

# HOW AFFORDABLE HOMES PROMOTE IMPROVED MENTAL HEALTH AND WELLBEING

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



**SHAKIR, A BUSINESSMAN FROM MUMBAI, SAW HIS LIFE AND MENTAL WELLBEING TRANSFORMED AFTER RECEIVING AN AFFORDABLE HOME.**

## BEGINNINGS

Shakir grew up with his parents and three brothers in a temporary hut on the pavements of Mumbai. Their life without formal housing was difficult. The family would have to collect water from a communal water point, and had to pay each time they used the public toilets.

At 12 years old, Shakir dropped out of school to start working in his father's carpet business. They would collect old carpets from big hotels and turn them into door mats which they would then sell in the local market.

## AN OPPORTUNITY

While Shakir was still a child, his father started taking him along to meetings with Reall's partner, SPARC. It was at one of these meetings that Shakir first heard about the housing project [Milan Nagar](#), which was set up to serve pavement dwellers living in the Byculla area of Mumbai. Seeing an opportunity to leave their life on the streets behind, he and his family were able to get on the resettlement list for the project.

A few years later they finally moved off

the pavements into an apartment block that provided new homes for 88 households in their community.

The project was bridge funded by Reall, enabling SSNS to access Slum Rehabilitation Authority payments at set construction milestones. This meant that Shakir's family were able to own their own home, without the need for a mortgage, which is the biggest obstacle to home ownership for families living on low incomes in India. The project was also able to leverage Transferable Development Rights, which enabled SSNS to sell unused rights for further densification

## THE NEW HOME

By the time Shakir moved to Milan Nagar, he was an adult supporting his own six year old son, who has a disability. With just one small apartment allocated between the entire extended family Shakir realised he would need his own place, so he purchased his own apartment on the same housing project for \$20,000 USD. Shakir paid for his new home by selling property that his family owned in their home village, and through taking out a loan from the Bank of India. Although a significant

investment, Shakir hopes that his purchase will provide security and stability for his son in the future.

## THE IMPACT

Shakir's new apartments sit worlds apart from his previous life on the pavements. He is now able to sleep better, without the fear of eviction hanging over him. His home is clean and safe and has access to both water and electricity. He has also seen home ownership bring about a mental shift in his fellow residents, with homeowners prioritising hygiene and cleanliness in a way that was not seen on the pavements. Together with his neighbours, they work together to keep the building and surrounding areas clean.

**"IF IT WAS NOT FOR THIS PROJECT, THEN ALL THE PEOPLE LIVING IN THE PAVEMENTS OR IN SLUMS WOULD NOT DARE TO DREAM OF A HOUSE OF THEIR OWN."**