

# Workers' Housing Needs and the Affordable Rental Housing Complexes (ARHC) Scheme

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**HOUSING**  
REPORT



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## Abstract

Rental housing is a critical pathway for migrants and the urban poor to access, participate in, and contribute to the urban economy. Much of their work, especially of marginalized groups such as Scheduled Castes (SC), Scheduled Tribes (ST), minorities, and women- and transgender-headed households, remains informal. Thus, their identity and location within the city is often tenuous and housing remains informal and under-serviced. Nonetheless, this housing is affordable and well connected to work opportunities.

In light of this, the Government of India announced the Affordable Rental Housing Complex (ARHC) scheme in 2020 to provide formal, affordable, and well-located housing to urban poor and migrant workers' communities. While the scheme has generated much excitement and is seen as a step in the right direction, discussions have highlighted gaps in understanding about its implementation pathways and raised concerns about who it will serve and how, given the complexity of lived experiences and failure of previous public rental housing efforts.

To fill this gap in understanding, the Working People's Charter (WPC) undertook a survey with partner organisations across India, covering aspects of ARHC supply streams, communities' capacities and needs, and the scheme's governance. The survey focused on Model 1 of the ARHC scheme, which aims to repurpose existing vacant government-funded housing to rental units. To understand the nature of demand, the survey also inquired about the current housing conditions of urban poor and migrant worker communities. Additionally, interviews with civil society and non-governmental organisations were conducted to understand possible governance structures that would make the scheme more sustainable.

While the scheme is new and could take a few months, if not years, to show results, findings from the survey indicate several gaps/issues. Most critically, the scale of the scheme belies its stated intention - both in terms of the quantity of housing it intends to supply as compared to the demand, and the attention given to governance and procedures. Further, the profit-oriented nature of the scheme implies that these rental projects will largely cater to salaried and formal workers, rather than the urban poor and migrant workers in whose name it has been formulated.

Concerns have also been raised about the quality of housing under the scheme, as the quality of existing vacant government housing stock was found to be substandard. Additionally, these housing projects are located far from the location of work, making them unviable options for urban poor and migrant workers. The survey finds that the scheme does not address the issue of migration and housing in cities, thus renewing the need to call for better land rights and basic services for urban poor and migrant worker communities, to enable them to build, manage, and leverage their housing according to their needs.



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## Preface

The issue of inadequate decent housing for the poor has been of concern for decades, especially in metros and other urban areas. Worker organisations have repeatedly struggled against housing evictions and raised demands for better housing. Housing researchers and advocacy organisations have also supported these demands through empirical studies and policy engagement. Yet, many schemes and policies later, we have not seen any significant changes.

The rapid spread of Covid-19 in dense, informal settlements during the first wave brought renewed attention to the problems of congestion, lack of water and sanitation, and poor social amenities faced by the urban poor, including migrants. The trajectory of the disease brought home the reality that viruses do not distinguish on the basis of income and wealth. In the second year of the pandemic, we now know that unless cities act to provide decent living to the workers who power India's economy, future health crises will affect all city dwellers, including those who dwell in upscale neighborhoods. India must, therefore, use these realisations as an impetus for transforming the living conditions of the working poor.

In this regard, the recognition of rental housing as an essential aspect of housing policy is welcomed by housing practitioners, researchers, and activists alike. Worker organisations, in particular, see potential in leveraging rentals as an avenue for improving the dignity of workers and enabling pathways towards economic mobility. In this regard, this report presents an evaluation of the Affordable Rental Housing Complexes (ARHC) Scheme, brought in by the Government of India as a measure to support migrant workers. Its findings urge us to strengthen the connections between rental housing and urban infrastructure, examine linkages with pre-existing housing schemes and policies, and rethink the role of the public and private in housing provisioning.

However, rental housing by itself is not an adequate measure to support migrants and working class households. It is worth emphasizing that the urban poor must also have a place in broader urban planning and governance frameworks. These include the upgradation of informal settlements, not only for better services, but also for better access to livelihoods and improved tenure that will allow the poor to leverage housing as a financial asset. Equitable access to land must also be seriously considered in development plans, particularly to ensure land is reserved for low cost housing and basic amenities including healthcare, education, and access to open public spaces.

Read against the backdrop of broader housing demands articulated by worker organisations, the findings and commentary in this report are expected to contribute to political movements, advocacy efforts, and research and policy initiatives which seek to build a campaign towards dignified and decent housing for the urban poor in a post-Covid context.

# 1. The ARHC scheme: What is on offer?

## 1.1. Motivation and context

The exodus of the urban poor and informal sector workers from cities from late March till June 2020, in the wake of the Covid-19 induced lockdown, was a watershed moment for Indian society. It highlighted how little we understood about the connections between migration, informal labour, and poverty. While governments across levels were caught on the backfoot, having failed to anticipate the exodus triggered by the sudden loss of livelihoods and fear of the disease, a plethora of civil society actors — NGOs, community-based organisations, unions, individuals—stepped into the gap, mobilising food and transportation to deal with the large-scale humanitarian crisis. The situation in cities was particularly dire, owing to a systemic failure to implement labour legislation that resulted in poor records of the number and location of migrants, lack of coverage of informal workers by social security and safety nets, and the inability to hold employers and contractors accountable. Moreover, historical deficiencies in the effectiveness of urban governance and planning became glaringly obvious, and cities were revealed as having failed abysmally in offering decent housing and living conditions for the urban poor, especially migrants.

In this context, the mid-May announcement by the Government of India on the creation of the first national-level rental housing scheme was widely welcomed. The Affordable Rental Housing Complexes (ARHC) scheme was announced as part of the Rs 20 lakh crore Atmanirbhar Bharat relief package. The ARHC scheme envisages the creation of a sustainable ecosystem of affordable rental housing that provides migrants and urban poor with “dignified living with necessary civic amenities near their place of work”. The ARHC scheme has been designated as a vertical of the Pradhan Mantri Awas Yojana - Urban (PMAY-U). However, the Central government's financial investment in it is restricted to supporting only specific building technologies, and not the scheme in general, as is the case with the other verticals of the PMAY.

## 1.2. Modes of delivery

ARHC operational guidelines specify two modes of delivery. The first mode involves converting existing government funded public housing into rental housing by public agencies or in PPP mode. The Ministry of Housing and Urban Affairs circular<sup>1</sup> dated 31st December 2020 has directed state governments to utilise vacant and under construction houses funded by previous schemes, specifically Basic Services for the Urban Poor (BSUP) and Integrated Housing and Slum Development Program (IHSDP) components of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), as well as the Rajiv Awas Yojana (RAY), for this component of the scheme. The second mode of delivery envisages that rental housing will be constructed, operated and maintained by private actors on their own land. This is a central sector scheme overseen directly by the Ministry of Housing and Urban Affairs (MoHUA).

Once States/UTs have signed a Memorandum of Agreement (MoA) with MoHUA agreeing to implement the ARHC scheme, states/urban local bodies (ULBs) are to engage agencies, who the scheme refers to as concessionaires, to participate in the scheme. Under model 1 of the scheme, which this report focuses on, states and ULBs will select concessionaires who will repair and retrofit these vacant units, manage them for a period of 25 years, and hand them back to the state/ULB after this time period is over. The rental amount would be fixed by the state/ULB. Concessionaires are also expected to develop necessary social infrastructure as needed.

As per the ARHC guidelines, states can select concessionaires through a transparent process on the basis of the bidder offering maximum positive premium to ULBs. Where the expected premium is in the negative, the concession offering the lowest negative premium can be selected and would be eligible for Viability Gap Funding (VGF). A number of states have already put out RFPs on the ARHC website.

<sup>1</sup> Refer Ministry of Housing and Urban Affairs circular no. N-11011/51/2020-HFA-V-UD/FTS-908838 dated 31.12.2020, accessible at <http://arhc.mohua.gov.in/filesUpload/Circular-31122020.pdf>



## 2. Examining the scheme's premise

This first time inclusion of rentals in India's national public housing supply is a positive step forward. However, it is also a rapid response to a crisis in which governments were seen as ineffective and insensitive in understanding the needs of migrant workers, a historically invisibilized and ill-understood category. Therefore, it is important to carefully examine the scheme's premises and modalities from the perspective of its chances to deliver on promises. Will the ARHC achieve its objective of improving the living conditions of the urban poor, especially migrants, in whose name it has been conceived? The literature indicates a few points of concern, outlined below:

### 2.1. Unclear articulation within housing policy and ecosystem

To begin with, the ARHC is set up against the backdrop of recent -- and notably incomplete -- attempts to formulate an urban rental housing policy and enact a model tenancy legislation. In other words, the ARHC is being rolled out in the absence of a clear articulation of how the government views rental housing within the larger housing ecosystem.

### 2.2. Why are public housing projects not occupied?

In terms of housing supply, the ARHC guidelines offer no convincing explanations as to why the vacant public housing that is to be repurposed for rentals is vacant in the first place. Existing research on public housing in India has highlighted three clear concerns in the context of publicly provided EWS and LIG housing. First, in most cities these projects are located on the periphery of the city and are poorly connected with more populated areas (Harish, 2021). This has had a disastrous impact on the livelihoods of households moving from slums into these projects (Coelho et al., 2012). Second, the peripheral locations have meant that local bodies have been unable to connect these communities with basic services like water and sewerage, as well as public amenities like anganwadis, government schools, and health facilities. These have had negative impacts on

health and human development, and a broader denial of rights to the city (Bhan, 2009; Desai, 2012). Third, the aspect of poor design and construction has been noted in several public projects, further impacting the quality of life (Patel et al., 2015).

Women's lives were particularly impacted in the transition from inner city slum housing to peripheral public housing. Not only did they lose opportunities for domestic work available in close proximity, they also lost time that could have been spent on remunerative home-based work because they needed to spend more time doing household work, like collecting water, in these far-flung public housing projects (Coelho et al., 2013; Menon-Sen, 2006). Last, the combined impacts of these factors have resulted in a reproduction of the stigma associated with low-income neighbourhoods (Coelho et al., 2020). Thus, moving slum dwellers to formal public housing has not achieved the social mobility expected from these rehabilitation and formalisation processes.

### 2.3. How will the ARHC compete with current forms of affordable rental supply?

According to the National Sample Survey Office (NSSO), 31 million households in urban India live on rent (NSSO, 2019), a vast majority of these in informal arrangements (Harish, 2016). The ARHC scheme does not attempt to take into account these existing forms of rental housing supply, usually provided by small-scale landlords in informal and semi-formal settlements. Despite concerns over quality, insecurity of tenure, and unequal power relations between tenants and landlords, studies have found that informal rentals have been able to respond to the trade-offs that migrant workers and the urban poor make in terms of quality of housing, affordability, optimal locations that are close to workplaces as well as flexibility of rental duration and rent payment schedules (Kumar, 2001; Naik, 2015, 2019; Sinha, 2016). We thus ask the question: how would the ARHC projects position themselves vis-a-vis this existing supply, given that a recent analysis suggests that such projects may be unable to

compete with existing supply streams or emerge as a viable alternative for the target segments (Harish, 2021)?

## 2.4. Complexity of migration

The complexity of internal migration in India has been well-studied. Seasonal and short-term patterns of movement, though highly prevalent, have not been adequately captured by official datasets. Moreover, "footloose" migration is strongly linked to casualised and precarious forms of labour, and the need for impoverished rural households to diversify livelihoods through the migration of select members to urban areas to engage in non-farm work (Bremar, 1996; Deshingkar & Akter, 2009). These are also likely the segments of migrants who returned home during the Covid-19 lockdown in 2020.

Though the ARHC states a preference for those from SC, ST, other backward caste (OBC), working women and widows, differently abled, and minority backgrounds, its overall targeting is broad, including economical weaker section (EWS) and low income segment (LIG) beneficiaries that are "labour, urban poor (street vendors, rickshaw pullers, other service providers etc.), industrial workers, and migrants working with market / trade associations, educational / health institutions, hospitality sector, long term tourists / visitors, students, or any other persons of such category". The guidelines do not reflect a granular understanding of links between migration and urban poverty, and do not have explicit provisions

## 3. Study objective

Based on the above analysis, we examine four key aspects of rental housing in this study:

- A. Supply side issues of public housing now available for the ARHC
- B. Issues concerned with the management of rental housing
- C. Complexities of rental housing demand from migrants and urban poor
- D. Advocacy agenda for WPC partner organisations to benefit the migrant population

to ensure the coverage of vulnerable migrant populations. Will the scheme truly include those who face the most difficult circumstances in cities, and for whom affordable formal solutions do not currently exist? Or will it get captured by skilled and better educated migrants with better incomes?

## 2.5. Will a privatised model of delivery and management work?

These concerns are exacerbated because the ARHC envisages a private sector player, the concessionaire, as the key actor involved in refurbishing, allocating and maintaining rental housing units. The incentives for the concessionaire are clearly the expectation of retrieving investments and turning profit in a 25-year period. How will concessionaires address the trade-offs between vulnerability and affordability in a profit-oriented delivery model? This is unclear and unaddressed at this time.

Lastly, past endeavours to create public rental housing stock have been plagued by management issues. They have failed to cycle through tenants, and ended up with legal entanglements as tenants refuse to vacate properties. Moreover, they have failed to upgrade and repair housing stock, and properties have become unlivable over time (Harish, 2016). Given this complex and largely unsuccessful history of rental housing management in India, the ARHC's reliance on 'concessionaires', an altogether new category of stakeholders with unknown capacities and profit-centred motives also need to be questioned.

For supply, we ask: Is the vacant public housing liveable and will it enhance migrant lives and livelihoods?

On the management aspect, we ask: How must rentals be managed to determine sustainability of the ARHCs?

On the demand side, we ask: What do migrants need from rental housing? How do rental housing modes and arrangements feature in their larger experience of living and working in the city?

By collating these responses, the study seeks to:

1. Offer an evidence-based critique of the ARHC scheme by answering the following key questions:
  - a. Will the ARHC achieve its objective of improving the living conditions of the urban poor, especially migrants, in whose name the scheme itself has been conceived?
  - b. What challenges must the government anticipate and address as it implements the scheme?
2. Identify avenues for policy advocacy:
  - a. How can NGOs, unions and other civil society actors raise awareness about the scheme, its potential and shortcomings, among migrants and the urban poor?
  - b. With whom and in what ways must they advocate in order to maximise the benefits of ARHC scheme for migrants and the urban poor?
  - c. What are the pathways towards affordable rental and ownership housing solutions for migrants and the urban poor in India's cities, which are worth advocating for?

## 4. Methodology

To examine supply, we focus on the first component of the ARHC scheme, which seeks to repurpose vacant public housing as rental units for migrants. It is pertinent to note that according to a December 2020 notification by the MoHUA<sup>2</sup>, **all existing vacant housing under JNNURM and RAY (including BSUP and IHSDP) will be allowed to be repurposed for ARHCs.** The notification states that these houses are vacant 'after all efforts to allot them'. While this would imply that such houses are not yet allotted, the list appended with the notification calls them 'unoccupied', leading to confusion in the meaning of the word 'vacant', as they could be unoccupied due to many other reasons besides non-allotment.

For the purpose of this study, we assume that all housing projects completed under (part or full) Central government funding would eventually be allowed to be used as ARHCs. We also include projects that have been built under state government schemes, assuming that there is not much variation on the question of quality of housing and the local environment, across projects of different governments. We thus draw on a survey of 52 projects across 11 cities, including Hyderabad, Indore, Bhopal, Mumbai, Nagpur, Nashik, Delhi, Ghaziabad, Guwahati, Mysore, and Bangalore. These projects vary in size, the smallest having 70 units and the largest over 17,000 units. Cumulatively, the total number of units in the surveyed projects are 93,295. The majority of the surveyed projects (37 of 52) were completed in the 2011-20 period, but 12 were completed in 2000-2010, and two in the decade before.

To understand the characteristics of the potential supply of ARHC projects and houses, the questionnaire asked about the level and reasons for vacancy, quality of construction, basic services, public amenities, transportation, down payment, and maintenance costs. To understand issues around management of rental housing, we rely upon opinions and suggestions collated from civil society organisations who were involved in the collection of data. The questions were designed to ask about the trust equations that communities seeking public housing have with other stakeholders like the government, private sector operators, and civil society.

To understand the nuances of demand for rental housing from migrants and the urban poor, we draw on a survey of 19 communities in seven cities of India across class-sizes, including Hyderabad, Indore, Bhopal, Mumbai, Nagpur, Delhi and Guwahati. The word 'community' here refers to the group of people/households surveyed in a single place that generally have similar living and working conditions. The smallest of these communities had 35 households and the largest had 1,600. In all, a total of 9,600 households are represented in the survey. The survey included questions around community demographics, location, types and proximity to work, housing tenure, income and cash flows, and major expenditures.

The questionnaire was co-created by sector experts and WPC partners across India via a series of online interactions. The data was collected by WPC partners comprising NGOs and Unions that

<sup>2</sup> See <http://www.arhc.mohua.gov.in/filesUpload/Circular-31122020.pdf>

work with unorganised sector workers living in slums and relocation colonies across 11 cities. Data collection was carried out over a period of 2 months in October and November 2020, while data collation, checking, verification and analysis continued over the next 3-4 months. The list of partners is included as Appendix 2.

The study was conducted with various limitations. First, the ongoing Covid-19 pandemic made data collection very difficult, since mobility was severely restricted. In a few cities, field staff could physically visit the site but in other cities the data collection was carried with information that was available with the partner organisations. Further, all the WPC partners were engaged in Covid relief as that was a more pressing need at the time. The situation made it difficult for data collectors to frequently verify the data. This resulted in the inability to confidently address some aspects, like the financial contributions of beneficiaries of schemes.

Organisations like Ghar Bachao Ghar Banao and Youth for Unity and Voluntary Action in Mumbai and Social Empowerment for Voluntary Action in Nashik have been working in the rehabilitation sites for the past few years. Some others may not

be actively engaged with communities that have been rehabilitated. The intent of understanding supply side data was to look into the quality of life in the rehabilitation site, and much focus was laid on the built up spaces and amenities; we did not collect data on availability of livelihood in the proximity. We acknowledge this as a gap. Further, since all the WPC partners do not directly engage with the issue of housing, there is a possibility that the data collection team has limited understanding on issues of housing. The training for data collection was conducted online which itself limits 2-way communication. The questionnaire was pre-coded for ease in analysis and this precluded us from getting richer qualitative insights.

The demand side data was collected by engaging with a few households at each site and is representative of the community. We therefore have approximate figures and percentages on the demographic profile. Similarly, because this was not a household survey, for many variables we have been able to collect data on categories or trends rather than quantifiable data. For example, we have collected occupation types but we do not have the actual percentages of households by occupation.

## 5. Understanding the Nature of ARHC Supply (under Mode 1)

### 5.1. A vacancy problem

In the 52 projects we surveyed, 39% of over 93,000 units surveyed were vacant. In these, vacancy was the highest in Nagpur (89%), Mumbai (66%), Hyderabad (65%), and Ghaziabad (22%).

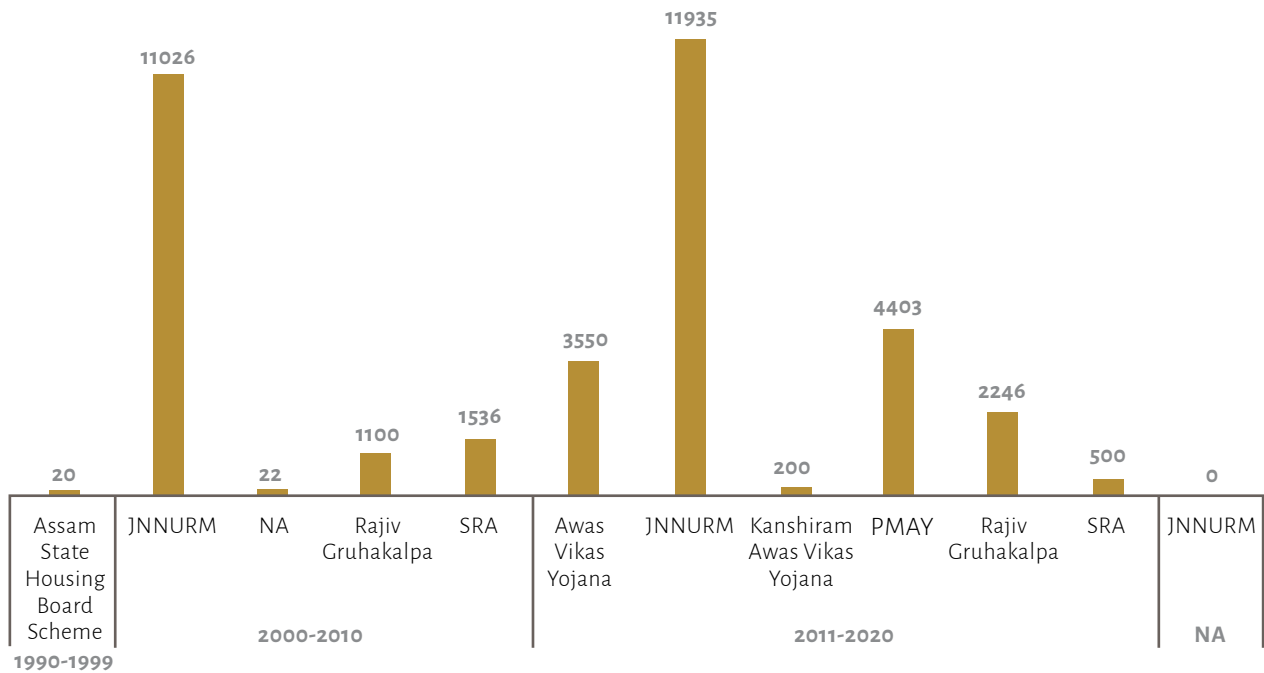
About 63% of the vacant units in our sample are in projects built under JNNURM, either under the BSUP component or those built specifically to rehabilitate and resettle (R&R) those who were displaced by JNNURM projects overall. Of the vacant units under JNNURM projects, nearly 87% were constructed in the 2000-2010 period and have been lying unused for a long time. In Mumbai, we find that SRA projects do not do much better. We found nearly half vacant, and of the vacant units, 75% were built in the 2000-2010

period. Several state schemes in our sample, like Telangana's Rajiv Gruhakala scheme and Uttar Pradesh's Awas Vikas Yojana scheme also exhibit high vacancy, as seen in the data in Hyderabad and Ghaziabad. While a larger survey might reveal scheme wise variations, it is clear from this data that public housing projects face serious challenges when it comes to occupancy.

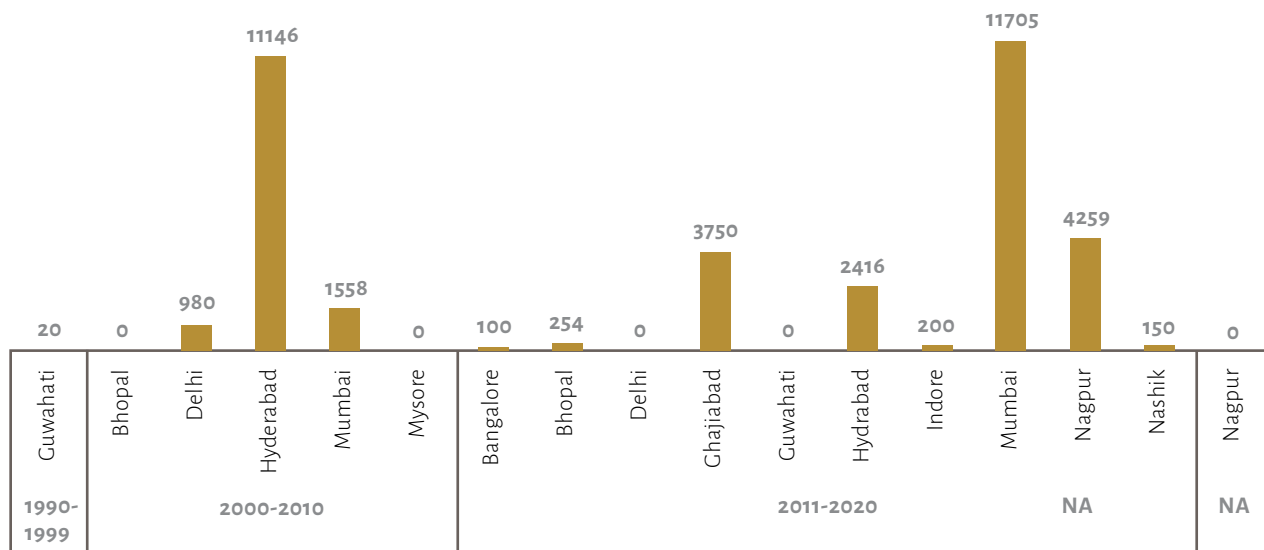
### 5.2. The partial occupancy problem

Model 1 of the ARHC scheme envisages using vacant government-funded housing for rental. Any use of idle housing stock is a useful idea, however, some challenges can be foreseen. Many of the projects surveyed in this study (as detailed in the supply section of this report), and a review of the currently published Requests for Proposals (RFP)

### 5A: Vacancy by scheme by period of construction



### 5B: Vacancy by city and period of construction



on the ARHC website reveal that many of these housing projects are partly occupied by previous beneficiaries.

The ARHC intervention must deal with existing occupants. They might have specific identities and histories. For instance, they might have experienced evictions in the past and then relocated to the projects. They might belong to communities with specific cultural practices. In fact, in the intervening years, some of these

beneficiaries have moved out, by either selling, leasing or renting out their government-funded homes.

This means that concessionaires and tenants under the ARHC scheme may face unprecedented challenges, such as:

- A false vacancy, wherein the existing house was considered vacant but in fact is occupied by another household.
- Differing levels of service provision across the

project, as the concessionaires are only expected to provide services to their tenants and not the entire project.

- Issues in social cohesion, as households from various communities start living together.
- If projects require significant or structural refurbishment, transit accommodation or alternative arrangements for existing residents will be a major challenge. Further, there is no clarity on who would take onus of the costs and processes associated with such alternate arrangements.

**In other words, ARHC Mode 1 will be implemented in housing projects that already have a history of partial or mixed occupation, legally and informally.** It is not yet clear whether the ARHC scheme and its proponents have thought these issues through, or have any measures in place to address them.

### 5.3. Reasons for vacancy

The ARHC guidelines state that only those units that remain vacant "after all efforts to allot remaining houses to eligible beneficiaries" will be part of the scheme. In our sample, about 12% of the units are vacant because of issues with beneficiary lists. These public housing units are often allocated to slum dwellers as part of processes of slum eviction and rehabilitation. Slum dwellers struggle to furnish identity documents to meet (often exclusive) state-specific eligibility criteria in order to be part of beneficiary lists. We must therefore see these vacancies against the backdrop of a longstanding demand for more inclusive beneficiary identification procedures.

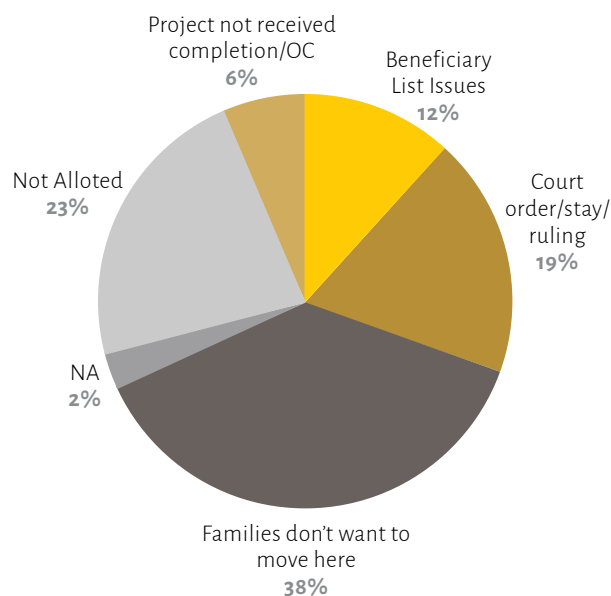
About 19% of the vacancy is attributed to court orders and rulings. In our data, this refers mainly to the vacant units at Mahul in Mumbai, where the Bombay High Court has asked the state government to stop rehabilitation of project affected persons and shift the existing residents to alternative safer accommodation<sup>3</sup>. This order was passed on account of evidence that the housing was of poor quality and the area dangerously polluted. The Court held that residents were facing adverse health impacts on account of pollution, poor construction, and overcrowding. The court also took into consideration that the land was originally demarcated as a No-

Development Zone in Mumbai's 1984 Development Plan. More interestingly, it observed that the flats had been previously allocated as staff quarters for the police, but could not be allocated because personnel did not want to stay in the area on account of health concerns. **The case strongly highlights how the poor are often moved into housing that is clearly unsuitable for habitation.**

Another 6% of the units in our sample are awaiting completion certificates while 23% are awaiting allotment, but no specific timelines nor reasons for delay were known. Therefore, processes related to construction, completion formalities and allocation are responsible for about 60% of the vacancies in our sample. It is plausible, if in the future such issues are addressed and resolved, that some of these houses can be made available for ARHC projects.

**This draws attention to the significant 38% that remains vacant because allottees are not willing to move into these houses.** Drawing on the literature, we could conjecture that hesitation to move to public housing could be linked with construction quality and access to basic services at the level of the housing project. This is a problem that the ARHC is attempting to fix. However, the literature also tells us that public projects are unattractive to the urban poor because they are located in peripheral and disconnected areas of the city, inhibiting access to livelihoods. What does our data say about these aspects?

5C: Reasons for vacancy



<sup>3</sup> Anita Dattaray Dhole v. MCGM, Writ Petition (L) 874/2018, judgment dated 23.09.2019 (Bombay High Court).

## 5.4. Peripheral location

Vacancies are also linked to the location of projects within cities. A mapping of the projects tells us that many surveyed projects, (see 5D) that remain vacant are indeed located at the periphery of cities. This partly explains why even projects built a decade or more ago remain vacant. For example, in Delhi, the surveyed projects are 18-25 kms away from the New Delhi railway station. In Bhopal, they are about 10 kms away. In Mysore and Indore too, it is clear from the maps that the projects are quite far from the city centre. In contrast, the Assam State Housing Board units surveyed in Guwahati were built in the '90s and have very little vacancy as they are located close to the city centre.

## 5.5. Project design and infrastructure

Construction quality is a serious issue in public housing projects. About 39% of the units are

poorly constructed and another 37% have issues related to breakage and seepage. These data points capture the perceptions of those living in or visiting the projects; we can infer that breakage of walls and flooring, as well as dampness and seepage were the most common visible signs of poor construction.

In terms of architectural design, we see a better though confusing picture. About 66% of the surveyed units reported that all rooms in the unit receive adequate natural lighting. Yet 35% of the units report only a 10 feet distance from the adjacent building.

It is heartening that the majority of the units in our sample, about 92%, have access to adequate piped supply of water. However, the situation is not so rosy with sewerage and solid waste management. While 69% have piped sewerage with a functional treatment plant, 22% have no functional sewerage at all and open dumping is reported as the current

5D: Project locations of surveyed projects



practice. Similarly, 34% and 30% units experienced regular and irregular collection of solid waste by the municipality respectively; while 18% had no functional municipal system and a private fee-based system instead.

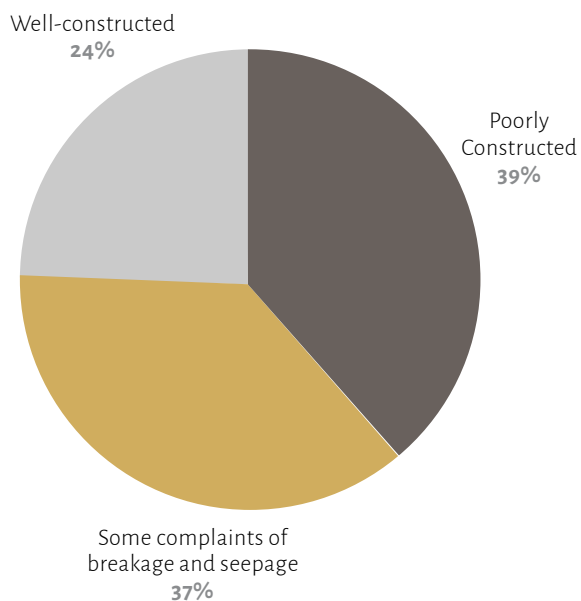
Public housing projects face serious issues in terms of ease of living. Construction quality, sewerage,

and solid waste management are particular areas of concern. **While the ARHC concessionaire will focus on the first, municipalities will have to make concerted efforts to improve services as well.**

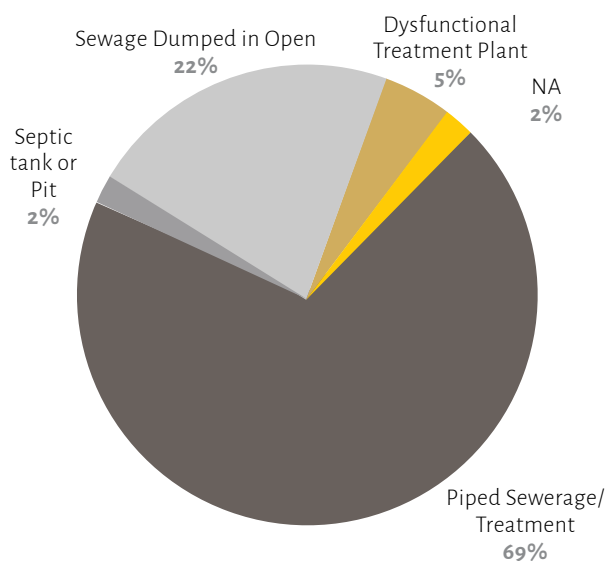
## 5.6. Neighborhood quality

Urban local bodies play a significant role in addressing infrastructure concerns at the scale of neighbourhood in which these projects are located. A little less than half of the sample experiences frequent drainage and flooding issues and another 23% experience drainage failures occasionally. This is not necessarily a project level concern, as neighbourhood topography and connections with the city's drainage systems play a role.

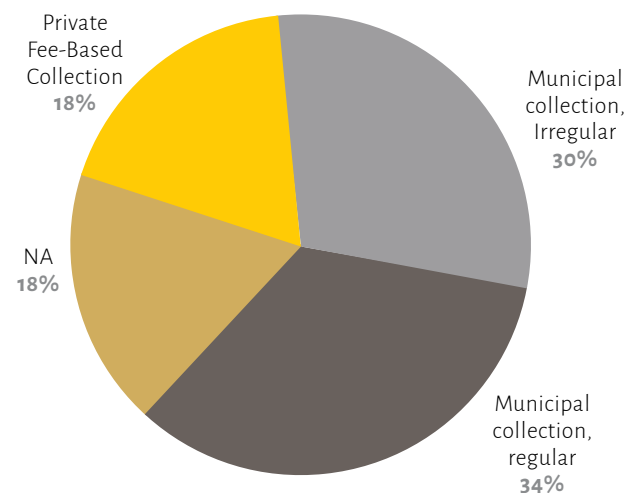
### 5E: Construction quality



### 5F: Sewage management



### 5G: Solid waste management



About 15% of the units cannot be accessed by a fire truck, either because of narrow access roads or because of obstructions and blockages on access roads. Nearly half the sample report little or no access to parks, open playgrounds, and public spaces. Moreover, the majority of households depend on small shops and are



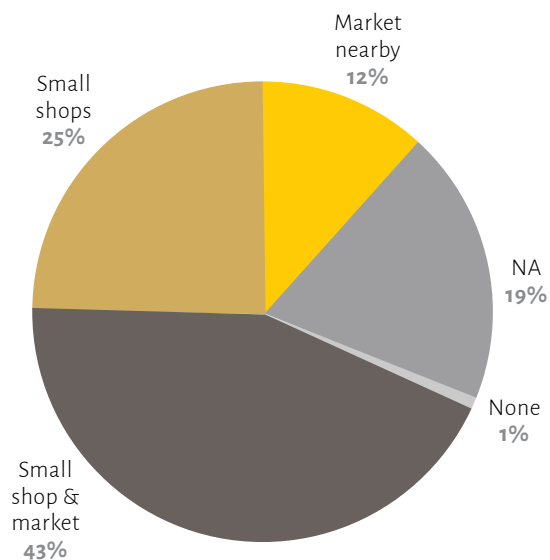
impacted by the absence of markets in the vicinity of the project. For the urban poor, who survive on meagre incomes and buy rations and daily necessities in small amounts, the absence of fair price shops and markets impacts household budgets substantively.

The survey also indicates that many projects do not have access to social infrastructure. Only half the projects had access to primary and secondary schools. Only a third had access to primary healthcare facilities in the vicinity, though frontline government personnel like ASHA and Anganwadi workers did reach a relatively greater number of public housing sites.

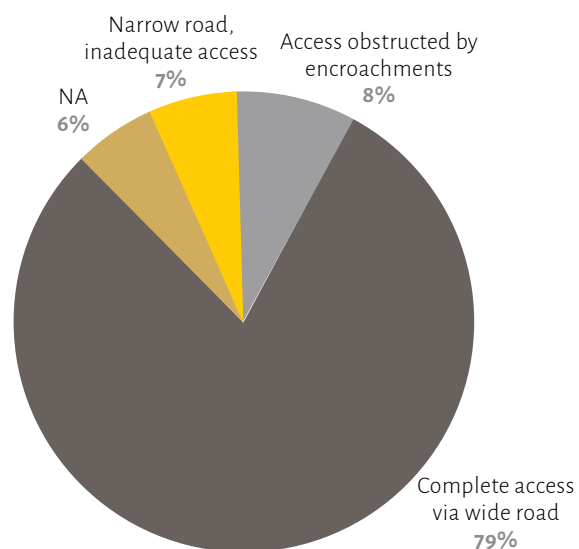
About two thirds of the projects had access to public transportation, however its frequency and cost is not something the survey indicated. This is a gap in our data, and requires a closer look in conjunction with project location, which we touch upon below.

These are all indications that public projects tend to be located in under-developed areas of the city. This is not a problem that the ARHC scheme will be able to address. **Projects in such poor quality neighbourhoods are unlikely to attract renters, and consequently remain unattractive to concessionaires.** The RFPs that have been put out at present do not contain data about the neighbourhood's condition, however,

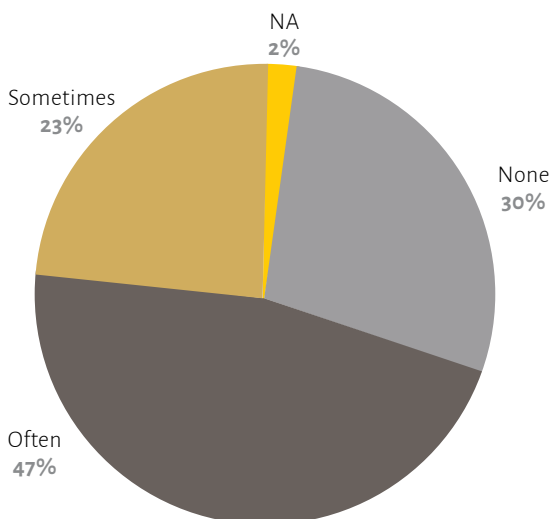
5I: Access to markets



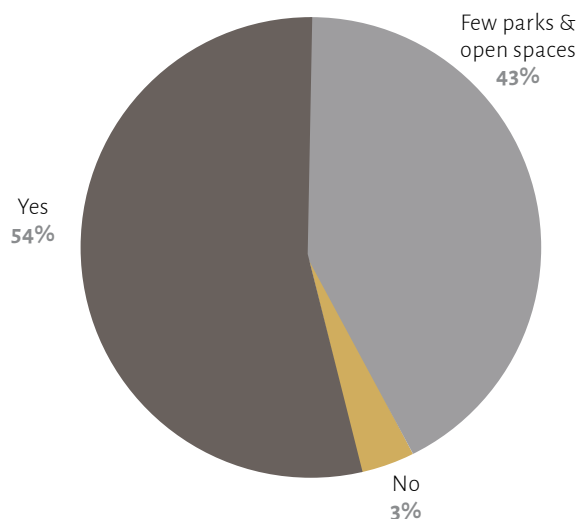
5J: Access to fire truck



5H: Frequency of water logging



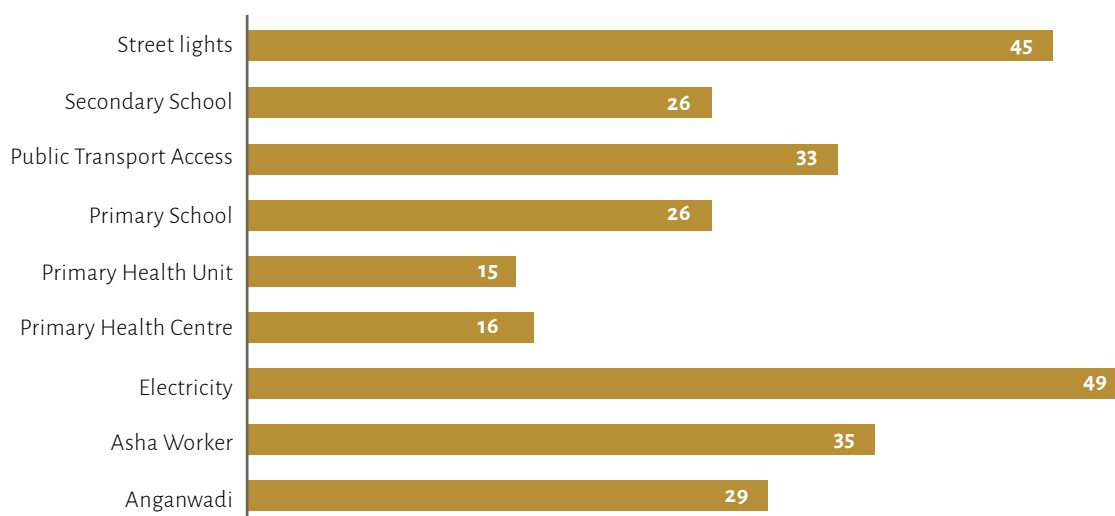
5K: Access to parks and open spaces



concessionaires are likely to document this as part of their due diligence. **The ARHC requires a much clearer mandate and additional lines of fiscal**

**support for ULB to ensure that neighbourhood infrastructure is upgraded ahead of appointing concessionaires.**

### 5L: Projects with access to social amenities (no. of projects)



## Case studies of Chhani and Sayajipura sites in Baroda

Since the launch of the scheme, a number of Requests for Proposals (RFPs) have been published on the ARHC website, many of them from cities in Gujarat. Members of the research team were able to visit two such sites in the city of Baroda. Our findings largely corroborated trends visible in the survey data and revealed important social and infrastructural problems that the data did not capture.

In Chhani, we visited a public housing scheme constructed under the Rajiv Awas Yojana (RAY) slum rehabilitation scheme in 2017. The ARHC RFP for this project specifies 209 units to be converted to rental. However, the residential project is much larger, and further, we estimate that 70% of the units are in fact allotted, but locked up. The few residents who live there had been rehabilitated to the project after being evicted from slums about four years ago. These families are predominantly herders from the rabari community, and had access to open spaces towards the center of the city for their livestock. It is evident from the way the spaces are being used that rehabilitation has seriously disrupted their lives and livelihoods. The multistoried apartment architecture forces

them to leave their livestock on the ground floor, while occupying an upper floor themselves. There is also a significant problem of water for their livestock.

Basic services are in a poor condition. There is no piped water supply and residents can only get water from a borewell. This borewell often overflows and the water stagnates, creating unsanitary conditions and public health risks. Solid waste is not collected by the municipality and residents resort to burning waste on site, usually in the common spaces. The families were evidently very poor and did not have access to LPG connections, cooking predominantly on wood-fired stoves (chulha). Due to lack of ventilation in the houses, these stoves are mostly set up in the landing spaces on each floor.

The project is situated amidst large, vacant plots, and its surroundings are undeveloped. There is no public transport and no markets nearby. The original design of the project incorporated small shops and vending zones, but these are unused as there is no demand.



## 6. Governance and Management of Rental Housing Projects Under the Scheme

In the case of rental housing, it is not adequate simply to design and build quality infrastructure. Indeed, past experiences teach us that management is often the most challenging aspect of operating rental housing in a sustainable manner. In addition to maintenance of infrastructure, which is a challenge for ownership housing as well, it comes with additional tasks related to the social aspects of dealing with renters - how to allot units, negotiate rental agreements, deal with evictions, etc. Rental housing operators also need specialised financial management skills to handle rent-setting and collection and build accurate and responsive financial models that respond to changing circumstances (Harish, 2016).

If ARHCs are to cater to low-income renters, concessionaires would need special attitudes and mechanisms for management.

### 6.1. Need for cooperation between trusted state and non-state actors

As per the ARHC guidelines, private concessionaires are expected to provide day-to-day operation and maintenance of the rental housing complex. However, this is a limited approach to the management of rental housing. There is significant global experience in managing social rental housing, and it is not a trivial task. Per most accounts, management of rental housing



A view of the proposed Chhani ARHC project

Across a patch of land about half a kilometer wide, is another ARHC site with 560 vacant units, called Sayajipura. This project was built under BSUP and completed in 2020, and is partly occupied. Some ground floor units are being used to run small shops, and some of the open spaces are



Internal street in proposed Sayajipura ARHC project

being used for remunerative activities like cattle rearing, pottery, making pickles etc. People also use these spaces for parking, washing, and sleeping. The composition of the community and the nature of their work is similar to that of the residents of Chhani.

includes social and tenurial management, besides the maintenance of housing and services. For a housing agency tasked with building and operating rental housing, management includes portfolio and investment management as well.

Thus, while it may be suitable for concessionaires to take care of the O&M of the project, there needs to be further deliberation on other aspects of management - be that social, legal, tenurial, etc. The civil society organizations that have reflected on this question suggest that such management be in the hands of agencies that communities trust with their housing conditions and access. Most civil society organizations prefer that such an agency be led by an NGO of some repute in the city, along with local civil society collectives.

At the same time, CSOs also want local government representation in such management agencies. There is a certain amount of trust and accountability between communities and ULBs, and civil society feels that this must be leveraged. Lastly, and critically, communities, as represented by civil society organizations, are least comfortable with private concessionaires being exclusively responsible for the management of ARHC projects. This calls for a dialogue between concerned stakeholders in order to deliberate upon and arrive at a consensus on the governance of ARHC and management of rental housing projects. Through this report, therefore, civil society demands such consultations with the government at different levels, private and public

housing/ARHC developers and concessionaires, and representatives from academia.

## **6.2. Need for Information parity and grievance redressal**

A consultative process will also enable higher levels of information symmetry across various stakeholders in the ARHC scheme. Historically, across government housing projects, this approach and process has been lacking - leading to the very vacancy and lack of outcomes that have enabled Mode 1 of the ARHC scheme. Thus, the government at all levels needs to institute an information architecture for the ARHC scheme. Such information, regarding projects, availability, eligibility, selection lists, documentation, legal framework, rent setting, and eviction procedures, etc. must be made available to all stakeholders in the ARHC scheme.

Most civil society organizations strongly feel that grievance redressal is a major component of any government scheme due to uneven implementation. Often, what is planned is not delivered, and what is delivered is not planned. Besides, there are significant time-delays and budgetary constraints that add further barriers to achieving desired results. CSOs opine that the Central government must set up a responsive and effective grievance redressal system for the ARHC. This should be structured in a way so as to develop accountability across all stakeholders.

## **7. Understanding Communities' Housing Characteristics and Demand for Rental Housing**

We know from research and field experience that the housing needs of migrants and the urban poor are shaped by many factors, including their identities and social networks, the informality of their livelihoods, and patterns of income and mobility. We undertook an analysis of demand characteristics in order to offer some tangible suggestions on how the ARHC scheme could respond to these complex realities.

### **7.1. Demographics of Communities**

Communities and households, in general,

have long histories of settling in urban areas. These trajectories are reflected not only in their endeavours to build their urban identities but also in how they access housing. This access is unfortunately often in an environment of marginalization and discrimination, at the hands of the state or dominant socio-economic groups. These communities are therefore in inadequate housing conditions precisely because of their identities.

The communities represented in our data are overwhelmingly composed of vulnerable groups

- SC, ST or Muslim households constitute nearly 95% of these communities. And within these communities, there is a significant presence of Women-headed Households (WHH) and Transgender-headed Households (THH), that are often even more vulnerable.

The ARHC scheme's stated intent of giving priority to marginalized communities is welcome and laudable. However, the scheme guidelines do not specify how exactly this will be implemented. While many communities will become eligible for applying for housing under an ARHC project, it is yet unclear who will make the final choice of tenants. In other words, there is no clarity on the governance of the scheme at various levels. This needs to be addressed at the earliest, in order to encourage inclusion as stated in the scheme's aims.

## 7.2. Housing Conditions and Tenure Status

The housing condition of vulnerable urban poor communities is inadequate. Notwithstanding the categorisation as a slum or not, we find that the quality of the housing and services in communities represented in our survey is not acceptable. Nearly 50% of households live in semi-pukka (semi-permanent) or katcha (temporary) shelters. If the ARHC's (and other housing schemes') aim is to provide 'ease of living', then these conditions have to be addressed immediately. In other words, these households also represent the demand for adequate housing, whether in rental complexes or in other government housing projects.

While most of the households represented in our survey have access to water and electricity in some form, there are several communities that depend on their own means to do so. Similarly, access to toilets and sanitation facilities is still extremely limited, despite several government schemes to address this situation. Access to basic services such as water, electricity and sanitation systems must be made available to all communities. These communities also represent demand for adequate housing-related services.

Most critically, we find that nearly 30% of households in the communities we surveyed are living on rent. The Covid-19 pandemic-induced

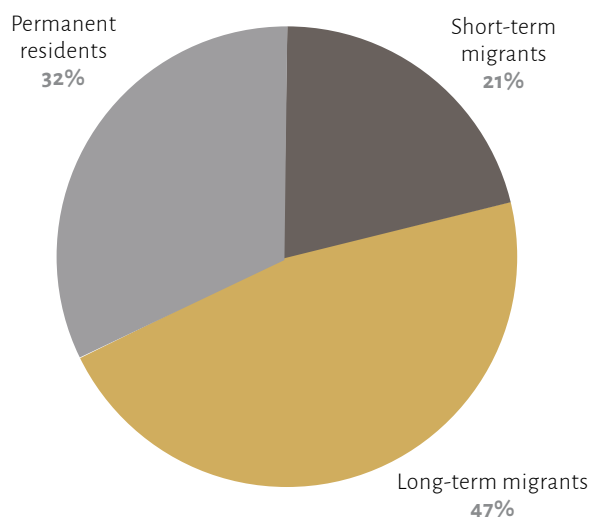
lockdown showed that those currently living on rent are the most vulnerable when it comes to housing security, and represent the primary demand for government rental housing. Further, about 35% of all households are living on land to which they do not have substantial rights, and face the threat of eviction. All the households living with such tenure insecurity also need to be counted as demand for rental or other forms of government housing.

Further, it is to be noted that if households that are in inadequate housing conditions, or living with tenure insecurity are in need of rental or other government housing, the actual overall demand for ARHC houses will be of a massive scale. Even the 2018 survey round of the National Sample Survey Office (NSSO) reports that nearly one-third of urban households live in hired accommodation (NSSO, 2019). The current projection of the Government of India of a few lakh houses under the ARHC scheme will merely be a few drops in an ocean of demand.

## 7.3. Migration Identities

Migration is a complex and relatively under-studied phenomena. Communities and households tend to settle in urban areas over several years, if not generations, tied to livelihood and developmental opportunities. These patterns contribute to their housing conditions as well as their tenure status at any given point of time.

7A: Migration Status of Households in Surveyed Communities



In our survey, we find that households identify as:

- Short and medium stay migrants, who have come to the city a short while ago like a few months or years;
- Long-stay migrants, who migrated more than a generation ago but retain strong ties with rural communities; or,
- Permanent residents.

Figure 7A describes the proportion of households that identify themselves with these categories. **21% and 47% households identify as short- and long-term migrants respectively, and 32% identify as permanent residents.**

The ARHC guidelines state that their focus should be on the urban poor and migrants, defined as those that have 'taken a conscious decision to move away or relocate from their residence to another place temporarily or permanently'. This would imply that all the above categories of migrants and permanent residents would in fact be eligible for rental housing under ARHC projects. However, we can confidently state that households that identify as permanent residents are likely to aspire to home-ownership than live in rented housing. **Given this, it may be more useful for a rental housing scheme to cater more closely to the demand from the most vulnerable - that is short-term migrants - as these are the populations that often live in the most insecure conditions.**

Along with housing conditions and tenure security, we further characterise the potential demand for rental housing with respect to the livelihoods, work locations, and income levels of our communities.

#### 7.4. Livelihoods and Work Locations

Across the communities we surveyed, save for a handful of households, all are engaged in some form of informal service-provision work. These forms of work are critical for urban areas to function productively - making these urban poor and migrant communities an indispensable part of the urban demographic and economy. Based on Women in Informal Work: Globalizing and Organizing's (WIEGO) categorisation of informal work, we deduce that the livelihoods of households represented in our survey are composed of the following work, largely in order of proportion:

1. Street vendors
2. Waste pickers
3. Daily wage labour, including in the construction industry
4. Transportation services, such as cycle-rickshaw, auto-rickshaw and e-rickshaw operators
5. Safai Karamchari (cleaning and sanitation services)
6. Domestic work
7. Home-based work

Of these, it is likely that the last two categories of work are undercounted or under-represented in the survey.

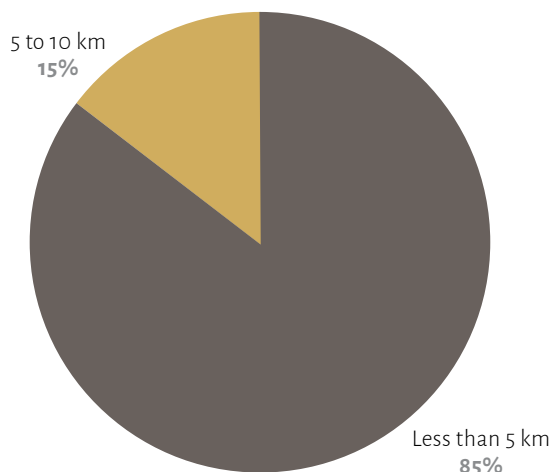
**On the one hand, informality impacts income in particular ways, which we shall report on in the following section.** On the other hand, informal livelihoods only allow households to earn income as per the work cycles. Thus, while street vendors, daily wagers and rickshaw operators may earn their money on a daily basis, domestic workers, home-based workers, safai karamcharis, and waste pickers may earn weekly or monthly wages. Similarly, construction workers and labour casual may in fact earn wages once in a few months, as per their arrangement with the labour contractor. **This implies that income cycles of the urban poor and migrant workers are quite unpredictable.**

Informal work therefore has significant implications on access to housing for renters. In the largely informal private rental housing market, it is well-known that landlords are conducive to defer rent or accept payment of rent as per the income cycle of the tenant. This enables urban poor and migrant renters to maintain their security of tenure despite fluctuating incomes - they are allowed to pay when they can in most circumstances. **This is a critical suggestion for the ARHC scheme, that they allow flexibility in rent payment and not insist on a monthly cycle.**

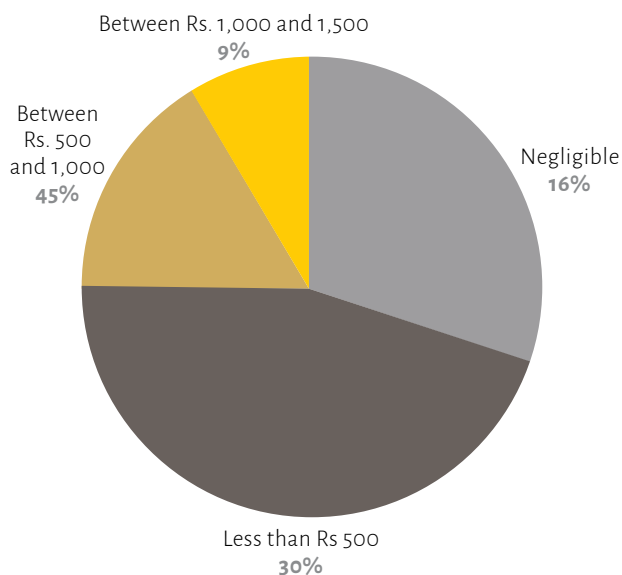
What emerges quite clearly from our representative survey is that whatever the nature of work, a vast majority of households spend little time or money to get to it. **In our survey, nearly 85% of households travel less than 5 km to commute to their workplace. Similarly, 75% spend less than Rs. 500 per month commuting to their work** (Figure 7B and 7C). It is apparent that households may be compromising on their housing conditions

in order to be close to their work. This has clear and direct implications for the ARHC scheme - **ARHC projects have to be located within close proximity to places of work and opportunity.**

**7B: Length of Commute to Work**



**7C: Monthly Expenditure on Commute to Work**

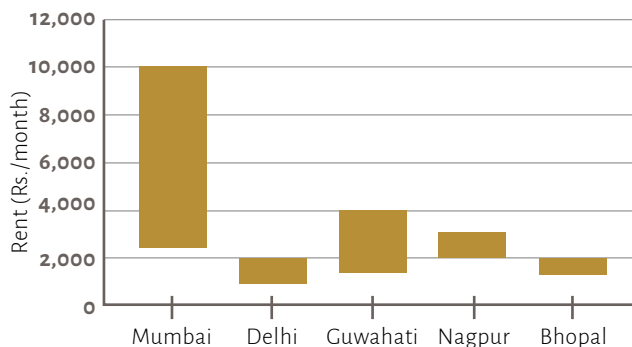


### 7.5. Rent Affordability

The ARHC scheme is designed to be financially self-sustaining. This implies that a critical component will be the amount of rent ARHC projects intend to charge. We studied our communities' ability to pay rent by understanding the current level of rent that tenant households are already paying for housing and services.

Figure 7D illustrates the actual rent that households are paying across cities.

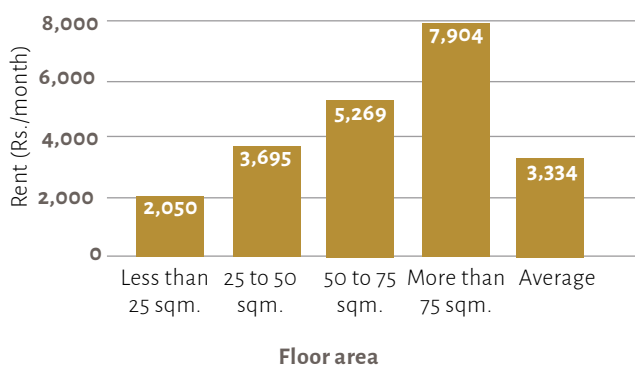
**7D: Rent Range Across Cities**



**With the exception of one community in Mumbai, actual rent paid ranges from Rs. 1,000 to Rs. 4,000 per household per month.** An additional Rs. 500 to Rs. 1,000 is paid per month for access to basic services such as electricity, water, and toilets. This is likely to be on the higher side as the poor are known to have to pay more for their services. This is representative of the amount of rent that households are willing to pay for their housing bundle, including their locational advantage as described in the preceding section. **This clearly implies that the rent in ARHC projects cannot be significantly higher than Rs. 1,500 to Rs. 4,000 per month, inclusive of all services.**

This data is corroborated by the most recent round (2018) of the NSSO survey on housing conditions. At an all-India level, the average rent is Rs. 3,334 per month. A breakup by floor area of the house is presented in Figure 7E. Poor households that are likely to occupy smaller houses of less than 50 sqm. pay approximately between Rs. 2,000 and Rs. 3,700 per month rent. **Since ARHC projects aim to provide houses between 30 sqm. and 60 sqm., their rent cannot be more than the average rent paid for similar sized houses in the private rental market.**

**7E: Rent (Rs./month) vs Floor Area**



## 8. Key critiques

The ARHC scheme makes an important policy beginning on the supply of affordable and formal rental housing. However, based on our findings, there are several concerns about the scheme that need to be flagged.

### 8.1 Lack of response to calibrated demand for affordable rental housing

The 1.19 lakh units promised under the ARHC scheme are a drop in the ocean as compared to the vast demand for affordable rental housing in Indian cities. Additionally, the ARHC model does not seem to accommodate for the calibrated demand of informal workers and the urban poor.

Our research indicates that residents of informal settlements suffer from both poor quality of life and insecure tenure. Erratic cash flows and occupational diversity means that they have temporally and spatially varied needs. Migration patterns also vary considerably. This signals a need for a range of affordable housing options, ranging from short-stay rentals to regular rental housing, rent-to-own and ownership housing. It also means rental options need to vary by type of space, frequency of rent collection, etc.

### 8.2 Replicates problems inherent in public housing projects

Based on our findings, it is clear that the existing supply of vacant housing proposed for Mode 1 has a number of shortcomings.

#### Peripheral location and transport connectivity

Some aspects, like construction quality and on-site amenities, can be fixed by concessionaires in the process of retrofitting these projects. However, larger problems relating to peripheral locations, connectivity with the city through transportation, and neighbourhood quality cannot be addressed via the concessionaire alone. These problems have plagued peripherally located public housing projects for a long time, so much so that allottees of public housing units have often left their units vacant, preferring to live in informal settlements closer to places where livelihood and amenities are accessible.

#### Inadequate neighbourhood infrastructure

Currently, the ARHC scheme envisages that concessionaires will not only retrofit vacant units but also build required physical infrastructure for the project. However, commensurate investment will also be required to improve physical infrastructure in the neighbourhood outside the project, particularly sewerage, parks, and open spaces. It is not clear how important public services like transport, primary healthcare, anganwadi centres, and schools will be prioritised for these areas. As many years of housing research and activism have demonstrated, providing a unit is only a start. The accompanying infrastructure and social amenities and services are crucial to make projects livable.

### 8.3 Ignores complexities of partially occupied projects

The scheme completely ignores the complex and varied histories of the public housing projects. Especially where projects are partially occupied and there are previous histories of eviction and relocation, there is no guidance on how concessionaires are to deal with issues of false or contested vacancies and social conflicts that could emerge between existing allottees and new tenants. There is no clear mandate to provide transit housing for existing occupants while repairs are done, nor clarity on processes and on who would take on associated costs.

### 8.4 Broad target group may lead to exclusion of vulnerable renters

Though the ARHC guidelines signal a preference for vulnerable groups, the intended target group is very broad and includes categories like hospitality and healthcare workers, students, long-term tourists, and visitors. Considering that this is a profit-oriented model, concessionaires will be far more likely to focus on beneficiaries with better and more regular incomes. Without clear implementable guidelines on inclusion, it is likely that vulnerable informal sector workers, especially migrants, who are most in need of secure housing will remain excluded.

Our research also underscores that peripherally located ARHC housing will continue to be a mismatch for informal sector workers, for whom



it is crucial to be located in the vicinity of their places of work. The demand for the bulk of ARHC units is, therefore, more likely to come

from those households that own private forms of transportation and can afford to commute long distances to their places of work.

## 9. Recommendations for governments

### 9.1 Governance of the ARHC scheme

The governance of any national level scheme is a complex undertaking. It includes activities such as "forecasting, scenario-building, planning, activity-mapping, resource allocation, provisioning, coordinating and implementing" (Chidambaram, 2021), and further includes monitoring, auditing, and social auditing. In order to complete this set of interconnected activities that build accountability and risk-aware project formulation, it is critical to consult and get buy-in from a wide range of stakeholders in the housing sector who are familiar with the lived experience of migrants and the urban poor.

The scheme guidelines in their current form do not give the impression that such a set of stakeholders have been consulted in the formulation of the scheme. It is laudable that the government has invested efforts to make the scheme financially viable and thus attractive to private investment. However, an understanding of the housing demands of migrants and the urban poor, along with a formulation of how to manage these housing projects in order to achieve the stated objectives, appears to be missing. This may be due to the fact that the scale of the scheme itself is small at the moment.

Previous experience on rental schemes such as the MMRDA rental housing scheme, and other housing policies such as Cessed properties, etc. may also be studied in order to understand their unintended consequences and failures. These failures have not only led to abandonment of the respective schemes, but also deterioration of housing stock, increased market tensions, and severe losses to governments and private enterprise due to lack of exit options.

Thus, we recommend that a wide-ranging set of consultations with civil society and academia be conducted with an aim to develop a more robust governance framework for the scheme - one that addresses the key questions of accountability and risk mitigation for various stakeholders. Most importantly, if the government intends to be a viable

and effective provider or enabler of rental housing in the future, such consultations will enable the scheme and its derivatives to viably scale up and create multiple positive impacts on the lives of migrants, the urban poor, and all urban residents. At the project scale, consultations are required in order to understand project and community histories, as well as the intricacies of demand to determine the kind of housing, appropriate bundling of services, etc.

### 9.2 Implementation responsibilities of state and ULBs

State and local governments must explicitly take the responsibility to improve neighbourhood infrastructure and ensure transport connectivity for ARHC projects. Connections to healthcare and education services are also sorely lacking and require concerted efforts on the part of the state and city governments.

State and local governments should stringently evaluate the feasibility of retrofitting older and unoccupied public housing projects for rental purposes. Based on our findings, we suggest that a comprehensive cost-benefit analysis between retrofitting and reconstruction be conducted before issuing RFPs. Moreover, the peripheral locations of projects will become a serious deterrent for renters to occupy these, even when retrofits have ensured quality. State governments should take these risks on board.

The RFPs should contain detailed information regarding the current condition of the project, including how many units are partially occupied and the conditions of their allocation. This is essential for concessionaires to factor in additional costs and processes. The scheme must offer clear guidance to concessionaires on handling partially occupied projects. These must include mandates to cause minimal disruption to existing occupants, on provision of transit accommodation, and guidance on handling allotment and conflicts between old and new residents.

As of now, it is not clear how beneficiaries will be identified under the ARHC scheme. State governments and ULBs can draw upon the existing databases of workers, like those registered under Town Vending Committees and the Building and Other Construction Workers Board, etc. However, in order to ensure access to migrants, eligibility criteria should be broad and not based on residence proof. States and ULBs must prioritize the most vulnerable sections of urban residents for allotment of houses under the ARHC scheme. As we have found, a vast majority of the households in the communities that represent demand for rental housing are from SC, ST, minority or OBC categories, and several are women- or transgender-headed. The ARHC scheme must make substantial reservations for these marginalised groups in all its projects. Further, it is pertinent to note that existing vacant government housing projects may in fact be already partly occupied by households who have shifted there under previous eviction and rehabilitation schemes. States and local governments will need to resolve disputes around occupancy and vacancy that might arise in partially occupied sites and remain involved in managing these dynamics going forward.

### **9.3 Taking an affirmative view of the current rental housing market**

With the announcement of the ARHC scheme, the government has clearly indicated its intention of joining the supply stream of rental housing in Indian cities. While this is a welcome step, it will be a fallacy to assume that the existing rental housing market in Indian cities is characterised by very severe shortcomings. While there are issues in the current market conditions, especially around discrimination, unpredictable tenure security, and adequacy of the housing and services, the market by and large caters well to the requirements of the urban poor and migrants (Harish, 2021). It is pertinent to note that this rental housing is provided almost overwhelmingly by small-scale landlords who are renting out extra rooms, buildings, terraces, and land to the income-poor - thus creating one of the

largest and most vibrant affordable rental housing markets in the world.

There are 31 million households that live in rented accommodation in Indian cities (NSSO, 2019). This market and its housing is often of an informal nature - with lack of documentation, or lack of land tenure, or non-compliance with land use or planning regulations. One low-hanging and useful approach to enable a rental housing market with higher tenure security (especially in times of crises such as the Covid-19 pandemic and lockdown) and higher quality of housing and services is to take steps to effectively re-integrate this housing stream into the formal market - in essence, move exactly in the opposite direction from evictions and 'illegalisation'.

For this, we recommend a more affirmative approach to informal housing in our cities. State governments could institute scalable and replicable programmes of grants of land tenure or land rights. The Central government could encourage states to prioritize informal settlements for infrastructure upgradation through PMAY or other grants - structured via urban employment and local economic development schemes. Civil society will enthusiastically participate in such programmes that give their constituent communities more employment, tenure security, and better services in their current locations. Land and building owners in these communities should be encouraged to develop higher quality housing and household level services and generate livelihoods and income for others and themselves in the process. This can truly enable the next steps in the evolution of the housing market in Indian cities.

Further, state governments must take into consideration that proximity between place of living and work is an essential condition for the success of new rental housing projects, such as those envisaged in Mode 2 of the ARHC scheme. Therefore, state governments and ULBs must seriously consider the identification and reservation of land parcels in cities that are within a 5 km radius of employment hubs for the urban poor.

## **10. Recommendations for civil society**

### **10.1 Renewed focus on advocating for slum upgradation and tenure security**

It is evident from this research that the ARHC

supply will, if indeed implemented, fulfil only a negligible part of the large demand for affordable and adequate housing for informal workers

and the urban poor. Therefore, it is imperative that quality of life is improved in existing slums through upgradation, regularisation of slums, and protection from evictions.

Civil society should renew its commitment to advocate for upgradation and tenure security of informal settlements, which has been a longstanding demand of slum dwellers. Further, civil society should advocate for financial and technical incentives to encourage small-scale landlords to increase and enhance the quality of private rentals in tenure secure informal settlements. At the same time, they should demand for a tenure neutral rental regulation to be enacted by the State government. This could be on the lines of the Model Tenancy Act, 2021 and will help mediate the tenant-landlord relationship more sustainably.

### **10.2 Educate target beneficiaries about the scheme**

Civil society can play a role in educating their constituents who are potential beneficiaries about the ARHC scheme. Particularly, communities should be aware about the status of vacant housing stock in the city, the status of upcoming ARHC projects, and the process of application and selection, so that they can make informed decisions.

### **10.3 Push for consultative processes for implementation and sustainability**

Civil society must demand for the consultation and active participation of prospective beneficiaries in assessing their needs, and in the design and implementation of the ARHC scheme. Civil society organisations must also be involved in monitoring and assessment of the livability of the vacant housing stock.

The study indicates that people trust NGOs, Unions, and other civil society organisations in issues of management. Besides relevant local government representatives, civil society organisations should be a part of the management body and head grievance redressal cells in ARHC projects.

### **10.4 Advocate for inclusion of vulnerable workers**

Civil society can play an active role in aggregation of demand for ARHCs, just as they have done in the past for affordable housing projects. It is also important to keep a close watch on who is allotted ARHC units and advocate for the inclusion of the most vulnerable categories with the government and concessionaires, especially given the small volume of houses that the scheme will likely generate. These are SC, ST, OBC, minority, and women- and transgender-headed households. It is also important to create public discourse around the scheme and place continuous pressure on authorities and concessionaires to ensure that vulnerable households are prioritised.

### **10.5 Advocate for provision of networked infrastructure and mobility**

Beyond the units, civil society has a role in advocating with ULBs and other public infrastructure providers to ensure that projects are connected with social amenities and support services that the concessionaire will not provide. In this, connections with healthcare, education, and public transportation are absolutely imperative.

### **10.6 A broader campaign for decent housing for workers**

Worker organisations have their task cut out when it comes to building a campaign for rental housing as well as a broader demand for decent housing for the urban poor, especially migrants.

For the ARHC scheme, the campaign must focus on demanding adequate basic services like water and sanitation, public transport connectivity, and easy access to public education and healthcare. It should push for broad-based eligibility to ensure that exclusion does not occur; beyond this, affirmative action to reserve housing for vulnerable segments must be also foregrounded. Third, the campaign must articulate a role for the community, CSOs, and worker organisations in the maintenance of ARHCs, in a tripartite form that works closely with the ULB and the concessionaire.

The report exhibits the limitations of the ARHC approach to rentals; and indeed, argues for an affirmative view of rentals, one which is embedded in a broader understanding of the housing ecosystem. Therefore, workers' organisations must build a campaign that goes beyond demands specific to the ARHC scheme. This is an opportunity to articulate demands for decent, well-located, and low-cost housing for workers in cities. The campaign must draw attention to the need to encourage a wide array of rental and ownership housing options for the urban poor; in this, upgrading informal

settlements as well as land reservations in master plans and development plans for low-cost rental and ownership housing near places of employment must be clearly articulated.

Moreover, the campaign must demand that, in the long-term, policies and schemes related to urban planning and governance, social protection, and labour relations must factor in the need for decent and affordable housing for those whose labour powers India's cities, which are widely acknowledged as the engines of economic growth.

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## Annexure 1: Questionnaire

### Section 1: Vacant supply

This section gathers information about public sector LIG/EWS schemes where vacant units are available. The below questions are intended to assess the status of this existing vacant supply in your city, with an emphasis on livability and reasons for vacancy. Kindly fill this information for each project where vacant units exist.

<b>PUBLIC HOUSING SCHEME 1</b>	
<b>1. Location in the city</b> Please name the locality, or address, and any landmark close by such as railway stations, industries, nearby markets, etc.; GPS location can also be added	
<b>2. Name of scheme under which units were developed</b>	BSUP (JNNURM ke antargat) RAY (rajiv awas yojana) IHSDP (JNNURM ke antargat) State/Local Scheme (specify) Other/NA
<b>3. Year of completion</b>	
<b>4. Total number of units</b>	
<b>5. No. of vacant units</b> Please try and source this information from government sources. If it is not available, please make an estimate based on local reports and a visit (exact number is not needed)	
<b>6. If there are vacant units, how many units are:</b>	1. _____ units allotted but vacant  2. _____ units not allotted
<b>7. Can you specify reasons why some/all units are vacant in this project?</b>	Families to whom units were allotted don't want to move here Project hasn't received completion or occupancy certificate There is a court order/stay/ruling Beneficiary list issues Others, please specify if you can _____ -----
<b>8. Size/configuration of units (sq.ft, sq.m., 1BHK/2BHK)</b>	Mostly 2-BHK (bedroom/hall/kitchen) of 250-350 sft. Mostly 1-RK (room+kitchen) /1-BHK of 150-250 sft. Mix of 1-RK, 1-BHK and 2-BHK Other, pls specify

<p><b>9. Money that beneficiary has to pay for the house</b></p> <p>If there are different charges for different type of houses or different type of beneficiaries, please note them down separately</p>	<p>----- Rs. Down payment</p> <p>----- Rs. Monthly maintenance charges</p> <p>----- Rs. Any other charges (please specify one-time/monthly)</p>
<p><b>10. Is there an electricity connection to the houses?</b></p>	<p>Yes, to all</p> <p>Yes, but not to all</p> <p>Yes, but there is no electricity most of the time</p> <p>No</p>
<p><b>11. How would you describe the arrangement of water supply?</b></p> <p>You can tick more than one option</p>	<p>There is piped supply to all houses and it is adequate</p> <p>There is provision for piped supply but it is not adequate/there is no water in them</p> <p>Residents fill sumps/OHT (overhead tank)/individual containers through private tankers, bore-wells, shallow wells, etc.</p> <p>Residents fill sumps/OHT/individual containers through government tankers, etc.</p> <p>Other arrangement, please describe ----- -----</p>
<p><b>12. How would you describe the quality of construction of the buildings?</b></p> <p>You can tick more than one option</p>	<p>Buildings are well-constructed, there are no major complaints</p> <p>Buildings are well-constructed, but some people face problems of seepage or breakages</p> <p>Buildings are not well-constructed, and there are many complaints of seepage and breakage, or other issues</p> <p>Buildings are poorly constructed, do not have plastering, and people face problems of seepage, breakages and other issues all the time</p> <p>Please describe some of the common issues that people report or you notice in the buildings ----- ----- -----</p>
<p><b>13. Are the flats adequately lit and ventilated?</b></p>	<p>How many rooms in the flats get direct sunlight?</p> <p>Most of them</p> <p>Some of them</p> <p>None of them</p> <p>Do you have to switch on electrical lights during the day?</p> <p>Yes</p> <p>No</p> <p>Sometimes</p>

<p><b>14. How would you describe the sewerage management in the project?</b></p>	<p>There is piped sewerage system, and a treatment plant that functions  There is a piped sewerage system, but the treatment plant does not function  There are waste pipes, but no treatment plant, and so the waste water is let out into the open  There are waste pipes and the waste water goes to a pit or septic tank  There are waste pipes, but these discharge the waste water around the building  Many or most people defecate in the open</p>
<p><b>15. Does the project have problems with water logging, especially during rains?</b></p>	<p>Yes, very often  Yes, but not often  No</p>
<p><b>16. How would you describe the solid waste management arrangement of the project?</b></p>	<p>Municipal collection, regular  Municipal collection, irregular  People dump garbage in a designated spot from where there is municipal collection  There is neither collection nor a designated dump-yard</p>
<p><b>17. What is the space between buildings?</b></p>	<p>Generally, less than 10 ft.  Generally, between 10 and 20 ft.  20 ft. in most places  At least 20 ft.  Other/NA</p>
<p><b>18. Can a fire truck access the project?</b></p>	<p>No, the road is too narrow  The road is wide but has encroachments  Yes, road is wide enough for access</p>
<p><b>19. Are there streetlights in the project area?</b></p>	<p>Yes  Yes, but they don't work or there is no electricity  No</p>
<p><b>20. Does the project have open spaces and parks?</b></p>	<p>Yes  There are open spaces but no parks  There are some open spaces only  There are no open spaces or parks  Other, please specify</p>

<b>21. Are there government educational facilities in or near the project?</b> Near should mean that children can easily go there.		Anganwadi	Primary School	Secondary School
	Yes			
	No			
	Exists but not functional			
<b>22. Are there government health facilities in or near the project?</b> Near should mean that people can easily go there.		A S H A worker	Primary Health Unit	Primary Health Centre
	Yes			
	No			
	Exists but not functional			
<b>23. How do people purchase their daily needs?</b>	From a commercial area in the project Some people have opened shops in their houses There is a market near by There is no facility, and people purchase daily needs items from another area Other/NA			
<b>24. How do people commute from the project site?</b>	Public bus/metro Auto or shared auto Own mode – walking or cycling Own mode – private vehicle like motorcycle or car Please describe whether the modes above are convenient,affordableandsafe:----- ----- -----			
<b>PUBLIC HOUSING SCHEME 2</b>	Repeat the above questions			

## Section 2: Demand

Identify 4-5 communities or groups of people that you regularly work with, and that you know face housing problems (whether of affordability, tenure, quality, etc.). A community here can be defined as a group of people who live close to each other, and/or do similar economic activities, and/or have social kinship. Communities could have interconnected social and economic activities, for example one community supplies raw material that the other community uses to make something, that a third community may be distributing or vending. Or in other cases, there may be a stand-alone community, say of migrant construction workers. You may also be working with groups of people in the same occupation or employment.

We want to find out these communities' or group's

position in the housing market, in order to achieve better housing conditions for them. For this, we will find out some characteristics of the communities - around their current housing conditions, their economic activity, income and cash flows. With this information, we can connect them better to government schemes, such as the new rental scheme.

If this is understood, proceed to the next section on the actual questions. The table aims to get an idea of the community and their housing condition, along with a sense of general income levels and household cash flows. General notes will normally provide enough information, but please feel free to add as much detail as you can.

The table below is to be filled in for identified communities or groups of people and not individual members.



Question/Inquiry	Response
<p><b>1. Name of the locality/community or the name of the group of people</b> What is the locality/community locally known as? Or if a group of people, how are they organized?</p>	
<p><b>2. Location in the city</b> Please note the locality, or address, or any landmark such as railway stations, industries, markets in the vicinity</p>	
<p><b>3. Approximate number of households</b> Count individuals living in one house as a household</p>	
<p><b>4. Demographic note on the community</b> Please note the composition of the community, proportion of households that are women-headed, transgender, minority, SC/ST, physically challenged, comprising of single male / female migrants or none of the above, etc.</p>	
<p><b>5. Please note the migration status / migration cycle of the members of the community?</b> Proportion/no. of households who live in the city (i) for less than 4 months; (ii) between 4 and 8 months; (iii) between 8 and 11 months; (iv) for 12 months. Please add any other notes on the migration cycles and household composition of those households who are not living in the city for the entire year. Do the people in the community/group have local IDs, especially Voter ID, Labour Dept. ID, etc.? Do they have access to local elected representatives?</p>	
<p><b>6. What are the types of work people in the community do? Where do they do their work?</b> Please note (i) Proportion of individuals or households involved in various types of economic activity, such as daily-wage labour, domestic work, construction work, vending, small-scale manufacturing, sex work, services such as washing or ironing clothes, or transport, hotels, teachers, etc. Please note their access to their work locations - the access may be noted as easy, manageable, difficult because it is time-consuming or because it is expensive, etc.</p>	

<p><b>7. What is the income of the households in the community?</b></p> <p>Proportion of households who earn:</p> <ul style="list-style-type: none"> <li>● Between nothing and 10,000 a month</li> <li>● Between 10,000 and 20,000 a month</li> <li>● Between 20,000 and 30,000 a month</li> <li>● More than 30,000 a month</li> </ul>	<p>If it is possible, combine these two pieces of information in the following way:</p> <table border="1" data-bbox="786 271 1390 562"> <tr> <td>Monthly income/frequency</td> <td>0-10,000</td> <td>10,000-20,000</td> <td>20,000-30,000</td> </tr> <tr> <td>Daily, weekly</td> <td>%/no. of HH</td> <td>%/no. of HH</td> <td>%/no. of HH</td> </tr> <tr> <td>Monthly</td> <td>%/no. of HH</td> <td>%/no. of HH</td> <td>%/no. of HH</td> </tr> </table>	Monthly income/frequency	0-10,000	10,000-20,000	20,000-30,000	Daily, weekly	%/no. of HH	%/no. of HH	%/no. of HH	Monthly	%/no. of HH	%/no. of HH	%/no. of HH
Monthly income/frequency		0-10,000	10,000-20,000	20,000-30,000									
Daily, weekly	%/no. of HH	%/no. of HH	%/no. of HH										
Monthly	%/no. of HH	%/no. of HH	%/no. of HH										
<p><b>8. How often does this income come?</b></p> <p><b>Proportion of households who earn:</b></p> <ul style="list-style-type: none"> <li>● Daily, weekly or bi-weekly</li> <li>● Monthly</li> <li>● Once in a 2-3 months</li> <li>● Once in 6 months or so</li> <li>● Longer period than 6 months</li> </ul>													
<p><b>9. Current housing tenure status</b></p> <p>Proportion/no. households who own their houses? How many on rent? Any other general notes on the ownership of land, etc.</p>													
<p><b>10. Housing quality</b></p> <p>Proportion/no. of houses that are pukka, proportion/no. of houses that are semi-pukka; proportion of households that have access to clean tap water regularly; proportion with individual toilets; any other general notes about the physical condition of the locality/community</p>													
<p><b>11. Housing expenditure (give monthly range)</b></p> <p>If owned, do people spend on loan repayment? How much rent do households pay? If lease, what is generally the lease amount and for how long are leases? How much do they pay for services?</p>													
<p><b>12. Other expenditure of importance (give monthly range)</b></p> <p>General expenditure per month on commute to work, schools, medical bills, festivals, etc.</p>													
<p><b>13. What are the reasons and time of the year for big expenditures?</b></p> <p>Please find out and report if and when there are big expenditures on things like:</p> <ul style="list-style-type: none"> <li>● Medical expenses (historical)</li> <li>● School fee (time of year)</li> <li>● Return of lease amount or loan</li> <li>● House repair or additions (historical/average per year)</li> <li>● Weddings and celebrations (historical/average per year)</li> <li>● Deaths and funerals (historical/average per year)</li> </ul>													

### Section 3: Management

In the new rental housing AHRC scheme, MoHUA has proposed a private for-profit concessionaire who will manage the rental property. Prima facie, would you be comfortable and trusting of such an arrangement? Do you think it would work?

1. What should be the eligibility criteria for availing ARHC?

Suggested criteria could be Aadhar, employment card, union membership card, on demand, etc

2. Who are the other actors who could play this role of management and in what way?

You can answer these questions as Yes/Maybe/No. You can also choose to elaborate with a few phrases. For example, what are the areas of intervention for managers, like rent regulation and collection, eviction, infrastructure maintenance, allotment of units, grievance redressal, dispute resolution, etc

ULB

Do you think the ULB should be actively involved

in managing the AHRCs?

Yes/No/Maybe

Why? What role should they play?

Are there previous experiences that inform your opinion?

NGOs

Do you think NGOs/CSOs are appropriate entities to manage the AHRC? Yes/No/Maybe

Why do you think so? In what way can they help?

Have NGOs been involved in managing/executing govt schemes in the past? How was that experience for the community?

Citizen groups

Should citizen groups be involved? Yes/No/Maybe

Why do you think so? In what way can they help?

Could you suggest some forms of groups/collectives that could play these roles?

Have citizen groups been involved in managing/executing govt schemes in the past? How was that experience for the community?

## Annexure 2: Profile of WPC Partners

**Hasiru Dala** (meaning Green Workforce in Kannada) is a non-profit, social impact organisation that creates social change by institutionalising informal sector waste workers to enable their basic rights, recognition and stable livelihoods and environmental change through sustainable waste management practices. The organization focuses on securing justice for waste pickers through interventions co-created with waste pickers, in the areas of identity rights, access to family education, healthcare, housing and pension, skill development, market and employment access, and multi-tier policy advocacy. Hasiru Dala has worked with waste pickers in Bangalore since 2011 and was incorporated as a Charitable Trust in November 2013. It seeks to improve the working conditions of the informal sector workers, ensure their access to livelihoods on a more continual basis which reduces the risk of daily income variability, and enable them to access the social recognition that they deserve.

**Deen Bandhu Samaj Sahyog (DBSS)** is Madhya Pradesh based non-Government organisation which focuses on integrated development process and campaigns on empowerment of poor communities. The activities of the organisation focus on creating enough space for poor communities whereby they can explore and operate their power.

The research and documentation unit of DBSS takes action oriented social research on urban development issues which are communicable and verifiable for different stakeholder groups. The organisation has professionally trained workers to support research and pull out facts and trends.

For DBSS - Anjali Anand – 9685162797

**Madhya Pradesh Nav Nirman Manch (NNM)** is non-registered Madhya Pradesh based federation of community leaders from urban slums, trade union leaders, like minded individuals, NGO's, retired professors, retired government officers, Gandhian's, Ambedkarites, college youth, transgenders etc. The group focuses on creating dialogue with administration, ULB's, local representatives etc. on community issues.

In Madhya Pradesh, NNM units are present in six major cities - , Indore, Bhopal, Ujjain, Jabalpur, Gwalior, and Sagar.

For NNM - Asha Tai Wagh – 9926875906 / Dolly Borasi – 6260615959 / Anand Lakhan – 9893642880

**Ghar Bachao Ghar Banao Andolan (GBGB)** is a movement of slum-residents in the megapolis Mumbai, where slum demolitions in the name of 'illegality' are a regular affair. GBGB believes that housing is a basic human right and is fighting to create a space for the poor and marginalised in a city where real-estate is the prime business of builders, municipality, and politicians

**Janpahal** is a registered non-profit society working to promote policies and programmes and co-construct initiatives that empower people to make the world just, peaceful, and happier. Their areas of work are eradication of poverty, strengthening democratic values and facilitating people's participation, access to livelihood opportunities and improving income, urban planning and housing, and environment and trade. Janpahal engages with the vulnerable groups - women, labour, street vendors, and the homeless.

**Montfort Social Institute (MSI)** - The Centre for Human Rights and Sustainable Development Education at MSI based in Hyderabad is an initiative of the Montfort Brothers of St. Gabriel that manages over 200 educational and development institutions all over India. MSI is a grassroots organisation involved in promoting housing rights of the urban working class, labour rights of unorganised workers, and rights of children. The Institute also promotes action research and publications.

**Habitat and Livelihood Welfare Association** is an organisation that came into existence with an understanding that increasing urbanisation is making cities more and more inequitable and exclusive, and therefore, communal. The need therefore was to intervene in various walks of life to make cities more inclusive for its residents, and equity in opportunities of habitat and livelihood,

quality education, access to civic amenities, and other city resources for all its stakeholders. With these broad objectives, the organisation started engagement with slum communities in the city of Mumbai.

**Social Empowerment for Voluntary Action (SEVA)**, Nashik, is registered under the Bombay Public Trust Act. The organisation works with unorganised sector labour on issues of workers rights and environment. It is currently working with the Nashik Municipal Corporation on solid waste management with the waste pickers. The organisation also engages with the homeless population.

**Aajeevika Bureau (AB)** is a non-profit that works to provide support and services in legal aid, skill training, welfare linkages, and worker collectivisation to migrant communities absorbed in India's vast informal economy. Headquartered in Udaipur, Rajasthan, AB's programmes are operational through specialised service centres across South Rajasthan, Gujarat, and Maharashtra

**Youth for Unity and Voluntary Action (YUVA)** is a non-profit development organisation committed to enabling vulnerable groups to access their rights. YUVA encourages the formation of people's collectives, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations. Founded in Mumbai in 1984, YUVA operates in the states of Maharashtra, Madhya Pradesh, Assam, and New Delhi.

**Bandhua Mukti Morcha's (BMM)** work was started under the leadership of Late Swami Agnivesh in 1981. Since then, the organisation has engaged with unorganised sector workers on numerous issues. They have rescued 1,80,000 bonded labourers from across the country and rehabilitated them. In states like Haryana, Rajasthan, Maharashtra, Gujarat, Karnataka, and Tamil Nadu, residential colonies for bonded labourers have been established. Under the banner of Rashriya Mazdoor Awwas Sangarsh Samiti, they are advocating for dignified housing for the workers.





## About WPC



The Working Peoples Charter (WPC) network is a coalition of organizations working on issues related to informal labour in particular, and labour in general. It is an independent entity not affiliated to any federation or political party. The WPC invites all organisations working with informal labour – in organising, collectivizing, conducting research, training, skilling etc. – irrespective of affiliation or sector, to join the network to build a strong alliance to jointly address the urgent issues of informal labour in India.

Working People's Charter engages with different sectors of labour to arrive at key common demands, and attempts to develop labour policy responses from the perspective of informal labour. It tries to understand and build the relationship between workers, work, livelihood, and the city. WPC also engages in relief work during times of disaster or crisis.

In collaboration with Aajeevika Bureau it has started India Labour line, which is a national level Mediation and Legal Aid Centre WPC has set up a knowledge network called Labour Axis, that has researchers working on labour who work with the network to help in formulating policy positions, and informing campaigns. The WPC's work on labour includes an understanding and engagement with citizenship, sustainable development, and the city. It works in a social and political context and locates the place of labour within it i.e It sees labour struggles as part of the struggle against exploitation in a capitalist system which places profit making above all else. It sees class in intersectionality with gender, caste, race. It is committed to building a democratic, sustainable and climate-just world.

## About IHR

India Housing Report is an online archive and periodic report that brings together the rich but disparate analytical work on housing in India, weaving together key debates on housing affordability, adequacy, technology, finance and tenure with ongoing urban transformations in India that impact livelihood, infrastructure, services, liveability and governance. The archive and associated report seek to catalyse a debate on current issues and explore new directions to study housing and its complexities, intersections and novelties.

## About CPR

The Centre for Policy Research (CPR) has been one of India's leading public policy think tanks since 1973. CPR is a non-profit, non-partisan independent institution dedicated to conducting research that contributes to the production of high quality scholarship, better policies, and a more robust public discourse about the structures and processes that shape life in India. The Urbanisation vertical at CPR engages with the process of urban transition in India from many perspectives, working to understand how urbanisation is evolving, how it is managed, and how it affects people's engagement with the state."

# INDIA HOUSING REPORT



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