh. It is a satellite city of Delhi and also a part of the National Capital Region of India. As per official reports of the Census of India, the population of Noida was 6,42,381in 2011. The city is managed and governed by New Okhla Industrial Development Authority (NOIDA). The district's administrative headquarters is located nearby the city of Greater Noida.

Noida was awarded as the Best City in Uttar Pradesh and the Best City in Housing in all over India in a program named "Best City Awards" organized by ABP News in 2015. Noida overcame on Mumbai as the second-best realty destination, according to an analyst report. Roads in Noida and Greater Noida are lined by trees and these are considered to be India's greenest cities with nearly 50% green cover, the highest of any city in the country. Noida is ranked the 25th cleanest city among all the cities with less than 10 lakh people.

Greater Noida City is a city with a population of around 1,00,000, located in the Gautam Budh Nagar district of theUttar Pradesh. The city was created under the UP Industrial Area Development Act, (UPIADA) 1976. It is also a part of the National Capital Region (NCR) of India along with Noida city. located 30 km southeast of the capital city of New Delhi, it takes approx. 30 minutes to travel between the Noida and Greater Noida cities via the Noida-Greater Noida Expressway.

The Noida Metro Rail Corporation (NMRC) introduced metro connectivity in Greater Noida on 25th January 2019. This project was announced in 2013. The metro runs primarily parallel to the Noida-Greater Noida Expressway. Noida stands

for 17th place when it comes to cleanliness among all cities in India. The creation of associated physical infrastructure is very higher in Noida and Greater Noida. Most of the land in Noida& Greater Noida is not very fertile and the agricultural output is quite low. It is in the flood plains of the Yamuna River on one side and the Hindon River on the another.

Infrastructure

The infrastructure of Noida and Greater Noida is much better than that of Delhi. The roads are wide, well designed and well maintained, greener and well-marked. All sectors are governed by respective RWAs and then the respective authorities. the street lights are maintained, high mast lights are sanctioned everywhere, gazebo huts are structured in public parks and encroachments are cleared are only to be dreamt of in Delhi. Noida has also a very impressive options when it comes to schools, hospitals and higher institutions.

Water

Water is somewhere inferior in quality but abundant in supply. If it gets a good softener, water quality will get better than what we get in Delhi.

Electricity

As of now there is a little shortage but very soon Noida will be the first zero-cut city of UP.

Law and Order

Before migrating to Noida, each person has some kind of doubt regarding the security of family and property, however what a person reads in the newspapers are more or fewer incidents that take place in villages in and around Noida& Greater Noida and these villages are inhabited by the local community and a lot of immigrants who have their own way of life and internal issue resolution process which hardly interferes with the urban residents of Noida and Greater Noida as well.

Connectivity with NCR

UP and Delhi governments have a bi-lateral agreements under which the government transport departments do a very good job of running enough buses during all times of the day to almost every part of Delhi. Moreover, Metro connectivity has been a boon for the residents of Noida. Also, there are multiple points of entry and exit from the city that one can't feel as if he's not staying in Delhi.

Quality of Neighborhood

If a person is looking at Noida and Greater Noida as well from a status point of view, he can assure of the best environment. Moreover, the concept of community living or societal living where people are very well close and care for each other,

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still thrives in Noida irrespective of the net worth of individuals. Noida& Greater Noida are also a preferred choices of ex-servicemen and bureaucrats.

Objectives of the Study

The main aim and the objective of this study is to find out the existing housing affordability in satellite cities like Noida / Greater Noida and the hidden challenges in moving to these cities.

There is no doubt that the satellite cities of Delhi like Noida/Greater Noida, Gurugram, Faridabad, and Ghaziabad have better living facilities and these are attracting the residents of Delhi as well as the new home buyers of everywhere.in this study we try to find out that how much it is easy to shift into these cities. Are these cities equally socio-cultural viable for the newcomers? This study focuses on variables that influence the medium-income group's ability to own landed houses in Noida/Greater Noida. Despite these the main objectives of this study are as follows-

- 1. Find out the existing housing affordability in satellite cities like Noida / Greater Noida.
- 2. What are the hidden challenges in moving to these cities?
- 3. Measuring the benefits of this affordability to the daily commuters who work in Delhi but thinking over to shift to Noida/Greater Noida.
- 4. Finding out the Socio-cultural acceptance of these satellite cities.
- 5. What is the major problem behind the fact that nearly 50% of household properties are unsold? What more needs to be done?

Key Problems

Though Noida/Greater Noida is emerging as a shining city and attracting the residents and investors towards their selves. But as each thing has its two faces-Good and Bad. Noida/ Greater Noida has also some serious issues, which are as follows: -

- 1. Continuously rising cost of all types of HIG, MIG and LIG apartments and open plots. Sometimes it becomes very difficult to think about shifting to Noida/Greater Noida for a lower k lower middle-income class family.
- 2. Incomplete and disputed residential projects of the township are the main headlines of today's newspapers in the NCR region. Buyers are looking for the possession but builders have become bankrupt. buyers also faced problems in getting the registration certificate for their property on time. Yearly Maintenance expenditure is also too much high in some sectors.
- 3. Civic amenities: If we talk about the area's civic infrastructure, "There is sufficient supply of water for daily use. While for electricity, residents must

have to depend on the concerned society's power supply and the backup provision. Electricity cut is still a big problem in Noida/Greater Noida.

- 4. Basic infrastructure such as affordable schools and hospitals is somewhere missing. "One of the main concerns for those who have already shifted to Noida/ Greater Noida, is the lack of schools on their premises. As some parents prefer to drop their children at school, it becomes very hectic for them."
- 5. Markets: There are not too many local markets and shops for buying household items and daily necessities.
- 6. Lack of public transport: "Residents have to depend on their own private vehicles for travel as public transport is yet to be developed. Intrastate &Interstatecity movements sometimes become impractical to regulate.
- 7. Security concerns: some parts of Noida /Greater Noida, are sparsely populated. "Security is, therefore, a big concern, since working couples leave their home at the grace of one or two security guards.
- 8. There is no doubt in saying that as of today Noida has also become too much congested. Yet there is some kind of relief in Greater Noida.
- 9. As there is a presence of a still lot of villages in the existing boundary of Noida/Greater Noida Sometime it becomes very difficult to cooperate and match up with the residents of these villages.

Database and Methodology

This research is based on both primary as well as secondary data. it focuses on primary data collected from field surveys. Data is collected from the study area based on a structured questionnaire, focussed group discussion and interviews with the various stakeholders. Primary data tell us the real picture of the existing housing affordability in satellite cities and the challenges in moving to these cities for a lower-class person.

Following that, the study revolves around the existing method being used in Noida/Greater Noida, to catch first-home affordability. After that, case studies and analytical measurements are used.

The research also includes secondary data collected from the varied sources like ministry of housing and urban development,Govt of Uttar Pradesh, the Block Development Office, the Noida development authority, the District handbook, the Census of India and reports prepared by builder corporations. Secondary data from the literature review is also carried out. Literature study includes reading materials from journals, proceedings, books, thesis/dissertation, press cutting and publications HOUSING AFFORDABILITY IN SATELLITE CITIES AND ITS BANEFITS TO THE DAILY COMMUTERS: A CASE STUDY OF NOIDA ... Prof. Naresh Kumar, Gauray Arya

issued by government agencies and private, whether in written form or through their respective websites.

Data Collection

Primary data collection was undertaken through sets of questionnaires. It was done through two methods, namely by post and by interview. Questionnaire method study by post practically does not get a high response rate although follow-up reminder was carried out. Therefore, in certain cases interview approach was carried out with respondents which were more effective.

Through interview, it was ensured that respondents really understand the question's requirements and what most important, a response on questionnaire is obtained just after the resolved interview session. The advantage of structured interviews was that accurate responses were are achieved; the response rate was usually high. The issue of, why respondents gave such a response could be discerned as the main criteria in sample by the middle-income group in selected housing zone in Noida/Greater Noida.

Result & Discussions

There is no doubt that Satellite cities like Noida/Greater Noida are emerging as a shining cities and attracting the residents and investors towards themselves. In the past few years, Noida has emerged as one of the most liveable cities to live in India. With the growing IT industry and other various sectors, Noida& Greater Noida have become one of the richest and planned cities of India with all the modern infrastructures and best-in-class amenities. Noida is the home to so many wellrenowned institutions, and organizations like the media sector, film, and hospitals. Unlike Delhi and other cities. Noida provides accommodation for all kinds of class categories. Noida Spread over around 20,000 hectares, it has emerged among Asia's largest industrial townships. Although, it is located in Uttar Pradesh, it is much close to the capital city. Yet, it seems to be almost millions of miles away from the Delhi's pollution and congestion. just one of the many reasons smart& educated people is drawn like a magnet to this city.

There is number of advantages of living in Noida& Greater Noida whether you are working in the city or having your residence here.

- Easy& calm connectivity to Delhi with the eight-lane Noida toll bridge. It is just an hour away from the Indira Gandhi International Airport.
- It is much easy to commute from Noida to other cities of NCR with the availability of convenient metro rail.
- Power distribution in Noida & Greater Noida is privatized and so is more professionally managed and is much more reliable.

- There are abundant groundwater resources in these cities.
- The design of roads within the city is wider and quite spacious than others, leading to less congestion and saving time in traveling.
- Real estate prices in Noida& Greater Noida are more cost-effective in comparison to cities like Delhi and Gurgaon.
- With more than 20% of the total area accumulating greenery with tree-lined avenues, there is minimal pollution and more of the fresh air to breathe.
- All the sectors are scientifically and systematically well-planned with space laid out for parks, recreational centers, community halls etc.
- All the Electrical cabling is underground. Hence there is a minimum possibility of power outages.
- Gas pipeline installation is already placed. Hence residents need not to worry as it happens in the case of gas cylinder bookings.

Another picture of Noida shows the negative sign of this satellite city as it has some serious issues like Continuously rising cost of all housing apartments, Incomplete and disputed residential projects, waiting for the possession, Electricity cuts, and Lack of affordable schools and hospitals in the premises, lack of local markets and public transport, too much congestion and Rural-urban conflicts.

Conclusion

This study is to find out the existing housing affordability in the Satellite cities like Noida/Greater Noida and hoped able to contribute towards understanding of affordability for the first medium cost landed-house by the middle-income group in Noida/Greater Noida. Further survey results could help the government& the authorities in regulating efforts to ensure a high house ownership rate with economic viability among people with targeted the majority would stay in cluster middle& lower middle income. This study also suggests that how in other states as well, planned and managed satellite cities can be constructed along with the capital cities to minimize the burden on these capital cities and to provide more spaces to live. This study defines the positive and negative aspects as well of emerging a satellite city close to the capital city.

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