

## Housing Projects of BDA

Bangalore Development Authority (BDA) has taken up housing project as per the mandate of Government of Karnataka. Government has assigned the task of construction of 30000 housing units, to mitigate the housing needs of the shelterless population of the city. To enable achieve the target, Government has also granted 326 Acer 18 Gunta of land at various places in and around the city of Bangalore.

BDA has so far taken up construction of over 13500 housing units through 29 project at 12 various location around the city. Keeping the weaker section of the society in mind, BDA has given more emphasis to the 1 BHK and 2BHK categories. The houses being built included 6900 -1BHK, 4500 - 2BHK and a mere 2100 – 3BHK.

To encourage latest available fast track technologies in the construction, tender conditions are framed, with bidder own design as an option along with lowest bid value as the award criteria, As a result of it, BDA has so for been able to adopt four different Technologies of construction in the housing projects, which are,

1. Fast track-**In-situ Shear Wall construction**
2. Fast track-**Precast Framed Structure**
3. Fast track-**Precast Shear Wall construction**
4. **Conventional method**

Quality has been given utmost importance, Three tier quality assurances is being adopted. This has enabled BDA to secure **“Five awards”** for excellence in construction during the past 3 years.





All the statutory clearances and mandatory building bye-laws and zonal regulations are being followed. Provisions of energy efficient building code are also being followed in the housing projects. Hence BDA built houses are “**Green building**” compliant.

So far the price of BDA houses are fixed based on the actual expenditure with out any profit component. EWS category applicants are given 25% rebate on the allotment rate of 1BHK houses. SC/STs amongst EWS are given 44% rebate on 1BHK houses. Allotment of houses is being done as per the 1984 BDA allotment rules (site allotment rules).

BDA has allotted over 6000 houses so far and handed over more than 4000 houses to the allottees. About 3000 houses are now being shortlisted for allotment and a notification for the same will be issued shortly.

BDA had an MOU with financial institutions in order to enable the allottees obtain loan facilities in the past. In future also BDA will facilitate the allottees in obtaining loans.

The value of the 29 projects taken up by BDA is over 2300 crores. The revenue realization from the allotment is about 500 crores. As the construction of 13500 houses is at various stages, the actual expenditure on the construction as of now is around 1300 crore. To meet the target given by the Government, BDA has to take up more housing projects in the future. Which also requires financial support from the financial institutions.

The shortage of housing in the country as per the recent survey is around 18 million.

The same survey had also estimated the shortage in the state at 1.8 million. With the ambitious target of the central and state Governments to achieve Vision 2020(houses for all by the year 2020) the affordable housing sector, should have an easy access to loan facility at lower interest rate. The central subsidy which is now available for housing units up to 25 Sqm carpet area should be enhanced up to 45 Sqm. To provide quality houses to urban poor, the state and central subsidies should be made available to BDA built houses also. To enable efficient use of the natural resources like building materials and labour, Fast track methods should be incentivized and encouraged.