

INTERNATIONAL SYMPOSIUM

reIMAGINING INCLUSIVE CITIES

PLANNING • LAND • HOUSING • INFRASTRUCTURE

15 – 16 NOVEMBER 2018



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CONCEPT NOTE

BACKGROUND AND CONTEXT

Cities constitute over half of the population of the world. In the next twenty years, this population will increase to 68 per cent¹. These projections effectively translate into an addition of 2.5 billion people in urban areas by 2050. It is also projected that Asia and Africa will be major contributors to this phenomenon. Over a million people are thus moving into cities every week. A significant portion of this increase can be linked to internal migration from rural areas to fast-growing cities, that offer prospects of well-being through diverse economic opportunities and a respite from the fragile and restricted rural livelihoods. In India too, ‘The number of migrants by place of last residence in India was 314.5 million in 2001. The figure rose to 453.6 million in 2011, showing an addition of 139 million, an average of about 14 million migrating every year’².

New entrants to the city often start off by residing in poorly serviced informal settlements with no security of tenure. Slums and cities at large have become melting pots of diverse human activity with significant environmental and humanitarian impacts. While cities offer immense opportunities for economic and socio-cultural exchange leading to fast-paced growth, limited availability

of affordable land and housing, and the concentration of people in cities have led to the extensive formation of informal settlements, including slums, with minimal basic services and amenities, making inhabitants vulnerable to disasters and limiting their opportunities for a better quality of life. This is especially true for the poorest sections living in underserved parts of the cities.

The *New Urban Agenda*³ recognises this trend and its sustainability challenges in terms of housing, infrastructure, sanitation, health, education, decent jobs, safety and natural resources, among others. It commits to “promoting national, sub-national and local housing policies that support the progressive realization of the right to adequate housing for all as a component of the right to an adequate standard of living...” with a focus on low-income and vulnerable communities.

The linkages between housing and physical infrastructure, especially safe sanitation and location of housing projects (with respect to proximity to other city functions/work places), are critical in reducing ecological footprints and improving living conditions in a city. Past experiences of relocations, forced and uninformed evictions, housing with no access to basic services and poorly planned and executed housing have had devastating results with direct implications on people’s health, breakdown in social networks, loss of identity, loss of lives and criminalisation. The common thread in all such programmes has been that housing needs have been

The common thread in all such programmes has been that housing needs have been seen in isolation with other city functions and infrastructure

¹ 2018 world urbanization prospects: 2018 revision

² Kundu A, Mohanan P C, “Internal migration in India: A very moving story” <https://blogs.economictimes.indiatimes.com/et-commentary/internal-migration-in-india-a-very-moving-story/> April 2017

³ New Urban Agenda , 2017



The symposium will also bring to the forefront the challenges of access to well serviced and accessible land for urban development and housing.

seen in isolation with other city functions and infrastructure. Housing projects have ignored issues of mobility, employment, basic services and social interactions. Addressing housing for all through effective finance mechanisms, contextualising housing design, and integrating housing and infrastructure will possibly lead to new ways of imagining an improved quality of life for citizens.

India's last accounted housing deficit in urban areas was estimated to nearly 18.7 million units (2012). More than 95 per cent of the deficit is in the urban poor segments. About 80 per cent of the total deficit is attributed to overcrowded (congested) living conditions, and another 12 per cent to obsolescence. **With the launch of the Pradhan Mantri Awas Yojana-Urban (PMAY-U) 'Housing for All' Mission, the extent of shortage has been revised to about 10 million units based on demand surveys conducted by the state governments.**

The national government has been intervening through policies and programmes to provide adequate housing for the urban poor with access to basic services. Over the past years, various programs have been launched to address this deficit, such as the Jawaharlal Nehru National Urban Renewal Mission (JnNURM), Rajiv Awas Yojana (RAY), Smart Cities Mission, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and PMAY-U. Important policy reforms have also been introduced, including revision of the National Urban Housing and Habitat Policy (NUHHP) 2007, template for preparation of State Housing Policy for Urban Areas (2017), and a new draft National Urban Rental Housing Policy (NURHP). The government has also granted 'Infrastructure Status' to affordable housing, enabling easier access to institutional credit, which has the potential to reduce real estate developers' cost of borrowing for such projects.

THE INTERNATIONAL SYMPOSIUM AND ITS THEMES

Against this backdrop, the GIZ-supported urban project, 'Sustainable Urban Development - Smart Cities' (SUD-SC),

is partnering with the Housing & Urban Development Department, Government of Tamil Nadu, in organising a two-day International Symposium. **The objective of the Symposium is to provide a platform that would bring in global knowledge and experiences to facilitate the ongoing dialogue to strengthen the existing policies related to housing and land.** Deliberations will be held on issues pertaining to urban land and its availability for the affordable and rental housing as two critical instruments.

The event will bring together national and international experts to promote knowledge-sharing across cities and states. It will showcase innovative housing policies, programmes, and initiatives implemented by various states in India, and will provide an opportunity to promote cross-learning among the state governments. It will also bring in international experts from the regions of South-East Asia, Latin America, Africa, and Europe, to present good practices and lessons learnt on augmenting land and infrastructure supply for affordable housing, urban and housing finance, new technologies for smart planning and expanding access to rental housing.

Land and Urban Development

The symposium will also bring to the forefront the challenges of access to well-serviced and accessible land for urban development and housing. Globally, cities face the challenge of affordable and accessible land for urban development. In case of Mumbai (India), it is estimated that 60 per cent of its residents live in "slums", which occupy about 6 per cent of the city's land⁴. As slums and informal settlements are cleared up for potential urban projects within the city, the poor segments are often pushed towards the periphery, which not only make housing projects unviable but often push vulnerable communities further into poverty with limited access to new employment opportunities within reach.

⁴ *Srivastava R and Echanove M, Slums is a loaded word, they are home grown neighbourhoods, November 2014* <https://www.theguardian.com/cities/2014/nov/28/slum-loaded-term-homegrown-neighbourhoods-mumbai-dharavi>

At other times, plots of land within city limits are often locked away as a result of urban / economic policies and land disputes. Even when such land parcels are made available for development, the high land value makes housing unaffordable for the masses.

The symposium will explore opportunities of urban renewal and development through new instruments for infrastructure development and re-densification through land pooling, adaptive re-use and in-situ redevelopment.

Urban and Housing Finance

Ownership of legal and good-quality housing is nearly unaffordable for low-income households in most countries of Asia, Africa and Latin America. Low-income communities buy, build, or rent housing in dense illegal settlements. Housing is built quickly, almost overnight, compromising both quality and safety in construction and with no access to conventional housing finance. Banks and traditional housing finance companies geared toward servicing middle and high-income formal sector customers require formal documentation of income in order to provide housing loans, something that the potential home owners employed in the informal sector lack⁵.

In India, nearly sixty two per cent of housing is self-constructed⁶. These standalone houses are often located in the periphery of small and medium towns with possibilities of incremental building. Traditionally, these houses were built by using own savings and through means of micro-finance or group-lending. However, in the past few years, several affordable housing finance companies have started tapping into the low-income housing market. PMAY-U has also been

⁵ Das C, Karamchandani A, Thuard J, State of Low Income housing finance market 2018, May 2018. <http://ficc.in/spdocument/22983/State%20of%20the%20Low-Income%20Housing%20Market%20-%20High%20Res%20wo%20press%20marks%20-%202005-14....pdf>

⁶ Das C, Karamchandani A, Thuard J, State of Low Income housing finance market 2018, May 2018. <http://ficc.in/spdocument/22983/State%20of%20the%20Low-Income%20Housing%20Market%20-%20High%20Res%20wo%20press%20marks%20-%202005-14....pdf>

able to provide options to low-income families wanting to access loans for housing. However, the bottom rung of the low-income communities, the economically weaker section (EWS) still falls through the cracks as small loan amounts and credit linked subsidies are still not viable even for companies providing loans for low income households.

Although much of the housing market is driven by the private sector, government also has an important role in improving the existing housing stock through land regularisation, provision of infrastructure in informal settlements, and rationalisation of land tenure. Provision of loans supported by a robust regulatory framework by the government for upgrading existing housing may help address the poorest sections of the society. The symposium will bring together case studies of housing finance and PMAY-U, and will explore means of increasing outreach for the poorest and the most vulnerable sections of the society.

New Technologies for Smart Planning and Buildings

In the context of India, in the past, bulk of the housing seen in these landscapes is self-constructed on plots of land within informal settlements that are organic and congested. Governments have also been providing unserved and semi-serviced plots that gave the freedom to build as and when communities had the capacity. However, in an effort to reduce costs, provisions were made only for community-level water and sanitation facilities. This is especially true for relocation sites at the edges of cities. Adoption of 'lowered specifications' and pre-fabricated materials that help reduce cost and time of construction but heavily compromise on parameters of structural safety are commonly seen in self constructed housing. Poor quality of construction and lack of skilled labor at affordable costs are rampant problems of the construction industry.

Innovations in design, construction, and planning of government-supported mass housing projects are also limited to the use of pre-cast concrete and common services. In many cases, government bodies have to put in considerable effort to ensure occupancy

in these sites as they are isolated from city-centres and their designs lack a 'sense of space' or appeal for the low-income communities that have strong social, cultural, and economic linkages.

The symposium will bring together a pool of leading architects and planners to share innovations in building technologies and energy efficient designs that can be applied in this context. Also, urban planning and building technologies are going through a transformation, with new information technologies playing a stronger role in perceiving options and projecting possibilities. These sessions will also have discussions led by global and Indian experts who have been working on enhancing efficiencies through harnessing new technologies.

Rental Housing

Traditionally, housing policies and programmes in India have been mostly inclined towards ownership. **However, incentivising or subsidising ownership housing may neither be affordable nor viable at a large scale in the long run.** The rental housing market has a large but unrealized potential to increase the overall housing stock at different income levels, and potentially alleviate part of India's housing gap. At present, one in every three persons (Census 2011) in urban India stay in rental accommodation, which provide them both flexibility and options for mobility. Recognizing the significance of this, the Ministry of Housing and Urban Affairs (MoHUA) is in the process of finalising the NURHP and a Model Tenancy Act. Instead of being only a provider, the Government is diversifying to act more as a facilitator by catalyzing the market for delivery of houses to all income groups.

There are several major bottlenecks across the housing value chain that hinder the supply of affordable housing. Real estate developers face important constraints when trying to acquire land that is well-located, connected to basic infrastructure, and approved for sufficiently intense development. Some of the commonly cited barriers to reach the lower-income segments include non-availability of serviced land and associated high prices, complex and expensive development control regulations, difficulties

in attaining the 'last mile' of infrastructure, and inefficient building codes that result in unsafe, low density, single-use building typologies.

THE TWO-DAY PROGRAMME

Day 1 will focus on the emerging issues in the sectors of planning, land, affordable housing, and infrastructure. Experiences from different countries will be shared to deliberate on how these nations, including India, are planning to fulfill their global commitments. **On Day 2, discussion points will include taking urban land as a key input for rental housing, and how these can be regulated, managed, and leveraged upon.** Various ways of possessing a dwelling unit, such as self-ownership and rental options, will also be explored in addition to the various options of housing finance.

EXPECTED PARTICIPANTS

The primary audience are leaders and policy-makers from central, state and local governments tasked with housing and land-related programmes. The symposium will also benefit from participation of research institutions, civil society organisations, private sector (developers, promoters, construction firms, investors, property managers, etc.) and academia.

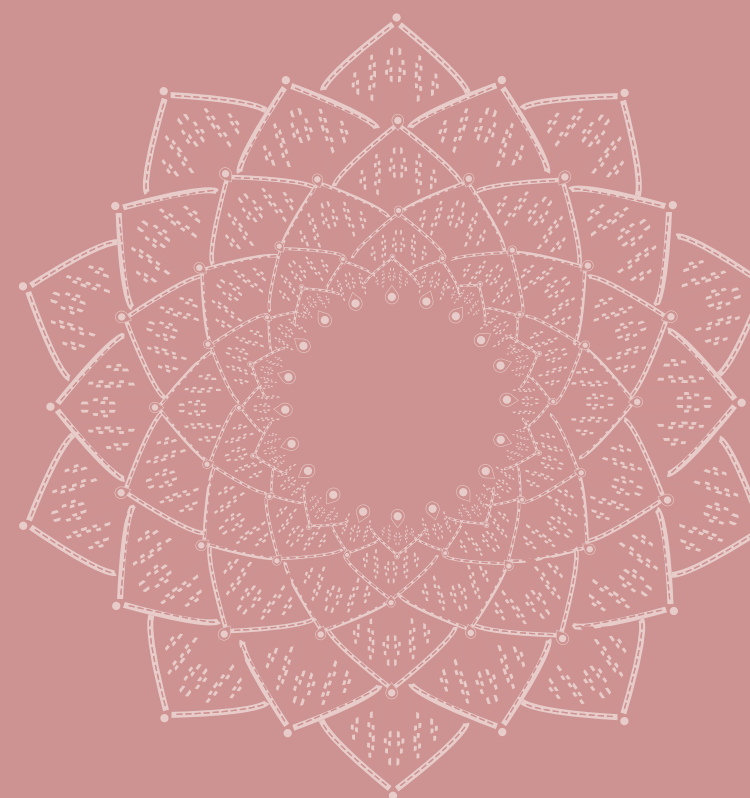
THE ORGANISERS

GIZ SUD-SC

MoHUA and GIZ are jointly implementing the SUD-SC project in the line of Indo-German Technical Cooperation. The project supports the national ministry and state governments of Odisha, Tamil Nadu, and Kerala in policy formulation on housing for all, basic services, planning framework, and monitoring of SDG 11. It also supports the three select Smart Cities of Bhubaneswar, Coimbatore and Kochi in implementing concepts of integrated planning approaches.

Centre for Policy Research (CPR)

CPR is one of India's premier independent think tanks and works across the themes of economic policy, environmental law and governance, international relations and security, law regulation, and urbanisation. CPR has been retained by GIZ to help support the technical content of this event.



AGENDA

DAY 1 | 15 NOVEMBER

09:00 - 10:00

Registration

10:00 - 10:05

Lighting of Lamp



INAUGURAL PLENARY SESSION

WELCOME ADDRESS

Mr. S. Krishnan, IAS

Principal Secretary, Housing and Urban Development

Department (H&UDD)

Government of Tamil Nadu (GoTN), India

Opening remarks: GIZ support to India on Sustainable Urban Development

Dr. Julie Reviere, Country Director, GIZ India

Setting the Context: Addressing Housing as a sector with focus on facilitating access to urban poor

Representation from the Ministry of Housing & Urban Affairs (MoHUA), Government of India (GoI)

Presidential Address

Thiru O. Panneerselvam

Hon'ble Deputy Chief Minister, Tamil Nadu, India

Vote of Thanks

Mr. M.S. Shanmugam, IAS, Managing Director, Tamil Nadu Slum Clearance Board, GoTN, India

10:05 - 11:15

11:30 - 13:15

TECHNICAL PLENARY SESSION:
HOUSING POLICY- INTERNATIONAL EXPERIENCE

CHAIR: Representation from *MoHUA, GoI*

CO-CHAIR: Prof. Amitabh Kundu, *Visiting Professor, Institute of Human Development (IHD), New Delhi*

This opening technical session will aim to present a temporal and global perspective on the past evolution and future challenges of urban and housing policy. Speakers will both dwell on certain geographies, China, Latin America, Europe and India, while bringing in lessons and future prospects and challenges to urban development and adequate housing from the economic, social and environmental perspectives. This session aims to provide an overview of the context for housing and urban development policies in India.

“Urban governance strategies towards sustainability: A global perspective”

Dr. Yan Song, Professor, Director of Program on Chinese Cities, University of North Carolina, USA

“It is about building cities, not just houses: Lessons from Latin American housing policies”

Prof. Eduardo Rojas, Lecturer, PennDesign, University of Pennsylvania, USA

“Sustainable urban transition for inclusive growth”

Prof. Giorgio Brosio, Professor of Public Economics, Department of Economics and Statistics, University of Turin, Italy

Prof. Ruth Kattumuri, Founder and Co-Director, India Observatory, London School of Economics, UK

“Evolution of Housing Policies in India “

Mr. Shubhagato Dasgupta, Senior Fellow, Centre for Policy Research (CPR), New Delhi, India and

Ms. Tanja Feldmann, Director, GIZ Sustainable Urban and Industrial Development (SUID), India

Q&A, Open Discussion and concluding remarks

PARALLEL SESSIONS

14:15 - 16:00

PARALLEL SESSION 1A
LAND AND INFRASTRUCTURE FOR URBAN DEVELOPMENT

CHAIR: Mr. M.S. Shanmugam, IAS
Managing Director, TNSCB, GoTN

CO-CHAIRS: Prof. Chetan Vaidya
Former Director, School of Planning and Architecture, New Delhi

This parallel session will discuss one of the key components of housing and urban development. It will dwell on cases of innovations in land for housing and urban development from South Africa, Thailand and India. It will debate both the broader context of housing and upgrading and equity concerns along with new models for securing land for development.

“Housing the poor in Johannesburg’s inner city- a policy and practical conundrum”,

Dr. Tanya Zack, Senior Researcher, University of Witwatersand, South Africa

“City-Wide upgrading and Housing Development as ways to build strong people and urban communities to achieve SDGs”

Ms Somsook Boonyabancha, Secretary General, Asian Coalition for Housing Rights, Thailand

“Demystifying urban land tenure issues in India”

Ms. Aparna Das, Senior Advisor, GIZ SUD-SC

Ms. Anindita Mukherjee, Senior Researcher, Centre for Policy Research

“Technology and community process for livable habitat”

Ms. Shikha Srivastava, Lead- Urban Poverty Alleviation & Livelihoods, TATA Trust, Mumbai

Open Discussion and Q&A

PARALLEL SESSION 2A
FINANCING URBAN INFRASTRUCTURE

CHAIR: Dr. T. K. Sreedevi, IAS
Director, Municipal Administration,
Government of Telangana

CO-CHAIR: Mr. Shubhagato Dasgupta
Centre for Policy Research, New Delhi

Urban governance and finance are closely linked. This session will bring together a set of presentations which will look at local urban development finance in an intergovernmental framework and the impact of improved urban governance in a comparative framework. It will also dwell on experiences in India on improving the fiscal health at the local level and the experiences of bilateral agencies in supporting the development of a housing finance market for the poor in India.

“Fiscal Instruments for financial robustness of Local Governments: Global examples”

Prof. Dr. Gisela Färber, Chair of Economic Political Science, German University of Administrative Sciences, Speyer

“Experiences in improving fiscal health of local bodies in India”

Mr. Ravikant Joshi, Advisor, Urban Management and Urban Finance, Urban Management Centre, Ahmedabad

“DFID’s Role in Housing Finance in India - Present and Beyond”

Mr. Sumesh Girhotra, Private Sector Development Adviser, Department for International Development (DFID)

“Governance and impacts on urban services and quality of life”

Mr. Vivek Nair, Head- Reforms, Janaagraha Centre for Citizenship and Democracy, Bengaluru

Open Discussion and Q&A

PARALLEL SESSION 3A
NEW TECHNOLOGIES FOR SMART PLANNING

CHAIR: Mr. Rajesh Lakhoni, IAS
Principal Secretary/Member-Secretary, Chennai
Metropolitan Development Authority, GoTN

CO-CHAIR: Prof. Shovan Kumar Saha
Professor Emeritus, Sharda University, Noida

With the increased use of new technologies in spatial planning and construction technologies, the opportunities and possibilities in urban planning and housing development are witnessing rapid change. Technologies are also creating opportunities for reducing costs and improving efficiencies. This session will focus on new technologies and their use in planning, while increasing environmentally sounder options and greater participation in planning. This session will discuss some examples of such efforts in both the west and the east.

“The future for pre-fab and automation for housing in India”

Mr. Rajesh Goel, Chairman and Managing Director, Hindustan Prefab Limited, GoI

“The New Smart Planning: Nature-Based Solutions and New Technologies for Cities“

Prof. Alexander Jachnow, Head of Urban Strategies and Planning, IHS Erasmus University, the Netherlands

“Knowledge Cities”

Prof. Dr. Jorg Rainer Noennig, Professor for Digital City Science, Hamburg University, Germany

“Quantified Cities Movement: Participatory ecosystems for urban monitoring, management and planning”

Mr. Siddhartha Benninger, Project Planner, Centre for Development Studies and Activities, Pune

Open Discussion and Q&A

PARALLEL SESSIONS

16:15 - 18:00

PARALLEL SESSION 1B
INFRASTRUCTURE FOR URBAN DEVELOPMENT

CHAIR: Mr. Rajesh Lakhoni, IAS
Principal Secretary/Member-Secretary, Chennai
Metropolitan Development Authority, GoTN
CO-CHAIR: Prof. Chetan Vaidya
Former Director, School of Planning and Architecture,
New Delhi

This parallel session, Infrastructure for urban development, will discuss one of the key components of urban development and present examples of instruments from India and across the globe. The speakers will debate a variety of land and infrastructure instruments for housing and urban development. These models will be discussed as in the context in which they have been practiced and the solutions that they have created along with the limitations that they have faced.

“Singapore’s Innovations in Urban and Affordable Housing Finance”

Dr. Phang Sock Yong, Vice Provost & Celia Moh Chair Professor of Economics, Singapore Management University

“Global best practices on land/infrastructure models adopted by cities”

Dr. DTV Raghu Rama Swamy, Senior Lecturer, Faculty of Architecture, Building & Planning, University of Melbourne, Australia

“Risk Sensitive Land and Infrastructure Planning”

Mr. Amit Prothi, Head of India National Strategy, 100ResilientCities

“Urban Infrastructure Services through Community Led Initiatives”

Mr. Binu Francis, Director – Urban Housing, Kudumbashree, Government of Kerala

Open Discussion and Q&A

PARALLEL SESSION 2B
MOBILIZING FINANCE FOR HOUSING

CHAIR: Mr. S. Krishnan, IAS
Principal Secretary, H&UDD, GoTN
CO-CHAIR: Mr. Shubhagato Dasgupta
Centre for Policy Research, New Delhi

This session will focus on housing finance models for affordable housing and housing for the poorest. Speakers will dwell on the topic of housing finance in Africa, East Asia, Singapore and the world. Presentations on the Indian housing market for small loans and the poor and informal sector in India will also be discussed. The session will help create opportunities of cross learning from policy and practice across different geographies and contexts.

“Housing Finance Markets in Africa: Current trends and new instruments”

Ms. Kecia Rust, Executive Director & Founder, Centre for Affordable Housing Finance, South Africa

“Models for Housing Finance Subsidies across geographies”

Ms. Vidhee Garg, Principal, Affordable Housing Institute, Boston, USA

“Access to Finance for the EWS segment”

Ms. Ranjani Kolasseril, Financial Expert, Habitat for Humanity, Kochi

“Learnings from the Efforts to Improve the Construction Permits Process in Delhi and Mumbai”

Mr. Anand Iyer, Chief Project Manager
National Institute of Urban Affairs, New Delhi

Open Discussion and Q&A

PARALLEL SESSION 3B
NEW TECHNOLOGIES FOR SMART BUILDINGS

CHAIR: Mr. Harmander Singh, IAS
Principal Secretary, Municipal Administration
& Water Supply Department, GoTN
CO-CHAIR: Prof. Shovan Kumar Saha
Professor Emeritus, Sharda University, Noida

With the increased use of new technologies in spatial planning and construction technologies, opportunities and possibilities in urban planning and housing development are witnessing rapid change. Technologies are also creating opportunities for reducing costs and improving efficiencies. This session will focus on how new technologies can facilitate more sustainable solutions at the sub-city level, with focus at the scale of neighborhoods and buildings.

“Policy Framework for optimizing Resource Efficiency, Low Carbon buildings & Land Utilisation”

Mr. Ashok B. Lall, Principal, Ashok B. Lall Architects, New Delhi

“Local government spatial planning after Nepal’s recent territorial reform”

Mr. Sanjeev Pokharel, Project Manager, Capacity Development of Municipalities, GIZ Nepal

“Sustainable, economically and socially functioning neighbourhoods and cities through co-creative urban planning”

Mr. Markus Ewald, Urban Planner, Urbanista, Germany

“Digital Technologies for Housing”

Dr. Ashwin Mahalingam, Associate Professor, Center for Urbanization Building and Environment, IIT Madras

Open Discussion and Q&A

9:45 - 11:30

PLENARY SESSION:
LAND AND FINANCE FOR RENTAL HOUSING IN INDIA

WELCOME ADDRESS

Ms. Tanja Feldmann
Director, SUID Cluster, GIZ

CHAIR: Mr. Rajiv Ranjan Mishra, IAS
Director General, National Mission
for Clean Ganga, GoI
CO-CHAIR: Prof. Amitabh Kundu
Visiting Professor, IHD, New Delhi

This plenary session will aim to provide a comprehensive overview of the need for efforts to create a more robust rental housing sector within the housing sector. It will provide a broad framework to discuss the importance of policy action to support rental housing, especially for the poor. International cases and new efforts and instruments being experimented with in India will also be discussed.

“Rental Housing as an essential element of socio-economic development of nations”

Ms. Sumila Gulyani, Program Leader, Infrastructure and Sustainable Development, India, World Bank

“How to develop a sustainable rental housing sector”

Mr. Claude Taffin, Housing Economist, France

“New Model for delivering urban land to the poor in Odisha”

Mr. Mathi Vathanan, IAS, Commissioner-cum-Secretary, H&UDD, GoO

“Tamil Nadu Rental Law and TNHB experience”

Mr. Anand Rao Vishnu Patil, IAS, Managing Director, Tamil Nadu Housing Board, GoTN

Q&A

PARALLEL SESSIONS

11:45 - 13:30

PARALLEL SESSION 4
LEGAL AND INSTITUTIONAL FRAMEWORKS
FOR RENTAL HOUSING

CHAIR: Mr. Rajiv Ranjan Mishra, IAS
Director General, National Mission
for Clean Ganga, GoI
CO-CHAIR: Ms. Tanja Feldmann
Director, SUID Cluster, GIZ

This parallel session focusing on institutional frameworks for rental housing will discuss the essential role of rental housing for vibrant cities. It will present learnings from various cases in South Africa and India of rental housing for the poor and the institutional opportunities and constraints they face both in the informal and the formal sector. It will debate the need for more public intervention in terms of legal and institutional frameworks to create space for rental housing within housing and urban development policy in general.

“Role of Rental Housing in Inclusive Cities”

Mr. Robert M. Buckley, Urban Institute, Washington, USA

“Rental housing models, urbanization complexities and challenges to scaleup: experiences from South Africa”

Mr. Seth Maqetuka, Coordinator, Cities Programme, Treasury, Government of South Africa

“Prevailing rental housing practices among urban poor: Cases from Odisha and Tamil Nadu”

Ms. Aparna Das, Senior Advisor, GIZ SUD-SC

Ms. Anindita Mukherjee, Senior Researcher, Centre for Policy Research

“Impact of new tenancy law – stakeholder perspective”

Mr. Jayaprakash Padmanaban, Partner, Fox Mandal & Associates, Chennai

Open Discussion and Q&A

PARALLEL SESSION 5
PRIVATE SECTOR PARTICIPATION IN AFFORDABLE/
RENTAL HOUSING: CHALLENGES AND OPPORTUNITIES

CHAIR: Mr. Amrit Abhijat, IAS
Joint Secretary (PMAY), MoHUA, GoI
CO-CHAIR: Mr. Gaurav Jain
Joint Vice President- North, National Real Estate Development Council, New Delhi

This session will focus on the imperative for affordable rental housing and models being developed in Europe and the UK. It will also bring together experiences and models being developed by the private sector in India, and the policy challenges they face, while also covering the approach being adopted to promote private affordable housing in India.

“Overview of private rental housing in Transition Economies”

Dr. József Hegedüs, Managing Director, Metropolitan Research Institute, Budapest

Ms. Vera Horváth, Senior Researcher, Metropolitan Research Institute, Budapest

“Models for affordable rental housing in the UK”

Dr. Michael Ball, Professor Henley Business School, University of Reading

“Private Enterprise and Policy Challenges for rental housing”

Mr. Satyanarayana Vejella, Founder, Aarusha Homes, Hyderabad

“Birds Nest: the Equitas ecosystem model for inclusion”

Mr. John Alex, Equitas Holdings Limited, Chennai

“Exploring Affordable Rental Housing Options for Urban Poor in India”

Dr. Akshaya Kumar Sen, Joint General Manager (Economics) and Fellow, HSMI, HUDCO, GoI

Open Discussion and Q&A

14:30 - 16:00

CLOSING PLENARY SESSION
WAY FORWARD

CHAIR: Prof. Om Prakash Mathur
Senior Fellow, ISS, New Delhi
CO-CHAIR: Dr. Sumila Gulyani
Program Leader, Infrastructure and Sustainable Development, India, World Bank

This plenary session will bring together the discussions and presentations in all the parallel sessions. The Co-Chairs of the five parallel sessions will present the main issues and learning across the main themes discussed at the conference. This final technical session will also allow the participants to reflect on the interconnectedness of the themes. The summary of this session will be presented in the valedictory session as main recommendations from the Symposium by the Chair.

Session 1: Land and Infrastructure for urban development

Prof. Chetan Vaidya

Session 2: Urban and Housing Finance

Mr. Shubhagato Dasgupta

Session 3: New technologies for smart planning and buildings

Prof Shovan Kumar Saha

Session 4: Legal frameworks and State Institutions for rental housing

Ms. Tanja Feldmann

Session 5: Private sector affordable rental housing

Mr. Gaurav Jain

Open Discussion and Q&A

.....16:15 – 17:30

CLOSING PLENARY: MOVING FORWARD ON RECOMMENDATIONS AND AREAS FOR ACTION

This closing plenary will allow an opportunity for the leaders in government and development partners to articulate the key takeaways from the Symposium and state a way forward from their own perspectives.

Summary of the conference discussions, suggestions and Way Forward

Prof. Om Prakash Mathur
Senior Fellow, ISS, New Delhi

Dr. Sumila Gulyani
Program Leader, Infrastructure and Sustainable Development, India, World Bank on behalf of Mr. Junaid Ahmed, Country Director, World Bank India

Response from GOI

Mr. Durga Shanker Mishra, IAS
Secretary, MoHUA, GoI

Response from GoTN

Mr. S. Krishnan, IAS
Principal Secretary, H&UDD, GoTN

Vote of Thanks

Ms. Tanja Feldmann
Director, GIZ SUID



OVERVIEW

Cities constitute over half of the population of the world. In the next twenty years, this population will become around 68 per cent¹. These projections effectively translate into an addition of 2.5 billion people in urban areas by 2050. It is also projected that Asia and Africa will be major contributors to this phenomenon.

New entrants to cities often start off by residing in poorly serviced informal settlements with no security of tenure. Slums and cities at large have become melting pots of diverse human activities with significant environmental and humanitarian impacts. While cities offer immense opportunities for economic and socio-cultural exchange leading to fast paced growth, the limited availability of affordable land and housing, and the concentration of people in cities have led to the extensive formation of informal settlements, including slums, with minimal basic services and amenities, making inhabitants vulnerable to disasters and limiting their opportunities for a better quality of life. This is especially true for the poorest sections living in underserved parts of the city.

India's last accounted housing deficit in urban areas was estimated to nearly 18.7 million units (2012). More than 95 per cent of the deficit is in the urban poor segments. About 80 per cent of the total deficit is attributed to overcrowded (congested) living conditions, and another 12 percent to obsolescence. With the launch of PMAY-U 'Housing for All' Mission, the extent of shortage has been revised to about 10 million units based on demand surveys conducted by the state governments.

The national government has been intervening through policies and programmes to provide adequate housing for the urban poor with access to basic services. Over the past years, various programs have been launched to address this deficit, such as the JnNURM, RAY, Smart Cities Mission, AMRUT, and

PMAY-U. Important policy reforms have also been introduced, including revision of the NUHHP 2007, template for preparation of State Housing Policy for Urban Areas, and a new draft NURHP. The government has also granted 'Infrastructure Status' to affordable housing, enabling easier access to institutional credit, which has the potential to reduce real estate developers' cost of borrowing for such projects.

GIZ-supported urban project SUD-SC had partnered with the Housing & Urban Development Department (H&UDD), Government of Tamil Nadu (GoTN), in organising a two-day *International Symposium on Reimagining Inclusive Cities*. The objective of the Symposium was to provide a platform that would bring in global knowledge and experiences to facilitate the ongoing dialogue to strengthen the existing policies related to housing, land and Infrastructure. Deliberations were held on issues pertaining to urban land and its availability for the affordable and rental housing as two critical instruments.

The event brought together national and international experts to promote knowledge-sharing across cities and states. It showcased innovative housing policies, programmes, and initiatives, provided an opportunity to promote cross-learning among the state governments. It also brought in international experts from the regions of South-East Asia, Latin America, Africa, and Europe, to present good practices and lessons learnt on augmenting land and infrastructure for affordable housing, urban and housing finance, new technologies for smart planning and expanding access to rental housing.

The two-day event was attended by over 175 participants including state government officials from the states of Tamil Nadu, Telanga, Andhra Pradesh, Kerala and Odisha, architects, engineers, international and national urban practitioners, housing experts and students of planning and architecture.

¹2018 world urbanization prospects: 2018 revision

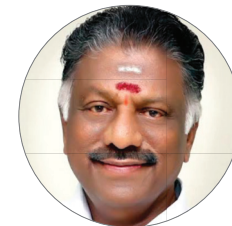
INAUGURAL PLENARY SESSION



Mr. S Krishnan, Principal Secretary, H&UDD, GoTN, welcomed all the international delegates and government officials to the symposium. He highlighted the support that GIZ has extended to the state of Tamil Nadu in improving scope of land utilisation in the state, Smart City mission, and on housing policy for the state. Mr. Krishnan appreciated the planning methods and the emphasis on detail and precision in the operating style of GIZ and other German institutions. He appreciated GIZ's contribution in steering the housing policy formulation for the state, and bringing in relevant resource persons / institutions for the same. Particularly for Tamil Nadu, cities drive the economy of the state, and agricultural sector constitutes only 10-11 per cent of the state GDP. He stated that co-hosting this symposium shall provide an opportunity to learn from the experiences of international experts and other states that will be useful to government institutions as well as academicians for the state of Tamil Nadu.



In her opening remarks, **Dr. Julie Reviere**, Country Director GIZ India, highlighted that India is the second largest urban system, and cities would play a critical role in shaping the economy. Even though Indian cities are gaining importance in the international domain, the benefits of urban schemes are yet to reach the urban poor. An estimated shortage of 20 million in the housing sector is mostly from the urban poor segments. A miniscule percentage of poor section has access to housing finance. Even though several institutions and private agencies are providing housing finance, EWS segment still falls through the cracks. Small lendings and loans are not viable for private lenders, and only a robust government structure can support access to loans for the poor. She summed up her statement by stating that India recognises many of these issues and therefore a lot of emphasis is put on dialogue with citizens and experts. In the end, she thanked all the resource persons and participants and hoped for a fruitful and productive discussion over the next two days.



The **Hon'ble Deputy Chief Minister of Tamil Nadu, Mr. O Paneerselvam** delivered the presidential address. He highlighted the government's efforts in meeting the challenge of housing in the state. Tamil Nadu is the most urbanised state with 48.5 per cent of its population in urban areas. The state has a requirement of around 2.5 million housing units, out of which 1.4 million units are required in urban areas. The state of Tamil Nadu is providing free housing in the EWS segment. It has also initiated several sites and services schemes, and has recently announced the increase in FSI from 1.5 to 2. In order to address the challenges in the rental housing market, the state has also enacted the "Tamil Nadu Regulations of Rights and Responsibilities of Landlord and Tenants Act, 2017". In addition, it has also facilitated the online submission of applications for planning and housing. He highlighted the need for planning for inclusive housing and SEBI-regulated housing finance to meet the housing challenge, and looked forward to learning from the findings of this symposium that has brought together several resource persons from across the globe.

DAY 1 TECHNICAL PLENARY

HOUSING POLICY - INTERNATIONAL EXPERIENCE

The opening technical session, chaired by Prof. Amitabh Kundu, Visiting Professor, Institute of Human Development (IHD), New Delhi, presented temporal and global perspective on the past evolution and future challenges of urban and housing policy. Speakers presented cases from certain geographies: China, Latin America, Europe and India, while bringing in lessons and future prospects and challenges to urban development and adequate housing from the economic, social and environmental perspectives.

Prof. Kundu initiated the session by highlighting the important role of state governments in meeting the housing demands and congratulated GIZ for actively engaging with the state government of Tamil Nadu. He pointed out that even though the central government had put the thrust on housing through massive funding under PMAY, its performance varies drastically across states. Housing is a state subject and the role of the state is critical. Taking the example of Tamil Nadu where the National Sample Survey Office (NSSO) has recorded a low percentage of households with toilet facilities, he pointed out that the need for state-led initiatives is of prime importance in order to address the cultural factors that may be at play, especially in the case of housing for urban poor. With these observations, he invited the first speaker, **Dr. Yan Song, Professor, Director of Program on Chinese Cities, University of North Carolina, USA** to present on the topic of “Urban governance strategies towards sustainability: A global perspective”.

Dr. Song presented her research on Chinese cities and their growth over the past 15 years. In the last decade, China has experienced rapid urbanisation due to migration of population from rural to urban areas. In 2010, 150 million people migrated to urban areas due to extreme poverty in rural areas. Less

than 15 years back, Chinese cities were more like urban villages, densely built up with poor infrastructure and narrow lanes, and at high risk of fire and other hazards. The Chinese government redeveloped many of these areas into modern cities with multi-storeyed buildings and state-of-the-art infrastructure. However, the increase in land and housing prices pushed the poor away from such cities. Dr. Song further analysed the growth of such cities and categorised them into three macro patterns termed as ‘infill’, ‘edge expansion’ and ‘leap-frogging’. While infill development provides opportunity of in-situ development, edge expansion leads to a pancake-like form leading to urban sprawl. Leap-frogging leads to development of new areas at the outlying areas of the city demanding new infrastructure and connectivity to the main city. She explained how these three patterns have had a direct impact on the quality of life of the residents of these cities. She added that micro growth patterns created through urban design interventions at the level of the streets and pedestrian movements also impact the city. Citing the examples of Copenhagen and Beijing, she explained that cities function differently as they are accessed differently. Copenhagen has developed along its transportation corridors with transit-oriented development, whereas Beijing has a pancake-like form leading to urban sprawl putting more pressure on transport infrastructure.

Dr. Song shared her study findings on the direct links between air quality, pollution and urban form and concluded that compact and centralised cities have lower pollution levels compared to cities that have a pancake-like form. High density housing projects were also found to have lower level of energy consumption. In the end Dr. Song concluded that the study of urban form and growth patterns of cities can provide valuable insights for urban policies and programs.



Higher level of continuous expansion, leading to a pancake-like form, results in higher level of pollution.

Dr. Yan Song



India faces severe challenges with regard to property tax where the collection efficiency was limited to 37% and property tax collected constitutes between 0.16% to 0.24% of the GDP.

Prof Ruth Kattumuri

The second speaker for the technical session, **Prof. Eduardo Rojas of the University of Pennsylvania, USA**, shared “**Lessons from Latin American housing policies - 1960-2015**”. At the onset, Prof Rojas stated that housing conditions in Latin American cities have had improved in the past 20 years. However, this has happened at a cost to the citizens that could have been avoided with a more expanded definition of housing, where housing policies are not limited to building housing but are meant for building cities. He presented an analysis of the urbanisation trends, increase in incomes, and their relationship to reduction in shortages, and concluded that higher per capita GDP meant better housing conditions. Prof. Rojas explained the history of housing programs in Latin American cities, starting with government led housing construction in the 1970’s that could not be continued as it was financially unsustainable. This was followed by subsidised lending by the government that lacked scale. In the 1980’s, the government introduced in-situ upgrading that created islands of well-served neighbourhoods in vastly deficient urban areas. The current program for one-off subsidies for home purchase to assist households to access private mortgage financing does not reach the poor. He then summarised that while designing these programs, a few facts were completely forgotten. Informal incremental construction and self-help house construction in informal settlements supply a significant proportion of the housing stock. In the last 20 years, most of the urban growth in Latin American cities occurred due to urban extensions or leap-frogging. Disconnected pockets of housing was developed with no access to proper services and infrastructure. Nearly 75 per cent of the land in urban areas was for residential use. This included housing, housing services, and housing infrastructure. There was significant amount of land within these cities that was under-utilised, and the rental housing market was completely forgotten.

He emphasised that housing policies have a significant urban impact and it is necessary to address all services required for housing. He shared a list of 19 services that are essential for housing to survive. He also emphasised the need to engage and involve new players and actors in addressing housing that include communities, housing banks, contractors and developers, renters, city municipalities and regional governments. He stated that producing houses is not enough urban

development and housing policies must be linked.

Prof. Rojas summed up his presentation by emphasising that improving the quality of life of the population is a city undertaking, and not just a housing issue. Sector-focused housing policies in Latin America had created a long-term liability for the cities. Acting on this lesson requires changes in the traditional objectives and instruments of housing policy. Housing policies should focus on improving the provision of all the services required by the households. This poses a complex governance problem whose solution is equally complex and costly. The costs of not solving these problems are so high that it does not pay avoiding them.

The next presentation was made by **Prof. Giorgio Brosio, Professor of Public Economics, Department of Economics and Statistics, University of Turin, Italy** and **Prof. Ruth Kattumuri, Founder and Co-Director, India Observatory, London School of Economics, UK**, on ‘**Sustainable urban transitions for inclusive growth**’.

Prof. Brosio and Prof. Ruth Kattumuri focused on the sustainable investment and growth, climate change and property tax design. Prof. Kattumuri highlighted that, in India, the focus has always been on metropolitan areas, which must shift to mid-sized urban centres. These mid-sized urban centres will require national funding for expansion of infrastructure facilities. However these cities will also require ‘own-source’ funding or funding through property tax for local infrastructure and service delivery. She pointed out that the colonial design tradition was to focus on administration and residential “enclaves” for Europeans, leading to sprawl and poor service delivery for old city inhabitants. This tendency is maintained in post-colonial cities such as Chandigarh and Navi Mumbai, where exclusive provisions for urban elite has led to un-coordinated urban development elsewhere. In the recent years, through various Mission mode programmes, such as JnNURM, made focussed interventions in slum improvement to raise the quality of life in cities. Smart Cities Mission experimented with making interventions through Special Purpose Vehicles to raise capital, with matching grants from the central government. This has resulted in limited success. The challenge of raising local revenue generation still remains unanswered.



She further explained how India faces severe challenges with regard to property tax, where the collection efficiency was limited to 37 per cent, and property tax collected constitutes between 0.16 to 0.24 per cent of the GDP. These limitations are mostly due to problems with the cadastre and that the valuation system has not kept pace with the changes in the market prices. She gave examples of tax reforms in cities like Pune, Delhi, and Bangalore, where tax reforms using presumptive approximation of values based on location and size had led to different results with marginal success.

Prof. Brosio then presented key design options for property taxation in two broad categories. The first one was based on a US model of ownership title and timely information on changes in property prices valuations (US model). This model depends crucially on cadastre and updated information on valuation changes. The second option was based on simple tax based on occupancy, use and size, and using flat rate/band depending on location and linked to cost of service delivery. This model avoids complexity of full cadastre and complex valuation changes by linking registration and occupancy to costs of service delivery and is useful in countries with complex ownership/leasehold structures (China, Senegal). He proposed a simplified model for Property Tax that can yield immediate results - a simple flat rate (or bands) linked to occupancy, size (square footage), use and effective service delivery. This avoids the ownership complexities and would work well with a simple registration that would be aided by satellite imagery and block chain.

He further explained that this will remove direct contact between taxpayers and the tax administrators, and will have linkages

with effective service delivery that generates political acceptability and enhances accountability of local officials. He cited the example of UK with a property tax of more than 3 per cent of the GDP, and concluded that it can become the foundation for accessing finance for investment in clean cities. He concluded his presentation by drawing the link between property tax, SDGs, and the climate change agenda. He concluded that the SDGs and climate change agendas are largely based on actions at the city and local levels, and financing for investments and local services requires adequate own-source revenues. A simple design of the property tax, based on occupancy and linked to service delivery, with relatively easy implementation process can generate considerably more revenues to pursue the clean infrastructure in cities. He ended by adding that it is important to look at digital technology advancements not only for mapping but also for registration of properties.

The last presentation on **Evolution of Housing Policies in India** was jointly made by **Mr. Shubhagato Dasgupta, Senior Fellow, Centre for Policy Research (CPR), New Delhi, India** and **Ms. Tanja Feldmann, Director & Cluster Coordinator, GIZ Sustainable Urban and Industrial Development (SUID), India**. Mr. Dasgupta, in his presentation, attempted to capture the evolution of social, economic and environmental planning. Urban development and housing policies in India started with analysing the social, economic and environmental context. He explained that India had been through the five-year planning process, and the late 1960’s and early 1970’s were characterised by modernisation and industrialisation. The green revolution in the phase also saw an increase in agricultural productivity. Following this, the 1990’s was



(During the past phases of development), the GDP, the size of the economy and literacy levels saw a positive increase. However, the number of urban poor also increased during this time and therefore the poverty problem in India remained unaddressed.

Shubhagato Dasgupta



“the future lies
in city wide
integrated
development...”

Enabling
factors for
City wide
integrated
development
include
flexibility
to changes
occurring on
the ground,
bringing
together
international
experience
and creating
a good mix
of quick wins
on side and
long-term
development”

Tanja Feldman

the phase of liberalisation and more recently globalisation and privatisation. During these phases, the GDP, the size of the economy and literacy levels saw a positive increase. However, the number of urban poor also increased during this period, and therefore the poverty problem in India remained unaddressed.

He pointed out that the environment control acts and policies came in much later with the setting up of the Central Pollution Control Board, and gradually there was a shift in the environmental policies from just nature conservation to the more recent framework of climate change resilience.

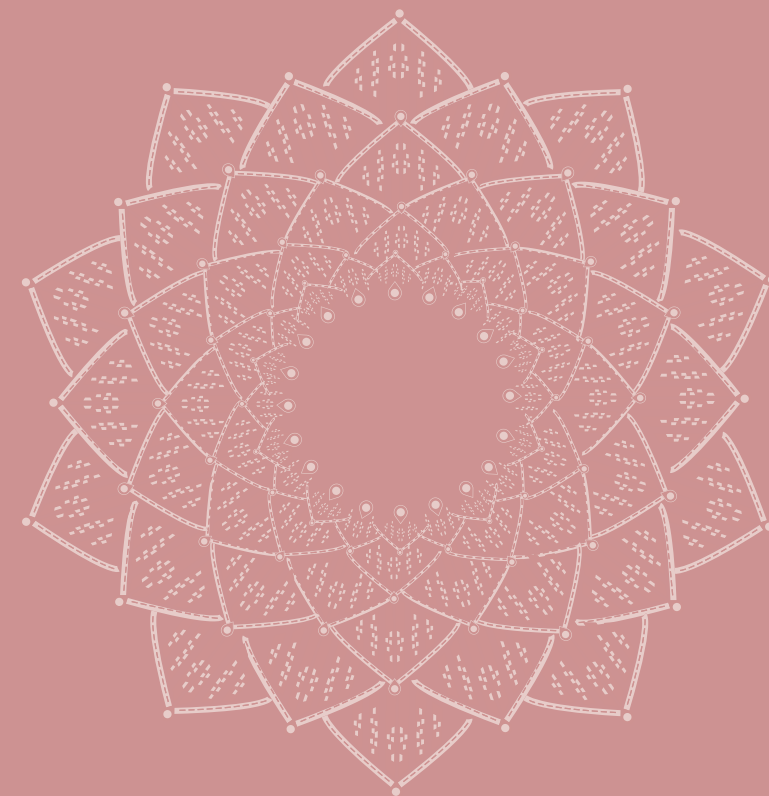
Applying the same framework of the five-year plans to the context of housing, Mr Dasgupta stated that India followed a similar pattern as seen in the global scenario presented by Prof Rojas earlier, where the initial phase of housing in India covered housing for workers and slums were seen as a hindrance to public health in cities. It also saw policies such as the Rent Control Act. The next phase saw interventions by the Development Agencies with programmes around slum upgrading and sites and services schemes, specifically Indore and Chennai. The early 1980's saw housing finance interventions through the setting up of institutions such as the Housing and Urban Development Corporation (HUDCO)(1970) and the Housing Development Finance Corporation (HDFC) (1977), which led to an increase in public and private finance, and eventually resulted in easy accessibility of housing finance. He concluded his finding on housing policy by broadly dividing the policy intervention into two phases, where the initial phase was seen as an instrument of social development, and with the turn of the market, the policies saw more economic linkages in its next and current phase. Through programmes such as JnNURM and Basic Services to Urban Poor (BSUP), government has played the role of a development agency to fund reform-based actions on the ground.

In the last section, Mr. Dasgupta summarised the analysis of the urban development policies in India into three phases. The initial phase of Master Planning established in 1962 and specific programmes on land development and slum upgrading by international development agencies was followed by setting up of new urban institutions aimed to direct finance to smaller towns in order

to decongest larger cities. The last stage was post-74th constitutional amendment and enabling policy environment, that led to decentralisation and privatisation. He concluded by presenting the post-liberalisation urban strategy that started with entitlement-based programmes to large infrastructure programmes under JnNURM to the more specific and targeted programmes under the current regime. He stated that urbanisation trends and housing policies are linked, and the time period in which policy interventions have taken place are critical in understanding urbanisation trends in India.

Ms. Tanja Feldman continued the discourse on the post-liberalisation urban strategy and presented how GIZ has aligned its programmes keeping in mind the urbanisation trends and policy frameworks in India. GIZ priority areas on basic services and urban poor helped provide inputs under JnNURM, Municipal Solid Waste rules, and Urban Sanitation Policy. During 2015-16, focus was shifted to new priority areas around land use planning and spatial planning. This aligned well with the Indian government, where it has provided support under the common roof of the Smart Cities Mission. She emphasised that the future lies in city-wide integrated development. She concluded by listing out the enabling factors for city-wide integrated development, that includes flexibility to changes occurring on the ground, bringing together international experience, and creating a good mix of quick wins on side and long-term development.

The presentations were followed by a Q&A session. Dr. Song's research on urban form, densities and pollution caught the interest of many participants. Dr. Song emphasised that density alone is not the cause of congestion and pollution in cities. It is important to see how wisely functions are put together so that cities do not spread out leading to high pressure on transportation and housing. She gave the examples of dense cities such as Manhattan, Tokyo and Seoul that function rather well even though they are very dense. Dr. Ruth pointed that more and more people want to travel less, and this is possible with advancement in communication technology and that is how future cities should be. Ms. Feldmann spoke about engaging in active dialogue with citizens and experts, and forums such as this symposium, to build awareness and involve citizens in the future of cities.



SESSION 1A: LAND AND INFRASTRUCTURE FOR URBAN DEVELOPMENT

The parallel session “Land and Infrastructure for Urban Development” brought together cases of innovations in land policies for housing and urban development from South Africa, Thailand, and India, in order to discuss both the broader context of housing, and upgrading and equity concerns along with new models for securing land for development. This session was chaired by **Mr. M.S. Shanmugam, Managing Director, Tamil Nadu Slum Clearance Board, GoTN, India** and co-chaired by **Prof. Chetan Vaidya, Ex. Director, National Institute of Urban Affairs (NIUA), New Delhi**. The Chair set the tone of the discussion by highlighting the pressing issue of land availability while planning for cities. He pointed out that housing cannot survive on its own and requires several services to function well. Citing the example of Chennai, he said that the city faces huge water crisis, and there is a high dependence on desalination plants for all city services, including housing. With these remarks, he invited the speakers to present their findings.

HOUSING THE POOR IN JOHANNESBURG'S INNER CITY- A POLICY AND PRACTICAL CONUNDRUM

DR. TANYA ZACK, URBAN PLANNER, SOUTH AFRICA

- ♦ This presentation shared the experience of drawing up the Inner City Housing Implementation Plan (ICHIP) in 2016 for the city of Johannesburg. Johannesburg's Central Business District (CBD) is a place of opportunity for many, including the poor. The evidence of homelessness, informal occupation of buildings, and overcrowding reflect the mismatch between the housing demand and supply, especially for the poor. Estimates suggest that nearly 30,000 households are living in inadequate housing conditions.

- ♦ Following court directives, the municipality commissioned the ICHIP in 2016, whose vision is “a place of opportunity: a well-governed, transformed, safe, clean and sustainable inner city of Johannesburg, which offers high quality, sustainable services; supports vibrant economic activity; and provides a welcoming place for all residents, migrants, commuters, workers, traders, investors and tourists”.
- ♦ The ICHIP strategy motivates for a supply-driven approach. It promotes significant supply at all levels of the housing ladder with a particular emphasis on the state actively facilitating supply at the lowest end. The plan aims for a private sector-led, but government-assisted programme of delivery targeting the full range of housing market segments.
- ♦ ICHIP proposes two pillars of implementation which will guide the housing programmes, namely Housing Delivery and Housing Facilitation. Housing delivery has a range of supply mechanisms that include temporary housing, municipal rental accommodation, subsidised private rooms, social rental housing, private sector rental and subsidised ownership accommodation. The five housing facilitation programmes do not deliver housing directly, but create conditions in which supply can occur, and in which balanced urban development can be facilitated.

CITY-WIDE UPGRADING AND HOUSING DEVELOPMENT AS WAYS TO BUILD STRONG PEOPLE AND URBAN COMMUNITIES TO ACHIEVE SDGs

MS. SOMSOOK BOONYABANCHA, SECRETARY-GENERAL, ASIAN COALITION FOR HOUSING RIGHTS, THAILAND

- ♦ Traditional City Development Plans cannot cope with the pace of development on the ground.

- ♦ Formal housing is out of reach of people and people live in informal settlements where everything is illegal.
- ♦ People are not seen as solutions but mostly as recipients of the programs. Housing gives an opportunity to build stronger communities within cities.
- ♦ The Community Organizations Development Institute (CODI) model is a community fund where communities and government come together and generate funds for fast-paced and community-driven interventions.
- ♦ The CODI model is based on bringing the people first to provide varying solutions. The form of housing is not important, but the people are important, and they decide the housing form.

DEMYSTIFYING URBAN LAND TENURE ISSUES IN INDIA

MS. APARNA DAS, SENIOR ADVISOR, GIZ SUD-SC, NEW DELHI

MS. ANINDITA MUKHERJEE, SENIOR RESEARCHER, CPR, NEW DELHI

- ♦ It is important to decode secure tenure and understand what it means when applied in reality. Secure tenure is when there is an assurance that there is no risk of eviction and the focus is on the legal paper work
- ♦ The presentation highlighted the study findings from the cities of Puri and Berhampur in Odisha in the context of PMAY-U mission for the Beneficiary-Led Individual House Construction (BLC) vertical.
- ♦ The study found that there was a high rate of rejection for applications under BLC (around 800 out of 1,100 applications). The recurring parameter was that the beneficiary should be owner of a piece of land, and in the absence of legal papers, the applications were rejected.
- ♦ The study also found reoccurrence

of applications with semi-formal, quasi-formal, and near-formal tenure. There were no occurrence of landless applicants.

- ♦ Therefore, there is a need to understand the process of land registration, and the different systems followed by the Revenue Department and the Urban Local Bodies (ULBs).
- ♦ The presentation concluded that, in smaller cities / towns, the urban poor are not necessarily encroachers, and the systems of documentation of land registration need to be reviewed.

TECHNOLOGY AND THE POOR: NEW WAYS TO RESOLVING CONTENTIOUS LAND TENURE ISSUES

MS. SHIKHA SRIVASTAVA, LEAD - URBAN POVERTY ALLEVIATION & LIVELIHOODS, TATA TRUSTS, MUMBAI

- ♦ The presentation shared the experience of the Trusts' work with the state of Odisha for provision of land tenure.
- ♦ With only 17 per cent of its population living in urban areas, Odisha provides a unique opportunity to draw lessons from other states to shape and steer its own urbanisation trajectory. Tata Trust chose to work here and started with support to the Swachh Bharat Mission. Gradually, the state government showed interest in land tenure, and the Trust supported in updating the cadastre as well as mapping slum areas through community-led initiatives. Drone surveys were carried out in 109 ULBs, and finally land certificates were given in 5 small towns in 2017.
- ♦ The land rights provided were mortgagable and heritable.

SESSION 1B: INFRASTRUCTURE FOR URBAN DEVELOPMENT

The parallel session 1B was chaired by **Mr.**

Rakesh Lakhani, IAS, Principal Secretary / Member Secretary, Chennai Metropolitan Development Authority, and co-chaired by **Prof. Chetan Vaidya**, wherein the speakers debated a variety of land and infrastructure instruments for housing and urban development. These models were discussed for the solutions they have created and the limitations they faced.

INNOVATIONS ON URBAN AND AFFORDABLE HOUSING FINANCE

DR. PHANG SOCK YOUNG, SINGAPORE MANAGEMENT UNIVERSITY, SINGAPORE

- ♦ Home ownership has remained affordable for middle and lower-income households. Dr. Phang Sock explained the Singaporean approach for land management, where there is high home-ownership rate. The state owns around 90 per cent of the total land. Land acquisition by the state from the private sector for public purposes is done by paying adequate compensation, based on market prices for 2007.
- ♦ In the 1990s, Master Plan became a forward-looking document with integration of 55 development guide plans. It is reviewed every 5 years. The land also provides government revenues. About 50 per cent of the total revenue is land-based - tax on transactions, rental income, development charges, and property tax - 82 per cent of the residential population live in high-rise housing.
- ♦ In addition, there are measures to curb housing speculation and price volatility. Also, inclusive policy includes ethnic group balance, which is evidence of Singapore's multi-pronged approach towards housing.

INTERNATIONAL EXPERIENCES IN INFRASTRUCTURE FINANCING

DR. D.T.V. RAGHU RAO, MELBOURNE UNIVERSITY, AUSTRALIA

- ♦ Dr. Raghu informed that India, at this moment, is in the construction phase, with around 70 per cent of infrastructure yet to be built. Main challenges include lack of public funds, with cities having limited capacities to generate their own revenue.
- ♦ Internationally, there are public and private sources, and attempts are being made to introduce hybrid methods. In some areas, the ratio is 1:5 - one public and five private sector. Most areas are unable to access international funding, and only 20 per cent of 500 cities in the developing countries can access local funds.
- ♦ Public-Private-Partnerships (PPPs) have generally not proven successful in urban infrastructure. Land Value Capture is another source of funding - such as the air right model linked to equity market in Brazil.
- ♦ He recommended that communities must get involved. Crowd-funding can provide the seed funds, that can be used for socially-responsible financing. Social impact bonds, development impact bonds, and green bonds are the other options. Partnership between the market and the community is paramount. No country can have a single instrument of finance. For example, in the Hudson Yards Infrastructure Project (New York), corporations use a combination of options.

BUILDING URBAN RESILIENCE-RISK SENSITIVE LAND AND INFRASTRUCTURE PLANNING

MR. AMIT PROTHI, 100 RESILIENT CITIES

This organisation is working with 100 cities to create resilient strategy, including Pune, Chennai and Surat in India. Cities make considerable investment in infrastructure.

- ♦ Risk-sensitive land and infrastructure planning offers an approach to support better decision-making and helps cities become more resilient.

- ♦ Through more nuanced understanding of how hazards interact with urban areas, cities can maximise the benefits of investments, rather than creating situations where people face greater exposure to natural hazards.
- ♦ Mr. Prothi explained through examples of land use, planning, building code, land subdivision in Vietnam, USA, Australia, etc.

WOMEN CONSTRUCTION GROUPS IN KERALA

DR. BINU FRANCIS, DIRECTOR - URBAN HOUSING, KUDUMBASHREE, GOVERNMENT OF KERALA

Dr. Binu Francis spoke on the women construction groups, which are involved in catering to demand and gender equity.

- ♦ The women's group work with the Kochi Metro on facility management. They carried out training of women workers in construction skills.
- ♦ Now, government can give contracts to women groups without tender. They are also setting up material manufacturing units.

In the discussions following the sessions, legislations and processes pertaining to land acquisition emerged as a major issue. Limitations of crowd-funding applications were also discussed.

SESSION 2A: FINANCING URBAN INFRASTRUCTURE

Urban governance and finance are closely linked. This session brought together a set of presentations, which looked at local urban development finance in an inter-governmental framework, and the impact of improved urban governance in a comparative framework. It also dwelled on experiences in India on improving the fiscal health at the local level and the experiences of bilateral agencies in supporting the development of a housing finance market for the poor in India. The session was chaired by **Dr. T.K. Sreedevi, IAS, Director, Municipal Administration, Government of Telangana**, and co-chaired by **Mr. Shubhagato Dasgupta**.

INSTRUMENTS FOR FINANCIAL ROBUSTNESS OF LOCAL GOVERNMENTS- GLOBAL EXAMPLES

DR. GISELA FÄRBER, CHAIR OF ECONOMIC POLITICAL SCIENCE, GERMAN UNIVERSITY OF ADMINISTRATIVE SCIENCES, SPEYER, GERMANY

- ◆ Robustness' or 'Resilience' of government revenues means that economic shocks do not affect local revenues severely or for a longer period, and regain their former level soon. This might be – together with the before derived criteria of autonomy – the main demand for local finance in the process of continuing urbanisation.
- ◆ Sustainable urbanisation relies on stable and robust local finance. Local tax systems therefore need a certain degree of local autonomy, and at least three broad tax bases to 'cover' the main groups of local service users. In addition, local governments need some minor tax sources for autonomous for the 'roundness' of local revenues.
- ◆ User fees cannot cover the financial requirements of urbanisation, but may help to establish a more 'rational'

behaviour in using local infrastructure.

- ◆ Local fiscal equalisation is a compulsory supplement of local tax systems and robust local finance schemes.
- ◆ Most local finance systems of the world – whether in the more or the less developed countries - unfortunately do not meet these requirements. Therefore, there is an urgent need for further reforms, for which all institutions, experts and citizens fighting for more sustainable local finance should work together.

EXPERIENCES IN IMPROVING FISCAL HEALTH OF LOCAL BODIES IN INDIA

MR. RAVIKANT JOSHI, ADVISOR, URBAN MANAGEMENT AND URBAN FINANCE, URBAN MANAGEMENT CENTRE, AHMEDABAD

- ◆ The aspect of improving fiscal health of local bodies, barring some exceptions, has not received due importance, necessary support, and suffers from various issues.
- ◆ There are several new initiatives on improving fiscal health in the cities of Patna, Ranchi, Nashik, Ujjain and 72 ULBs of Telangana through property tax reforms.
- ◆ Stating the example of Telangana where 18,000 new properties were mapped, some of the factors that can contribute in improving fiscal health include use of geo-spatial technology for mapping, and creation of a conducive ecosystem through online Government of India (GoI) portals and web-based reporting systems.
- ◆ It also includes front loading of Fiscal Health Reforms as a prequalification norm for ULBs to receive funding / grants and strong incentive structure to motivate ULBs to undertake fiscal health improvements

DFID's ROLE IN HOUSING FINANCE IN INDIA - PRESENT AND BEYOND

MR. SUMESH GIRHOTRA, PRIVATE SECTOR DEVELOPMENT ADVISER, DEPARTMENT FOR INTERNATIONAL DEVELOPMENT (DFID), INDIA

- ◆ DFID has had a two-tier approach towards provision of housing. Its approach has been to enable first-time home ownership for the poor, bankable families by providing 17,000 housing units, 10,000 home loans and 27,000 jobs for poor in the low-income states of India.
- ◆ It has partnered with the National Housing Bank to provide technical and financial assistance with a budget of INR 500 Crores (approx. USD 70.6 million).
- ◆ Their intervention has helped create more than 11,000 jobs in the low-income states and has provided funding for 6,000 housing units in Rajasthan.
- ◆ It has initiated demonstration projects in Odisha and will continue to provide support to the states of Rajasthan, Odisha and other low-income states.

GOVERNANCE AND IMPACTS ON URBAN SERVICES AND QUALITY OF LIFE

MR. VIVEK NAIR, HEAD- REFORMS, JANAAGRAHA CENTRE FOR CITIZENSHIP AND DEMOCRACY, BENGALURU

- ◆ City systems are invisible and vital to good quality of life. Good service delivery in cities depends upon efficient city systems.
- ◆ ASICS is a method that assesses governance in 23 of India's largest cities, and scores them on a scale of 0 to 10 and the results show that the Indian cities are stuck in a state of bad status quo, where hardly any change is noticeable in the previous surveys.
- ◆ ASICS helped identify 5 basic issues in governance – poor spatial planning,

weak finances, poor human resource management, powerless mayors, and a complete absence of systemic citizens' participation.

SESSION 2B: MOBILISING FINANCE FOR HOUSING

This session focused on the housing finance models for affordable housing and housing for the poorest. Speakers dwelled upon housing finance in Africa, East Asia, and the world. Case studies on the Indian housing market for small loans and the poor and informal sector in India were also discussed. The session helped create opportunities of cross learning from policy and practice across different geographies and contexts.

The session was chaired by **Mr. S. Krishnan, IAS, Principal Secretary, H&UDD, GoTN**, and co-chaired by **Mr. Shubhagato Dasgupta**.

HOUSING FINANCE MARKETS IN AFRICA: CURRENT TRENDS AND NEW INSTRUMENTS

MS. KECIA RUST, EXECUTIVE DIRECTOR & FOUNDER, CENTRE FOR AFFORDABLE HOUSING FINANCE, SOUTH AFRICA

Ms. Kecia Rust presented the current trends and new instruments of housing finance market in Africa. In her presentation, she focussed on the problems that the housing finance market faces due to poor targeting, insufficient scale and inflow. She cited examples from different African cities where prices had to be slashed after construction due to low affordability.

MODELS FOR HOUSING FINANCE SUBSIDIES ACROSS GEOGRAPHIES

MS. VIDHEE GARG, PRINCIPAL, AFFORDABLE HOUSING INSTITUTE, BOSTON, USA

Ms. Vidhee Garg presented models of housing

finance subsidies across geographies, where she focussed on the context of South Africa, a middle-income country with a strong demand for affordable housing, both for rentals and purchase, and Uganda, a low-income country with a strong demand for affordable housing. She presented the case of two housing finance companies in the two countries and drew conclusions on innovating housing finance for the poor. Some valuable lessons from the experiences of the Kuyasa and Centenary Bank of South Africa and Uganda:

- ◆ Products and processes need to be tailored to the variability and informality of customers' income, title, and tenure. For instance, milestone-based loan disbursements and regular site visits to verify construction progress ensure proper usage of loan proceeds. Additionally, robust credit underwriting processes, including affordability assessments, income matrices, and risk-scoring, have helped keep non-performing loans to a minimum.
- ◆ Strong field presence and regular contact with borrowers are important to build relationships. For instance, establishing branch offices in clients' neighborhoods and deploying the 'feet on the street' model improves access for borrowers
- ◆ Partnerships with other housing value chain stakeholders are key to ensuring good quality construction and scaling up the sector. For instance, working with local government agencies in charge of land titling helps speed the collateral verification process, and also helps build a register of property transactions. Additionally, working with building materials suppliers could help ensure that affordable, durable materials are used for housing construction. These partnerships help bring together the expertise of stakeholders along the housing value chain, thereby contributing to the overall growth of the sector.

ACCESS TO FINANCE FOR THE EWS SEGMENT

MS. RANJANI KOLASSERIL, FINANCIAL EXPERT, HABITAT FOR HUMANITY, KOCHI, INDIA

Ms. Ranjini presented on the topic of access to finance for EWS segments, and some of the key learnings were:

- ◆ Housing micro-finance as a term is yet to be defined by the Reserve Bank of India (RBI) or the National Housing Bank (NHB) in India, and gets subsumed under affordable housing.
- ◆ Micro-Finance Institutions (MFIs) have proved to be a successful model of financial inclusion.
- ◆ Challenges in promoting scalable housing finance for the poorer segments relate to builder capacity, capital from banks and community as a beneficiary or client.
- ◆ A national level reskilling program is required to build capacity for low-cost housing and housing upgrading.
- ◆ More efforts are required for the convergence of technical, financial and legal services at the community / household level.

LEARNINGS FROM THE EFFORTS TO IMPROVE THE CONSTRUCTION PERMITS PROCESS IN DELHI AND MUMBAI

MR. ANAND IYER, CHIEF PROJECT MANAGER, NATIONAL INSTITUTE OF URBAN AFFAIRS, NEW DELHI, INDIA

Mr. Anand Iyer presented the learnings from the efforts to improve the Construction Permits process in Delhi and Mumbai. He focussed on the challenges delays in construction permits leading to severe time and cost overruns and how some of these challenges were overcome.

- ◆ As per the World Bank "Doing Business" report 2019 released on 31 Oct 2018, India rose from an overall rank of 100 to 77 (a rise of 23 positions)
- ◆ Specifically in the "Construction Permits" indicator, it rose from a rank of 181 to 52 (a rise of 129 positions!), which was an unprecedented rise across any indicator for India and any other country worldwide.
- ◆ This was achieved through a series of reforms and key interventions that included:
 - Online submittal of forms with all data eliminating human contact.
 - Colour-coded zonal maps on a GIS platform that brought together all No-Objection Certificate (NOC) issuing agencies and their jurisdictions.
 - Joint site inspections
 - Reminders counters and deemed approvals
- ◆ In conclusion, Mr Iyer emphasised that this positive change proves that it is possible for departments to work together towards a single goal, while respecting individual responsibilities and the methods of Delhi and Mumbai are being replicated in all AMRUT cities.

SESSION 3A: NEW TECHNOLOGIES FOR SMART PLANNING

This session was chaired by **Mr. Rajesh Lakhoni, IAS, Principal Secretary / Member Secretary, CMDA, GoTN**, and co-chaired by **Prof. Shovan K. Saha, Professor Emeritus, Sharda University, Greater Noida**.

The Chair opened the session referring to the high state-level urbanisation level of Tamil Nadu, which is nearly 50 per cent, and among the highest in India. Especially, in the area of data collection, he observed the use of 'drone' and digital technologies were already being used in the state.

Prof. Saha drew attention to some of the new initiatives being announced in India and abroad. He referred to the Chinese project to launch a "MOON" on a stationary orbit that would illuminate about 50 sq. km. of an urban area at night to eliminate dependence on the conventional and expensive technology currently used for the same purpose. He also mentioned about the large investments being made by GoI to harness solar energy from the deserts in Rajasthan and Gujarat.

The Chairperson then invited the speakers of the session to proceed with their presentations.

FUTURE FOR PRE-FAB AND AUTOMATION FOR HOUSING IN INDIA

MR. RAJESH GOEL, CHAIRMAN & MANAGING DIRECTOR, HINDUSTAN PREFAB LIMITED, GOVT. OF INDIA

Mr. Rajesh Goel presented on the future of pref-fab technologies in the housing sector in India.

- ♦ Pre-fab housing dates back to 1947 to the time after Partition when there were urgent requirements for resettling refugees
- ♦ Other sectors have gained momentum over the years, but the pre-fab industry has lagged behind. Despite the lack of will, pre-fab industry shall grow because

of the following reasons:

- Shrinkage in project timelines
- Pressure on builders through the Real Estate (Regulation and Development) Act to develop quality estates quickly
- Rise in benchmark for quality due to availability of information to customers
- Growing scarcity of conventional building materials
- ♦ Industrialised construction has existed for a long time, but has found difficulty scaling-up due to apprehensions of homebuilders towards newer technologies.
- ♦ Acceptance is increasing among public stakeholders and larger developers due to increase in carpet area and reduction in cost prices. Prefab materials and technology have also gained recognition under the National Building Code (NBC), and many prominent developers such as L&T, Shobhana, etc. have their own prefab facilities.
- ♦ Out of the 46 lac units to be constructed under PMAY-U, 8 lac are being constructed using prefab technology.

THE NEW SMART PLANNING: NATURE-BASED SOLUTIONS AND NEW TECHNOLOGIES FOR CITIES

PROF. ALEXANDER JACHNOW, HEAD OF DEPARTMENT, URBAN STRATEGIES & PLANNING, IHS, ERASMUS UNIVERSITY, THE NETHERLANDS

Prof. Alexander Jachnow presented on the topic "The New Smart Planning: Nature-Based Solutions and New Technologies for Cities"

- ♦ Cities should be seen as a process, and to address the challenges that a city faces, one has to be truly interdisciplinary and seek out solutions in different disciplines.
- ♦ Focus should be on the impact the city

creates and the purpose of planning should be to benefit its citizens.

- ♦ Urban policies can be more powerful than a Master Plan, as these can bring regions and different actors together.
- ♦ Smart is adaptive and creative, but may or may not include a heavy dose of technology
- ♦ Cities are not built, but created of their own accord - "cities are a process"
- ♦ Nature needs to play a larger part in infrastructure

KNOWLEDGE CITIES

PROF. DR. JÖRG RAINER NOENNIG, DIGITAL CITY SCIENCE, HAFENCITY UNIVERSITY, HAMBURG, GERMANY

Prof. Noennig of the MIT City Science Initiative Global Lab Network presented his learning on "Knowledge Cities".

- ♦ Digital technologies can play an important role in facilitating integrated development in cities.
- ♦ It can be used as an interactive tool for urban development, encourage citizen participation, and create a tangible user-interface for hands-on interaction with city data.
- ♦ A laboratory was set up by the Government of Hamburg to reinvent the city and address the refugee crisis of 2015 and technologically targeting through:
 1. Digital participation
 2. Integrated city planning
 3. Urban mobility
 4. Urban analytics
 5. Migration
- ♦ The use of IT technologies for integrated city development can help process and present data in an interactive model as tested in the MIT model where a Lego model of the city was developed. Large iPad with city data was used to present

the city data to citizens.

- ♦ Although these tools have simple hardware and software requirements, there are requirements for developing an understanding of such tools and methods, and a geo-coded database at the city level.

QUANTIFIED CITIES MOVEMENT: PARTICIPATORY ECOSYSTEMS FOR URBAN MONITORING, MANAGEMENT, AND PLANNING

MR. SIDDHARTHA BENNINGER, PROJECT PLANNER, CENTRE FOR DEVELOPMENT STUDIES AND ACTIVITIES (CSDA), PUNE, INDIA

Siddhartha Benningers' presentation was titled "Quantified Cities Movement: Participatory ecosystems for urban monitoring, management and planning".

- ♦ An ideal data-driven city system would be such that it enables short-term planning and decision-making, medium-term planning (5-10 years), and long-term visioning in cities.
- ♦ Quality Control Management (QCM) enables real-time urban management, as it integrates various public service providers such as hospitals, police, traffic regulation, etc. in one digital tool as an application.
- ♦ It provides evidence through maps and data analysis for decision-making purposes and also connects different stakeholders for inclusive decision making.
- ♦ Applications have been developed for the city of Pune, and an application in Nashik has been developed with the support of UNICEF for disaster risk reduction for schools. Nearly 5,000 school children have participated in the data collection and usage of the application.

SESSION 3B: NEW TECHNOLOGIES FOR SMART BUILDINGS

With the increased use of new technologies in spatial planning and construction technologies, the opportunities and possibilities in urban planning and housing development are witnessing rapid change. Technologies are also creating opportunities for reducing costs and improving efficiencies. This session focused on how new technologies can allow more sustainable solutions at the sub-city level at the scale of neighbourhoods and buildings. The Chair, **Prof. Shovan K. Saha**, welcomed the participants and speakers for the session, highlighting the importance of innovations in building materials and planning in order to cope with the trends of urbanisation. He gave the example of the accidental discovery of the material 'Ferrock', a green as well as robust alternative to concrete.

POLICY FRAMEWORK FOR OPTIMISING RESOURCE EFFICIENCY, LOW CARBON BUILDINGS & LAND UTILISATION

MR. ASHOK B. LALL, PRINCIPAL, ASHOK B. LALL ARCHITECTS, NEW DELHI, INDIA

The first presentation made by Mr. Ashok B. Lall on "Policy Framework for optimizing Resource Efficiency, Low Carbon buildings & Land Utilisation", highlighted the following points:

- ♦ A combination of resource-efficient and low carbon construction with compact urban morphology can lead to sustainable cities.
- ♦ With current demographics, children and youth will need a lot more space around the homes.
- ♦ High-rise buildings increase the impact on embodied energy, and lead to rise in the operational energy costs.
- ♦ Increase in FSI does not yield a proportionate yield in housing.
- ♦ Decentralised affordable infrastructure

systems can reduce the burden on municipal services essential for housing

LOCAL GOVERNMENT SPATIAL PLANNING AFTER NEPAL'S RECENT TERRITORIAL REFORM

MR. SANJEEV POKHAEL, PROJECT MANAGER, CAPACITY DEVELOPMENT OF MUNICIPALITIES, GIZ NEPAL

The second presentation by Mr. Pokharel on the topic of spatial planning in Nepal focussed on the urban development process followed in the small urban towns of Nepal, and the support provided by GIZ in the preparation of local plans for the small townships.

- ♦ Post-earthquake in 2015, there was a shift in the urban development process in Nepal, and GIZ supported in engaging with communities for a participatory and bottom-up development plan.
- ♦ The integrated urban development plan constituted of annual plans, local area plans, and master plans that were based on people's needs.
- ♦ The plans included Municipal profile, physical development plans, and plans for thematic projects.
- ♦ Some of the lessons learnt during the planning process in Nepal's were:
 - Planning is a process, as much as a content (a clear Terms of Reference (ToR), involvement of citizens, adequate time, etc. are crucial)
 - Planning is a political question (has to be owned by the elected leadership)
 - A combination of top-down and bottom-up approach is more efficient than more emphasis on either sides. (technical experts need to facilitate discussions on the local needs)
 - Central programme for housing need to be facilitated by local governments
 - Services are as important as infrastructure

SUSTAINABLE, ECONOMICALLY, AND SOCIALLY-FUNCTIONING NEIGHBOURHOODS AND CITIES THROUGH CO-CREATIVE URBAN PLANNING

MR. MARKUS EWALD, URBAN PLANNER, URBANISTA, HAMBURG, GERMANY

- ♦ Cities are organised into separate functions of housing, work, recreation, creating night and day spaces in a city, and adding to the requirement of transportation and mobility.
- ♦ Today, cities therefore are in a state of dysfunction, causing unrest and a state of protest amongst its citizens.
- ♦ People often oppose planning processes, as they do not feel involved
- ♦ As a response to this, a change in the approach to city planning is required, where there is co-creation of cities through crowd-sourced city vision.
- ♦ Two parallel projects in Bangaluru and Hamburg created online and offline hubs for crowd-sourcing ideas for improving cities and neighbourhoods. Different methods were used to engage and involve citizens in creating the vision of the city, and this led to a more integrated city with mixing of functions.
- ♦ A generous mix of functions, age, and gender makes a city more humane. The integrated approach in cities leads to mixing of functions and creating public spaces in between. This creates a city with less mobility requirements, short walkable distances and multi-use spaces that are active throughout the day and night.

DIGITAL TECHNOLOGIES FOR HOUSING

DR. ASHWIN MAHALINGAM, ASSOCIATE PROFESSOR, CENTER FOR URBANIZATION BUILDING AND ENVIRONMENT (CUBE), IIT MADRAS, CHENNAI, INDIA

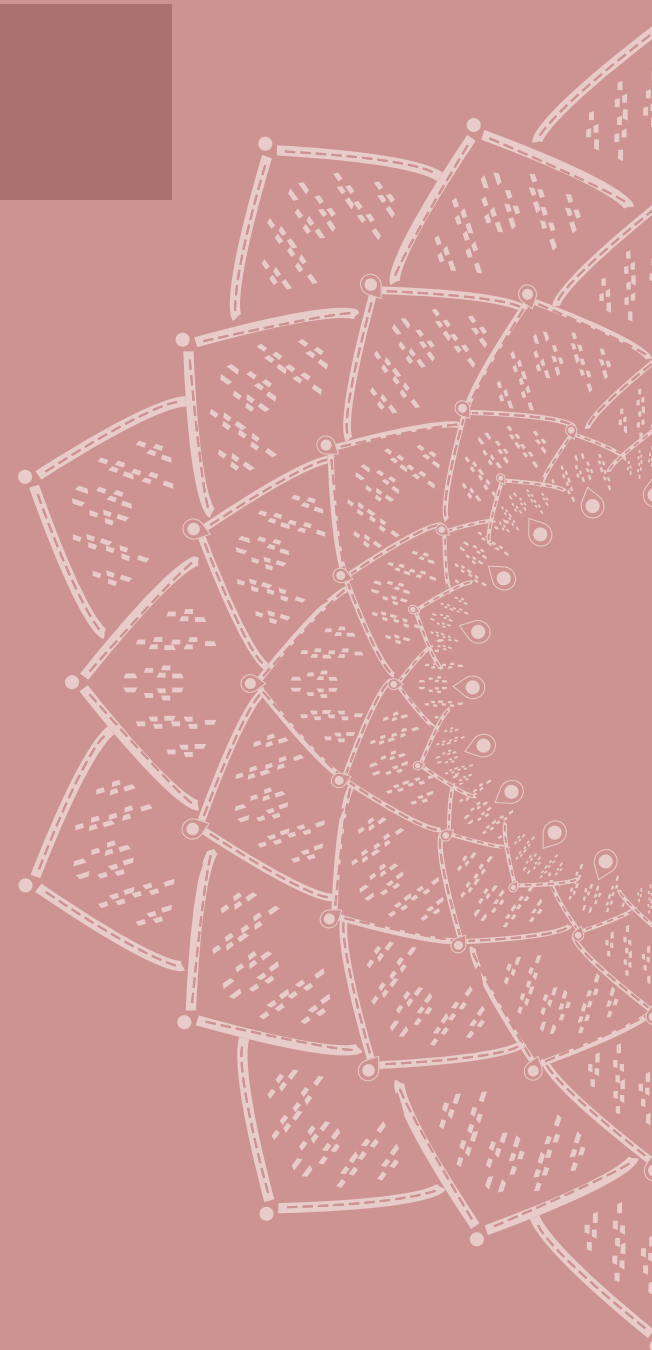
The last presentation on "Digital Technologies for Housing" focussed on the challenges of construction project management and the

effective use of technology to reduce losses and delays in the construction process.

- ♦ In order to cope with the huge number of housing to be created, one has to address the issues of rapid construction technology, energy efficiency, and social acceptance.
- ♦ Large-scale construction projects are rarely completed on time and very often are plagued by time overruns leading to increased project costs.
- ♦ Quite often, the reasons provided for delays are linked to unavailability of construction drawings, errors in drawings, and delays in materials delivery.
- ♦ However, technological advancements and digital models are rarely used to reduce these coordination models. Today, it is possible to create building information models that can integrate all pieces of information for the construction of a building on one platform. This helps visualise problems and challenges one can face ahead of time and help reduce these delays through a virtual design and construction process
- ♦ If projects use building information models, it is possible to potentially save up to 25 per cent of the total construction time. This roughly translates to 8 months construction time and huge savings in terms of costs.

DAY 2 TECHNICAL PLENARY

LAND AND FINANCE FOR RENTAL HOUSING IN INDIA



The Day 2 plenary session aimed at providing comprehensive overview of the need for efforts to create a more robust rental housing market within the housing sector. It provided a broad framework for discussion on the importance of policy action to support rental housing, especially for the poor. The session was chaired by **Mr. Rajiv Ranjan Misra, IAS, Director General, National Mission for Clean Ganga, GoI.** Mr. Misra has had extensive experience with the Ministry of Housing and Urban Affairs, where he focussed on the housing sector and rental housing. Citing examples of Prof. Amitabh Kundu's Report on housing and the NUHHP 2007 that recognised the importance of rental housing, Mr. Misra reiterated that the government clearly understands the importance of addressing rental housing, that is closely linked to urbanisation and migration.

He also pointed out that, although post-independence the government did focus on rental housing, the focus slowly shifted to ownership housing due to several problems, such as rent recovery, etc. He then stated that 'housing for all' is not just about ownership housing, but also includes rental housing. It is likely to have an impact on addressing the problems of informal housing as well as housing-workplace proximity. Based on this, GoI is developing a model Rental Housing Act, which can be used by different states while reviewing their respective Rent Control Acts. The co-chair of the session, **Prof. Amitabh Kundu**, welcomed Mr. Misra's opening remarks and invited the speakers.

RENTAL HOUSING AS AN ESSENTIAL ELEMENT OF SOCIO-ECONOMIC DEVELOPMENT OF NATIONS

MS. SUMILA GULYANI, PROGRAM LEADER, INFRASTRUCTURE AND SUSTAINABLE DEVELOPMENT, WORLD BANK, INDIA

Ms. Sumila Gulyani presented her empirical studies on rental housing from Kenya and its relevance to India. She presented data from the Census of India showing that nearly 30 per cent of the population in urban India

live in rented housing. She further discussed the case of Tamil Nadu, where nearly 43 per cent live in rented arrangements, which is a healthy balance of tenancy and ownership.

She further explained that the 15-cities survey in Kenya was the single largest survey that assessed living conditions of people, and not just the housing units that people live in. This was based on the framework of the 'living conditions diamond' which comprised of the four elements of housing unit, infrastructure, tenure and neighbourhood and a positive change in one can affect the others positively leading to an overall improvement in quality of life. One of the major findings of the survey was that while 86 per cent of the population was living in rental housing, only 28 per cent had rental contracts indicating that the rental housing market was massive but largely informal. Even though there was high mobility and informality, 62 per cent of the respondents stated that their tenure was safe, and they did not feel any threats. In terms of infrastructure, the effective access to water, electricity transportation, and other services were quite low and were much lower in informal settlements. As an example, she stated that although 90 per cent of the respondents said they had access to public transportation outside their house, only 50 per cent actually used it. The housing units were of four or five types, where most of them lived in single-family tenements but there were also multi-storeyed apartments, dormitories and compounds with shared toilet facilities. Nearly half of urban Kenya lived in shared tenements / housing with limited access to kitchen and toilets. These results reflect that there is a spectrum of housing and housing infrastructure, with government-provided public housing at one end, and informally provided slums at the other end. Affordable housing with better access to infrastructure has to be made available, which requires innovations in public and private housing and finance. Particular effort has to be made for people living in shared housing, dormitories and compound-like housing facilities. Effective access to public services needs



'Housing for all' is not just about ownership housing, but also includes rental housing.'

Rajiv Ranjan Misra



The framework of the living conditions diamond which comprised of the four elements of housing unit, infrastructure, tenure and neighbourhood and a positive change in one can affect the others positively leading to an overall improvement in quality of life

Sumila Gulyani



...flexibility and simplicity of the land rights act that enabled the process was instrumental in facilitating the distribution of land rights to the urban poor in the state

G. Mathi Vathanan



In order to create an affordable rental market, it is important to create balanced rights of tenants and landlords.

Claude Taffin

to be augmented in order to improve the overall quality of life. The ratio of tenancy and ownership in Kenya was skewed and ownership of public housing had to be made more affordable. It also highlighted that a vast majority of the housing provision was being done by private home owners and landlords, and it was important to bring them into the loop to upgrade the current housing stock.

NEW MODEL FOR DELIVERING URBAN LAND TO THE POOR IN ODISHA

MR. G. MATHI VATHANAN, IAS, COMMISSIONER-CUM-SECRETARY, H&UDD, GOVERNMENT OF ODISHA

Mr. Mathi Vathanan shared his experience of the recent successful efforts of the Odisha government on the distribution of land rights to the poor. Mr. Vathanan presented a film on the participatory process of identification, mapping, and surveying of the slums in Odisha, and the recent distribution of land certificates to around 25,000 low-income households by the Chief Minister (CM). He also stated that the flexibility and simplicity of the Land Rights Act that enabled the process was instrumental in facilitating the distribution of land rights. The institutional framework developed at the ULB level starts with slum dwellers federations, and the authority of granting the land rights lies with a Committee, headed by the District Collector, and devoid of political representation. Usually, land rights are vested with the Revenue Department, but in this case all powers were given to the Committee. The mapping and surveys involved both participatory methods as well as state-of-the-art technology using a GIS platform in order to ensure accuracy. Nearly 2,000 government functionaries, NGOs and slum dweller federation members were trained for this process, and another 4,000 will be trained in the future. The land rights provided were non-transferable, heritable, and mortgageable. The land rights were both for in-situ as well as for relocated sites where land was not habitable. This exercise will cover 114 ULBs across the state and it will

benefit a population of 1.8 million. The state government has partnered with Tata Trusts and the Norman Foster Foundation to carry out this exercise.

HOW TO DEVELOP A SUSTAINABLE RENTAL HOUSING SECTOR

MR. CLAUDE TAFFIN, HOUSING ECONOMIST, FRANCE

Mr. Claude Taffin outlined the need for rental housing in order to address the needs of two kinds of renters - those with issues of affordability and those who prefer rental housing for reasons of mobility. Rental housing is therefore needed for households with low or irregular income, house starters, migrants, (young) workers, students, and for those experiencing transitional events in their life, and those who simply do not want to own or prefer to own a unit and live elsewhere.

He stated that rental housing is linked to history and culture of a country, its policies on long-term credit and rent control, and does not have any relation with the wealth of the country. In order to understand the rental market, it is important to look at the diverse range of landlords and their different needs. Landlords can be owners of small private properties renting one or a few units or rooms in their home to professional developers and property management companies. Low-income or special groups may be catered to by non-profit housing associations, foundations, and cooperatives or public entities. They all have different needs, where individual landlords are looking for security and need quick and fair procedures to solve conflicts. The large-scale landlords, on the other hand, are more efficient and are looking for professional management, economies of scale, and long-term equity investors to help avoid bubbles.

In order to create an affordable rental market, it is important to create balanced rights of tenants and landlords, and professionalise rental property management. It is also important to ensure adequate financial returns to incentivise investors

by reviewing the tax system and providing appropriate lending. Direct subsidies to tenants are most effective (better targeted and more flexible), however they have limited impact on quantity and quality. Subsidies to investors are more efficient to increase the supply of housing and can be a counter-cyclical instrument to boost economy, but they are less transparent. Investor's subsidies may also be given in several forms, including tax rebates, grants, soft loans, free or discounted land, and guarantees.

Mr. Taffin further elaborated on the components of a good law, which must define mainly the types of rental housing units, the duration and termination of the contract through a written agreement, and the initial rent setting and rent increase provisions. It must also elaborate on aspects of repossession of the premises and processes for solving conflicts which include mediation, conciliation, and arbitration. He stated that a good law has to be enforced properly by the local authorities.

He further compared the rental market in the European countries for security of tenure. Security of tenure is high in countries like Germany, the Netherlands, and Sweden, where the time period of the lease is unlimited, and is lowest in UK and Ireland, where the lease time period is as low as 6 months. On the issue of rent control, he gave the example of Egypt, where even after the market was freed of rent control, the housing stock remained frozen for several years, as they assumed that rent control will be re-instated. Therefore, rent control constraints mobility, locks many units out of the market, causes lack of maintenance, distorts the market for a long period of time.

In conclusion, Mr. Taffin provided a framework for improving the rent control market through improvements in legal and financial issues. The legal framework must be clear and stable, must allow for some rent increase, and must have an easy and quick procedure for conflict resolution. Most importantly the legal framework must be enforced.

TAMIL NADU RENTAL LAW & TNHB EXPERIENCE

MR. ANAND RAO VISHNU PATIL, IAS, MANAGING DIRECTOR, TAMIL NADU HOUSING BOARD (TNHB), GOVERNMENT OF TAMIL NADU

Mr Patil informed that TNHB is one of the biggest institutions in India catering to the shelter needs of various income groups of the society. It has played a vital role for development of Chennai localities such as Anna Nagar, K.K. Nagar, Ashok Nagar, Besant Nagar, Mogappair, Ambattur, C.I.T Nagar, etc. Due to the increasing demands of housing in urban areas, TNHB has plans develop more "Satellite Cities", particularly in the developing area. TNHB is governed by the Tamil Nadu Housing Board Act, 1961 and the Rent Control Act (repealed). The recent Tamil Nadu Regulation of Right and Responsibilities of Landlords and Tenancy Act, 2017, is not applicable on properties owned by the Statutory Board and is governed by the TNHB 1961 Act and the 1975 Act of Tamil Nadu Public Premises (Eviction of Unauthorised Occupants).

The rentals by TNHB were of two kinds: one for government staff, journalists, public, and the other for commercial and residential rentals. TNHB is in the process of developing nearly 4,000 more units under the government rental schemes. He concluded by highlighting the pros and cons of the rental accommodation of TNHB. One of the major advantages was that the land remains with the Board, which fetches regular revenue. However the problems arising from violation of the rental regulations lead to prolonged disputes.

The presentations were followed by an interesting discussion that raised issues and questions on land rentals in case of slums as opposed to unit rentals. There was also an interesting debate on whether the land rights to urban poor in the case of Odisha can also give impetus to the BLC component of PMAY. Participants also raised questions on the studies done in Kenya and whether it focussed on the needs and demands of the landlords.

SESSION 4: LEGAL AND INSTITUTIONAL FRAMEWORKS FOR RENTAL HOUSING

This parallel session focusing on institutional frameworks for rental housing discussed the essential role of rental housing for vibrant cities. It presented learnings from various cases in South Africa and India of rental housing for the poor and the institutional opportunities and constraints they face, both in the informal and the formal sector. The session was chaired by **Prof. A.K. Maitra, Former Director, SPA New Delhi**, and co-chaired by **Ms. Tanja Feldmann**.

ROLE OF RENTAL HOUSING IN INCLUSIVE CITIES

MR. ROBERT M. BUCKLEY, URBAN INSTITUTE, WASHINGTON DC, USA

The first presentation by Mr. Robert Buckley titled 'Rental housing in India - Bribes and Loos' presented a case for supporting rental housing.

- ♦ Rental housing is more affordable, as one pays only for current services. It is more responsive to the needs for mobility and urban poor (without savings to purchase homes).
- ♦ As countries urbanise, rental housing constitutes for a greater share. However, this is not true for India due to the long standing ownership mindset and restrictive urban policies, such as the Rent Control Act. He argued that 'bribes' or local government incentives and loos are the most effective way to overcome policy obstacles.
- ♦ Government can provide large scale housing at low costs to flatten the supply curve.
- ♦ Shared sanitation services (loos) are also a form of rental housing and can help reduce costs.

RENTAL HOUSING MODELS, URBANISATION COMPLEXITIES, AND CHALLENGES TO SCALE-UP: EXPERIENCES FROM SOUTH AFRICA

MR. SETH MAQUETUKA, COORDINATOR, CITIES PROGRAMME, TREASURY, GOVERNMENT OF SOUTH AFRICA

The next presentation by Mr. Maquetuka provided an overview of the rental housing market in South Africa.

- ♦ Apartheid planning confined the majority of South Africans, especially the blacks, to distant and "dormitory-type" settlements, far from work and recreational facilities.
- ♦ The government program contributes only 1- 1.5 per cent of the total housing market, and was quite insignificant in addressing the housing challenges.
- ♦ Around 1994, a broad-based stakeholder forum – National Housing Forum, was created to negotiate a new housing dispensation.
- ♦ Rental housing was mostly provided by the private market, where even the landlords were part of the low-income group, and the rents formed a major component of their income.
- ♦ The rental market in South Africa was mostly informal and inadequately supported by policy framework
- ♦ Government attempted to support the existing market through social housing models that included:
 - Rental or co-operative accommodation, held by Social Housing Institutions (SHIs) or Private Sector Landlords (PSLs).
 - Community Residential Units Programme aimed to provide secure, stable rental accommodation for low-income households.
 - Targeting landlords and supporting the backyarding in inner city areas to improve construction quality and condition of rental housing.

- ♦ The government's role in housing delivery is declining, and rental housing provision is being taken over by households themselves, acting as housing suppliers.
- ♦ In the absence of responsive rental housing policy that supports rental housing delivery, there is organic housing supply. The new policy process is beginning to explore how to work with this organic housing supply.

PREVAILING RENTAL HOUSING PRACTICES AMONG URBAN POOR: CASES FROM ODISHA AND TAMIL NADU

MS. APARNA DAS, SENIOR ADVISOR, GIZ SUD-SC, INDIA

MS. ANINDITA MUKHERJEE, SENIOR RESEARCHER, CPR, INDIA

The joint presentation made by Ms. Aparna Das and Ms. Anindita Mukherjee dwelled on the topic "Prevailing rental housing practices among urban poor: Cases from Odisha and Tamil Nadu".

- ♦ Mobility among the Indian population has gone up; work-related opportunities in small towns have increased the demand for rental housing.
- ♦ The Census and the NSSO collect data, but do not give the actual picture.
- ♦ Cases of rental housing among the slum dwellers in Tamil Nadu is pretty high, which are not accounted for and are mostly invisible. Renters in slum are mostly casual workers/labourers.
- ♦ Key takeaways from the studies:
 - Studies in slums of Odisha and Tamil Nadu reveal that rental accommodations are usually provided by subsistence landlords who give up their own space to increase their household income.
 - Privately-owned rental housing has not featured in the housing and rental policies.

- There is need to encourage private rentals, and reduce dependence on government-led housing and rental schemes.
- ICT-based solutions can be promoted in order to provide information on rental housing.

IMPACT OF NEW TENANCY LAW - STAKEHOLDER PERSPECTIVE

MR. JAYAPRAKASH PADMANABAN, PARTNER, FOX MANDAL & ASSOCIATES, CHENNAI, INDIA

The last presentation of the session by Mr. Padmanabhan presented a stakeholder's perspective on the impact of the new Tenancy law.

- ♦ The objective of the Building Lease and Rent Control Laws established in the 1960's was to protect tenants from unreasonable eviction. The previous law allowed a tenant to contest rental values, and the clauses could be amended. However, this was a long-drawn and tedious process, and landlords were discouraged due to this provision.
- ♦ In case of Tamil Nadu, the tenants often use the Tenancy Act, which was designed as a shield to protect their rights, as a sword against the landlords
- ♦ The updated 'Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act' now mandates that all contracts will be written, and the terms of the contract shall prevail. It has also helped establish a new rental authority and has enforced mandatory registration of properties.
- ♦ These changes will enable professionally-managed residential assets, which will bring in more stock to the rental market.

SESSION 5: PRIVATE SECTOR PARTICIPATION IN AFFORDABLE RENTAL HOUSING: CHALLENGES AND OPPORTUNITIES

This session focused on the imperative for affordable rental housing and models being developed in Europe and the UK. It also brought together experiences and models being developed by the private sector in India, the policy challenges they face, while also covering the approach being adopted to promote private affordable housing in India. The session was chaired by **Prof Alexander Jacknow, IHS, The Netherlands**.

EXPLORING AFFORDABLE RENTAL HOUSING OPTIONS FOR URBAN POOR

MR. AKSHAYA KUMAR SEN, JOINT GENERAL MANAGER (ECONOMICS) & FELLOW, HSMI, HUDCO, INDIA

Significant percentage of urban dwellers, mainly the economically marginalised sections, cannot afford ownership housing. In India, around 28-35 per cent population live in rental housing.

- Public rental housing is almost non-existent in India presently. Experiments in the 1950s and subsequently have not succeeded. Although the central as well as the state governments provided subsidised rental housing for their employees, there was no provision of public social rental housing.
- NUHHP 2007 advocates that a model Rent Control Act be prepared by the government to promote rental housing on the principle that rent of a house should be fixed by mutual agreement.
- Further, a 'Taskforce on Rental Housing' was also set up in 2012 by the then Ministry of Housing & Urban Poverty Alleviation (MoHUPA), GoI, to promote rental housing.
- A study by HUDCO / HSMI proposed various different models for rental housing, out of which 'Rent-to-Own'

and 'Public Rental Model' were found to be more significant in addressing the mass needs of rental housing.

BIRD'S NEST: THE EQUITAS ECOSYSTEM MODEL FOR INCLUSION

MR. JOHN ALEX, EQUITAS HOLDINGS LIMITED, CHENNAI, INDIA

Mr. John Alex presented his experience with the Equitas Bird's Nest, where homeless families were moved into homes and supported with skill training and medical support to get them back on their feet.

- Equitas Trust designed a project to meet the cost of 6 months' rent with an initial caution deposit. These beneficiaries were also taught a skill to enable them to sustain themselves.
- During the initial 6 months hand-holding period, Equitas ensured that they get good health service, in addition to skill training, employment for unemployed (low profile jobs), enrolment of children in schools and groceries support.
- Currently, more than 1,500 homeless pavement-dwelling families have found homes and have been mainstreamed into slum communities.

PRIVATE ENTERPRISE AND POLICY CHALLENGES FOR RENTAL HOUSING

MR. SATYANARAYANA VEJELLA, FOUNDER, AARUSHA HOMES, HYDERABAD, INDIA

Mr. Vejella made a presentation on rental housing for singles, where he focussed on hostels for students and professionals. Aarusha homes provides rental accommodation for students and junior-level professionals across 3 cities in India. The hostel accommodation market is largely informal with over 0.1 million operators providing around 10 million beds. He shared some of the lessons:

- There are repayment risks in this market. Market viability also depends on external considerations, such as recruitment, etc.,

where a single company may have a large number of employees to be housed.

- Customers need subsidy (10-15 per cent) either from the corporate sector (value addition to corporates) or government in the form of rental voucher. Support is also needed for tax and non-tax incentives.

He concluded his presentation by providing suggestions on the supply and demand side, that would help formalise this section of the rental market and also provide it the necessary boost, such as:

- Tax exemptions for rental housing providers; redefining "Affordable housing" as "Affordable accommodation" to include rental in IT Act.
- Hostel business below INR 1,000 per day and rental housing below 60 sq.ft. to get Goods and Services Tax (GST) exempt.
- Provision of direct subsidies and vouchers for rentals to the poor.

MODELS FOR AFFORDABLE RENTAL HOUSING IN THE UK

DR. MICHAEL BALL, PROFESSOR, HENLEY BUSINESS SCHOOL, UNIVERSITY OF READING, ENGLAND

Dr. Micheal Ball highlighted that private renting is the fastest growing housing option in the UK. However, the quality and outreach of such rentals remains a concern. He pointed out some of the issues with social housing. He concluded his presentation with the lessons from the UK housing models.

- Demand-side subsidies without improving supply-side will raise housing costs for all. It will lead to subsidy leak to supply-side: property owners, developers, landowners, financiers, etc. The lower the elasticity of supply relative to demand, the greater the leakage.
- Policy decisions should not be driven by economic factors alone, but one should be aware of all benefits.

OVERVIEW OF PRIVATE RENTAL HOUSING IN TRANSITION ECONOMIES

DR. JOZSEF HEGEDUS, MANAGING DIRECTOR, METROPOLITAN RESEARCH INSTITUTE (MRI), BUDAPEST, HUNGARY

MS. VERA HORVATH, SENIOR RESEARCHER, MRI, HUNGARY

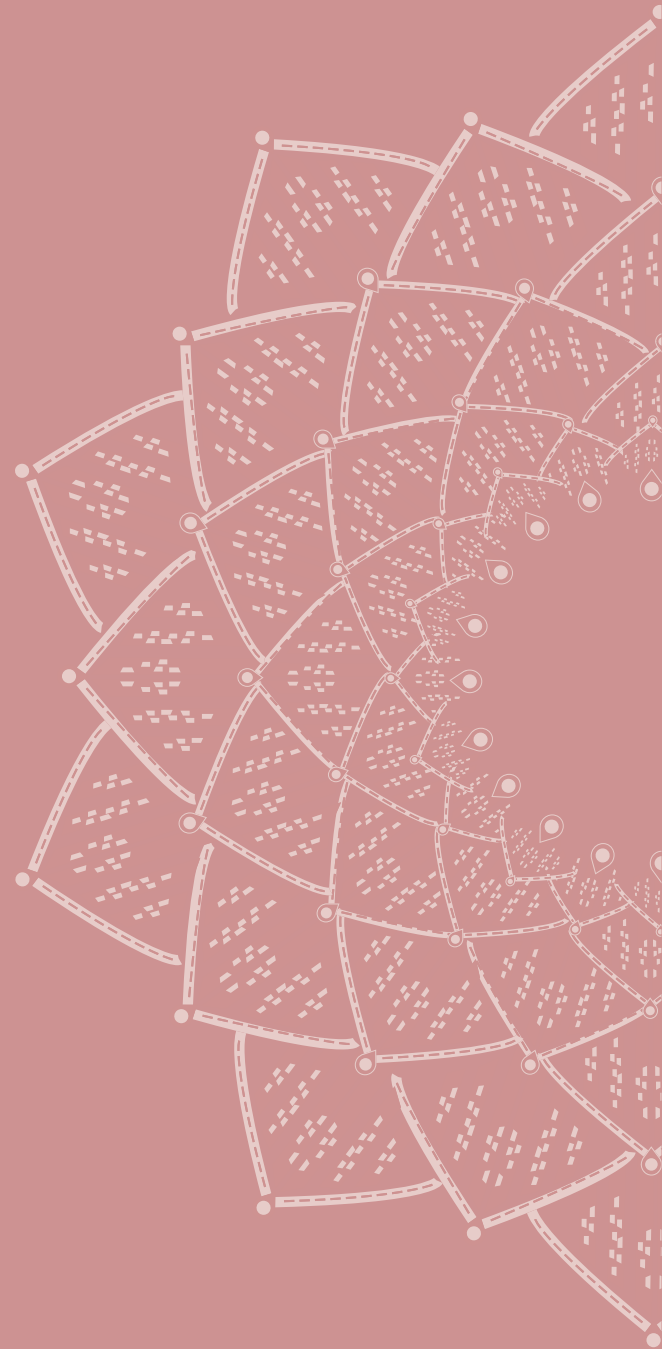
Prof. Hegedus and Ms. Horvath focussed on two key messages:

- Urbanisation and demographic pressure force solutions which may not fit political and development objectives.
- "Enabling markets to work" approach has limitations – failures may emerge on markets, but also in the field of social norm-based housing interactions, and therefore, non-market based options should be explored.

They further explained that, over the past two decades, the housing sector had moved from a mix of rental and owned housing to a predominantly ownership model. This has led to large-scale privatisation of housing, where state housing finance has been replaced by market-based housing finance with subsidies. The steep rise in the housing prices following the transition has also led to social inequalities with 10% elite, 20-30% poor and 60-70% middle income group, that are sensitive to economic shocks. The only options left for the poor are municipal housing, low-end private rental, and ownership. The private rental market is a weak sector with 'loose' regulations that put both tenants and owners at risk and many home owners chose to keep their properties vacant. Some of the recommendations were based on examples of municipal and state-owned housing by NGOs, PPP initiatives, and through social housing agencies in Slovenia, Slovakia and Poland respectively.

They proposed the concept of a Social Rental Agency (SRA) that utilises vacant properties for social housing, and, at the same time, protects the landlords through a 'guarantee fund' that ensures costs for maintenance and functioning of the SRA.

CLOSING PLENARY AND WAY FORWARD



The closing plenary was presided over by **Prof. Om Prakash Mathur, Senior Fellow, Institute of Social Sciences, New Delhi**, which brought together the Chairs and Co-chairs of all the Parallel Sessions to summarise and highlight the key issues raised.

Sessions on “Land and Infrastructure” summarised by Prof. Chetan Vaidya:

- ◆ Address housing stock from demand side, as presented in the African context; relevant in the Indian context as well.
- ◆ Involve the poor in city-wide slum upgrading programs, as showcased in Thailand’s CODI model.
- ◆ Develop a deeper understanding of security of tenure, the need to reimagine the Revenue Department, and review definitions of ownership in the context of slums in the smaller towns, where the urban poor are not necessarily encroachers.
- ◆ Shift towards technology-oriented solutions for establishing land rights, as seen in the Odisha dispensation of land rights to 16,000 beneficiaries.
- ◆ Build capacities of cities to access bonds to finance public infrastructure and to have multiple models of financing in cities for an effective flow of funds; use innovative models, such as Green Bonds, to be expanded.
- ◆ Create disaster resilience through effective land use planning.
- ◆ Achieve gender equity through training of women in the construction industry.

Sessions on “Financing for Housing and Infrastructure” summarised by Mr. Shubhagato Dasgupta:

- ◆ Manage local taxes to have a wider impact on city economies
- ◆ Create an ecosystem for local financing options; greater central funding may cripple the local sources.
- ◆ Boost human resources management to improve service delivery in cities.
- ◆ Promote MFIs for their role in the

housing finance market.

Sessions on “New Technologies for Smart Planning and Buildings” summed up by Prof. Shovan K. Saha:

- ◆ Cities are not mere products, but driven by their own internal vitality and strength.
- ◆ Build cities in alignment with nature.
- ◆ Use technology as a tool for citizens’ participation and for expert decision-making in order to develop appropriate policies and programmes.
- ◆ Promote participation of all sections of society in the decision-making process on urban development; use crowd-funding to develop collective vision.
- ◆ Affordability and sustainability are interrelated, and high-rise construction does not necessarily result in sustainable solutions.
- ◆ Low-rise high-density solutions with decentralised services may be the most economical solution for housing the poor.
- ◆ Adopt new technologies for building visualisation to help reduce losses and delays in building construction.

Session on “Legal and Institutional Frameworks for Rental Housing” summarised by Ms. Aparna Das:

- ◆ Develop innovative solutions for filling the gaps in rental market, as standard and rigid policy reforms usually fail; example of shared sanitation services as a means of rental housing in the Indian context.
- ◆ Support the private small-scale landlords in upgrading the inner cities, as highlighted in the South African case studies.
- ◆ Focus housing policies on rental housing, apart from the ownership models, since the rental sector is highly informal with no formal backing.
- ◆ The new Tenancy Act in Tamil Nadu

will give impetus to unlock the rental market and vacant housing in the market.

- ♦ Explore other models (shared accommodation for students and young professionals) in rental housing, not just the traditional family-based model.
- ♦ Use innovative methods of data capture for assessing rental market demands, though mobile applications and similar means.

Summary of the session on “Private Sector Participation in Rental Housing” presented by Prof. Alexander Jacknow:

- ♦ Develop regulations and provide subsidies to foster the rental housing market; only policy reforms would not suffice.
- ♦ Fine-tuning rental housing is a complex task, as even regulated and subsidised markets (only on the demand side) can be ineffective.
- ♦ Address the Indian hostel market for the urban poor in the policies.

CLOSING PLENARY: MOVING FORWARD ON RECOMMENDATIONS AND AREAS OF ACTION

The closing plenary gave an opportunity for the leaders in government and development partners to articulate the key takeaways from the Symposium and state a way forward from their own perspectives.

Prof. O.P. Mathur, before concluding the conference discussion, made a few general comments pertaining to housing in India. Urban housing continues to be a complex problem, and the discourse on housing in the 1980s was restricted to two major factors; first, whether housing was to be defined as a private or a social good, and secondly, the rough operations of the housing market in India where no

transaction took place without problems and hurdles. At present, the discussions are more around the housing deficit, even though there is enough housing stock. What is being produced is not demanded and what is being demanded is not being produced. He pointed out that this conference has been set in this context, and it has helped bring together relevant international cases from South Africa, Thailand, Singapore, and many other countries.

He further summarised the conference discussion into the following critical points:

- ♦ More knowledge is required in shaping the public interventions and its nature in the land and housing sectors. Strategic decisions are required if these interventions be direct or through policy reforms.
- ♦ Critical discussions on identifying structural problems in the land and housing market need to be prioritised.
- ♦ There was a general consensus that rent controls are more like carpet-bombing, that destroy the housing and rental markets.
- ♦ With the formulation of the National Urban Rental Housing Policy (draft NURHP), the long-ignored policy-level discussions on rental housing has been addressed. Against this background, MTA has been revised.
- ♦ In the recent years, new knowledge has been produced on rental housing, advocating the housing policies to move out of ‘self-ownership’ driven model.
- ♦ Another point that repeatedly came out in the discussions of all parallel sessions is that the demand side of housing requires more attention.



Ms. Sumila Guliyani once again raised the important issue of the inequalities existing in the cities, and the mammoth task of housing the next billion population. She highlighted the problems of cities that spread themselves out in the form of unplanned urban sprawl, and reiterated the importance to look at a neighbourhood as a unit that is planned ahead

of time, since a city grows around it. Citing example of the sites and services schemes that were proposed by the World Bank several years ago, the proposals still hold good and the scheme had some important features that are required for the development of healthy and affordable neighbourhoods.

RESPONSE FROM THE GOVERNMENT

The Guest of Honour, **Mr. Durga Shanker Mishra, IAS, Secretary, Ministry of Housing and Urban Affairs, GoI**, presented the response from GoI on urban development and housing in urban India, and highlighted the many challenges the government is trying to address. He said that, in the context of inclusive cities, it is important to look at infrastructure first, and then land, and finally planning. He compared cities to organic beings that take birth, grow, and expand (sometimes becoming overweight and diseased). Many of the Indian cities have reached an unhealthy state due to their large populations and sprawl. He stated that people come to cities in search of better lives and opportunities. However, the living conditions in cities, caused by haphazard and unplanned growth, do not provide them with adequate facilities to realise their full potential.

Most Indian cities do not have master / development plans. One of the key challenges is to scientifically map the cities and use these maps for future planning. He shared the experience of developing the Master Plan of Kanpur city, by engaging with the Indian Institute of Technology (IIT), Kanpur, for developing an accurate base map for the city using satellite data followed by ground-truthing. Approach involved using data from the satellite maps, and carrying out citizen's consultation. He stressed on the use of technology to solve some problems faced in cities. He said that traditional methods alone will not be enough to solve existing problems.

In this regard, he also spoke about the ministry's efforts in streamlining construction permits by developing an IT-based online system for the megacities of Delhi and Mumbai. The entire process of building permits has been digitalised. The results are reflected in the World Bank ranking of 'Ease of Doing Business', where India has jumped 129 positions up (from 181 to 52).

He also laid stress on adopting a 'mixed planning approach', instead of the traditional planning methods of segregation of functions. The older approach has led to increased travel time and distances within cities. A mixed planning system can help bring all functions together to reduce traffic congestions that is plaguing the cities.

He listed out the various schemes that GoI has formulated in order to address the challenges of expanding cities, starting with SBM, AMRUT, Smart Cities Mission, and PMAY-U. Under the 'Housing for All' mission, target is to build ten million houses by the year 2022. Till date, nearly 1.2 million units have been handed over to beneficiaries and another 6.3 million have been already built.

In the context of rental housing, he reiterated the need to review the existing laws that are mostly inclined towards securing the rights of the tenants. This, however, has only led to a stagnant rental market. As a response to this, GoI is in the process of preparing a model Tenancy Act and a National Urban Rental Housing Policy (NURHP), that will promote investments in the rental housing sectors. These model Acts can be adapted by the various states.



Mr. S. Krishnan presented his concluding remarks, and thanked GIZ for the opportunity to co-host this symposium. He reiterated that numerous changes in the housing sector have to be made by GoTN, and discussions held

during the course of the conference had been productive, as these were attended by many officials from the various municipal and state departments of Tamil Nadu government.

VOTE OF THANKS

Ms. Tanja Feldmann concluded the conference with a Vote of Thanks, starting with the dignitaries on the dais for the summary of the discussions, and to Mr. S. Krishnan for guiding the conference proceedings throughout.

She extended a special vote of thanks to Mr. Durga Shanker Mishra for taking time out from his busy schedule and providing valuable insights on the governments' efforts in the area of housing and urban development.

She also thanked Mr. Rajiv Ranjan Mishra and Mr. Mathi Vathanan for sharing valuable experience with participants at the conference.

With this, she thanked all the government officials and departments that have been a partner to GIZ, not only for this conference, but also in the several other projects that have been carried out by GIZ. She also thanked CPR, the content partner, and all the speakers who had brought together their experiences from different cities and countries from across the world.



"Cities are like organic beings that take birth, grow, and expand (sometimes becoming overweight and diseased). Many of our cities have reached an unhealthy state due to their large populations and sprawl...."

"...Traditional methods of problem solving is not enough for today's cities and technology is now making things simpler. Under AMRUT, a sub-mission is helping cities use GIS data for preparing Master Plans on an IT platform."

"The target is to build ten million houses by the year 2022"

Durga Shanker Mishra, IAS

SPEAKER PROFILES

INAUGURAL PLENARY



Thiru O. Panneerselvam

Deputy Chief Minister
Tamil Nadu, India

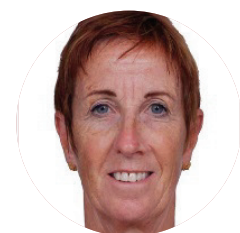
O. Panneerselvam is the Deputy Chief Minister of Tamil Nadu and the Coordinator of the All India Anna Dravida Munnetra Kazhagam (AIADMK) since August 2017. He served as the 7th Chief Minister of Tamil Nadu in 2001-02, 2014-15, and from 06 December 2016 to 16 February 2017. He is a Senior Leader of the AIADMK political party. He also holds portfolios of Finance, Housing, Rural Housing, Housing Development, Slum Clearance Board and Accommodation Control, Town Planning, Urban Development, and Chennai Metropolitan Development Authority.



Mr. S. Krishnan, IAS

Principal Secretary, Housing and Urban Development Department
Government of Tamil Nadu, Chennai, India

S. Krishnan is presently the Principal Secretary, Housing and Urban Development Department (H&UDD), Government of Tamil Nadu (GoTN). He also holds the additional charge as the Managing Director of the New Tirupur Area Development Corporation, and the Chief Executive Officer of the Tamil Nadu Infrastructure Development Board. He was the Senior Advisor in the Office of the Executive Director for India, International Monetary Fund (IMF), Washington DC, during 2007-10, where he had a ring-side view of the multilateral response to the Global Financial Crisis of 2008. He was the Government of India's representative in G20 Expert Groups on International Financial Architecture and Global Financial Safety Nets. During 2004-07, he was the Private Secretary to the Finance Minister, Government of India.



Dr. Julie Reviere

Country Director, India
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, New Delhi

Dr. Julie Reviere is the Country Director of GIZ India. Prior to this, she was the Country Director of GIZ Pakistan, where she had initially served as the Education Sector Coordinator and Education Program Director.

She holds an overall experience of 37 years, of which 22 years have been associated with the German Development Cooperation in various capacities. She started her professional career specialising in the domain of education, after which she also worked as a Project Team Leader and Advisor to the Ministry of Education of Cape Verde, Africa, and a Sector Coordinator for German Development Cooperation, Head of Education Program, and an Advisor to the Ministry of Education, Mozambique, Africa.



Mr. M.S. Shanmugam, IAS

Managing Director, Tamil Nadu Slum Clearance Board
Government of Tamil Nadu, Chennai, India

Mr. M.S. Shanmugam is the Managing Director of the Tamil Nadu Slum Clearance Board (TNSCB), which is engaged in providing affordable housing for urban poor living in slum areas in Tamil Nadu. He has earlier worked as the Special Secretary to Government, Industries Department, GoTN. He managed the Tamil Nadu Health Systems Project as its Project Director during 2013-14, and held other administrative posts over the past 26 years. He has a Masters degree in Economics and currently pursuing Ph.D in Health Economics from the University of Madras.

SPEAKERS



Dr. Akshaya Kumar Sen

Joint General Manager (Economics) & Fellow
Human Settlement Management Institute, Government of India, New Delhi, India

Dr. Akshaya Kumar Sen is an urban economist with more than 25 years of experience in the field of housing and urban development. He is currently working as the Joint General Manager (Economics) and Fellow at Human Settlement Management Institute (HSMI), the Research and Training Institute of the Housing and Urban Development Corporation Ltd. (HUDCO), New Delhi. He has been assisting the Ministry of Housing & Urban Affairs (MoHUA), Government of India (GoI), in its research & policy related works, such as preparation of the Habitat III India National Report, New Urban Agenda of Habitat III, National Urban Housing & Habitat Policy and Draft National Urban Rental Housing Policy. Dr. Sen has a Ph.D degree from IIT Delhi in Urban Transport Economics and a M.Sc. in Advanced Economics from Catholic University of Leuven, Belgium



Dr. Alexander Jachnow

Head of Urban Strategies and Planning
IHS Erasmus University, the Netherlands

Dr. Alexander Jachnow is an urban development specialist with more than 19 years of working experience as a researcher and consultant in the fields of urban capacity development. At IHS, Dr. Jachnow is responsible for leading a specialisation within the Masters' Programme on strategic urban planning and development, including policy frameworks and national urban policies. He is engaged in advisory and research assignments and frequently works with organisations and development cooperation agencies such as DFID, European Commission, GIZ, KfW, OECD, UN Habitat, UNESCO, local and national governments and NGOs worldwide. Dr. Jachnow has also worked extensively in Latin America, where he was engaged with the housing programmes in Mexico and in Favela upgrading in Fortaleza, and wrote his PhD thesis on the influence of civil society on urban development with case studies from Argentina, Brazil and Mexico.



Mr. Amrit Abhijat, IAS

Joint Secretary & Mission Director, Housing for All (Urban)
Ministry of Housing and Urban Affairs, Government of India, New Delhi, India

Mr. Amrit Abhijat is currently serving as the Joint Secretary and Mission Director of Housing for All Mission (Urban) in MoHUA, GoI. Under the Mission, he has initiated number of policy interventions to promote affordable housing as well as ease the implementation of the HFA (U) Mission in states / UTs. He had served as a Sub-Divisional Magistrate, Development Officer, Chief Development Officer and District Magistrate in some of the major cities of India such as Allahabad, Kanpur, Agra, Muzaffarnagar. He was also instrumental in the successful land acquisition to construct the Yamuna Expressway. Mr. Abhijat has an M.A. degree in Developmental Studies from the University of Sussex, UK.



Mr. Amit Prothi

Associate Director, Asia Pacific City & Practice Management
100 RESILIENT CITIES

Mr. Amit Prothi is an urban planner, educated at the Massachusetts Institute of Technology (MIT), USA, and currently heading the India National Strategy at 100 Resilient Cities, a program of the Rockefeller Foundation. He manages the preparation and implementation of resilience strategies in Chennai, as well as Seoul, Singapore, Huangshi and Deyang, supported through the 100ResilientCities. Mr. Prothi has practiced in North America, Asia, and Africa for the World Bank, Asian Development Bank, Rockefeller Foundation, US Government, and numerous municipalities and private sector clients. For nearly 20 years, he has worked on thematic areas including environmental planning, urban policy, land use planning, natural resource management, flood management, disaster risk reduction, housing, and community development.



Mr. Anandrao Vishnu Patil, IAS

Managing Director, Tamil Nadu Housing Board
Government of Tamil Nadu, Chennai, India

Mr. Anandrao V. Patil is presently serving as the Managing Director of Tamil Nadu Housing Board (TNHB). He has served in many administrative posts over the past 20 years. He worked on the Board of the State Bank of Hyderabad and Andhra Bank. He was instrumental in amending recovery Acts, namely SARFAESI Act and RDDBI Act in 2016. Under his leadership, Tamil Nadu e-Governance Agency got a national award for e-Governance initiative for a project called “e-Biz” project. He has earlier worked as the Commissioner of e-Governance and Chief Executive Officer, TN e-Governance Agency. He has a Masters degree in History from Pune University.



Mr. Anand Iyer

Chief Project Manager, National Institute of Urban Affairs
New Delhi, India

Mr. Anand Iyer is an architect and critical theorist by qualification. Over the last 20 years, he has worked with various government agencies (on policies), private sector (on strategies and planning) and academia (academic coordination, design teaching and research), in addition to architectural firms. Mr. Iyer is presently the Chief Project Manager at the National Institute of Urban Affairs, New Delhi (an autonomous policy think-tank of MoHUA, GoI), where he works in program management, organisation growth and structuring and research development. His research interests lie in the social, political and ideological perspectives that surround design, which he investigates through policy and legislation aspects in different topics under sustainable urban development.



Ms. Anindita Mukherjee

Senior Researcher, Centre for Policy Research
New Delhi, India

Ms. Anindita Mukherjee is a Senior Researcher at the Centre for Policy Research working in the project “Scaling City Institutions for India (SCI-FI): Sanitation”. Her role focusses on informing and supporting the formulation and implementation of GoI's urban sanitation programmes and investments, through research in urban sanitation. She has also worked with (GIZ) GmbH, India in the project “Inclusive Cities Partnership Programme (ICPP), jointly implemented by MoHUA and GIZ. With a career spanning almost fifteen years, she has worked with different sector partners: government agencies (MoHUA, and urban local body in West Bengal), civil society organisations, and other bilateral agencies such as DFID India. Ms. Mukherjee is an economist by training and has a specialisation in statistics and econometrics.



Ms. Aparna Das

Senior Advisor, Sustainable Urban Development- Smart Cities (SUD-SC)
GIZ India, New Delhi

Ms. Aparna Das got trained as an architect, and later received a Master of Science degree in Urban Development Planning from the Development Planning Unit, University College London, UK. At present, she is working as a Senior Advisor for the GIZ-supported urban project SUD-SC. She is working with the line ministries at the central, state and local level to implement various housing and urban development programmes. In the last twenty years of her career, she has worked with different sector partners: national and international NGOs, and various multi and bilateral agencies, such as the World Bank, UNICEF, UNDP, DFID India. Internationally, she has worked in Cairo, Egypt, and Bangladesh. In the recent years, she is focussing on the contestations over land in urban areas and equity concerns in cities.



Mr. Ashok B. Lal

Principal, Ashok B. Lal Architects
New Delhi, India

Architect Ashok Lal graduated from the University of Cambridge, UK, in Architecture Fine Arts and obtained the Architectural Association Diploma in 1970. His architectural firm (established in 1981) is committed to an architectural practice based on the principles of environmental sustainability and social responsibility. It has won a number of awards and its work has been published widely. His firm has established a reputation as a pioneer in sustainable and energy efficient architecture in India, and is focussed on evolving innovative solutions in Indian context. He is a visiting faculty member at various prestigious architectural schools. Mr. Lal has been a member of competition jury panels in India and internationally.



Dr. Ashwin Mahalingam

Associate Professor, Center for Urbanization Building and Environment
IIT Madras, Chennai, India

Dr. Ashwin Mahalingam joined as faculty in the Building Technology and Construction Management division of the Civil Engineering Department at IIT Madras in 2006. Dr. Mahalingam received his B.Tech in Civil engineering from IIT-Madras and then proceeded to Stanford University for a Masters in Construction Engineering and Management. He then helped start up an internet-based company in the USA, called “All Star Fleet”, aimed at providing asset management services for construction companies. Following this, he returned to Stanford University to pursue a PhD in the area of Infrastructure Project Management. Ashwin’s research interests are in the areas of Public Private Partnerships (PPP) in infrastructure sector, management and governance of large engineering projects, and the use of digital technologies in construction. His current research focusses on institutional strengthening and post-award governance of PPP projects in India. Ashwin is also a co-founder of Okapi Advisory Services Pvt. Ltd., and serves as a Director on the Board.



Prof. Chetan Vaidya

Former Director, School of Planning and Architecture
New Delhi, India

Prof. Chetan Vaidya is an Architect-Planner with over 30 years of professional experience. He was the Director of the School of Planning and Architecture, Delhi, during 2012-17. The University of Melbourne had nominated him as the Melbourne-Asia Visiting Fellow for 2014-15. He was nominated to the Chief Minister Advisory Council of Madhya Pradesh. He was awarded Distinguished Alumnus Award 2015 by IIT Kharagpur. He has been on several Committees / Expert Groups set up by the Ministries of Human Resources Development, Urban Development, GoI, as well as several state governments. Prior to joining SPA Delhi, he was the Director of NIUA during 2008-12.



Mr. Claude Taffin

Housing Economist
France

Mr. Claude Taffin is a consultant with over 35 years of experience in the housing sector. He is the co-founder of the website “politiquedulogement.com”. He was in charge of housing at the French Institute of Statistics (Insee), and worked for several entities involved with the housing sector in France: Credit Foncier (a mortgage bank), l’Union Sociale pour l’Habitat (an association of social landlords), and the Notaries High Council, before joining the World Bank as Senior Housing Finance Specialist. Among many articles and publications on housing, he co-authored “Rental Housing – Lessons from International Experience and Policies for Emerging Markets” published by the World Bank.



Dr. DTV Raghu Rama Swamy

Senior Lecturer, Faculty of Architecture, Building & Planning
Melbourne School of Design, Australia

Dr. DTV Raghu Rama Swamy is a Senior Lecturer in the Faculty of Architecture, Building, and Planning at the University of Melbourne, Australia. His research focusses on infrastructure development, PPP, project finance, property finance, and managing transformation of cities. Previously, as the Professor and Director at RICS School of Built Environment, he set up the School of Infrastructure and designed the MBA program in Infrastructure Management. He was the CEO of Infrastructure Development Corporation (Karnataka) Limited, a joint venture of Government of Karnataka, IDFC and HDFC. He holds a PhD in Built Environment, MBA in Marketing and Finance, and Bachelor of Technology in Mechanical Engineering.



Mr. Durga Shanker Mishra, IAS

Secretary, Ministry of Housing and Urban Affairs
Government of India, New Delhi

Currently working as the Secretary, MoHUA, GoI, Mr. D.S. Mishra belongs to the 1984 batch of the Indian Administrative Services (IAS) from the Uttar Pradesh cadre. He has held various offices in the central and state governments covering sectors such as Revenue Administration, Taxation, Medical and Health, Mining, and Urban Development. He has been the Principal Secretary to the Chief Minister of Uttar Pradesh for over two years. A graduate in Electrical Engineering from IIT Kanpur, Mr Mishra has done MBA (International Business) from the University of Western Sydney, Australia, and Post Graduate Diploma in Public Policy from the Institute of Social Studies, the Hague, the Netherlands. He has keen interest in promoting good governance and has published various papers on subjects related to governance, public administration and development administration in national / international fora. He has also been a visiting faculty in the University of Guelph, Canada.



Prof. Eduardo Rojas

Lecturer, PennDesign,
University of Pennsylvania, USA

Prof. Rojas is a consultant on urban development and a lecturer on historic preservation at the School of Design of the University of Pennsylvania, USA. He works regularly with the World Bank, the Organization for Economic Cooperation and Development (OECD), the Lincoln Institute of Land Policy of Cambridge, United States, and the World Bank Institute. He is a former Principal Specialist in Urban Development and Housing at the Inter-American Development Bank. He also formulated sector policies and strategies for the Bank and did good practices research and dissemination in the urban sector including housing sector reforms and low income housing programs, urban heritage preservation and integrated urban development. Dr. Rojas holds a degree in Architecture from the Catholic University of Chile, an M.Phil. in Urban and Regional Planning from the University of Edinburgh, UK, a MBA from Johns Hopkins University in the USA and a Doctorate in Urbanism from the Universidade Lusófona of Portugal.



Prof. Giorgio Brosio

Professor of Public Economics
University of Turin, Italy

Prof. Giorgio Brosio is Professor Emeritus at the University of Torino in Italy. He has been professor at the Universities of Torino, Bari, and Geneva. He has served as the President of the Società Italiana di Economia Pubblica (Italian Public Economics Association) during 2009-12, and as the President of the European Public Choice Society (1992-93). He had also been a member of the Board of the Italian Association of Regional Economics (AISRE). His research interests focus on public choice, fiscal federalism, and public sector economics. He has worked extensively as a consultant for international institutions (IMF, World Bank, IADB, ADFB and the EU), for the Italian and other governments on public sector reform and development, with emphasis on decentralisation, local and regional development, taxation and natural resources. He has a long record of publications, including books and articles on academic journals.



Prof. Dr. Gisela Färber

Chair of Public Finance, German University of Administrative Sciences
Speyer, Germany

Prof. Dr. Gisela Färber, is a professor and Chair of Public Finance, German University of Administrative Sciences, Speyer, a Senior Fellow of the German Research Institute for Public Administration Speyer, and co-director of the "Research Center on Civil Service". She has been working for many years on various topics of public expenditures and revenues, particularly on theory and practice of fiscal federalism and local finance. She has been member of many advisory commissions. She is working as a consultant for federal, state, and local governments and parliaments not only in Germany but also in Russia, Turkey, Indonesia, China and for the European Court of Audit.



Mr. Harmander Singh, IAS

Principal Secretary, Municipal Administration and Water Supply Department
Government of Tamil Nadu, Chennai, India

Mr. Harmander Singh belongs to the 1989 batch of IAS from the Tamil Nadu cadre. He has done M.Sc. (Botany) from the Delhi University, and also holds a PG Diploma in Democratisation, Public Policy, and Governance from the Hague, the Netherlands. He has completed a certificate course on Executive Development Leadership at WDMC, Denver, USA. He has worked as the Sub-District Magistrate, Dharapuram, and as the Additional District Magistrate of Coimbatore and Erode. He worked as the District Magistrate of Pudukottai and Dindigul districts between 1998 and 2001. He also worked as the Commissioner of Tirunelveli Municipal Corporation and Thiruchirapalli Municipal Corporation. He further got posted as the Commissioner in Sericulture Department, as the Commissioner and Director of Industries and Commerce, and as the Principal Secretary in Handloom, Handicrafts, Textiles and Khadi Department. Presently, He holds the position of Principal Secretary of the Municipal Administration and Water Supply Department, GoTN.



Mr. John Alex

EVP- Inclusive Banking, Equitas Small Finance Bank Limited
Chennai, India

Mr. John Alex A is the Executive Vice President of Inclusive Banking at the Equitas Small Finance Bank Limited. He joined the Equitas group in 2008. He holds a Bachelors degree in Science (Agriculture) from Andhra Pradesh Agricultural University. Prior to this, he worked for about 25 years with the Indian Overseas Bank, where he took his voluntary retirement as the Chief Manager. His experience also includes four years of service as a Gazetted Officer in the Tamil Nadu government service. Mr. Alex is the Group Head-Social Initiatives.



Prof. Dr. Jorg Rainer Noennig

Professor for Digital City Science, Hamburg University
Hamburg, Germany

Dr. Jörg Rainer Noennig is a Professor for Digital City Science at the CityScienceLab, HafenCity University, Hamburg, and Head of 'Knowledge Architecture' at the Technische Universität (TU) Berlin. Between 1998 and 2001, he practiced as a freelance architect in Tokyo, including doing jobs at the Ishiyama Experimental Underground Architecture Factory and Arata Isozaki & Associates. In 2001, he was a research associate at the TU Dresden, where he was appointed as a Junior Professor of 'Knowledge Architecture' (2009-2015). He has taught at various universities in Japan, USA, China, Italy, Switzerland, and Angola. He was a visiting professor at the Università degli Studi dell'Aquila and ISEN Toulon. He has published several books and more than 100 scientific papers and essays.



Ms. K.C. Ranjani

Consultant- Economic Development Program, Habitat for Humanity
Kochi, Kerala, India

Ms. KC Ranjani is a financial services and development specialist with over 25 years' experience in the MSME (Micro, Small and Medium Enterprises) sector in India. She is currently working as a Consultant - Subject Matter Expert (Economic Development Program) for Habitat for Humanity India. The focus of her current work is on incremental modifications in the existing legal and financial framework to improve 'Access to Finance for Housing' for the low income households. Previously, as the Managing Director of Dia Vikas Capital Pvt. Ltd., a subsidiary of Opportunity International, she focussed on making responsive and sustainable social investments for the Micro-Finance Institution (MFI) sector in India. Earlier, she held a senior management position with SIDBI, where she served as a core team member in creating SIDBI's pioneering micro-finance program, which helped to mainstream micro-finance in India. She also helped establish 'MicroSave', an international consultancy firm in India, while she served as a Senior Micro-Finance Specialist.



Ms. Kecia Rust

Executive Director & Founder, Centre for Affordable Housing Finance
Johannesburg, South Africa

Ms. Kecia Rust is the Executive Director and Founder of the Centre for Affordable Housing Finance in Africa (CAHF). She is a housing policy specialist, and has worked with both public and private sector agencies in promoting access to affordable housing and housing finance in Africa for the past 20 years. She was the Housing Finance Coordinator at the FinMark Trust during 2003-14, from where CAHF was established. Over the span of her career, Kecia has consulted and undertaken research in affordable housing finance, residential property assets and property markets, rental and social housing, and the creation of sustainable human settlements, among other issues. Kecia participated in the Wharton School's International Housing Finance Programme, USA. She holds a Bachelor's Degree with Distinction from the University of North Carolina at Chapel Hill, USA, and a Masters of Management from the University of the Witwatersrand, South Africa.



Mr. Markus Ewald

City Planner, Urbanista
Hamburg, Germany

Markus Ewald is an urban planner with several years of professional experience at the interface of urban development and communication design. Since 2007, he has been working as a core team member of the planning office Urbanista, and was also a founding partner of Nexthamburg. With his work, he aims to link current and future development trends with the specific characteristics of a location while exploring new ways of opening planning processes to a broader spectrum of stakeholders. During 2013-15, he was one of the initiators of Nextbengaluru, a co-creative citizens lab in Bengaluru, India.



Dr. Michael Ball

Professor, Henley Business School, University of Reading
Berkshire, United Kingdom (UK)

Dr. Michael Ball is a Professor of Urban and Property Economics in Henley Business School, University of Reading, UK, having previously worked with several universities in London. He has published widely and been a senior advisor to governments on urban, housing and planning policies. He has researched extensively on housing matters and has a long-term interest in housing and urban policies in emerging markets and developing countries. In recent years, Michael's research has focused upon international and UK housing markets; housing supply, planning and the housebuilding industry; regional economies and infrastructure provision; private rented sector; London economy; specialised housing for the elderly; historical patterns of urban change; and the impact of institutional change on housing provision.



Mr. G. Mathi Vathanan, IAS

Commissioner-cum-Secretary, Housing & Urban Development Department
Government of Odisha, Bhubaneswar, India

Mr. G. Mathi Vathanan has varied and extensive experience with the Government of Odisha spanning more than two decades. Presently, he is Commissioner-cum-Secretary, Department of Housing and Urban Development, Government of Odisha. He led and supervised the planning and implementation of AAHAR – an urban feeding program aimed at providing cooked food at highly subsidised rates to the poor and needy in 75 cities and towns across Odisha. Currently, 117 AAHAR centres provide food to 70000 persons daily. Since last year, he is also at the helm of the implementation of the Odisha Livable Habitat Mission – JAAGA, which aims to grant in-situ land rights to 2.5 lakh households living in 2500 slums in the 109 Municipalities and Notified Area Councils of Odisha. With a population coverage of 1.2 million, this could well be the largest slum titling program in the world. The Odisha slum land rights initiative is the first program of its kind to employ quadcopter drones to create high resolution maps of 2500 slums, which contributed to the overall effectiveness and transparency of the beneficiary identification process.



Prof. Om Prakash Mathur

Senior Fellow, Institute of Social Sciences
New Delhi, India

Prof. Om Prakash Mathur is a Senior Fellow at the Institute of Social Sciences, New Delhi. He was previously the Director, NIUA, and held the IDFC Chair in Urban Economics at the National Institute of Public Finance and Policy; Director, Multi-level Planning Unit, the Planning Commission of India, United Nations Project Team Leader, Decentralisation Project, Government of Iran; and Senior Economist, the United Nations Centre for Regional Development, Nagoya Japan. He was a member of the former Prime Minister's National Review Committee on Jawaharlal Nehru National Urban Renewal Mission (JnNURM), the JnNURM Technical Advisory Group, the High Powered Expert Committee on Urban Infrastructure Investment Requirements and the Advisory Group of Experts on Decentralisation (AGRED) of UN-Habitat. Currently, he is a member of the GIZ-ADB-sponsored City Development Initiative for Asia (CDIA) and the City Indicators Programme, hosted at the University of Toronto, Canada.



Dr. Phang Sock Yong

Vice Provost & Celia Moh Chair Professor of Economics
Singapore Management University, Singapore

Dr. Phang Sock Yong is the Vice Provost and Celia Moh Chair Professor of Economics at the Singapore Management University. Her recent books include 'Policy Innovations for Affordable Housing in Singapore' (2018) and 'Housing Finance Systems: Market Failures and Government Failures' (2013). She has also extensively published papers on topics related to housing, transport, economic regulation and public-private-partnerships. She obtained her Ph.D. in Economics from Harvard University, USA, in 1989.



Mr. Rajesh Goel

Chairman and Managing Director
Hindustan Prefab Limited, Government of India

Shri Rajesh Goel is a Civil Engineering graduate from the Indian Institute of Technology (IIT), Delhi, and also has a PGDM (Finance) from the Management Development Institute (MDI), Gurgaon. He has rich experience of over 30 years in the habitat sector covering project planning, construction, project finance, real estate development, policy formulation, etc. He has worked with leading organisations in the sector, including the National Buildings Construction Corporation Limited (NBCC), the Housing and Urban Development Corporation Ltd. (HUDCO), besides a short tenure at IIT Delhi. He has taken over as the Chairman and Managing Director of Hindustan Prefab Limited (HPL), a Government of India Enterprise under MoHUA in June 2014, prior to which he was working with HUDCO as an Executive Director.



Dr. Ravikant Joshi

Senior Expert- Urban Management and Urban Finance
Urban Management Centre, Ahmedabad, India

Dr. Ravikant Joshi is an Urban Finance and Management specialist, who has worked in India and abroad. He is a former Chief Accounts Officer of Vadodara Municipal Corporation (VMC). He has been responsible for the conceptualisation, designing, and implementation of municipal finance, budgetary and accounting system reforms and computerisation in VMC. He has been an Advisor – Urban to CRISIL Risk and Infrastructure Solutions, Mumbai. He has worked as a short-term consultant for multilaterals like World Bank, Water & Sanitation Program, ADB, USAID, DFID, UN Habitat, CLGF, and for various national / state level organisations on urban issues. Dr. Joshi has been a guest faculty at several national and international institutions and served as Chair Professor for urban management in the Saint Joseph College of Business Administration, Bangalore. Currently, he is a visiting faculty for urban governance / management, project management, urban public finance subjects in the Master of Urban and Regional Planning program of MS University, Baroda, Gujarat, and for urban public finance in the School of Urban Planning and School of Habitat Management, CEPT University, Ahmedabad.



Mr. Rajesh Lakhoni, IAS

Principal Secretary / Member-Secretary
Chennai Metropolitan Development Authority, Government of Tamil Nadu

Mr. Rajesh Lakhoni is the Principal Secretary / Member-Secretary of the Chennai Metropolitan Development Authority, which plans for the Chennai metropolitan area. He previously served as a Principal Secretary to Government, Energy Department, Government of Tamil Nadu. He is an alumnus of the National Institute of Technology, and holds a Post Graduate degree from the Indian Institute of Technology, Delhi. He joined the Indian Administrative Services in 1992, and has held various positions with major focus on infrastructure and energy sectors.



Mr. Rajiv Ranjan Mishra, IAS

Director General
National Mission for Clean Ganga, Government of India

Mr. Rajiv Ranjan Mishra is the current Director General of the National Mission for Clean Ganga. Previously, he served as the Additional Secretary (Housing), MoHUA, GoI. He played a pivotal role in the enactment of the Real Estate (Regulation & Development) Act, 2016. He was also the government nominee Director on the boards of HUDCO, National Housing Bank, and Hindustan Prefab Limited. He has in the past looked after various departments at state level, such as Irrigation, Municipal Administration and Urban Development, Infrastructure and Investments, as Secretary / Principal Secretary, and earlier worked in development and regulatory positions at field level. He is an alumnus of the Mechanical Department of IIT Kanpur. He also has certificates in Advanced Studies in Public Administration from Maxwell School, Syracuse University, USA; Public Budgeting from Georgia State University, Atlanta; Project Management from University of California, Berkeley, and 'Leaders in Development' program from Harvard Kennedy School, Cambridge, USA.



Mr. Robert M. Buckley

Urban Institute, Washington, USA

Mr. Bob Buckley is associated with the Urban Institute in Washington. He was previously the Julien Studley Fellow at the New School, Managing Director at the Rockefeller Foundation, and Lead Economist and Advisor at the World Bank. He has focused largely on issues relating to housing and urbanisation in developing countries. He has worked in more than 50 countries, and has written widely on urbanisation, housing, and development issues in popular press such as The Financial Times, The New York Times, and The Washington Post, and in academic journals such as The Oxford Bulletin of Economics and Statistics, Nature, and Economic Development and Cultural Change. He has also taught at Syracuse, Johns Hopkins, New York University, USA, and the University of Pennsylvania, USA. He was a Fulbright Scholar, and has been supported by the Marshall Fund, the Gates, Ford, Rockefeller and National Science Foundations.



Dr. Ruth Kattumuri

Founder & Co-Director of the India Observatory, and Founder of the IG Patel Chair
London School of Economics, UK

Dr. Kattumuri is the Founder and Co-Director of the India Observatory, and Founder of the IG Patel Chair at the London School of Economics. She is a Fellow of the Academy of Social Sciences, UK. Ruth has a PhD from LSE and is also a Cambridge Commonwealth Fellow. Prior to joining the LSE, she was Professor in Computer Science and Statistics in Chennai, India. Ruth has pioneered several international programmes for knowledge exchange, capacity building, and human capital development. Her transdisciplinary research, policy engagement, and advisory pertains to global sustainable growth, inclusion and development. Her current research focusses on human capital development and equal opportunities; sustainable urban development; technology and innovation; natural resource management and governance.



Dr. Sandeep Thakur

Senior Research Officer, National Institute of Urban Affairs (NIUA)
New Delhi, India

Dr. Sandeep Thakur is a Senior Research Officer at NIUA. He is a Ph.D (Economics) from Jawaharlal Nehru University, New Delhi, and has over two decades of experience in the field of urban finance. Prior to NIUA, he worked at the Institute of Chartered Accountants and the National Institute of Public Finance and Policy. He has contributed to many research studies, which were mainly funded by UNDP, CIDA, World Bank, MOUD, MoF and Central Finance Commissions (11th and 12th). His specialisation is in municipal finance and budgeting systems of ULBs, as well as in public policies related to urban areas and municipal legislations, etc. He has undertaken appraisal of City Development Plans and tracking of urban reform agenda under JNNURM. Currently he is the coordinator of Central Finance Commission (13th) Support Cell at NIUA.



Mr. Sanjeev Pokharel

Chief Technical Advisor
Local Government Capacity Development Project, GIZ Nepal

Mr. Sanjeev Pokharel has been working as the Chief Technical Advisor in GIZ Nepal. He heads the local government capacity development project, which supports capacity strengthening of nine municipalities. Pokharel has done his Master's degree in Anthropology from the Tribhuvan University, Nepal, and the University of Bergen, Norway. His area of interest include democracy, local governance, social movements, and political ecology.



Mr. Seth Maqetuka

Coordinator, National Treasury of South Africa – Cities Support Programme
Government of South Africa

Seth is presently a consultant to the National Treasury Cities Support Programme as the Human Settlements Specialist, as well as a CSP Coordinator for Ekurhuleni Metro. In this role, he has successfully coordinated the development of the Informal Settlements Upgrading Toolkit for eight metros to equip them with capacity to develop city-wide and programmatic upgrading plans. The other project he has developed and managed is to support metros with the “Understanding of residential property markets” to significantly drive provision and promotion of affordable housing in spatially good location, and to contribute radically to inclusive growth. To this end, this project has been piloted in EThekweni (Durban), Cape Town, and Mangaung metropolitan municipalities. He has also coordinated the development of the Housing Strategy Planning Tool and Model, which helps cities to develop an evidence and data-based housing plans, which has been piloted in Nelson Mandela Metro in Port Elizabeth, EThekweni Metro in Durban, and Tshwane in Pretoria. He has also been leading the development of the Urban Land Reform Paper under the umbrella of the Integrated Urban Development Framework (IUDF).



Mr. Satyanarayana Vejella

Founder, Aarusha Homes
Hyderabad, Telangana, India

An urban sector professional with 25 years of experience structuring housing and urban infrastructure projects across India, Asia, and Africa, Satya has served as the CEO of Aarusha Homes since founding the social enterprise in 2007. During 2004-07, Satya served as a Project Finance Advisor to the United Nations Human Settlements Programme (UN-HABITAT) Slum Upgrading Facility (SUF). Based in Nairobi, Kenya, Satya helped developing countries in Asia and Africa attract domestic and commercial capital to finance slum and urban upgrading activities. Prior to UN-HABITAT, Satya worked as a Senior Infrastructure Finance Advisor at the Indo-USAID Financial Institutions Reform and Expansion (FIRE) Project. At FIRE Project, Satya provided technical assistance and training activities focused on slum upgrading and urban infrastructure development and finance. Satya is a Civil Engineer and holds a Masters Degree in Housing from CEPT University, Ahmedabad. He is also a member of Government of India Task Force on Rental Housing.



Ms. Shikha Srivastava

Lead- Urban Poverty Alleviation & Livelihoods
TATA Trusts, Mumbai, India

Shikha Srivastava has been associated with the development sector for nearly two decades. She heads the Migration and Urban Habitat portfolio at the Tata Trusts. She has worked with various government and non-government agencies, such as the Council for Advancement of People's Action and Rural Technology (CAPART), Ministry of Drinking Water and Sanitation, UNICEF and UNDP. Prior to joining the Trusts, she was leading the India Operations of a UK-based NGO. Her areas of work include water and sanitation, urban governance, renewable energy and affordable housing. She has been part of Government advisory groups and of the UNDP-GEF 'Small Grant Programmes' regional committee. She holds a BA (Hons) degree from Lady Shriram College for Women, MA from JNU, New Delhi, in addition to a graduate degree in Law and Diploma in journalism.



Mr. Shubhagato Dasgupta

Senior Fellow, Centre for Policy Research
New Delhi, India

Mr. Shubhagato Dasgupta is a Senior Fellow at CPR and Director of the Scaling City Institutions for India (Sci-Fi) Sanitation initiative. His current research focusses on drinking water and sanitation in India and the world, with particular reference to flagship government programs and service delivery challenges in smaller cities. Prior to this, he has led the Support to National Policies for Urban Poverty Reduction (SNPUPR) project, a collaboration between DFID and MoHUA (previously Ministry of Housing and Urban Poverty Alleviation) to develop pro-poor urban policies in 20 cities across 15 states. He has also worked on issues of urban development with a wide range of other public, private, multilateral, and NGOs, including the World Bank, Infrastructure Development Finance Company (IDFC), HUDCO, and The Action Research Unit. He was trained as an architect at the CEPT University, Ahmedabad, and holds an M.Sc. in housing and development planning from the Development Planning Unit of the University College London. He is also currently undertaking a PhD at the Centre for Urban Studies at the University of Amsterdam.



Mr. Siddhartha Benninger

Project Planner

Centre for Development Studies and Activities, Pune

Mr. Lawrence Siddhartha Benninger works at the Centre for Development Studies and Activities, Pune. He has more than thirteen years experience in regional and urban planning having carried out projects across India. He is the creator of the Quantified Cities Movement ecosystem which enables participatory, decentralized and evidence based local area monitoring, management and planning.



Ms. Somsook Boonyabancha

Secretary General

Asian Coalition for Housing Rights, Bangkok, Thailand

Somsook Boonyabancha is the Chairperson of the Asian Coalition for Housing Rights, a coalition of organisations working on urban poor housing development in Asia. She was former the Director of Community Organizations Development Institute in Thailand. She has been working extensively on urban poor housing development and slum upgrading in Thailand and in countries in Asia in the past 40 years (since 1977). Her particular expertise and development on community driven, community led development in wide scale change process in urban community housing, community welfare, rural community land and housing development. She has been managing ACHR's regional program on Asian Coalition for Community Action to support city-wide community-led upgrading and development in Asian cities. The program achieved city-wide development change in 215 Asian cities in 19 countries by the end of 2014. She also has experience working with other various UN advisory committees such as UN Habitat Eviction committee, MDG's on housing, Advisory committee of Cities Alliance, ESCAPs, etc.



Prof. Dr. Shovan K Saha

Professor Emeritus

Sharda University, Greater Noida

After Graduation in Architecture (1970) and Post-graduation in Town & Country Planning (1976) from School of Planning and Architecture (SPA), New Delhi, Dr. Saha worked for various reputed Architects/ firms. He joined SPA New Delhi as faculty in 1980 in the Department of Urban Planning. He worked as Research Fellow in United Nations Centre for Regional development (UNCRD), Nagoya (1988-90, 1992) and also obtained Dr. Engg. from Kyoto University (1992) Japan. He has been Advisor to NTNU, Trondheim, Norway, Visiting Professor in Aichi Gakuin University, Japan, and Institute of Engineering, Kathmandu. While holding academic and research positions, he has worked on various prestigious professional projects in India and abroad and presented and published papers on city planning, environmental planning and urban ecosystems in various national and international journals. He was the Founder Director of SPA Vijayawada from August 2009 to October 2012 and the Founder Dean (2012-2018), School of Architecture and Planning (SAP), Sharda University, Greater Noida.



Mr. Sumesh Girhotra

Private Sector Development Adviser

Department for International Development (DFID)

Mr Sumesh Girhotra is presently working with DFID as a Private Sector Development Adviser. He is managing investment programme of DFID, UK in India in Infrastructure and Affordable housing sectors. Prior to this he has had extensive experience of Investment Banking in Infrastructure/non-Infrastructure financing in SBI Capital Markets Ltd. across sectors such as Telecom, manufacturing, retail and logistics.



Dr. Sumila Gulyani

Program Leader, India (Sustainable Development)

World Bank

Dr. Sumila Gulyani is the Program Leader (Sustainable Development) at the World Bank. She has more than 20 years of experience in Urban Development and Infrastructure in developing countries. She has designed and implemented investment projects and led research in the areas of urban infrastructure, poverty, finance, and housing. She holds a PhD in Economic Development and Urban Planning, and a Masters in City Planning from Massachusetts Institute of Technology, USA.



Ms. Tanja Feldmann

Director

GIZ Sustainable Urban & Industrial Development (SUID) cluster, India

Tanja Feldmann works as the Head of the "Sustainable Urban and Industrial Development" sector of GIZ India. This unit is one of four in GIZ India and comprises six projects focussing on Human Settlement, Sanitation, Industrial Development, River Basin Management, Mobility and Spatial Planning. Being an architect by education her professional experience lies with Urban Development, Urban Governance and Urban Planning. Besides working in managerial positions she has been a technical advisor, cooperating with public, private, civil and academia development partners from international to national and city level. Before coming to India mid of 2015 she has worked in and with GIZ-supported urban projects in Indonesia, Romania, Ethiopia and Ghana as well as in GIZ-headquarters in Germany. Before joining GIZ in 2003 she spent some years as engineer working in architecture offices and in City Marketing Agencies. GIZ is a non-benefit company, owned by the German Government and providing services worldwide in the field of international cooperation for sustainable development. With capacity development as a key service GIZ facilitates learning and change processes in a wide variety of areas, including governance, urban development, economic development, infrastructure as well as environment.



Dr. Tanya Zack

Senior Researcher

University of the Witwatersrand, South Africa

Dr. Tanya Zack is a South African urban planner, writer and reflective practitioner who straddles the worlds of planning practice, policy, academia and creative writing. She holds a PhD from University of Witwatersrand for her work on Critical Pragmatism in Planning. Her planning experience over 25 years in Johannesburg has included academic writing and research, policy and the development of frameworks plans as well as participatory and activist planning in a scope of work that includes informal settlement upgrading, community participation processes, the informal economy, migrant entrepreneurialism, the development of an inner city policy for transformation and a host of housing related work. In addition she is the author of the series of ten photo books 'Wake Up This is Joburg'.



Dr. T. K. Sreedevi, IAS

Director

Municipal Administration, Government of Telangana

Dr. T.K. Sreedevi is serving as Director, Municipal Administration in Telangana. She has rich experience in Public Administration including Land Administration, Weaker Section Finance Development Corporation, Environment and Watershed Programme, Participatory Research and Development, Disaster Mitigation, Rehabilitation and Resettlement, Taxation and Municipal Administration. She has worked with the Department for International Development (DFID), UK as Additional Programme Coordinator, Andhra Pradesh Rural Livelihoods Programme (APRLP) and as Senior Scientist at International Crops Research Institute for the Semi-Arid Tropics (ICRISAT). She has a wide range of exposure to work with various UN Organizations and International NGOs. Presently, as Commissioner and Director and Mission Director for Mission for Eradication of Poverty in Municipal Areas (MEPMA), she has a mandate to bring efficiency in Governance and nurture the Urban Local Bodies to become Growth Engines for development and realisation of the Vision of "BANGARU TELANGANA" .



Ms. Vera Horváth

Senior Researcher

Metropolitan Research Institute, Budapest, Hungary

Vera Horvath has been a staff member of Metropolitan Research Institute since 2012. She obtained her Master's Degree in International relations at the Corvinus University of Budapest. In her work she is primarily involved in housing policy and sociological research of residential areas; but she has also been participating in projects focusing on housing affordability, urban development and socially sensitive urban regeneration, rental systems, and refurbishment and retrofit. She has contributed to numerous projects funded by international donors (e.g. EU FP7, EU DG Employment and Social Affairs, Habitat for Humanity Hungary, HfH EMEA).



Mr. Vivek Nair

Head- Reforms,

Janaagraha Centre for Citizenship and Democracy, Bengaluru

Vivek Anandan Nair has worked across the fields of development research, advocacy and consumer behaviour and is a passionate advocate for data-driven, evidence-based policy making. An engineering graduate with an MBA from IBS, Hyderabad in Marketing and Banking, Vivek's career has helped him play a central role in, and therefore understand, the entire social and consumer research life-cycle, including Monitoring and Evaluation. He is currently Head – ASICS & Partnerships at Janaagraha, where he leads both the development and creation of one of India's flagship reports on urban governance, entitled the Annual Survey of India's City-Systems (ASICS) and institutional partnerships, crucial to scaling urban governance reforms initiatives.



Ms. Vidhee Garg

Principal

Affordable Housing Institute, Boston, USA

Vidhee's work exemplifies AHI's fusion of research and consulting, combining her experience in housing policy and finance, affordable housing development, and architecture. Her recent project management portfolio includes an evaluation of Habitat for Humanity's housing microfinance project in Sub-Saharan Africa, advising a housing microfinance company in South Africa, and designing a viable option for an affordable housing PPP pilot transaction in Timor-Leste for the IFC. As co-lead for AHI's Aarohi Fund, a social impact investment fund, Vidhee seeks and evaluates global mission entrepreneurial entities (MEEs) that AHI can assist with technical support and capital. In this capacity, she provides ongoing technical assistance and advisory support to SEWA Grih Rin (SGR), a housing finance company (HFC) headquartered in Delhi, in its branch openings, expansion, and capital raising efforts. Vidhee has a Bachelor's degree in Architecture (B.Arch.) from Mumbai University and a Master's degree in Regional Planning (MRP) from Cornell University.



Dr. Yan Song

Professor, Director of Program on Chinese Cities

University of North Carolina, USA

Dr. Yan Song's research interests include low carbon and green cities, smart city development, plan evaluation, land use development and regulations, spatial analysis of urban spatial structure and urban form, land use and transportation integration, and how to accommodate research in the above fields by using planning supporting systems, such as GIS, big data analytics and other computer-aided planning tools. Dr. Song directs the Program on Chinese Cities (PCC), a new initiative within DCRP and the Center for Urban & Regional Studies at the University of North Carolina at Chapel Hill. PCC conducts research and training aimed at better understanding the impacts of rapid urban growth on China's built and natural environments and explores ways to make this process more equitable, transparent, and socially and ecologically sustainable. Dr. Song's research projects have been supported by the U.S. National Science Foundation, U.S. Environmental Protection Agency, U.S. Department of Housing and Urban Development, and Lincoln Institute of Land Policy.

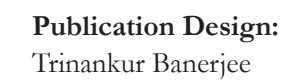
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