

Round Table Conference on
Achievement & Opportunities of
PRADHAN MANTRI AWAS YOJANA
URBAN in Gujarat

Proceedings, Highlights and Points of Action



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Creating Inclusive Societies

Round Table Conference on
Achievements &
Opportunities of
PMAY
U R B A N
in Gujarat





Contents

Background	5
Summary of the Meeting	6
Summary of Presentations	8
Inaugural Session	8
Session One	12
State Level Update on PMAY - Affordable Housing Mission, Government of Gujarat.....	12
City Level Update, Ahmedabad – AMC	13
City Level Update, Surat – SMC.....	14
AUDA.....	15
Panel Discussion – 1	16
Land Recycling, Redevelopment – Mr Chitrak Shah, GIHED	16
Scaling Up PMAY – Bijal Bhatt, MHT.....	17
Experiences with PMAY– Venugopal Agrawal, Saath.....	18
Working Session – 2.....	20
Developer Responses to Affordable Housing – Mr Pavan Bakeri, Saath	20
Town Planning Schemes, A Critical View – Darshini Mahadevia, CUE	22
PMAY in Modasa Nagarpalika – Pranav Parekh, Modasa Municipality	23
CLSS Scheme and NHB Financing Activities – National Housing Bank	24
Experiments with Rental Housing – Gujarat Housing Board.....	26
Panel Discussion – 2	28
In Situ Slum Rehabilitation in Ahmedabad – AMC.....	28
Linkages Between Accessibility and Affordability – Dr Rutul Joshi, CEPT University	29
Rental Housing : Its role in housing provision to the affordable housing segment clients – and how to provide it – Dr Renu Desai, CEPT University.....	30
Highlights and Points of Action	32
Environmental Impacts.....	35
Annexure 1 – Conference Schedule	36
Annexure 2 – Speakers’ Profiles.....	38

Background

Introduced in June 2015 Pradhan Mantri Awas Yojana (PMAY) /Housing for All aims to construct 20 million (2 crore) houses by 2022. Till Aug 2018, 5.37 million houses have been sanctioned for construction, 2.97 million (29 lacs) have been under construction and, 0.83 million (8.3 lacs) have been completed. The investment figure is close to Rs 2.9 lac Crores.

Considering that Gujarat is one of the top performing states in the country under this program and PMAY is almost at the half way mark in its 2022 target journey, the one day event is expected to bring some of the key performers, both the public sector agencies and the private builders, from the different cities of the state to share the work done, methods employed, performance achieved and lessons learnt and develop a way forward for further action.

In the backdrop of rapid urbanization; prevailing housing stress in the cities; high cost of land and other inputs; worsening slum situation in the metropolitan and other large sized cities; almost dried up rental housing supply; less than convincing record of the private and the public sector builders/providers in terms of quantity of production, quality of accommodation and cost of “affordable” houses, this exchange of knowledge from the various stakeholders is being seen as a vital step towards steering the work of the stakeholders in the right direction towards achieving the goal of providing “Housing for All.”

A “Round Table conference on Achievements and Opportunities of Pradhan Mantri Awas Yojana (Urban) in Gujarat” was organized on 1st September 2018 at H T Parekh Hall, Ahmedabad Management Association (AMA) by a partnership of ten Ahmedabad based institutions and organizations engaged in housing activities —study, research, promotion and development and Government of Gujarat (GoG) . The agenda of the conference was to discuss the overall progress and achievements of PMAY (Urban) in Gujarat and to share ideas and experiences and think of ways to further strengthen the program in the state and provide valuable feedback to others engaged in similar pursuits. The event was attended by approx. 200 delegates from all over the state.

Summary of the Meeting

The conference was opened by a brief ceremony of lighting the lamp by the co-organizers and chief guests. The conference was introduced by Mr. Kirtee Shah, of Habitat Forum (INHAF), who welcomed all the delegates and briefly spoke about the need for developing a strong partnership between various stakeholders to achieve the goal of “Housing for All.” He announced a competition organized by Habitat Forum (INHAF) on “Improving Liveability of Small Houses.” He concluded by thanking all the organizing institutions and highlighted the participation of Gujarat Government in the organization of the conference.

The Secretary (Housing) GoG, talked about the government plans and upcoming policies and also highlighted the need for various stakeholders to exchange ideas and information. The keynote address was delivered by Mr. Jagan Shah, Director of National Institute of Urban Affairs, New Delhi. He spoke about a wide range of aspects that needed to be addressed with regard to affordable housing, such as quality of housing under PMAY, better management of housing, environmental and mobility considerations of the program.

Morning Session was chaired by Mr. Mihir Bhatt from All India Disaster Mitigation Institute (AIDMI). The first session included presentations by representatives of Government of Gujarat, Ahmedabad Municipal Corporation (AMC), Surat Municipal Corporation (SMC) and Ahmedabad Urban Development Authority (AUDA). The state level update on progress of PMAY was given by Mr. Bhavin Patel of Affordable Housing Mission, after which city level update on Ahmedabad and Surat was given by representatives from AMC and SMC. AUDA discussed innovations in making affordable housing maintenance free through the use of innovative technologies and partnerships such as solar power for powering common areas and water recycling. Questions were asked by delegates to the speakers on the allotment systems being used in PMAY and other issues pertinent to the program.

Presentation on ground level issues and scaling up PMAY verticals was made by Ms. Bijal Bhatt of Mahila Housing SEWA Trust (MHT) where she highlighted that interlinkages between various government schemes needed to be done in order to improve the coverage of individual cases. This was underscored by Venugopal Agrawal of Saath Charitable Trust who added that housing for migrants in the form of rental housing and housing for construction and industrial workers at their worksites. Discussion in the panel and with the delegates centered on housing for migrant workers. Secretary (Housing), GoG invited participants to come forward in the discussion regarding housing for migrant workers.

Final Session was chaired by Prof. Darshini Mahadevia, CEPT University and it began with a presentation by AMC representatives on In Situ Slum Rehabilitation (ISSR) Vertical of PMAY (Urban). Prof. Rutul Joshi of CEPT University detailed out the linkages between Mobility and achieving Housing for All. He discussed the connection between formation of slums and desire for staying close to the location where people work. Dr. Renu Desai discussed the issue of rental housing in detail and highlighted the need for intervention in improving living conditions of inhabitants in rental housing. Mr. Ashish Sutaria of GRUH Finance gave the last presentation on disbursement of Credit Linked-Subsidy scheme.

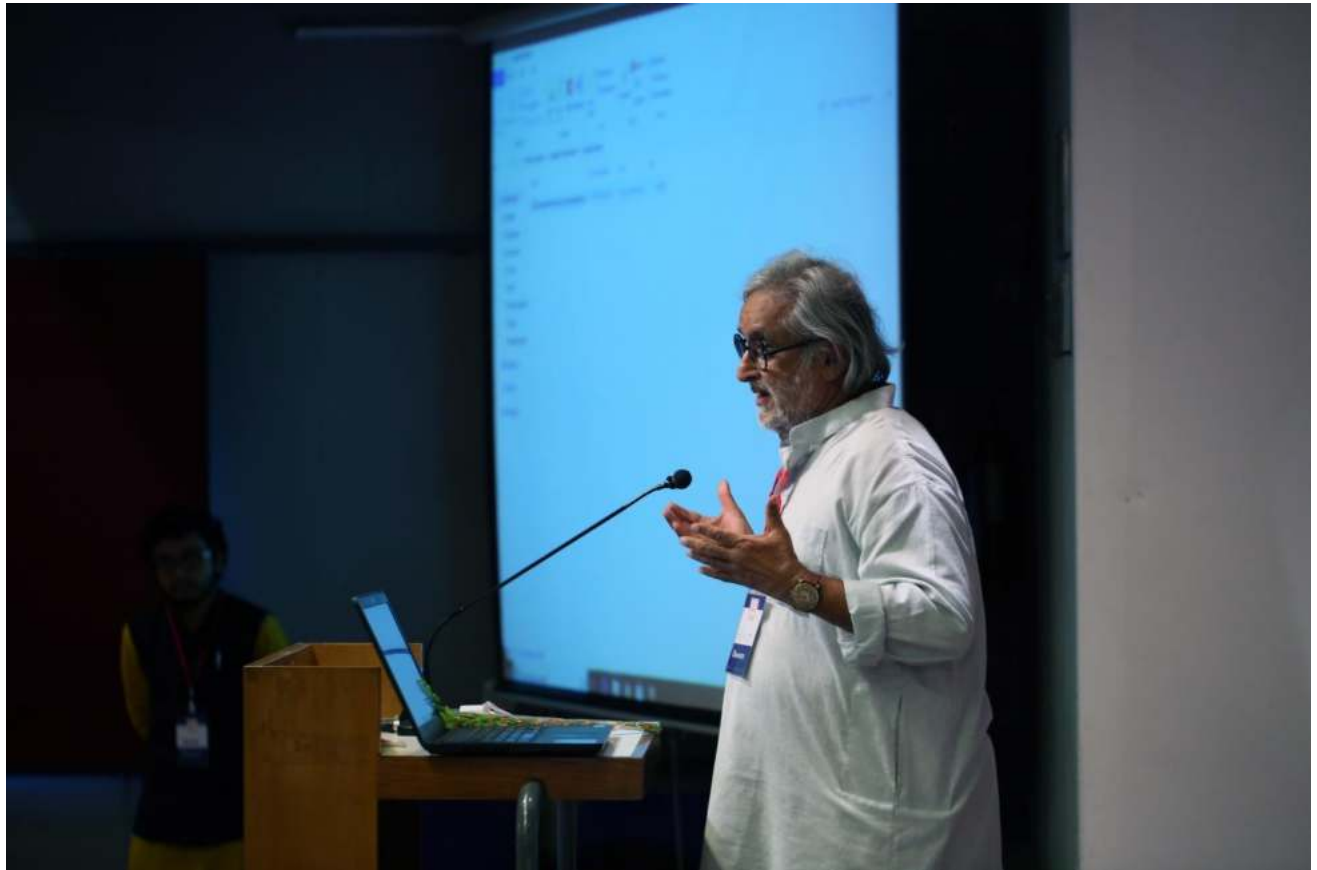
Concluding discussions covered a wide range of topics such as possibility of redevelopment of existing slums where ISSR (In-situ Slum Rehabilitation) and other verticals are not feasible. Speakers emphasized to Government representatives that such an option should not be closed completely and considered in smaller cities where feasibility for this is higher. Issue of providing more options for the people who are availing benefits of PMAY was discussed. Need

for housing for migrants and rental housing was emphasized.

Organizers include Academic Institutions such as Centre for Urban Equity – CEPT University, Nirma Institute of Architecture and Planning; NGOs actively working in the Housing Sector such as Ahmedabad Study Action Group (ASAG) , Habitat Forum (INHAF), Mahila Housing Trust (MHT), All India Disaster Mitigation Institute (AIDMI) and Saath Charitable Trust as well as professional organizations such as CREDAI; Gujarat Institute of Housing and Estate Developers (GIHED) and Gujarat Institute of Civil Engineers and Architects (GICEA) along with active participation from Government of Gujarat as an organizing partner.

Summary of Presentations

Inaugural Session



Mr. Kirtee Shah opened the conference by delivering a vote of thanks for all of the organizers and the participants of the conference. He highlighted that this was a special meeting because of the cooperative environment which was created by the Government of Gujarat in organizing the conference. GoG was one of the 11 partners in organizing the meeting which was key to its successful planning.

Mr. Shah then introduced that an effort to look at the Smart Cities Mission was being undertaken by a national coalition of 35 organizations in order to study the smart cities mission and participate in its implementation. A similar coalition is also being organized at the national level to look into PMAY in order to identify areas that could be strengthened and elements that can be added to make the program more effective. A national level competition has been launched in order to encourage designers across the country to look into unique ways of improving the liveability of small houses which are being built by this scheme. The need behind these 3 efforts was that there was a great desire among different people with different skills to contribute to the projects being taken up by the Government at State and Central Level.



The Secretary, Housing, GoG was the first to take the stage and he began by making a note of the rapid economic growth of India and Gujarat's role in driving this growth. The increase in urban population share of Gujarat from 42% in 2007 to approx. 48% in the present day, meant that the state is on its way to crossing the half waymark soon. This presents huge challenges as well as opportunities in the sector of Urbanization. He noted that as early as 2008 – 2010, the government had begun to take note of the need to focus on affordability in housing. The knowledge and experience of GoG in implementing ISSR policy and CLSS (Credit Linked Subsidy Scheme) scheme in the state was used to help design PMAY as a comprehensive "Housing for All" scheme.

The Secretary also shared a brief update on the progress of PMAY in the state. He talked about the progress of various verticals of PMAY and highlighted that the government had demonstrated its willingness to update and keep the scheme flexible by extending the AHP vertical to include private developers, which was not part of the initial design of the vertical. He highlighted the provision of higher FSIs in Transit Oriented Zones and the presence of the Affordable Housing Zone along Ring Road in Ahmedabad as efforts to incentivize affordable housing projects by private developers. Land has been reserved under TP for affordable housing segments for development by private developers.

The Secretary stated that new policies such as the amendment in the housing redevelopment rules are being implemented in order to ease the process of redevelopment and land recycling. He also stated that a new policy in order to open up land bank for affordable housing was being developed and would be announced soon to ease the constraint of land availability for private developers. In small municipalities, focus was on implementation of BLC (Beneficiary Led Construction) vertical to enable beneficiaries to construct their own housing. Expansion

of CLSS scheme to include all sectors up to MIG has also been done to enable greater coverage of the scheme.

He concluded by stating that the objective of the workshop was to invite the various stakeholders to provide inputs and suggestions in order to help the government provide a smoother policy framework to implement affordable housing. He emphasized that the role of the private developers in development of affordable housing could be one of the keys to achieving the goal of housing for all and that the government would attempt to create an easier environment for them to develop affordable housing. He also stated that the private sector could help in bringing in new technologies and that a cooperative spirit was essential to meet the targets of PMAY. He announced that a special session on Housing and Planning would be incorporated as a part of Vibrant Gujarat to take forward this cooperation for development of affordable housing.



The keynote speech was delivered by the Director, NIUA, Mr. Jagan Shah, who began by highlighting that PMAY was not just about meeting the targets that the government has set for achieving number of houses built, but about providing housing for all, meaning that at the end of the mission, all families should have a house that is not inhospitable to live in. The house is no longer just a place to live or an asset, it is slowly getting more and more integrated with the livelihoods of people that are living in it, particularly the informal sector. Housing is increasingly being seen as infrastructure in an urban context, but Mr. Shah stressed that housing is not just a product in the form of a bungalow typology but more and more in the form of apartments and other types of housing typologies. Land value and availability always dictates the way urban development takes place and housing always takes a back foot to commercial development. Better management and ease of transactions will help people move more easily across the housing spectrum.

Mr. Shah highlighted the importance of dynamic local area planning and management to strengthen ability to manage at the ward level. Development of skills for use in low cost housing built with alternative methods and materials to steel, concrete and glass also needs to be improved. He concluded with a great emphasis on innovation and the need to build technical and organizational strength in Indian cities. His final point was that the rejection of spatial standards by so called beneficiaries due to the lack of properly designed space is an extremely high cost of failure for the government. He emphasized that we must come together as a nation to decide what should be the spatial standards for Indians in Indian Cities and try to achieve these standards.

Session One

The first Session was chaired by Mihir Bhatt. The first session included presentations by representatives of Government of Gujarat, AMC, SMC and AUDA.

State Level Update on PMAY - Affordable Housing Mission, Government of Gujarat



The state level update on progress of PMAY was given by Bhavin Patel of Affordable Housing Mission. He gave an overview of the previous state and centrally sponsored housing schemes in Gujarat. He then moved to a detailed description of PMAY, describing each of the 4 verticals as well as the implementation mechanism and selection criteria for each vertical.

He then shared the results of the state level demand survey conducted detailing the overall demand as well as estimated demand among each vertical. Highest demand was among Affordable Housing in Partnership (AHP) Vertical, which was approx. 3,42,438 Houses. He then shared success stories and achievements of the state under PMAY so far, highlighting AHP projects in Surat, ISSR projects in Ahmedabad. One of the important points that he made was that demand for BLC (Beneficiary Led Construction) vertical was seen to be lower in larger cities. He ended by taking note of several of the new technologies used in PMAY so far.

City Level Update, Ahmedabad – AMC



City level update on PMAY for Ahmedabad was given by AMC representatives, who began by sharing the demand survey results from Ahmedabad. He stated that demand survey was conducted by GIDR and surveyors and municipal officials were trained on how to interact with the public by field workers of MHT. He stated that various stakeholder consultations had been held in order to engage with the communities during planning of projects.

He then shared vertical wise progress of PMAY, stating that until now 33,134 houses had been sanctioned and 2,881 houses had been completed. He stated that monolithic concrete construction was being used to construct houses under IISR and AHP verticals. He described the steps that had been taken to ensure transparency and accountability including e-tendering, Committees for tender scrutiny, housing and improvement and slum rehabilitation overseen by municipal board and standing committee of AMC.

He ended by highlighting the need to develop a robust policy for slums on private land, stating that 80,873 slum households were living on private land, which was 61.36% of total slum households.

AUDA



Representative from AUDA began by giving a brief overview of AUDA housing schemes. He highlighted that T.P Scheme was the major delivery mechanism for delivering affordable housing by AUDA, and that 5% of the total land under the T.P scheme is reserved for Development of EWS, and schemes were applicable for the families of income not exceeding Rs. 3,00,000 per annum. He discussed few of other criteria for selecting beneficiaries.

The main purpose of T.P scheme is to lay out or relaying out of land, new streets or roads, bridges and underpasses as well as reservation of land for roads, open spaces, gardens, recreation grounds, schools, markets, green-belts, dairies, transport facilities, public purposes of all kinds. The T.P scheme also provides for infrastructure such as laying of water supply, drainage and lighting, preservation of buildings of historical or national interest or natural beauty, and religious structures.

AUDA representatives gave the update on the number of houses built under different categories such as MIG, LIG and EWS. He concluded by highlighting the Innovations in making affordable housing maintenance free through the use of innovative technologies and partnerships such as solar power for powering common areas and water recycling.

Panel Discussion – 1

The Second part of session one included presentations by Private sector and NGO sector. It was opened by Mr. Chitrak Shah of GIHED, who discussed redevelopment options and alternatives for private developers.

Land Recycling, Redevelopment – Mr. Chitrak Shah, GIHED



Mr. Chitrak Shah of GIHED gave an overview of land recycling through redevelopment of existing societies. The main criteria for entering into redevelopment scheme is that a society must be older than 25 years, and have consumed at least half of the permitted FSI. The main benefits of entering redevelopment are that families can have additional space, Modern Designs and better amenities than existing structures as well as higher resale values. He informed that developers generally offer occupants 30 to 40 % more space than their houses have right now, as well as paying rental of the houses during redevelopment period. The main issues being faced in this process were that approval of all members was required. Bylaws were also not clear on the finer details of redevelopment in plots and greater FSI is needed to be able to implement redevelopment projects more easily.

Scaling Up PMAY – Bijal Bhatt, MHT



Bijal Bhatt, (Executive Director of Mahila Housing Trust (MHT)) began by introducing the audience to the organization's work and involvement with PMAY. MHT 's work with PMAY involves conducting demand surveys, being member of slum rehabilitation committee Ahmedabad for PPP, Formulating RWAs (Resident Welfare Associations) for affordable housing projects and social audits of 9 cities for PMAY. The city of Ahmedabad saw 3,500 houses getting constructed under The Slum Rehabilitation and Redevelopment Policy (2010) between 2010 and 2013 but since then only 600 households have been completed.

She highlighted that several of the city corporations face litigations from slum residents based on eligibility. Few of the corporations are trying to earn a premium from the process of application of PMAY and several slum areas with significant number of houses with better living conditions are not in agreement to join in the project. However the process of slum rehabilitation is continually delayed as small shops/livelihood activities have not been a part of the policy and have been kept out of planning and design of rehabilitation and housing projects.

There is pressing need to manage the time gaps, draws, allocations and to develop mechanisms for re-allotment on unoccupied units. She also suggested that RWAs should be constituted of minimum 50% women.

Focusing on Beneficiary led construction, she stated that 5,000 households have applied for BLC scheme in Ahmedabad but none of the applications have been able to clear the AMC

approval process. She urged that de facto tenures should be considered for BLC as well as legal titles. The condition of maximum 30 Sq. Mts is also an obstacle to potential beneficiaries who want to use the subsidy as a value addition to the existing house rather than producing standard 30 sq. Mts. units.

Streamlining between BLC and other land titling programs such as Validation of Ownership in areas falling under the Urban Land Ceiling Act (ULCA) was also highlighted as a potential avenue for BLC vertical.

Experiences with PMAY– Venugopal Agrawal, Saath



Venugopal Agrawal, Program Manager for Saath Charitable Trust, described the processes that has been undertaken at Saath Charitable Trust in order to work on affordable housing. A community based process of engagement involves building trust with the community through spreading awareness in the interest of the community. He related the experiences of working with 2 PMAY verticals – CLSS and BLC.

In Ahmedabad, affordable housing developments by the private sector are concentrated towards the east side of the city (affordable housing zone) due to lower land prices and incentives offered under Affordable Housing Zones. However in a recent demand survey of 785 respondents, 663 willing to purchase a house and that their purchasing capacity was in line with average price of a 1BHK apartment across 20 affordable housing schemes in eastern part of the city, but average distance that they are willing to move was 2.43 km. 43% of the respondents did not agree to move to these units because of the long distance between the existing location of the slum dwellers and the affordable housing sites. Therefore, rethinking the affordable housing zones in smaller clusters spread out through the city is necessary.

Under BLC vertical, Saath has been actively working in Varanasi, where the speaker highlighted that application process, approval and disbursement of funds was a faster process than Ahmedabad. A high energy and enthusiasm is present for the BLC vertical but bureaucratic roadblocks in approval of applications despite clear land title being held is one of the main stumbling blocks. The speaker ended by highlighting that a robust system for feeding information back to policy planners during the course of the implementation of the project needs to be set up to be able to fast track changes and keep the policy flexible and adaptable.

Working Session – 2

Post Lunch session was chaired by Prof. Utpal Sharma, NIRMA University and opened by keynote presentation by Mr. Pavan Bakeri of Bakeri group, where he presented on the market responses and challenges in the affordable housing sector.

Developer Responses to Affordable Housing – Mr. Pavan Bakeri, Saath



Pavan Bakeri began by highlighting that in India, the cost of an affordable house was 6-10 times the median annual income of families, whereas in developed countries, the cost was much lower, i.e. 2-6 times that of median annual income. This indicates that formal housing is by default more expensive in India compared to developed countries. This is compounded by the fact that housing loans in India are at a much greater interest rate, i.e. 5-7 % after PMAY subsidies, which is still higher than the 3-5 % housing interest loans in developed countries. Another factor that adds to the unaffordability of a loan is that loan tenure is usually 15-20 years rather than 30 years in developed economies.

One of the key issues limiting the market response to affordability in housing is the addition of stamp duties and registration fees, which adds 6% directly to the cost of the house for the home buyer and same fees and duties are to be paid by the developer without any GST input credits, which is a major disincentive to transact.

Another important consideration is the value of the land that is being used for the affordable housing. Land price comprises 50% of an affordable housing project in India, which needs to be lower than 20% from the point of view of a private real estate developer to appeal to them as a viable commercial operation, also ensuring lower costs for the buyer. Land prices are lower in areas that have lesser connectivity and infrastructure than inner areas of the city, and

therefore the appeal of affordable projects, even if they are taken up, reduces for both the developer and the buyer.

Mr. Bakeri stated that several urgent changes were required in order to incentivize the development of affordable housing by private sector, few of which are as follows:

- Zoning changes, TP and land revenue code changes
 - Significant land within municipal limits are still zoned as agricultural. This should be zoned as residential.
 - Deduction of 40% under TP Scheme could be reduced for affordable housing category.
 - Speedy resolution to revenue issues and automatic conversions to NA once land is zoned by TP department.
 - Removal of the need to change NA status from commercial to residential and vice versa.
- Speedy, transparent and single window approvals
 - Use of technology in the approval process.
 - Single window clearance for plan approvals, environmental clearance, mining permits.
- Land Availability
 - Improved urban transport and infrastructure can make more peripheral lands suitable for affordable housing.
 - Speedy resolution of litigations on lands of closed textile mills and other closed industrial units.

Town Planning Schemes, a Critical View – Darshini Mahadevia, CUE



Prof Darshini Mahadevia of CEPT University presented a critical review of TP Scheme implementation process. TP Schemes are the main mode of implementing Urban and Local plans in Gujarat, and she began with an overview of the process of implementing a TP Scheme. The overall process for implementation can be as long as 19 months for draft stage, 20 months for preliminary stage and 4 months for finalization and sanction of TP scheme, meaning that sanction of TP scheme may take as long as 33 months, which is a significant amount of time.

As of 2013, only 7 TP schemes had been finally sanctioned and 658 TP schemes were at various other stages of the preparation process. She highlighted that in Ahmedabad, success of the TP schemes rests on the following factors:

- 1999 Amendments to the legislation.
- Availability of finance for SEWS housing (BSUP funds used).
- Negotiations with the land owners – Example, Sardar Patel Ring Road.
- Accommodating pre-existing developments (e.g. Danilimda TPSs, 38/1 & 38/2).

She also highlighted the main limitations in implementation of the TP schemes such as

- Inability to obtain lands for public purposes in informal settlements.
- Amenities not developed on reserved plots – finance comes from municipal budgets or from private sector (if private sector provides, e.g. education institutes, health facilities, etc.).
- Centralized decision-making.
- Lack of broad participation.
- Farmers in green-field site are protesting and have approached the courts.

PMAY in Modasa Nagarpalika – Pranav Parekh, Modasa Municipality



Representative from Modasa Nagarpalika shared the experience with PMAY from the perspective of being a small town. 2 verticals i.e. CLSS and BLC were mainly applicable in Modasa, as there were no slums which could be entered into ISSR and demand for AHP was also low. 300 Households were identified in the city who could enter into BLC vertical for construction of their own house and therefore the Municipality made a conscious decision to concentrate effort on the BLC vertical.

The first step taken by the municipality was to publicize the scheme to ensure that eligible beneficiaries were aware about the scheme. This was done through putting up hoardings and leaflet distribution. Stakeholder meetings and community meetings were also held in the municipality to make the potential beneficiaries aware about the scheme. Beneficiaries were called individually to the municipality office to help them fill up application forms and prepare the documents for applying under the scheme.

Private consultants were hired to help provide the beneficiaries with construction guidance as well as assistance with applications. These consultants worked in close coordination with the Nagarpalika officials. Video conferencing was organized between Hon'ble PM and beneficiaries of the scheme to give them confidence and motivate them for the process. Technical guidance was also provided during the progress of the construction work through the consultants hired for the process.

The participatory approach taken by the Municipality was the key reason behind the successful implementation of BLC vertical in Modasa. Being a small town also made it easier for officials and consultants to manage and monitor the progress of the work. Fewer development control regulations also enabled work to progress faster and applications to be processed and granted more quickly, in contrast with larger municipal corporations where conforming with DCR regulations is difficult in small and tight plots.

CLSS Scheme and NHB Financing Activities – National Housing Bank



Representatives from the national housing bank presented an overview of CLSS scheme and the financing activities of the NHB. They gave a background of NHB which was setup by an Act of Parliament in 1987 to address the needs of housing finance to serve as apex financial institution for housing. NHB is a wholly owned subsidiary of Reserve Bank of India and it commenced its operations in 1988 looking at 3 major functions: Promotion, Regulation and Financing. The role of NHB includes coordination with the Governments (central/State) to develop and implement sustainable housing policies, New Product Development, Promotion of Companies through equity participation for new products, Research in Housing & Habitat Development related areas, Capacity building through training and outreach, Promoting related Institutions – Mortgage Guarantee Companies, Secondary Mortgage Institutions and Contribution to public policy formulation for Habitat Sector.

The speaker described the institutional framework governing the CLSS scheme, which is as follows:

- Primary Lending Institution – SCB, HFC, RRB, State Co-op. Bank, Urban Co-op, SFB, NBFC MFI
- State Level Nodal Agencies – Nodal Agency designated by the State Governments for implementing the Mission.
- Central Nodal Agencies – National Housing Bank, and Housing and Urban Development Corporation Ltd.
- Implementing Ministry – Ministry of Housing and Urban Affairs, Government of India

For implementation of the vertical, NHB conducted extensive outreach activities with the banks as they were the key implementing partner for this scheme. As a result, as of July 2018, subsidy had been disbursed for 68,523 HHs across various types Primary lending Institutions.

NHB representative also described the Refinance and Project Finance activities being undertaken such as setting up of Rural Housing Fund and Urban Housing Fund, which have a cumulative fund of more than Rs 40,000 Cr. Under the 2018-2019 Budget, an Affordable Housing fund was also established in National Housing Bank in order to focus on the thrust towards affordability on housing. Refinance is offered by NHB to PLIs (Primary Lending Institutions) at a rate of 4.93 per annum for a maximum tenure of 7 years under

- ☐ Affordable Housing Fund
- ☐ Regular Refinance Scheme
- ☐ Special Refinance Scheme for Flood Affected Areas of Jammu & Kashmir
- ☐ Special Urban Housing Refinance Scheme for Low Income Households

Experiments with Rental Housing – Gujarat Housing Board



Gujarat Housing Board had initiated an experiment with providing public sector rental housing. Under this experiment a demand survey was done through pamphlet distribution and publicity of proposed scheme. Under this scheme, an initial deposit amount of Rs 500 for EWS to Rs 5,000 for HIG was considered. Income verification for category wise allotment was done through verification of income related documents. A computerized system was used to conduct a draw for the finalization of the beneficiaries for the selection under this scheme. 10% of the value of unit was taken from the beneficiaries, 20% for general categories and 40% from defence personnel and after this the final EMI was established as per tenures of 10, 13 and 15 years respectively.

IN 2003, the GHB made a few changes in the deposit scheme such as reducing the deposit amount for EWS category and collection of various share of amounts after starting the construction of the houses. Under this scheme, 1,76,811 houses were provided to the beneficiaries. A 2% penalty was applied to the beneficiaries if they were missing the EMI payments. First 4 penalties were foregone by the GHB as a warning to the beneficiaries who were missing EMI payments.

However as of 03/2017 total 766.95 Cr EMI is still pending from 68,497 beneficiaries as these EMIs have not been paid. Due to the non-recovery of these funds, the rental housing scheme has become a financial crisis for the GHB. As per the MMGY (Mukhiya Mantri GRUH Yojana), 2013, self-finance system was considered with the following deposit amounts for various income categories:

- EWS – Rs 7,500
- LIG-1 – 15,000
- LIG-2 – 20,000

- ☐ MIG 1 – 30,000
- ☐ MIG 2 – 40,000
- ☐ HIG – 50,000

At the time of agreement for sale, 20% of the total price of house needs to be paid for being provided the possession of the house after selection of beneficiaries. Remaining 80% may be paid as per the decision made by the GHB. However, as per the RERA act, more than 10% deposit cannot be taken, hence 5% deposit amount was finalized.

Panel Discussion – 2

Final Session was chaired by Prof. Darshini Mahadevia, CEPT University.

In Situ Slum Rehabilitation in Ahmedabad – AMC

AMC representatives shared the progress of AMC projects that were taken up under the ISSR (In-Situ Slum Rehabilitation) Policy – 2013. AMC had carried out Slum Survey during year 2010-11, total slums identified in slum Survey was 691. Out of these, 183 slums were on Govt. and ULB land which was 35.21 % Of Total Slums. The geographical spread of the slums was throughout the AMC area, and 73 slum clusters out of 183 on public lands were taken up for ISSR under the ISSR policy – 2013.

The ISSR policy was to be implemented in 3 phases. These 3 phases were combined with PMAY upon the launch of the scheme in 2015. Under the ISSR vertical, total of 32,175 Households have been sanctioned under ISSR policy and 28,708 under PMAY ISSR vertical. AMC representatives then shared few of the successful cases of ISSR as well as the stories and impact on the life of several of the beneficiaries of the scheme.

Linkages between Accessibility and Affordability – Dr. Rutul Joshi, CEPT University



Dr. Rutul Joshi of CEPT University discussed the linkages between the location of affordable housing and its relationship with easy access to public transport. He began by highlighting that the main difference between location of self-determined housing and forced relocation and rehabilitation is the self-determined locations are chosen by the people on the basis of their affordability and one of the key consideration is to maintain as close a distance as possible to their workplaces.

In the EWS income group, 47% of trips are made on foot, while 46% in the LIG group are made on two-wheelers. 94% of Public Transit users were are EWS or LIG. This disparity can also be seen in trip lengths - overall average trip length is approx. 5.1 km, while average trip length by public transport was 8.7 km and by 4-wheelers was 11.6 km. The difference between the cost of these average trips is also high, because cost of the average public transport trip was Rs 19 against Rs 73 for an average trip by a 4 wheeler.

Joshi then compared a map of the public transport networks of Ahmedabad with the map of the affordable housing zone, and it can be seen that the affordable housing zone is not serviced by any of the main public transport networks of the city i.e. BRTS and Metro. He emphasized that this is not only a local problem, as affordable housing stock in major cities across the country are at a minimum distance of 35 KM from city center and in some cases are as far as 110 km. Land prices and consequently house prices vary greatly as distance from public transport nodes increases, and in major cities, even housing that is 80 – 90 km away from the city center can cost as much as 18 – 20 Lakh Rs, which is unaffordable for a large section of the population.

Whereas current housing policies incentivize peripheral and inaccessible housing, TOD zones are the best places to locate affordable housing because the users of mass transit networks are the main group which requires affordable housing.

Rental Housing: Its role in housing provision to the affordable housing segment clients
– and how to provide it – Dr. Renu Desai, CEPT University



Dr. Renu Desai of CEPT University presented on informal rental housing and the importance of its role in providing affordable housing stock for the city. As per a 2015 study by IHS, share of urban rental housing according to the census of India has decreased between 1981 and 2011. However, NSS surveys show that between 1991 and 2009, the share of Urban Rental Housing has remained more or less constant. As per census 2011, the share of rental housing in urban areas of Gujarat is 23%, compared to 28% in Maharashtra and Even higher in states like Tamil Nadu and Karnataka. An important relationship can be seen between share of rental housing in cities and workforce participation rate.

Rental Housing is provided by informal, small scale providers in urban areas of Gujarat and is a completely unregulated sector, which often results in inadequate housing conditions. A survey conducted across 14 labour nakas in Ahmedabad covering 108 workers living in mostly informal rental housing =showed that majority of them shared basic services such as water and sanitation. 16% of the workers also reported using toilets outside their rental cluster, revealing that sanitation provision by landlords is either lacking or inadequate. The survey also revealed that very few rooms are available in the city for less than 1,000 Rs per month and that rental rooms that cost 1,000 Rs to 1,500 Rs are not available in the central areas of the city and are of very poor quality. Therefore for families that cannot even afford to pay Rs 1,000 as rent, squatting remains the only alternative. But access to land for squatting is also becoming more difficult, resulting in living in the open on footpaths and roadsides, or even renting a spot on land without any shelter for Rs.600-900.

In the context of PMAY-Urban, the scheme focuses solely on Home-Ownership and does not focus on rental housing. This is partly because the program ignores the urban housing needs for new migrants and circular migrants. The PMAY also continues the problematic government

view that sees informal landlordism & tenancy as illegitimate and therefore the In-Situ Slum Redevelopment vertical of PMAY neglects the tenants who live in the slums, displacing them and marginalizing this group of the urban poor even further. Several attempts have been by the government to address rental housing such as the Draft National Urban Rental Housing Policy, 2015. However, this policy needs to be finalized and translated into a program. Important considerations such as organizing land for new rental housing, who will regulate the rental sector and how, as well as the key actors who will build, finance, and maintain rental housing need to be dealt with in innovative manner.

Highlights and Points of Action

Theme One - Land

1. The availability of Land was immediately raised from the get-go of the conference as one of the most important hurdles that needs to be overcome for achieving affordable housing. One of the first statements by Mr. Kirtee Shah as well as Secretary (Housing) was that land is a challenge that must be dealt with.
2. While the Secretary assured that the government was working on a policy in order to open up land banks for affordable housing by private developers, he was unable to share the details of the same. This is an important consideration and details of the policy are awaited.
3. Availability of land was not the only land related topic that was discussed in the meeting. Mr. Pawan Bakeri pointed out following 4 important land related issues :
 - a. Agricultural land within municipal limits need to be zoned as residential
 - b. Deduction of 40% under TP Scheme could be reduced for affordable housing category
 - c. Speedy resolution to revenue issues and automatic conversions to NA once land is zoned by TP department
 - d. Removal of the need to change NA status from commercial to residential and vice versa
4. Need for an ISSR or ISSR equivalent policy for private lands as well as a framework for speedy resolution of land disputes between private owners, occupiers and government in order to enable environmental improvement or rehabilitation of the slums on private land was highlighted by various speakers including ULB representatives.
5. The introduction of liquidity in property markets through the removal of need for paying stamp duty and registration fees can lead to a decrease in the price of a property by 6%. This is a major source of encouragement for people pursuing informal modes of sale in order to reduce costs.
6. It was proposed that tax incentives may be provided to builders on not just profits on affordable housing projects but on their total profits in order to incentivize them to cross subsidize affordable housing projects with their other projects.

Theme Two - Design of the scheme - PMAY (Urban)

1. Several speakers pointed out areas where design of the scheme could be improved.
2. The need for aligning land titling programs such as ULC land Validation with BLC vertical of PMAY was highlighted by representatives of Saath and MHT.
 - a. It was repeatedly mentioned by Government officials that demand for BLC vertical was low in larger municipal corporations. However, civil society organizations had noted that the inability of municipal corporations to process the applications due to the need to conform to large number of bye-laws and GDCR rules was a major hurdle in allowing eligible beneficiaries to access this housing.
 - b. In order to achieve better coverage of BLC scheme in larger cities, it is essential to develop a way to ease approval process by municipal corporations for eligible beneficiaries. Qualitative and case based approval process for BLC vertical in larger cities needs to be developed to circumvent constraints of bye-laws and GDCR regulations.
3. The focus of the scheme as of now is completely on home-ownership. The potential for 3 additional areas of focus essential for “Housing for All” were raised by several of the speakers during the conference –
 - a. Rental Housing – The finalization and Implementation of the Draft National Urban Rental Housing Policy, 2015 in the form of a structured program.
 - i. Recognizing and making use of existing informal sector rental housing providers can help relieve the burden of providing rental housing on government.
 - ii. Development of workable models of building and managing rental housing so that this does not become the sole responsibility of the government.
 - iii. Recognition of the fact that informal rental housing may be present in slums which are being undertaken for in-situ rehabilitation and provision for such tenants in the designed rehabilitation schemes.
 - b. In Situ Slum Improvement – revisiting In-Situ Slum Improvement with land titling programs as an alternative for few of the slums where ISSR is not tenable and other circumstances affect the level of success that relocation can achieve.
 - i. The Urban Land Ceiling (Regularization and Validation) Act, 2016 has been moderately successful in that as of June 2018, approx. 66% of households under the Urban Land Ceiling areas had applied for regularization and of these 50% of parcels had been regularized. The main indication that this program gave was people in low income neighborhoods are willing to pay for regularizing the title of the land that they occupy.

- ii. Experience of the Slum Networking Program in Ahmedabad where the residents of slums also paid a share of the cost of infrastructure is indicative that complete cost of providing housing does not need to be borne by government.
- c. Temporary Housing for Migrant Labour in Construction and Industrial sites
 - i. Need to develop models for temporary housing at construction sites and industrial sites with high degree of spatial constraints was highlighted.
 - ii. Need to recognize provision of temporary labour housing as an essential component of urban housing and therefore to be included under the ambit of urban housing schemes such as PMAY as well as Urban Planning process of the city. The labour department can become an important stakeholder in the process for achieving “Housing for All.”
- 4. SMC representatives had requested revision of cut-off dates for ISSR applicants from 2010 to 2017.
- 5. Under BLC housing, only concrete structures are allowed to be built using the funds given by the government. This severely limits the options that any beneficiary may consider for using in their house such as composite materials or dry construction. Since the BLC grant amount does not meet the 100% of the cost of the new house, the beneficiary is forced to use RCC construction which is time consuming, environmentally ineffective and expensive. Alternate construction methods need to be permitted for use under the BLC vertical as well.
- 6. It was argued by several speakers that the categorization of beneficiaries for housing into fixed categories such as LIG, EWS, and MIG is a limiting factor in the sense, it tells a beneficiary that they are not entitled to any more space than what is designed as per the program. These spatial standards are very rigid and do not offer a beneficiary any flexibility to add or to improve upon them, at the same time limiting the beneficiary from engaging in transactions with the property that is given to them. While the design competition organized by INHAF will go some way into exploring options for improving the liveability of these small houses, a broader review of the spatial standards for affordable housing is required.
- 7. The secretary (Housing) had stated that design options with incremental possibilities in vertical configurations should be explored and prepared for a pilot project.

Theme Three - Supporting Services for Housing

1. It was established during the presentation by Dr. Rutul Joshi that good mobility was essential to locating affordable housing in order to ensure that high travel costs do not have to be borne by people who are getting relocated. Survey conducted by Saath also indicates that people are unwilling to move to the presently planned affordable housing zone along SP ring road due to high distance between their existing location and destination. Reservation for public lands along major transport networks for use for affordable housing can be considered rather than use of such lands for commercial or other projects.
2. Affordable housing needs to be taken up as an essential part of local area planning. Reservation of land under TP scheme is not enough to ensure that affordable housing is provided.
3. Pre and Post implementation support is essential in order to achieve successful rehabilitation projects through
 - a. Including local livelihood sources as an important part of rehabilitation
 - b. Several ULB representatives had noted that there is a resistance among people to change from living on ground to living in apartments. Therefore there is need for providing continuous support to the community to help them adapt to the change of lifestyle from living on the ground to living in apartments.
 - c. Reducing costs of maintenance and other common services in apartment configurations is essential and AUDA has taken important steps towards ensuring that minimum costs are incurred on the residents after rehabilitation. These efforts need to be up-scaled and made mandatory for PMAY projects.

Environmental Impacts

1. The recent IPCC report stated in no uncertain terms that the world faces dire consequences if the effects of climate change are not limited to an increase of 1.5 degrees and that we have barely 12 years left to act on this matter. The construction of the revised estimate of 10 million households is going to have a major impact on carbon emissions if traditional RCC structures are used to build all of these units. Few steps have been taken by AUDA to reduce the environmental impact of the maintenance of housing being built as stated above and these steps need to be expanded and combined with other measures to reduce the environmental impact of construction of these houses as much as possible.

Annexure 1 – Conference Schedule

09:00 - 10:00		Registration & Informal Introductions	
10:00 - 11:00	I N A U G U R A L S E S S I O N		
	10:00 - 10:10	Introduction of the Conference	Kirtee Shah
	10:10 - 10:30	Reaching Affordable Housing to All: Government Perspective & Plans	Secretary, Secretary Housing, (GoG)
	10:30 - 10:55	Key Note Presentation 1: PMAY, Affordable Housing & Urban Housing challenge in India	Shri Jagan Shah, Director, National Institute of Urban Affairs, New Delhi
	10:55 - 11:00	Thanks	
11:00 - 11:20		Tea/Coffee Break	
11:20 - 13:30	W O R K I N G S E S S I O N - 1		
	11:20 - 11:30	Overall Progress in Gujarat under PMAY	Bhavin Patel, Affordable Housing Mission, GoG
	11:30 - 11:40	PMAY in Ahmedabad: Progress, Perspectives, and Challenges in Ahmedabad	Activity In- charge, AMC
	11:40 - 11:50	PMAY in Surat: Progress, Challenges, and Learning in Surat	Activity In- charge, SMC
	11:50 - 12:00	PMAY in Rajkot: Progress, Challenges, and Learning in Rajkot	Activity In- charge, RMC
	12:00- 12:10	Discussion: Q/A	
	Panel Discussion 1		
12:10- 13:30	Issues in PPP experienced by Private Sector	Anand Patel, Nila Infrastructure	
	Land recycling as a way to access land in the different part of the city for new projects: Is the consent clause the main obstacle?	Chitrak Shah, Vice President, GIHED	
	Social Audit of PMAY Projects	Bijal Bhatt, Mahila Housing Trust	
	Private Sector/NGO Partnership in Community Sensitive Housing: Case studies	Niraj Jani SAATH and DBS	
Open Discussion			
13:30 - 14:15		Lunch	

WORKING SESSION - 2

14:15 - 15:45

14:15- 14:30	Key note presentation 2 : Why has the market response to the Affordable Housing segment not been as robust as it should be? What needs to improve, change?	Pavan Bakeri, Bakeri Group
14:30- 14:40	Town Planning : Gujarat Model and Delivery of Land for Gujarat cities : Is it delivering land at affordable cost? A critical view at TPS and Land Pooling System	Darshini Mahadevia, Centre for Urban Equity
14:40- 14:50	Experiences in Rental Housing by Gujarat Housing Board	Chief Engineer, Gujarat Housing Board
14:50- 15:00	PMAY Progress in Modasa (Gujarat)	Representative from Modasa Nagarpalika
15:00- 15:10	CLSS Scheme, Gap funding and procedure of loan disbursement	Regional Chief, NHB
15:10- 15:40	Open Discussion : Q/A	

15:40 - 16:00

Tea/Coffee Break

CONCLUDING SESSION

Panel Discussion 2

16:00 - 18:30

16:00 - 17:30	Success stories/ Case Studies of In-Situ Slum Rehabilitation Projects under PMAY	Representatives from RMC/AMC
	Public Transport and Affordable Housing in Ahmedabad : How are AMTS, BRTS and Metro placed to work in tandem meeting the affordable housing program in Ahmedabad?	Rutul Joshi, CEPT University
	Delivery of Housing Subsidy under PMAY/HFA : How is it working?	Ashish Sutaria, GRUH Finance
	Rental housing : Its role in housing provision to the affordable housing segment clients and what is needed to be done for promotion?	Renu Desai, Centre for Urban Equity
17:30 - 18:30	Lessons, Follow-up and Conclusion	Panel of Co-organizers

Annexure 2 – Speakers’ Profiles

Kirtee Shah, President, Habitat Forum INHAF

(Introduction to the Round Table Conference)

Founder Director of Ahmedabad Study Action Group (ASAG), an NGO, he leads for the past 45 years, Kirtee Shah is founder president of INHAF and Chairman of KSA Design Planning Services Pvt Ltd., a firm of practicing architects. As a member of the Prime Minister appointed National Commission on Urbanization (NCU) in the mid 80's, he chaired a Working Group on Urban Poverty; was on Board of Directors of HUDCO; and has consulted with UN agencies, the World Bank, Cities Development Initiatives for Asia (CDIA), etc. Advisor to the Government of India's 50,000 houses project for the war victims in Sri Lanka, he chaired the Committee for Rejuvenation and Strengthening of the Building Centers Network, set up by HUDCO. President of Habitat International Coalition (HIC), actively engaged with the institutional development activities of City Net and Asian Coalition for Housing Rights (ACHR) for the past two decades, he is one of the founders of the Ashoka Innovator for the Public, which now has presence in more than 80 countries of the world.

Jagan Shah, Director, National Institute of Urban Affairs, New Delhi

(Key Note Presentation 1: PMAY, Affordable Housing and Urban Housing Challenge in India)

Prof. Jagan Shah has 20 years of professional work experience in various aspects of urban development in India. He is currently the Director of National Institute of Urban Affairs (NIUA). He has previously served as the Director of Sushant School of Architecture, Gurgaon, and has taught at the School of Planning and Architecture from 1998 - 2006. From 2007 - 2010, Shah was the Chief Executive of Urban Space Consultants, providing consultancy in policy formulation, spatial planning, heritage conservation, transportation and livelihood development.

Panel Discussion 1

Chitrak Shah, Co-Founder & Managing Director, Shivalik Groups as well as Vice President, Gujarat Institute of Housing and Estate Developers

(Land recycling as a way to access land in different parts of the city for new projects: Is the consent clause the main obstacle?)

Co-founder and Managing Director Shivalik Group, he is the Vice President of Gujarat Institute of Housing and Estate Developers' Association (GIHED). Recipient of "PropReality Real Estate Award as the Emerging Developer of the year-2017"; "Young Achievers Award" by Realty Plus, "Business Knights" award by Economic Times and many more, Chitrak Shah holds an expertise in Land acquisition- Project Feasibility- Conceptual Architectural Planning and Marketing. Five years were spent in the scorching sun for a hands-on experience on building sites. Gradually as he mastered his skills in innovation, marketing, unique concepts and policies ended up resulting in starting of "SHIVALIK" in 2001, which turned into a brand name for all the upcoming projects since then under his guidance. Progressively learning the competencies of strategic decision making, project feasibility, he initiated taking decisions & mapping the growth of Shivalik group regularly with primarily focusing on Commercial Projects. Having the foresight assisted him to plan the real estate future. He focused more on developing unique designs in architecture with which Shivalik is now acknowledged. Shivalik High Street was one such building designed to perfection in 2009.

Bijal Brahmbhatt, Director, Mahila Housing Trust

(Social Audit of PMAY Projects)

Ms. Bijal Brahmbhatt is currently the Director of Mahila Housing SEWA Trust (MHT). She is a civil engineer by training and is a recognized expert in habitat improvement, community development and housing finance. She oversees the MHT's operations at the national level. She has proven experience in conceptualizing planning, managing and providing support for slum up gradation programs across India. Her professional experience has focused on a range of poverty alleviation issues, particularly with women, entrepreneurship, slum up gradation, Water and Sanitation, Housing and Urban planning, housing finance, housing technology and renewable energy.

Venugopal Agarwal, Saath Charitable Trust

(Private Sector / NGO Partnership in Community Sensitive Housing: Case studies)

Saath Charitable Trust founded in 1989 is based in Ahmedabad. Saath has been closely working with the deprived communities and empowering the socially marginalized by providing them livelihood services, and imparting skills leading to employment, health and

education facilities. It focuses on livelihood services, child rights, human rights, young girls' education, skill development and other community services. We have Mr. Venugopal Agarwal from this prestigious trust today.

Working Session 2

Utpal Sharma, Director, Institute of Architecture and Planning, Nirma University (IAPNU)

(Moderator for the Session)

Prof. Utpal Sharma, Director at Institute of Architecture and Planning, Nirma University, Ahmedabad, is an academician and an eminent professional in the fields of Urban & Regional Planning and Architecture. He is an Architect and Urban Planner with 30 years of experience in the field of Architecture, Urban Planning, Urban Design and Housing. He was also a Senior Associate with Vastu-Shilpa Foundation for Studies and Research in Environmental Design, Ahmedabad, India. Prof. Sharma has worked extensively throughout the country and has undertaken several prestigious urban projects that involve Preparation of Master Plans, Land use Plans, Zonal Plans and formulation of Vision statements and Urban design guidelines for towns and cities. His profound understanding of the urban scenario shall provide valuable inputs to the study in terms of assessing the future growth and articulating the spatial plan. Prof. Sharma has received many prestigious awards including the Prime Minister's Award for Excellence in Urban Planning and Design. He has numerous lectures and papers on Urban Planning to his credit that has been presented in several workshops all over the world. He has god working knowledge of GIS and other software's necessary for carrying out in depth planning analysis and research.

Pavan Bakeri, Managing Director, Bakeri Group

(Key note presentation 2: Why has the market response to the Affordable Housing segment not been as robust as it should be? What needs to improve, change?)

Managing Director of the prestigious Bakeri Group, Mr. Pavan Bakeri has been industriously working in the Construction field for over 2 decades. A firm believer in the use of technology to social problems, he has invested and mentored projects aimed at exploring alternative energy and technology enhancement. He is also a founding member of Ideal Choice Homes, a company engaged in the design and development of precast concrete solutions for mass housing in emerging markets.

Darshini Mahadevia, Director, Centre for Urban Equity, CEPT University

(Town Planning: Gujarat Model and Delivery of Land for Gujarat cities: Is it delivering land at affordable cost? A critical view at TPS and Land Pooling System)

Director, Centre for Urban Equity since May 2016, and founder coordinator of this Centre from 2008 to 2013. Dean Faculty of Planning from Dec 2012 to April 2016. Also continuing as Professor, Faculty of Planning. She is a global expert on equitable urban development and has expertise to assess equity issues in housing, transport, water & sanitation, municipal finance and climate change resilience and mitigation in the Indian urban context. Has led or participated in more than 40 research projects with funding from Ministries of the Government of India, UN agencies and international funding organizations. She has published over 20 books and booklets and more than 90 journal and book articles besides working papers and newspaper articles.

Rutul Joshi, Associate Professor, Faculty of Planning, CEPT University

(Public Transport and Affordable Housing in Ahmedabad: How are AMTS, BRTS and Metro placed to work in tandem meeting the affordable housing program in Ahmedabad?)

Dr. Rutul Joshi is an Associate Professor at Faculty of Planning and the Head of Doctoral Office for CEPT University. Rutul is associated with academics and research activities for more than 15 years now. He teaches core urban planning components like land use and transport planning along with urban history. Rutul is also a 'sustainable mobility' enthusiast and aspires to build advocacy campaigns around safer streets design and mobility options for Indian cities. He occasionally writes op-ed columns in the newspapers and is part of many public advocacy groups related to civic and environmental issues.

Ashish Sutaria, Senior Manager (Operations), GRUH Finance Ltd.

(Delivery of Housing Subsidy under PMAY/HfA: How is it working?)

Ashish is working with GRUH Finance for the past 13 years.

About GRUH

GRUH Finance Ltd. (GRUH) is a housing finance company (HFC), recognized by National Housing Bank with loan portfolio of Rs.15,882 crore as on June, 30, 2018. We are headquartered at Ahmedabad and have 194 retail offices pan India.

GRUH is the leading HFC under the PMAY-CLSS programme of the Central Government. Under PMAY –CLSS, and has claimed subsidy of Rs.463 Crore in respect of 20,628 cases till August, 2018. GRUH has received the award for Best Performing Primary Lending Institution

under the Credit Linked Subsidy Scheme for EWS/LIG segment at the function held at Vigyan Bhavan, New Delhi on June 23, 2017 under two categories, viz.,

Award for Best Performing Primary Lending Institution under CLSS for EWS/LIG segment

Award for Maximum Number of Loans to EWS segment under CLSS for EWS/LIG segment

Renu Desai, Project Coordinator, Centre for Urban Equity, CEPT University

(Rental housing: Its role in housing provision to the affordable housing segment clients and what is needed to be done for promotion?)

Renu Desai is a senior research fellow at the Centre for Urban Equity (CUE), CEPT University. She has a PhD in Architecture from the University of California, Berkeley. Her research over the past decade has been driven by concerns of equitable development and spans the dynamics of urban informality; land and housing tenure; eviction and resettlement of informal basti dwellers; and water and sanitation in low-income communities. She has done research on rental housing in Guwahati and over the last few years has been looking into rental housing in Ahmedabad, especially in the context of seasonal and circular migrant workers who go to the city's 70-80 kadiya nakas to obtain daily-wage work. Her research has been published extensively as journal articles and working papers.

Mihir Bhatt, Director, All India Disaster Mitigation Institute (AIDMI)

Director of the All India Disaster Mitigation Institute (AIDMI). He works on reducing risk-related action and learning. He has published widely on issues of vulnerability and disasters, and has been part of key evaluations of disaster response in Asia. He is a Senior Fellow of the Harvard Humanitarian Initiative since 2007. He advises Climate Development Knowledge Network's work on climate compatible development in nine states of India with focus on urban resilience, green finance, and renewable energy at subnational level.

Round Table Conference on Achievements and Opportunities of PMAY (U) in Gujarat

Conducted on 1st September 2018 at Ahmedabad Management Association (AMA)
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A Document on Proceedings, Highlights and Point of Action

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