

## **The Dilemma in Affordability of Housing: Middle-Income Groups in Dhaka City**

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### **Abstract**

Having safe, and adequate housing is a fundamental right of the citizens of Bangladesh. Affordable housing means the availability of housing units that are affordable by that portion of society whose income is below the median household income. However, the current neoliberal market economy, scarcity of land, and income of the people in Dhaka City make it difficult to have access to livable and affordable housing for the lower and middle-income groups. Hence it is critical for the government authority to have a clear understanding of the existing situation of housing in the context of affordability of the middle and lower-income groups. This study represents the current scenario of the housing affordability of the middle-income group of people in the Dhaka context based on secondary sources that will further help the authority in taking steps to ensure affordable housing for this group of people.

### **Introduction**

Having satisfactory housing is one of the basic human rights that come after food and clothing as per the constitution of the People's Republic of Bangladesh. The housing includes not just a basic form of shelter, but also the elements of comfort, convenience, and amenities that are necessary for an individual's or family's mental and social well-being. (Hasan, 2002). The ability to afford a home is referred to as housing affordability. From the viewpoint of a third party, like the government 'affordability' refers to the ability to receive a given level of housing (or a range of levels) at a value or rent payment that an excessive strain on household incomes does not occur (Robinson et al., 2006). A housing affordability issue occurs when a household spends more than a particular proportion of its income to get affordable and suitable housing. The word 'housing affordability' has gained prominence in the recent two decades, and it has largely supplanted the idea of 'housing necessity' as the main point of debate about the availability of affordable housing for everybody. (Hulchanski, 1995). In both developed and emerging economies, housing is regarded as the most pressing urban problem. Dhaka one of the fastest-growing megacities is not beyond that this issue. Economic growth and rapid development have increased the size and density of Dhaka City, as well as the scarcity of land; high land prices and unplanned growth have made it more difficult for Dhaka's middle and lower-income residents to find suitable housing within their budgetary constraints. (Zaman, 2015). As a consequence, utilizing secondary literature, this article attempted to synthesize the housing affordability-related circumstances and get a deeper knowledge of the home affordability condition of Dhaka City's middle-income groups.

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### Methodology

This research paper is based on secondary sources or literature. Firstly, this paper has described some affordability-related contexts such as the housing affordability index, approaches of measuring affordability, housing affordability in the context of Dhaka etc. Later, it looked at the type and degree of people's housing affordability difficulties in Dhaka City using a ratio and residual technique, as well as the factors that contribute to housing affordability issues in Dhaka City.

### Literature Review

There have been few studies on Dhaka's or Bangladesh's housing issues, and comprehensive research on the housing affordability challenges of Dhaka's or Bangladesh's middle-income people has yet to be completed. Dhaka, the capital city of Bangladesh, is home to nearly 38% of the country's urban population (World Bank, 2007). The population of Dhaka is likely to reach over 20.94 million people by 2025, making it the world's fifth-largest urban metropolis (World Bank, 2015). With highest concentration of economic activity, around 50% of its population are poor and middle class residing within only 6% of total residential areas (Siddiqui, 2004) and the current plans proposed to allocate only 4% for 4.5 million low-income residents, resulting congested settlements with lack of services and unhygienic (Wood et al., 2012) in Dhaka city. Due to a scarcity of urban residential space, among other causes, housing is becoming increasingly expensive and out of reach for the medium and lower-middle-income groups (CPD, 2008). The increasing price of residential land, which affects home rates and rentals, is compounding affordability difficulties and making renting further complicated for persons on low incomes. There are no specific or established definitions of inexpensive housing or housing affordability, and they vary by nation based on economic, political, and social factors. Housing that is not so expensive that it prohibits a household from satisfying other fundamental non-housing requirements are referred to as affordable housing (Zaman, 2015).

#### *Housing Affordability Index*

The term 'Housing affordability Index' is used to describe the availability of affordable housing. To determine affordability, the ratio of housing expenses to income, or the household financial expenditures associated with housing, is widely utilized. (Hancock, 1993). Around the world, each country's affordability index varies. The rental expenditure-to-income ratio, or the proportion of income spent on housing, is widely utilized, with the top limit of affordability being 25 to 30 percent of income (Hulchanski, 1995). The affordability threshold of 25% is predicated on the cost of housing being equivalent to a quarter of a household's income (Heywood, 2013). According to Hulchanski (1995), the existing housing affordability can be calculated using the following equation of 'Affordability Index':

$$\text{Expense on House Rent per Month per Household} + \text{Expense on Transportation per Month per Household} \\ = \frac{\quad}{\text{Household Income per Month}}$$

If each respondent's current affordability index is  $\leq$  affordability standard (the respondent is living within affordable range for him. It is deemed unaffordable otherwise) (Zaman, 2015).

### ***Approaches for Measuring Housing Affordability***

Czischke (2009) stated that there is no universally accepted definition or metric for housing affordability. In the context of housing affordability, indicators or benchmarks of affordability are often used. There is a number of housing affordability indices that serve as "measuring sticks" for assessing a person's housing affordability (Ndubueze, 2007). There are several indices or approaches for calculating housing affordability, some of which are better known and used more often than others (Belsky, et al., 2005). Chowdhury (2013) stated that two approaches are widely used for measuring housing affordability. These are-

- The Housing Cost Approach and
- The Non-Housing Cost Approach

***The Housing Cost Approach:*** The housing cost technique, often known as the housing 'expenditure-to-income ratio' approach, is the most widely used method for evaluating affordability. (Hulchanski, 1995). Housing should account for no more than '25 percent to 30 percent' of monthly household income, according to a 'rule of thumb' criterion. (Whitehead et al., 2009). The housing price to income ratio and the rent to income ratio are both important factors to consider. The first is used to determine the affordability of house ownership, while the second is used to determine the affordability of renting (Andrew et al., 2005; Hulchanski, 1995). The ratios used are simple to measure, and the data needed to calculate the ratios is easily attainable (Ndubueze, 2007). The World Bank and the UN also suggest using the ratio approach for measuring housing affordability, which is also available on the UN-HABITAT database (Stone et al., 2011).

***The Non-Housing Cost Approach:*** This approach often termed the "residual income-based approach," takes non-housing expenses into account when determining housing affordability. (Gabriel et al., 2005). This method looks at how non-housing expenditures affect a household's capacity to maintain a fair level of life (Chowdhury, 2013). The residual approach focuses on a household's willingness to pay for housing, while the ratio approach focuses on what households currently pay for housing (Ndubueze, 2007). The residual technique is based on the idea that housing affordability refers to a household's capacity to pay for housing while still meeting other essential living needs, i.e. the money left over after paying for housing. (Stone, 2006). Housing affordability issues arises with the inability of a household to cover non-housing costs after paying for housing. (Chowdhury, 2013). This residual technique is regarded to be more accurate than the rule of thumb used in the housing cost approach since it directly indicates the link between housing and non-housing expenses. It's also more consistent across different sorts of households than the ratio metric. (Ndubueze, 2007). This measure is also complex and time-consuming (Gabriel et al., 2005; Ndubueze, 2007).

## Findings and Discussion

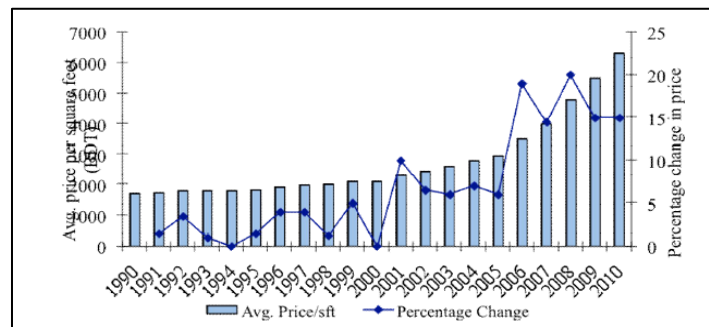
### *Housing Affordability context in the Dhaka City*

Affordable housing is a non-existent term in Bangladesh, as is social housing. According to literature and sociological realities for Dhaka's middle-income groups 'Affordable housing' may be defined as dwelling in the formal sector of a size and standard that reflects their social position, (Zaman, 2015). At the same time, housing costs should be low enough that a middle-income family can easily fund non-housing expenses after paying for housing (Chowdhury, 2013). House rent accounts for 30 percent to 40 percent of most middle and lower-middle-class families' monthly income in Dhaka City and the affordability index of Bangladesh is around 50 percent (Zaman, 2015). As a result, People of Dhaka spent more than half of his household income for housing (Jahan et al., 2012). Families that spend over 30% of their monthly income on rent are having trouble paying for other basics like food, clothing, schooling, transportation, and medical care. (Chowdhury, 2013).

### *Affordability problems in homeownership*

Dhaka has a very low home-ownership rate. According to a report led by CAB-Consumer Association of Bangladesh in 2011, 85 percent of the population lives in rented accommodation (Noyon, 2019) . When it comes to selling home units in Dhaka, there is no consistent pricing policy across developers. Apartment unit pricing is primarily determined by the developer's preference, as well as the size and location. Apartment rates vary greatly even within the same neighborhood, depending on the developer's repute. (Akter, 2013).

According to Chowdhury's research, the average price per square foot for an average-sized apartment in 2013 was BDT 3,600, with a price range of BDT 3,000 to BDT 14,000 per square foot, while the average price per square foot for a modest unit size was 1,000 BDT per square foot (Chowdhury, 2013). There is a variety of reasons for the high price of apartment units in Dhaka (e.g., a scarcity of residential property, high construction material prices, etc.). However, as per Figure-1, it has been depicted that, over the decade (2000-2010), the percentage growth in apartment price per square feet was extraordinarily high (200%) and most significant increase occurs during the period between 2005 and 2010. During this time period, the price has been increased by 115 percent on average (Chowdhury, 2013).



**Figure 1:** Dhaka's average housing price and % changes throughout time

Source: Chowdhury, 2013

For the purpose of calculating the registration cost of apartment units in Dhaka, the government has set the land price (Ministry of Housing and Public Works, 2011). Apart from that different price zones have been created (Akter, 2013). The government-set land price is much less than the market price, and the current market price is not factored into the pricing zones. Residential neighborhoods in Dhaka City have been constructed for various income groups based on land prices, and so, the high, middle and low-income residential areas in Dhaka City have been demarcated based on set land prices in various zones (Chowdhury, 2013).

The buyer must additionally pay the developer the registration cost, utility connection charge, and transfer fee in addition to the apartment price. A parking space is not included in the apartment price and must be paid for separately by the buyer (Chowdhury, 2013). All the components and price have been presented in below table that is collected from Chowdhury (2013) -

**Table 1:** Components and price for apartment in Dhaka City

Price Components	Cost
Apartment price	As set by the developers or builders
Registration cost (10.5% of bid value)	Stamp duty – 3% of consideration cost or bid value (land cost as defined by the government for this purpose + construction cost as defined by the government for this purpose) Gain tax (also termed as advance income tax or AIT)- 2% of bid value. Registration fee 2% of bid value Local government fee – 2% of bid value Value added tax (VAT) - 1.5% of bid value
Developer's tax under section 53 FF of Income tax ordinance	The amount depends on the apartment size and location. It ranges from BDT 800 to BDT 2000 per square meter depending on the location (This tax is supposed to be given by the developer but in practice the buyers are paying this)
Transfer fee	BDT 100 per square feet
Utility cost	BDT 100,000/housing unit
Price of Parking lot	BDT 200000 to BDT 250000

Source: Chowdhury, 2013

As stated in the chart above, the registration fee is divided into five parts: stamp duty, benefits tax, registration fee, local government fee, and value-added tax (VAT), with the amount payable for each element determined by the bid value of the apartment unit (Chowdhury, 2013).

#### ***Ration Approach: House-price-to-income ratio***

Apartment costs in Dhaka City are still expensive, as stated in the preceding sections: the typical home price is BDT 3,600 per square foot, and the median apartment size is 1,000 square feet; nevertheless, the median monthly household income is BDT 16,000 per month. (BBS, 2011; DHUTS, 2010), and Akter (2013) represents that the median price to

income ratio has risen to 19 (table-02). Here the median income and size has been considered as median income does not influence by extreme observation of a small group (Chiripanhura, 2011).

**Table 2:** House price to income ratio for different income groups in Dhaka

Level of Affordability	Accepted value of House price to income ratio for diff. level of affordability	House Price to Income ratio of different income groups in Dhaka				
		High Income Group	Higher Middle-Income Group	Median	Middle-middle Income group	Lower Middle-income group
Affordable	3.0 or Less	3.00	4.00	18.75	8.00	15.70
Moderately Unaffordable	3.1-4.0					
Seriously Unaffordable	4.1-5.0					
Severely Unaffordable	5.1 and Above					

Source: Akter, 2013

In Dhaka, the house-price-to-income ratio for the lower-middle and middle-middle income categories is substantially greater than for the higher-middle and high-income groups, as shown in Table 2. As a result, home affordability for the middle-middle and lower-middle-income groups is much beyond their means. Naturally, the housing industry prefers to concentrate on the more affordable higher-middle income and higher-income groups (Labib et al., 2013).

#### *The residual-income based approach*

If a household can't meet its non-housing costs after paying for housing, it has a housing affordability problem, according to the residual-income approach to housing affordability. This technique, it is believed, provides a more true picture of affordability than price-income ratios in certain aspects because it recognizes that lower-income households can only commit a smaller part of their income to house without experiencing difficulties. (Hancock, 1993). The affordability situation for different income groups in Dhaka City is shown in the following table by using residual income method:

**Table 3:** Housing affordability of the residents of Dhaka city using the residual-income-based approach

Income group	Average Monthly Income (BDT)	Monthly Housing cost	Average Residual Income	The amount required to afford a minimum standard of life
Higher-Middle	75,000	40% of income	45,000	20,000
Middle-Middle	37,500	40% of income	22,500	
Lower-middle	19,100	40% of income	11,460	

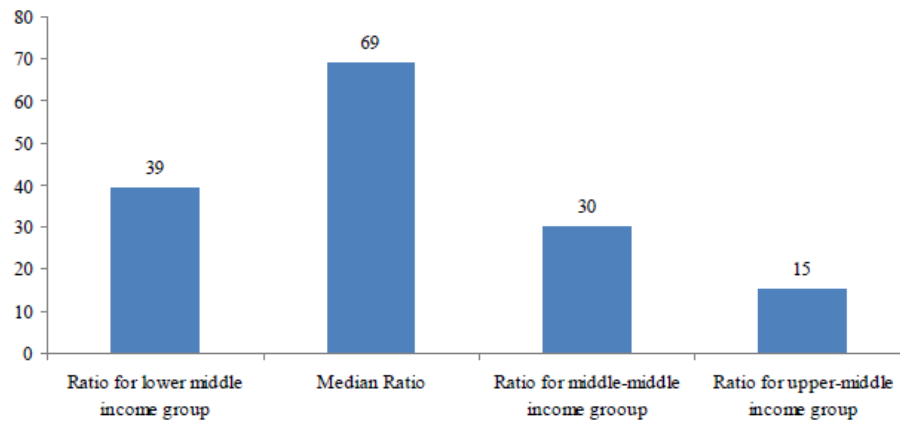
Source: Chowdhury, 2013

Table 3 illustrates that in Dhaka's contemporary social and economic setting, even the lower-middle-income group's total monthly income is insufficient to maintain a minimal level of living. The affordability crisis is also affecting the middle-middle-income group, but it is less severe than the crisis afflicting the lower-middle-income group. Even if their residual income is slightly larger than what is required to sustain a basic level of living, they still have a big problem. Because people in this wage bracket have more advanced degrees and abilities, adopting a subsistence level of living is naturally difficult for them. (Akter, 2013). As a result, the difference between the group's residual income and the amount required to maintain a minimal quality of living is insignificant, and has no influence on the group's housing affordability concerns. As seen in the prior section when utilizing the ratio technique to determine home affordability, the higher-middle-income neighborhood is in a good affordability scenario.

#### *Rental housing and affordability issues*

Due to the high cost and difficulty of owning a property in Dhaka City, the middle class mostly relies on rental housing (Akter, 2013). The percentage of a household's monthly income spent on rent is widely used to measure rental affordability. Housing affordability is defined as households spending more than a specific proportion of their monthly income on rent, while the remainder does not. In developed countries, the standard rental housing affordability criterion is 25-30% of basic income spent on rent and utilities, however defining rental housing affordability is problematic since it involves subjective and contextual considerations (Chowdhury, 2013).

There is no formal document about the house rent in Dhaka, however, according to the Real Estate and Housing Association of Bangladesh, the median house rent in Dhaka is BDT 11 per square foot (REHAB, 2012), with a median rent to income ratio of 69, implying that a family with a monthly income equal to the median income (BDT 16,000) must pay 69 percent of their income in house rent.



**Figure 2:** House rent to income ratio for different income groups in Dhaka

Source: Akter, 2013

From figure 2, it has been clear that the house rent-to-income ratio for the upper-middle-income group is within the threshold limit and the group of people whose incomes are below the upper-middle-income group of people is beyond the threshold limit.

So from the above discussion, It is clear that the upper-middle and high-income groups are getting favorable affordability levels in both home-ownership and rental housing. In both homeownership and rental housing, the middle-middle- and lower-middle-income classes face major affordability issues.

#### *Reasons of unaffordable rental housing in Dhaka City*

In Dhaka, the private sector usually develops housing for private ownership. According to (REHAB, 2012, With more than 80% of the population living in rental accommodation, Dhaka has the highest rent-to-income ratio (1:69) among the major South Asian cities.

- **Weak institutional structure:** Because there is no public rental housing in Dhaka to balance demand and supply, the rental housing market is competitive, and the present institutional frameworks make it impossible for the rental housing market to function properly. In 2003, the then-Dhaka City Corporation (DCC) produced an area-based house rent chart; however, this rent chart is not required to be followed by homeowners; rather, it is used to determine a building's keeping tax (Chowdhury, 2013). Despite the fact that there are a number of developers and construction companies functioning in Dhaka's housing industry, none of them market themselves as building private rental houses. Furthermore, each year, the house rent grows in lockstep with the growing property price (Akter, 2013).
- **High land price and construction cost:** Even though private developers are the primary source of housing in Dhaka City, only 5% of the city's residents have access to it due to its high cost. Land scarcity and high building costs are two of the most significant obstacles. (Shams et. al., 2014)
- **Absence of formal agreement between the renter and the landowner:** In general, the custom of the landlord and the renter signing a written agreement does not exist



in Dhaka City, allowing landlords to raise the rent for existing renters at least once a year. However, there is a legislation that governs house rent, the House Rent Regulation Act 1991, but it is not implemented, and most people are ignorant of it. This regulation specifies that no renter can charge more than the normal rent; nevertheless, the phrase "standard rent" is not defined in the statute. The homeowner and the renter are required by law to reach an agreement on the standard rent, and if they are unable to do so, they must proceed to the house rent regulator established by the law to determine the "standard rent." Despite the fact that this technique is hard and time-consuming, no one is interested in following it. (Chowdhury, 2013).

- **Social context:** The structure and direction of dominant social values are crucial in any housing situation. The structure and direction of dominant social values are crucial in any housing situation (Burke et al., 2010). One of the main reasons why middle and lower-middle-income families are unable to reside in low-cost informal settlements in Dhaka is the prevailing social milieu. (Chowdhury, 2013). In Dhaka, the informal sector accounts for a considerable share of housing, which is of diverse quality and may be cost-effective? A middle- or lower-middle-income family, on the other hand, would not choose to reside there owing to existing social standards and status.

### Conclusion

Close examination of Dhaka's existing housing market structure, as well as price trends for housing and property, reveals that the city's high housing prices are putting a strain on the city's medium and lower-middle-income groups, who long to own a home with a secure tenure. In the current market, those income groups are typically unable to purchase a home. Furthermore, the middle- and lower-middle-income groups prefer dwelling units in formal settlements, yet there is a scarcity of housing units in affordable sizes. Dhaka has one of the highest house-price-to-income ratios of any major South Asian city. Even a lower-middle-class family's full monthly salary is insufficient to maintain a minimal level of life in Dhaka's existing social and economic context (the monetary degree of a minimum standard of adequacy for non-housing necessities). The middle-income group is also having difficulty affording housing, although their problems are less severe than those of the lower-middle-income groups.

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