

Shelter for All: Access, Affordability and Quality of Life

**Financing Nation-wide Low-income Housing in
Urban Areas of Bangladesh**



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Background

The urban housing stock by type of structures of the nation and that of Dhaka city is shown below with a comparison of 2001 and 2011 BBS data.

Urban Housing Stock by type of Structure

		Pucca	Semi-pucca	Kutchha	Jhupri
Total	2001	21.70	23.10	47.70	7.60
Urban	2011	34.66	32.32	30.47	2.57
Dhaka	2011	41.87	32.94	23.08	2.16

Source: BBS, 2011

- The above table gives a dismal picture of all urban areas.
 - More than 65 percent of the urban people are living in semi-permanent and temporary shelters.
 - For Dhaka city 58 percent are living in temporary structures.

The overall urban housing scenario has the following deficiencies;

- Gross shortage of adequate or standard housing.
- More than 60 percent people live in semi-permanent and temporary shelters.
- As many as 40 percent of the urban population live in slum and squatter settlements.
- Public formal housing supply is very low and does not exceed even one percent.

Housing in urban areas consist of the following types

- Public housing constructed on government lands (housing of government employees) .
- Private housing on government allotted / leased lands.
- Private housing on privately owned lands.
- Private real estate development on privately owned land/Public land leased to private persons.
- Slum or squatter settlements on public/Private lands.

Housing Delivery System: Consists of the following subsystems;

1. Public Housing Subsystem
2. Autonomous Bodies
3. Cooperative Housing Subsystem
4. Private Formal Subsystem
5. Formal Individual Household Subsystem
6. Private Informal Subsystem
7. Slum Subsystem
8. Squatter Housing Subsystem
9. Informal Accommodation in Non-Residential Spaces
10. Homeless or Pavement Dwellers

Institutions conducting housing related functions (public & private) are;

- 1.Ministry of Housing & Public Works (MOHPW)
- 2.National Housing Authority (NHA)
- 3.House Building Research Institute (HBRI)
- 4.Real Estate & Housing Association of Bangladesh (REHAB)
- 5.House Building Finance Corporation (HBFC)
- 6.Delta Brac Housing Finance Corporation Ltd. (DBH)

Note: Other than HBFC & DBH many commercial banks provide housing loans to individuals and developer companies.

Slum Upgrading/ Improvement Programs

Slum upgrading / practice has been very slow and very little has been done compared to the need.

Components of Slum upgrading / improvement

- a) Physical upgrading/ improvement,
- b) Economic and Social improvement, including political empowerment.
- c) Physical improvement components do not include housing upgrading/improvement

- ❖ Housing Policy Awaiting Approval Since 1993
- ❖ Urban Sector Policy Awaiting Approval Since 2006

Gaps in Finance & Delivery of Urban Low Housing

Existing Financial System: Lacks the following;

- Access of households to formal credit for housing
- Mobilization of Funds (National, International, Local)
- Separate financing policy targeting LIG
- Accessibility to Commercial Banks
- HBFC loan policies are above the limit of LIG
- Govt./ Private schemes for LIG housing
- Incentives for LIG households to save for housing
- Infrastructure development with housing improvement
- Innovative projects for shelter delivery to LIG

Delivery System

Both formal and informal sector are active in delivery of housing. They have the following deficiencies;

Formal sector:

- Responds only to the needs of HIG and MIG.
- Contribution to LIG is very inadequate compared to the demand/ need
- Low cost housing is limited to govt. staff quarters and few donor funded pilot projects
- Slum improvement projects do not provide permanent tenure/ offer tenure security

Informal Sector:

- Lacks quality, provides below standard shelters, deficient in services
- For squatters and slum tenements there is no security of tenure and rent

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/report?reportId=5_4753

