Housing for Community: Re-imagining co-housing in the age of Neo-liberalism
Research Question Essay
Craig M. Trompetter

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Abstract

The main objective behind this project is to explore potential solutions to the housing problem in Mumbai. To achieve this objective, I have developed a structured approach. This will consist of extensive research into the nature of the problem at every level. These 'levels' consist of the meta: Neoliberalism, the structural: Hyper-commodification of housing, and the tangible: the lived experience of those individuals who are embroiled in the extremes of these processes. Another facet of research will be into existing community based housing initiatives, both in India and around the world. The culmination of these inquiries will be the creation of an architectural design brief which will inform the design of a housing model. It is expected that the outcome of this thesis will be the development of an effective design brief template and subsequent housing model, which can better address the housing situation in Mumbai. Beyond Nalasopara and Mumbai, it is intended that the thesis research will also respond to the growing global issue to do with free market housing. This would not be a model per say; but rather, a way of thinking about the core of the problem before addressing individual cultural dimensions.

Problem Statement

Part 1: A global issue

Common thinking regarding what is commonly known as "the housing crisis" is problematic. The term is often vague and based upon a host of misconceptions. In what is widely known as 'the New Zealand housing crisis', the effects are either felt or seen. Over the last 10 years, New Zealand society has deteriorated due to rising inequality and falling living standards[1]. For most people, house prices rose significantly faster than household incomes. The results are evident to everyone; home ownership is at the lowest point in 66 years[2] and people who rent or are in search of a first home are being forced to move out of the major cities. Furthermore, growing homelessness is increasingly evident through populations of people living out of cars in unmetered city parking areas[3] – a new form of squatter settlement. In looking for someone to blame, foreign investors are singled out. Specifically, the Chinese. Poorly organized housing owner registration systems and the government's decision to publish a list of new home buyers with an emphasis on "Chinese sounding names", gave frustrated New Zealanders someone to blame[4]. However, in reality large numbers of Chinese investors are a symptom of the problem, not the cause. The true forces fueling the misery of the many are invisible.

In Mumbai the evidence of inequality is substantially greater. While 480 thousand houses are kept empty[5] approximately 9 million people are living in slums[6]. Despite the fact that the socio-economic divisions are so blatantly evident in the physical makeup of Mumbai, there is still very little awareness about the nature of the disease that plagues them. The Hindu, a major Indian news organization stated in January 2018 that, "The phenomenon of high vacancy rates is not fully understood, but unclear property rights, weak contract enforcement and low rental yields may be important factors."[7] Ignorance on the nature of the problem has been translated into a multitude of affordable housing projects across Mumbai. MHADA housing schemes, SRA projects and PMAY initiatives (known as 'Housing for All 2022'), are all attempts to solve the affordable housing problem within the existing system that created it[8]. The true forces fueling the misery of the many are invisible.

The 1999 text '*Profit over People: Neoliberalism and Global Order'* is a seminal work by Noam Chomsky. In this he examines current global economic trends rising from drastic moves made during Margaret Thatcher's and Ronald Reagan's era (1980's). Chomsky provides clarity to the concept of Neoliberalism, an umbrella term used to group political initiatives of privatization, austerity, deregulation and free trade. He states of Neoliberalism: "Instead of citizens, it produces consumers. Instead of communities, it produces shopping malls. The net result is an atomized society of disengaged individuals who feel demoralized and socially powerless"[9]. Beyond the 2008 financial crisis, increased neoliberal policy has exacerbated existing issues. Peter Marcuse and David Madden's book '*In Defense of Housing: The Politics of Crisis'*, examines the global impact of Neoliberal policy in 2016. Giving definition to the concept of 'Hyper-commodification', they state: "together the interlocking processes of deregulation, financialization, and globalization have meant that housing functions as commodity to a greater extent than ever before"[10]. Thus, maintaining and increasing demand for housing is in the interest of all those who have invested in real estate.

The free market economy is not a new idea, the concept of which seems pure. Adam Smith gave us the concept of the 'Invisible hand', the notion that the efforts of the individual to pursue their own self-

[1] Vowles, Jack, Hilde Coffe, and Jennifer Curtin. "The Fall and Rise of Inequality in New Zealand." In A Bark But No Bite: Inequality and the 2014 New Zealand General Election, (Australia: ANU Press, 2017). p.47

[2] Eleanor Roy, "'Stress is huge': New Zealand's foreign buyers ban brings home scale of crisis." *The Guardian*, August 17, 2018.

[3] Amore, Kate. *Severe housing deprivation in Aotearoa/New Zealand: 2001-2013.* (University of Otago, Wellington. 2016). p.10-11

[4] Hunt, Elle. "New Zealand Labour defends claim that foreign Chinese are buying up houses." *The Guardian*, July 13, 2015.

[5] "Business Line: Mumbai has highest vacant housing inventory." *The Hindu,* January 29, 2018.

[6] Zeeshan Shaikh, "'Mumbai most populous in county, 41.3% live in slums.'" *The Indian Express,* September 26, 2017.

[7] "Business Line: Mumbai has highest vacant housing inventory."

[8] Das, P. K., Gurbir Singh, Kabir Agarwal, and Ritu Dewan. *Chasing The Affordable Dream.* (Mumbai: Bombaykala Books, 2018). p.65-78

[9] Noam Chomsky. *Profit Over People: Neoliberalism and Global Order.* (New York: Seven Stories Press, 1999). p.11

[10] David Madden, and Peter Marcuse. *In Defense of Housing: The Politics of Crisis.* (London: Verso, 2016). p.35

interest will benefit society more than if their actions were intended to benefit society directly[11]. Unfortunately, in the 21st century the invisible hand no longer provides. Neo-liberalism has opened Pandora's box, unleashing a host of invisible forces compelling society to turn on itself.

Part 2: The atomization of society

The atomization of society, as mentioned by Noam Chomsky, is the process in which a society is divided into its constituent parts[12]. This process is made worse by the commodification of housing and is evident in the standardization of dwelling units. In Auckland, the predominant form of housing is detached houses; commodification and atomization is facilitated through the 'certificate of title system' and standardization led by franchise housing schemes. In Mumbai, the predominant housing type is apartment buildings; commodification and atomization is facilitated through uniformity of all apartment units within all target markets (LIG, MIG, HIG, etc.). These standardized fixed-state dwelling units are not exclusive to the neoliberal era; rather, their proliferation is a natural continuation of real estate investment logic[13]. The result has been a succession in patterns of habitation which are disempowering people and destroying communities. When combined with rent systems, rising house prices and social isolation, the division of communities into individual households turns the home into a personal prison. As Chomsky puts it: "The goal is a society in which the basic social unit is you and your television set. If the kid next door is hungry, it's not your problem. If the retired couple next door invested their assets badly and are now starving, that's not your problem either."[14]

Part 3: Nalasopara, Mumbai

The Vasai-Virar sub district in Mumbai is at the forefront of the global housing problem. At the north periphery of the city, housing development has been accelerating over the last 20 years. This region in particular has become an exceptionally raw example of the negative effects of Neoliberalism and housing commodification. Typical of much of the development in this region, the area south of Rahmat Nagar Road is a combination of semi-legal and illegal apartment projects which have been constructed around, or in place of pre-existing Baithi chawls. This has resulted in the development of three distinct housing conditions: the 'Baithi chawl enclave', the 'mid-rise chawl labyrinth' and the 'walled apartment building'. The remaining Baithi chawls provide insufficient living conditions; however, they also provide sufficient daylight, personalized expandable homes, and most importantly: an existing community based on common facilities and hardships. In contrast, the 'mid-rise chawls' are characterized by unit apartments, buildings tightly packed together, poorly maintained services and no community facilities. Lastly, the 'walled apartment buildings' are characterized by unit apartments, high standards of construction and maintenance, and a fortified perimeter. The unfortunate reality is that current development patterns in Nalasopara are replacing healthy communities in the Baithi Chawls with an anti-social building fabric of polarized apartment buildings. This building pattern is disintegrating communities and atomizing society. Looking ahead, continued migration and city development is likely to fuel accelerating densification in the Vasai-Virar sub district. Left without intervention, this pattern of urban densification is likely to get worse.

[11] Adam Smith, *The Wealth of Nations 1723-1790* (New York: Modern Library, 2000).
[12] Noam Chomsky. *Profit Over People: Neoliberalism and Global Order.* (New York: Seven Stories Press, 1999). p.11
[13] Clar, Antonio J. Jimenez. "The Real Estate Information: A way to standardization." In 8th European Real Estate Society Conference. ERES: Conference. Alicante, Spain, 2001.
[14] Noam Chomsky (2011). "How the World Works", (London: Hamish Hamilton, 2011), p.244

Research Question

Housing separate from market forces

The first, and central research question is:

>"Within the context of the Hyper-commodification of housing in Mumbai: how can a new model of affordable co-housing act as a framework to preserve, strengthen, and develop community, while meeting density requirements and universal living standards?"

It is expected that a holistic research approach to the housing situation in Nalasopara will generate the most meaningful results. Co-housing, or community based housing, has been cited as it has been proven as a means to separate housing from the market economy. The most prominent program being the FUCVAM model developed in Uruguay and its proliferation in Latin America facilitated by the South-South Cooperation[15]. Throughout the project a global perspective will be essential in strengthening the research outputs and embedding the thesis within the broader context of the studio. Therefore, a second research question is proposed to act as a broader counterpart to the first:

>"How can dwelling design better match how people live rather than how people invest?"

In providing solutions to these questions, it is expected that the research project will add meaningful knowledge to the discussion on affordable housing solutions in the climate of Neoliberalism.

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[15] World Habitat Awards. "South-South Cooperation: international transfer of the FUCVAM model of mutual aid housing cooperatives." *World Habitat,* 2012.

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