IMPROVING THE IMPLEMENTATION OF AFFORDABLE HOUSING IN INDIA

Project Progress Report: 2/3

Curriculum Report

December 2020

Introduction

This document serves as a progress report for the project 'Improving the Implementation of Affordable Housing in India'. This report titled 'Curriculum Outline' is led by WRI India and is supported by the Ford Foundation. The project is contextualized against the present state of implementation of affordable housing schemes by Central and State Governments in India, wherein significant implementation gaps exist. WRI India intends to train and build capacity of government officials towards better implementation of affordable urban housing programs in India, thereby improving the quality of life for the urban poor.

Acknowledgments

WRI India is grateful to the Ford Foundation for its generous grant and continued support to make this project a reality. The project commenced in December 2018, and was concluded in December 2020, after an approved extension of six months in view of the ongoing Covid-19 pandemic.

Project Team

This report has been prepared by the following team at the WRI India Ross Center for Sustainable Cities:
1. Rejeet Mathews is Head, Urban Development, WRI India
2. Prayash Giria is Senior Project Associate, WRI India
3. Garima Jain is Graphic Design Consultant, WRI India

Strategic guidance was provided by Madhav Pai, the India Director for WRI Ross Center for Sustainable Cities and O P Aggarwal, the CEO of WRI India.

I. Findings of Needs Assessment and Issue Identification

The project began with a needs assessment and issue identification exercise, through literature surveys and interviews with a wide range of stakeholders representing the government, private sector, civil society, academia, and beneficiary perspectives.

The process and findings of these explorations has been described in detail in Project Progress Report 1, submitted in June 2019. A summary of key takeaways from the same has been offered below.

Key challenges that were highlighted include:
1. Limited availability of suitably located and serviced urban lands to site affordable housing projects.
2. Poor design and construction practices that make affordable housing unattractive to beneficiaries and increase operational and maintenance expenses.
3. Information asymmetry that affects project conception, beneficiary identification, project monitoring, and vendor selection.
4. Leakages in project financing from the supply side, and lack of financial inclusion on the demand side.
5. Inability of centrally designed policies to address localized housing challenges.
6. Beneficiaries struggle with adequate identification to support better articulation of housing demands and access mechanisms.
7. Limited focus on affordable rental housing.

8. Lack of private sector participation in low-cost housing.
9. Limited individual and institutional capacity among government agencies.

The following training needs were identified:
1. Making suitably located and serviced land available in cities for siting of affordable housing projects.
2. Improving the design of affordable housing.
3. Understanding and implementing affordable rental housing.
4. Encouraging greater private sector participation in affordable housing.
5. Integrated, multi-sectoral approaches to affordable housing provision.
6. Formulating actionable, context-sensitive policies.

II. Project Methodology and Pedagogy

As described in Project Progress Report 1, the findings of the needs assessment and issue identification exercise helped articulate a project methodology and pedagogy.

TRAINING MODULES
Four themes were identified for development of training modules:
1. Accessing serviced land
2. Improving housing design
3. Implementing affordable rental housing
4. Pursuing public-private partnerships

The development of these modules was led by internal experts at WRI India, with support from experienced external consultants.

TRAINING METHODOLOGY
A five-stage project methodology was conceived:
1. Context setting and issue identification
2. User needs assessment
3. Curriculum and content development
4. Workshop planning and delivery
5. Findings collation and learning framework

While the first two stages were addressed in Project Progress Report 1, the third and fourth will be addressed in this report.

TRAINING PEDAGOGY
The findings of the needs assessment exercise were leveraged toward articulating a training pedagogy that emphasized experiential- and actionable-learning through flexible, user-friendly training formats and feedback mechanisms.
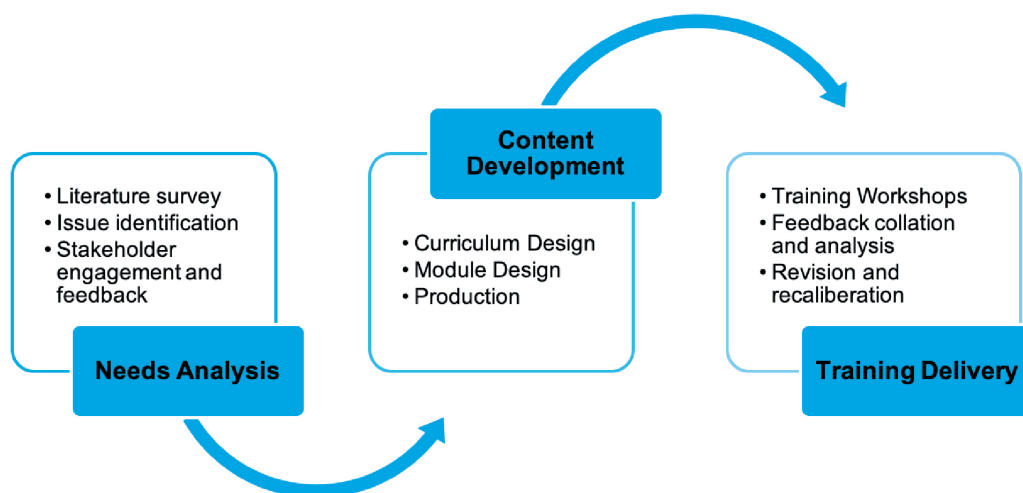
Figure 1 Incorporating user feedback at all stages of project delivery | Source – WRI India
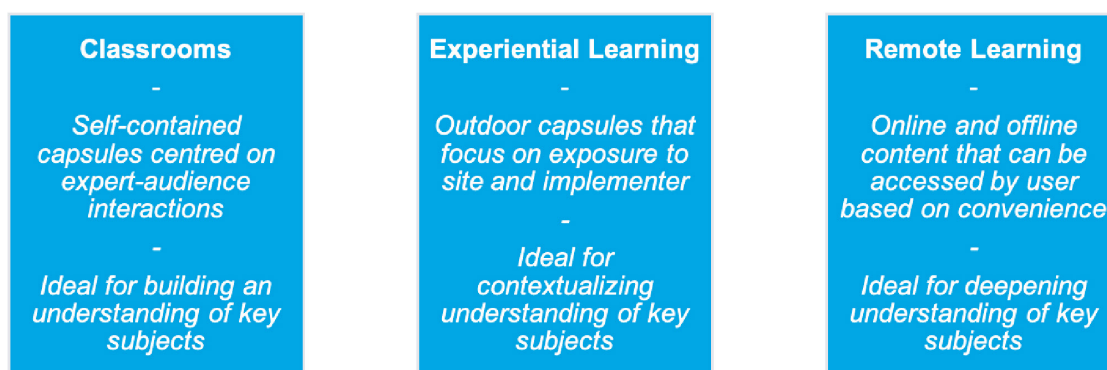

Figure 2 Various learning formats identified for training delivery | Source - WRI India

III. Overview of Training Modules

An outline of each training module prepare for the project has been offered below. The modules them-selves have been annexed to this report.

AFFORDABLE RENTAL HOUSING

Objectives

- To provide an overview of key concepts, definitions, and typologies within the realm of affordable rental housing

- To characterize key challenges and opportunities in the affordable rental housing sector in India

- To understand the various stakeholder types and regulatory frameworks (both existing and pro-posed) associated with rental housing provision in India

- To discuss innovative strategies for provision of affordable rental housing by the state through case examples sited in India and outside

Outline

- Introduction to Affordable Rental Housing
   o Key underlying definitions

- o The significance of Affordable Rental Housing, specifically through an 'environment, economy, and equity' perspective
- o Global and Indian scenarios with regard to public provision of affordable rental housing, and emerging responses to the rising demand for affordable rental housing.
- o Key challenges and opportunities associated with the affordable rental housing sector in India.
- o Group discussion on existing state of affordable rental housing in the cities that the participants are from
- Key policies and regulations
  - o The Affordable Rental Housing Complexes (ARHC) scheme
  - o Key provisions and updates from the draft National Urban Rental Housing Policy, 2015
  - o Key provisions and updates from the draft Model Tenancy Act, 2019
  - o State-level interventions from Punjab, Maharashtra, Kerala, Chandigarh, and Tamil Nadu
  - o Group discussion on the discussed regulations and implementability.
- Key policy / legal, fiscal (demand and supply side), and operational recommendations for public provision / facilitation of affordable rental housing
- Case examples
  - o National examples: Rent-to-own scheme by Chandigarh Housing Board, affordable rental housing through PPP by MMRDA
  - o International examples: Rental vouchers in Latin America, rental subsidies in China, hybrid rental housing models from Berlin, and Rusunawa housing from Indonesia
  - o Group discussion on comparisons between the discussed case studies and the participants' cities.
- Dos and Don't's

PPPS IN AFFORDABLE HOUSING

Objective

- To give an introduction to the various PPP formats made available by the Government of India specifically for development of affordable housing.
- To understand the merits and demerits of various types of PPPs in context of affordable housing, and considerations to be taken while choosing among them.
- To understand risk assessment and its impact on PPP contracts.
- To contextualise learnings against relevant case examples.

Outline

- Introduction to PPPs
  - o Significance, relevance, and benefits of PPPs in context of infrastructural spending in India, and specifically in the Affordable Housing sector.
  - o General history of PPPs in India, and its various forms.
  - o Understanding risks in PPPs
  - o Dominant global and local trends in PPPs
- PPPs in Affordable Housing
  - o Brief history and overview of sector
  - o Key trends and opportunities
  - o Issues and challenges facing the sector

- Various PPP models
  - Introduction to the various PPP models facilitated by the Government of India toward construction and operationalization of affordable housing:
    - Models for housing built on government lands:
      - Government-land based subsidized housing
      - Mixed development cross-subsidized housing
      - Annuity based subsidized housing
      - DBFMT annuity cum capital grant based subsidized housing
      - Direct relationship owned housing
      - Direct relationship rental housing
    - Models for housing built on private lands:
      - Utilizing the credit-linked subsidy scheme of PMAY(U)
      - Affordable housing in partnership scheme of PMAY(U)
    - Alternative approaches, such as Swiss Challenge method and asset recycling
  - Roles and responsibilities of various stakeholders (government, private, and beneficiary) in the above models.
  - Risk assessments for the above discussed models.
  - Comparative analysis of the models and their applicability to various contexts.
- Case studies and examples:
  - International examples – Netherlands, France, Bahrain
  - Indian examples – Bhubaneshwar, Kolkata
- Best practices and key takeaways
- Group exercises on project feasibility, risk assignment, and decision-making regarding PPP type.

PASSIVE DESIGN STRATEGIES FOR AFFORDABLE HOUSING

Objective

- To familiarize participants with passive design, and its various merits .
- To provide an overview of various design strategies through which thermal comfort can be achieved in buildings by adopting passive techniques.
- To illustrate the benefits of such strategies, such as the lowered life-cycle cost of construction and operationalizing affordable housing.
- To equip participants with key recommendations toward decision-making and project sanctioning.
- To illustrate learnings through relevant case examples.

Outline

- Introduction
  - Overview of thermal conditions, climate types, and architectural design preferences in India.
  - Trends for warming juxtaposed against urban population and physical growth.
- Key terms and concepts
  - Defining 'passive' and 'active' design.
  - Defining and contextualizing 'thermal comfort', and its various attributes, such as heat, ventilation, lighting, etc.

- Passive Design Strategies
  - o Understanding various scalar levels of passive design, and strategies toward optimizing thermal comfort at each:
    - ▪ Topographical level
    - ▪ Climatic Zone level
    - ▪ Site level
    - ▪ Block level
    - ▪ Unit level
- Contextualising passive design with case examples
  - o Overview of traditionally employed techniques
  - o Details of contemporary examples:
    - ▪ Smart Ghar III, Rajkot, Gujarat
    - ▪ Pubic Energy Development Agency, Chandigarh
    - ▪ Indira Paryavaran Bhavan, Delhi
    - ▪ Ram Baugh, Burhanpur, Madhya Pradesh
    - ▪ Times Square Mall, Naya Raipur, Chhattisgarh
    - ▪ Eastgate Centre, Harare, Zimbabwe
- Group exercise on appraising various design and construction practices toward their novel uptake, discontinuation, or continuation.

ACCESSING SUITABLY LOCATED AND SERVICED LAND FOR AFFORDABLE HOUSING

Objective

- To gain an overview of trends and challenges in accessing land for affordable housing.
- To be familiarized with key policies and regulatory frameworks at the Central and select State levels enabling accessibility to land for affordable housing.
- To understand equitable and economically viable methods to acquire land for implementing affordable housing projects with case examples.

Outline

- Background
  - o Understanding the role of land siting and servicing in the success or failure of affordable housing.
  - o State of vacant affordable housing stock in India.
  - o Key challenges in accessing suitable land for affordable housing.
- Salient features and implementation mechanisms of key policy frameworks:
  - o National Level
    - ▪ National Urban Housing and Habitat Policy, 2007
    - ▪ Pradhan Mantri Awas Yojana (Urban)
    - ▪ The Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation & Resettlement Act, 2013
  - o State Level
    - ▪ Maharashtra State New Housing Policy & Action Plan, 2015

- Karnataka Affordable Housing Policy, 2016
- Detailed exploration of tools for acquiring land for meeting affordable housing needs:
  o Town Planning Schemes, as implemented in Gujarat
  o Joint Development Models, as implemented in Haryana
  o Accommodation Reservation-Transferable Development Rights model, as implemented in Mumbai
  o Cluster Redevelopment Schemes, as implemented in Mumbai
- Case study of affordable housing developments in Ahmedabad by accessing land through Town Planning Schemes.
- Group discussions on locally relevant challenges affecting access to urban lands, and mechanisms through which they can be better addressed.
- Group exercise on preparing a housing provision and servicing plan at a hypothetical site.

IV. Workshop Design and Module Deployment

The following steps are to be followed toward workshop design and deployment:
1. Securing of partnerships with relevant government agencies.
2. Presenting key personnel within these agencies the various subject modules on offer, and learning formats available.
3. Understanding from these key personnel the broad training needs and interests of their agency, in relation to their mandate, capacities, and capabilities.
4. Understanding from these key personnel the logistical preferences of training, such as duration, venue, and delivery format.
5. Securing a date and time for the delivery of the workshop, and a list of recommended participants for the same.
6. Designing a tentative workshop agenda that meets the logistical and subjective preferences of the partner government agency, and revising it based on their feedback.
7. Adapting the training modules to the audience's roles, responsibilities, and interests. This may also include use of more relatable case examples.
8. Preparation of training kits, registration formats, and feedback forms.
9. Conduct of workshop, and collation of audience feedback.
10. Revision of workshop delivery process and content on the basis of feedback received.

A sample training agenda has been shared below. This may, however, be revised to meet the exact logistical and subject preferences of the partner agency.

Time	Activity	Objective
Day 1		
10.00 – 13.00	Introductory Session	Registration of participants Formal inauguration of training Basic orientation for participants Ice-breakers
13.00 – 14.00	Lunch	
14.00 – 17.00	Subject Session 1	Detailed interactive session on a specific subject, as picked through consultations with partner government agency
Day 2		
10.00 – 13.00	Subject Session 2	Detailed interactive session on a specific subject, as picked through consultations with partner government agency
13.00 – 14.00	Lunch	
14.00 – 17.00	Field Visit	Guided excursion to a project and/or an interaction with a relevant implementer, selects in accordance with the subjects deployed during the training.
Day 3		
10.00 – 13.00	Subject Session 3	Detailed interactive session on a specific subject, as picked through consultations with partner government agency
13.00 – 14.00	Lunch	
14.00 – 17.00	Concluding Session	Review discussions and articulation of takeaways / key learnings Collection of feedback Distribution of participation certificates and/or take-home learning resources

V. Way Forward

This curriculum document will be used to guide engagements with regional governments toward the delivery of at least three workshops, as committed to under the original terms of reference of the project. As offered in the previous sections, the curriculum will be tailored to meet the needs of the partner agencies, and contextually relevant workshops will be designed and deployed.

VI. About WRI India

The World Resources Institute is a global research organization that turns big ideas into action at the nexus of environment, economic opportunity and human well-being.

OUR CHALLENGE

Natural resources are at the foundation of economic opportunity and human well-being. But today, we are depleting Earth's resources at rates that are not sustainable, endangering economies and people's lives. People depend on clean water, fertile land, healthy forests, and a stable climate. Liveable cities and clean energy are essential for a sustainable planet. We must address these urgent, global challenges this decade.

OUR VISION

We envision an equitable and prosperous planet driven by the wise management of natural resources. We aspire to create a world where the actions of government, business, and communities combine to eliminate poverty and sustain the natural environment for all people.

OUR APPROACH

Count It

We start with data. We conduct independent research and draw on the latest technology to develop new insights and recommendations. Our rigorous analysis identifies risks, unveils opportunities, and informs smart strategies. We focus our efforts on influential and emerging economies where the future of sustainability will be determined.

Change It

We use our research to influence government policies, business strategies, and civil society action. We test projects with communities, companies, and government agencies to build a strong evidence base. Then, we work with partners to deliver change on the ground that allevi¬ates poverty and strengthens society. We hold ourselves accountable to ensure our outcomes will be bold and enduring.

Scale It

We don't think small. Once tested, we work with partners to adopt and expand our efforts regionally and globally. We engage with decision-makers to carry out our ideas and elevate our impact. We measure success through government and business actions that improve people's lives and sustain a healthy environment.

Annexures

The following training modules have been annexed to this report:

1. Affordable Rental Housing
2. PPPs in Affordable Housing
3. Improving Thermal Comfort of Affordable Housing through Passive Design
4. Accessing Suitably Located and Serviced Land for Affordable Housing