

# HOW AFFORDABLE HOMES HELP SECURE A BRIGHTER FUTURE

**REALL HAS BEEN WORKING IN INDIA TO BUILD A COMMERCIALLY VIABLE AFFORDABLE HOMES MOVEMENT SINCE 2000, PARTNERING WITH SSNS (NIRMAN) AND SPARC.**



**AFTER HIS HOUSE WAS DEMOLISHED, GOVIND RECEIVED A NEW, PERMANENT HOME, ENABLING HIM TO LIFT HIS WHOLE FAMILY OUT OF POVERTY AND PROVIDE HIS CHILDREN WITH NEW OPPORTUNITIES FOR THEIR FUTURES.**

## BEFORE THE MOVE

Govind Kamble lived with his family in a slum settlement in Pune, sandwiched within the affluent inner-city area of Koregaon Park. He owned a small house made of metal sheeting, and raised his son and two daughters there. They faced a life of intergenerational poverty with limited access to water and sanitation. Their home stood next to an open drain and the whole family was plagued with sicknesses, including malaria and dengue fever.

Then, with little warning, what little they did own was taken from them. Their house, amongst many others, was demolished to make way for a railway crossing.

## MOVING TO HADAPSAR

Govind applied to the Slum Rehabilitation Authority, and was thankfully able to get a space on a resettlement entitlement list. This allowed him to secure housing on the [Hadapsar Wambay](#) project; a programme developed to rehouse pavement and slum inhabitants who had lost their homes in Pune. The project was bridge financed by Reall in 2003. This enabled SSNS to receive financing through the Wambay scheme, through

which the Pune Municipal Council fully funded the costs of purchasing land and provided a further subsidy of around \$650 USD per home to cover construction. The new residents were then able to receive their new homes after paying a deposit of just \$330 USD.

Govind, who works as a plumber for a construction company, had never previously been able to afford a house, particularly as banks are unwilling to lend mortgages to people living on low incomes. The project provided Govind with the opportunity to receive a house of his own and to take out a loan from SPARC to pay for the deposit.

**"BEFORE WE WERE JUST EARNING, EATING AND SLEEPING, THAT'S IT."**

## A NEW LIFE FOR HIS CHILDREN

Through owning a home, Govind has been able to radically improve the prospects of his three children. Since moving out of the slum, the constant illnesses that previously plagued his family have vanished. Govind has been

able to find good marriages for his eldest daughter and son, which has been transformational in lifting them out of poverty. While his son now lives with his wife in Govind's house, his daughter has moved with her husband to a middle-income neighbourhood. The couple were able to purchase some land and construct a two-storey house of their own there. Govind's youngest daughter is not yet married, but the newfound stability of the family's life has meant that she has been able to continue with her studies.

Like his sister, Govind's son has been able to complete a diploma in electronics. He currently works as a technical trainee for an international company and hopes to be offered a permanent position in the future.

## A NEW LIFE FOR HIMSELF

For Govind, the move to Hadapsar drastically improved his own mental wellbeing. Before, it was very difficult to imagine how his life could improve, but now he has much more hope, and can be content that his children will do well. He is actively undertaking social work within the neighbourhood, gathering people together and holding prayers within his Buddhist community.