



ADB

1st ASIA-PACIFIC HOUSING CONFERENCE 2022

**Making Housing Affordable, Inclusive, and Resilient**

8-9 November 2022 | 1400H Manila time (GMT+8) | Virtual



## Technical Session 1: Overarching Trends, Challenges, and Opportunities in the housing sector in DMCs

### Learnings from Pradhan Mantri Awaas Yojna (PMAY) for providing affordable housing at scale

8th November 2022

**Shubhagato Dasgupta, Senior Fellow, CPR**

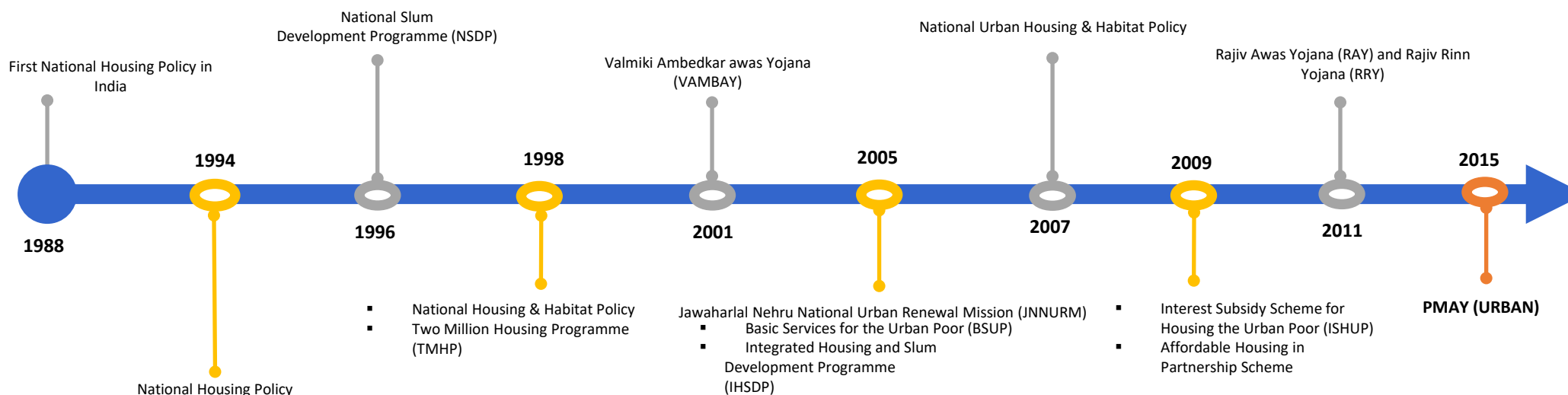
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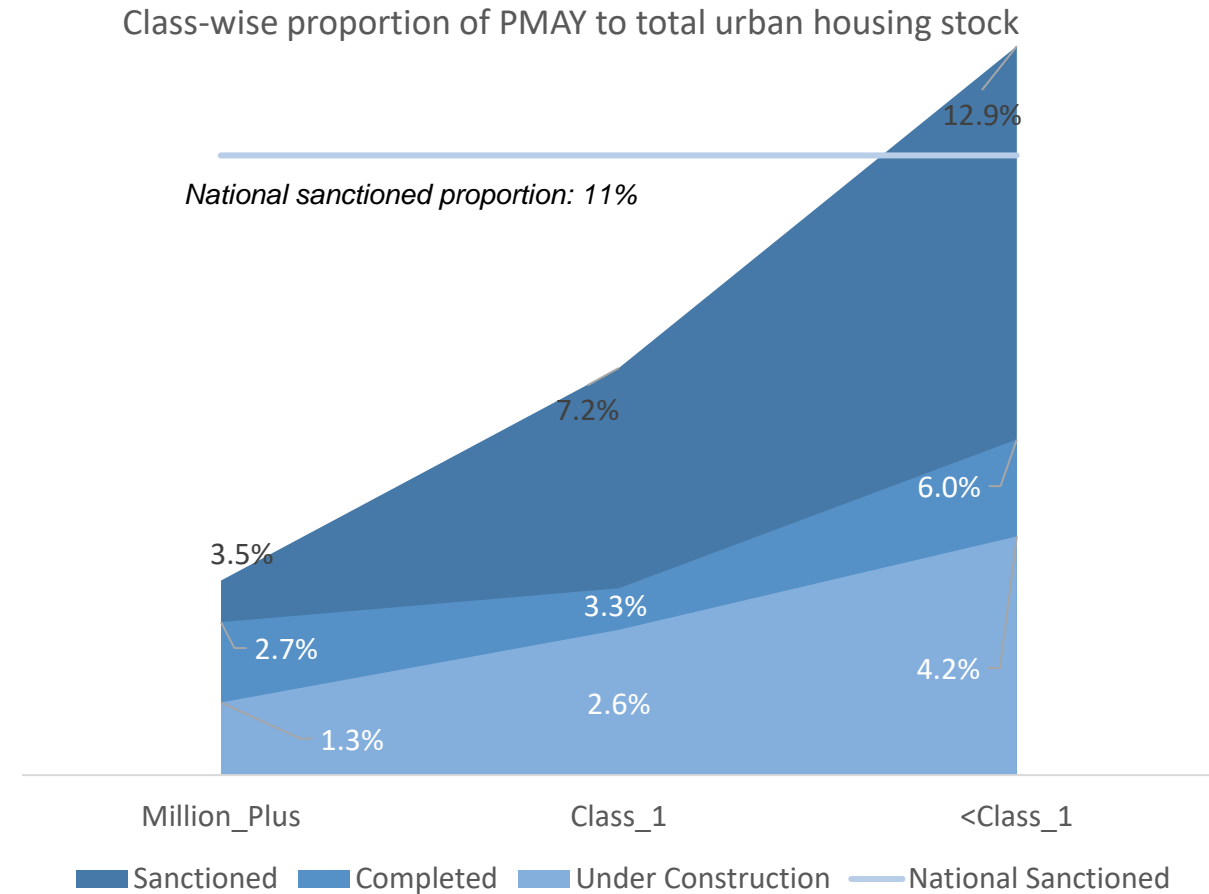
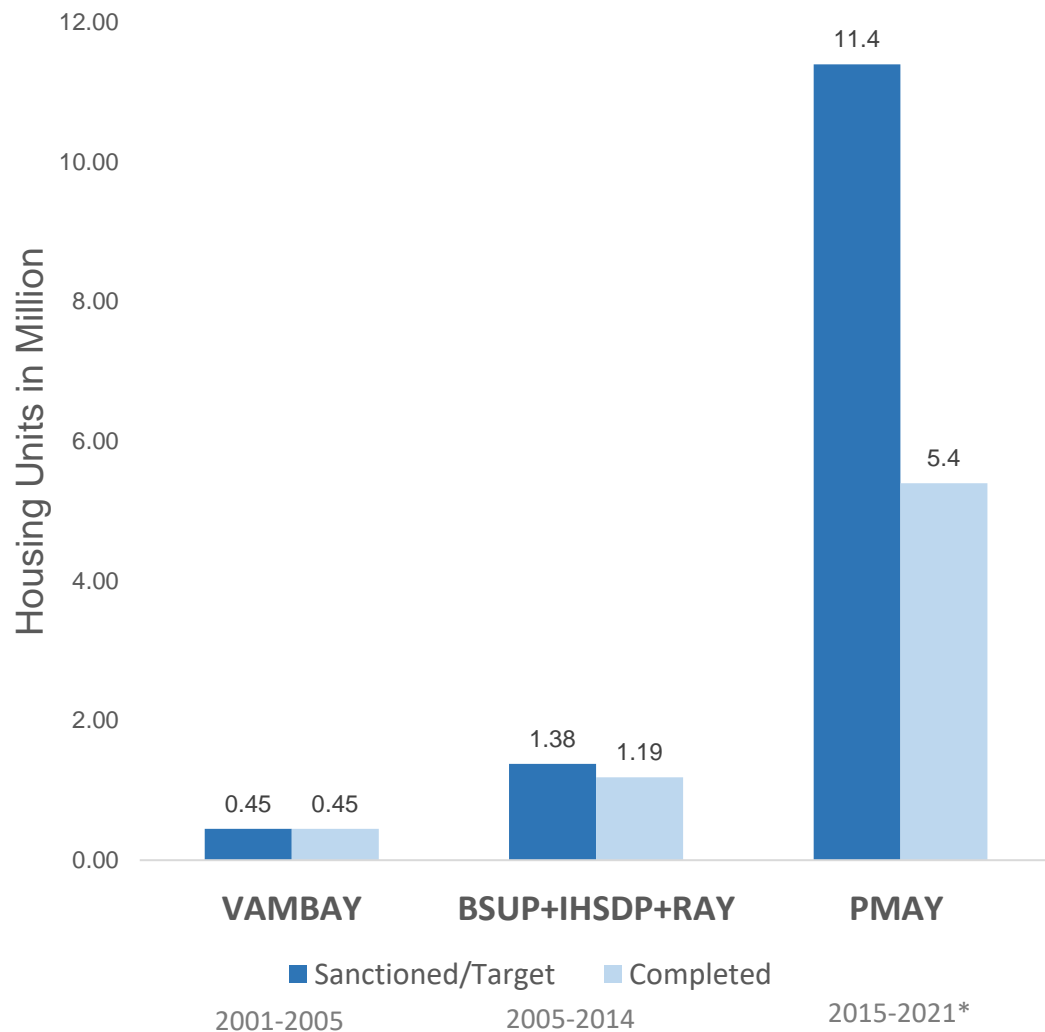
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# Evolution of the “Housing for all” agenda in India

As share of total housing (NSS)	1983	1993	2002	2008-09	2011 (census)
Permanent	57.6%	73.8%	87.7%	91.7%	84.3%
Semi-permanent (roof quality)	25.9%	17.9%	9.0%	6.2%	11.6%



# PMAY has redefined the policy paradigm for housing programmes



# PMAY has 5 models, but BLC is the winner, by a large margin!

Beneficiary-Led Individual house Construction (BLC)

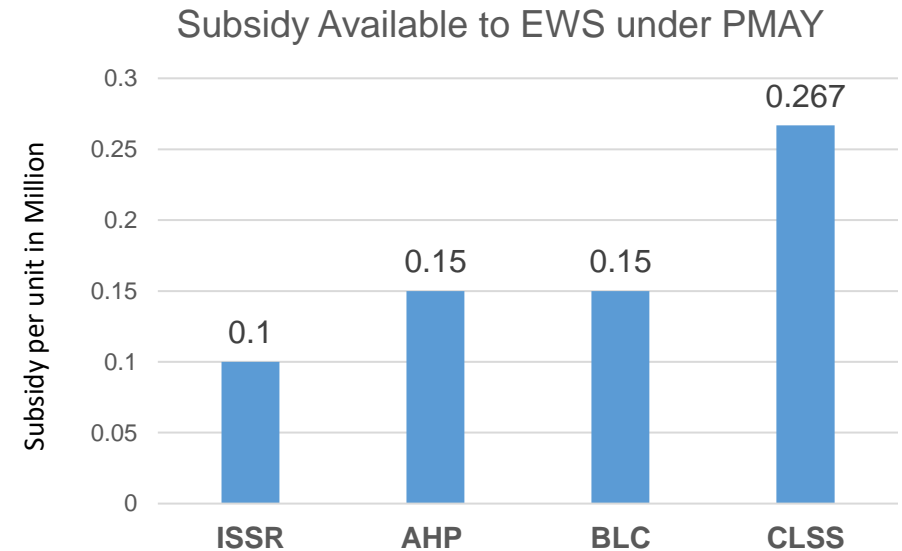
Credit Linked Subsidy Scheme (CLSS)

Affordable Housing in Partnership (AHP)

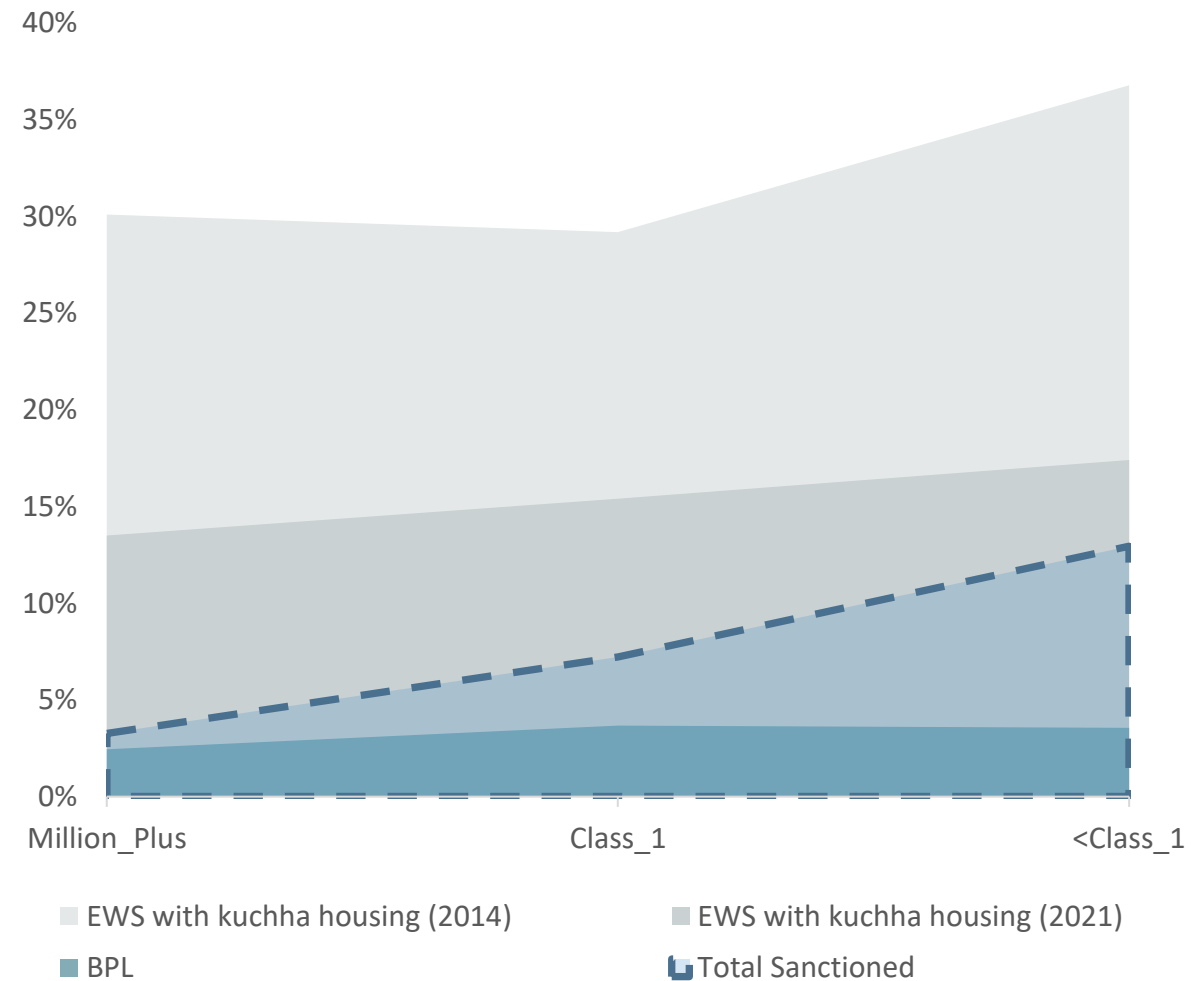
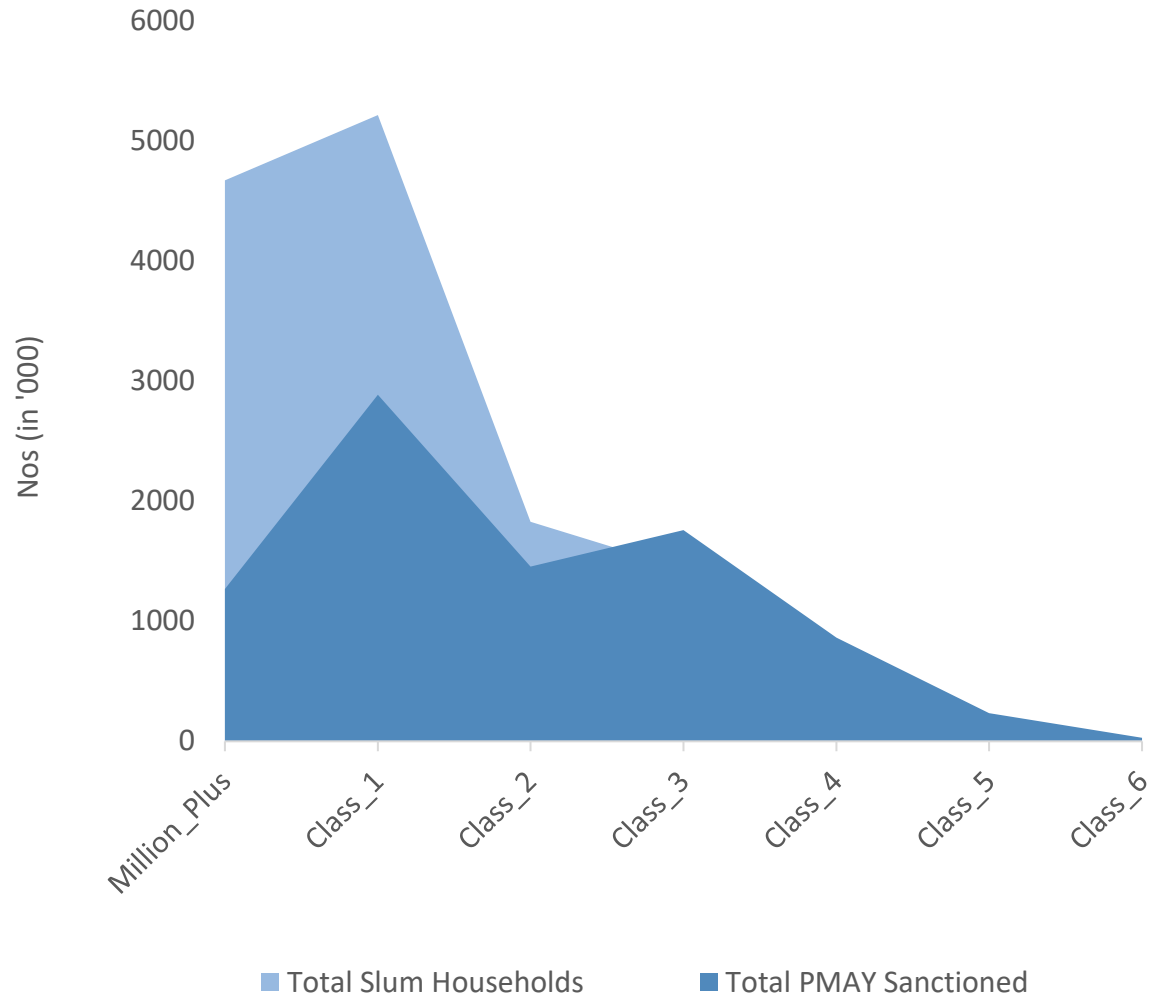
“In situ” Slum Redevelopment (ISSR)

Affordable Rental Housing Complexes (ARHC)

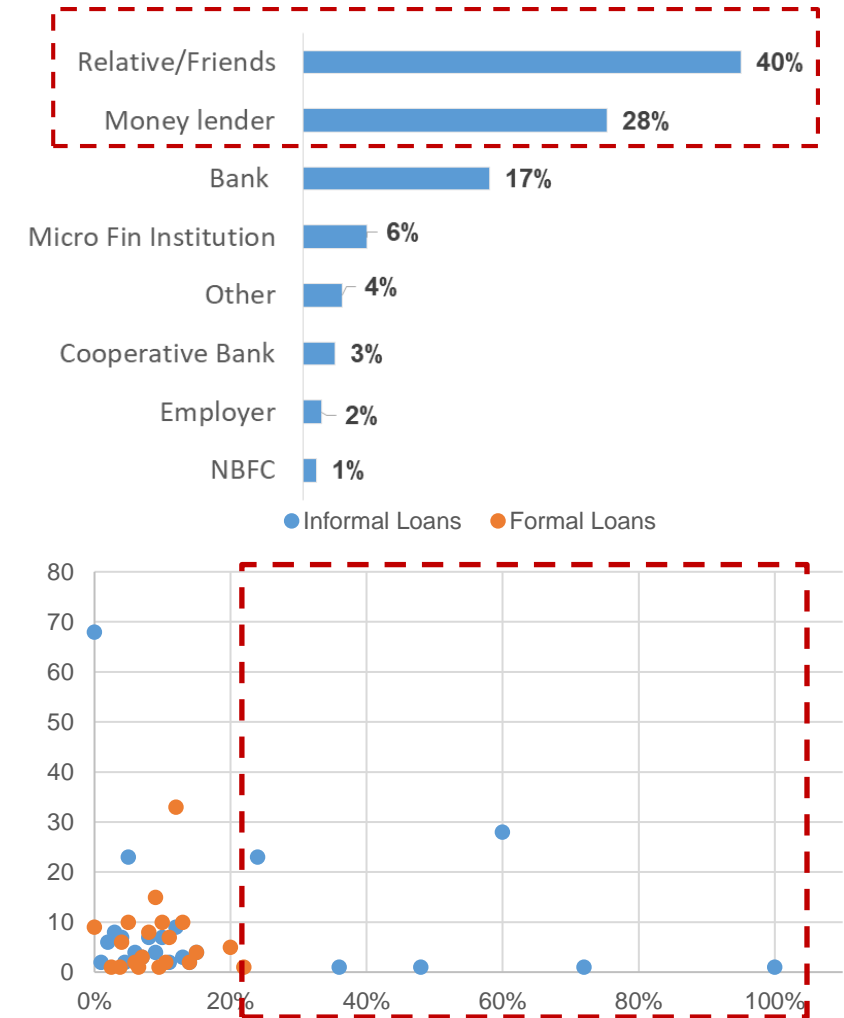
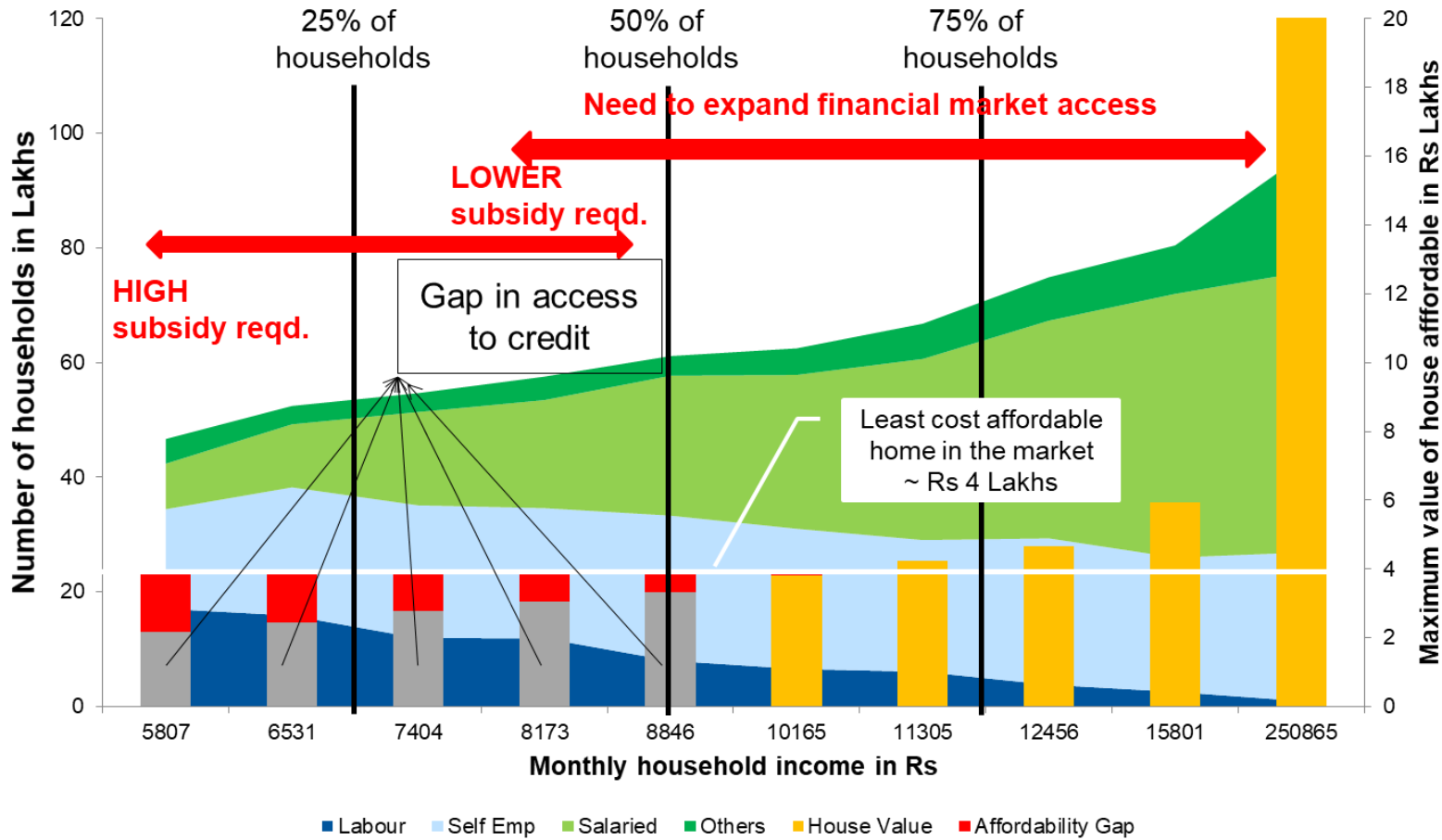
	BLC	AHP	ISSR	CLSS
<b>Sanctioned</b>	61%	20%	4%	14%
<b>Completed</b>	49%	11%	5%	35%
<b>Land &amp; Tenure ( Pre-Condition)</b>	√			
<b>Urban Basic services</b>		√	√	√
<b>Integrating real estate markets</b>		√	√	
<b>Eligibility Requirement</b>	EWS	> 250 houses with 35% for EWS	Slum Dwellers	EWS, LIG, MIG 1 and MIG 2
<b>Major Constraints</b>	Upfront resource mobilization	Issues with Land, Developers and Tendering		Documented income proof among EWS



# PMAY's demand-based approach aligned to slums and income categories across cities



# Lesson 1: Access to cascading subsidies and credit

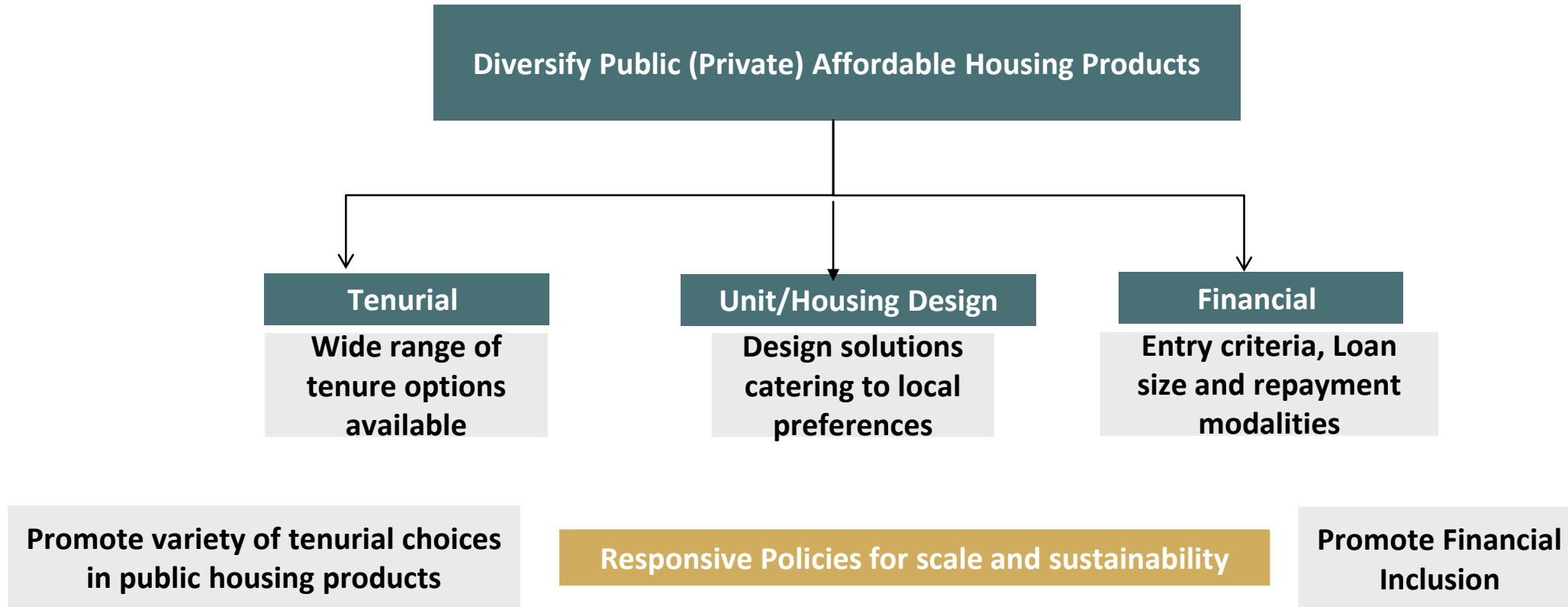


1 lakh = 0.1 millions

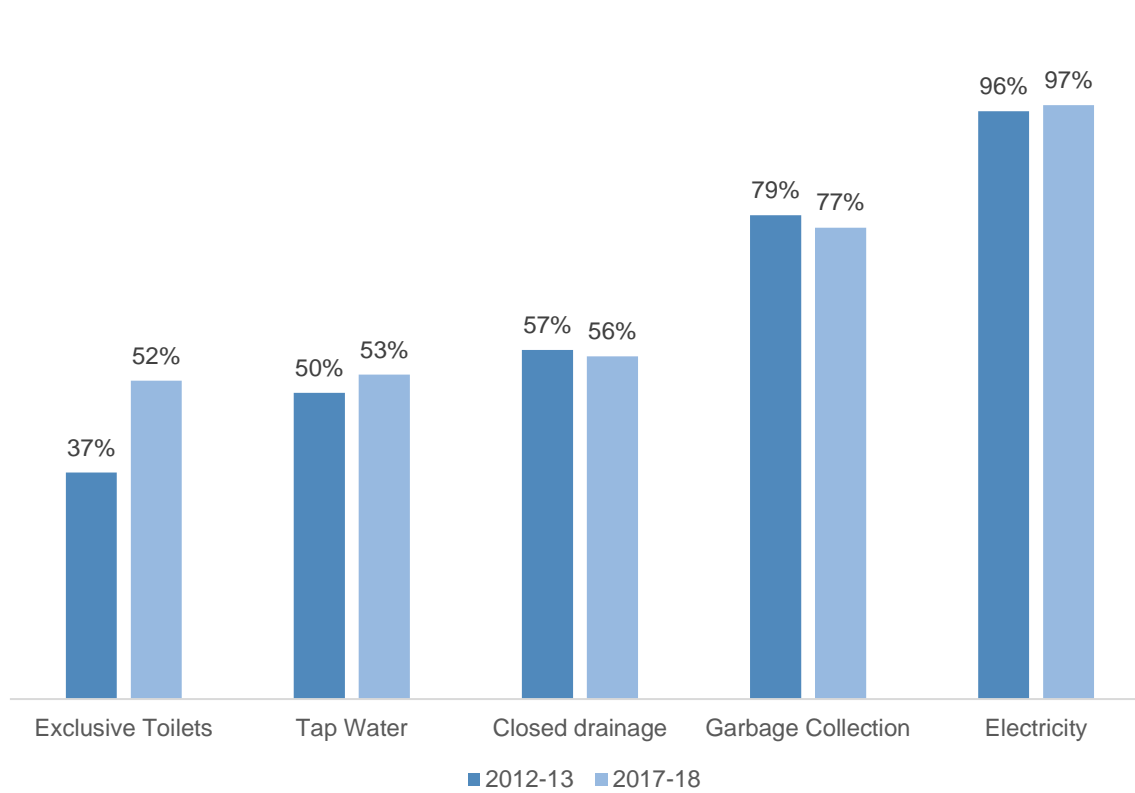
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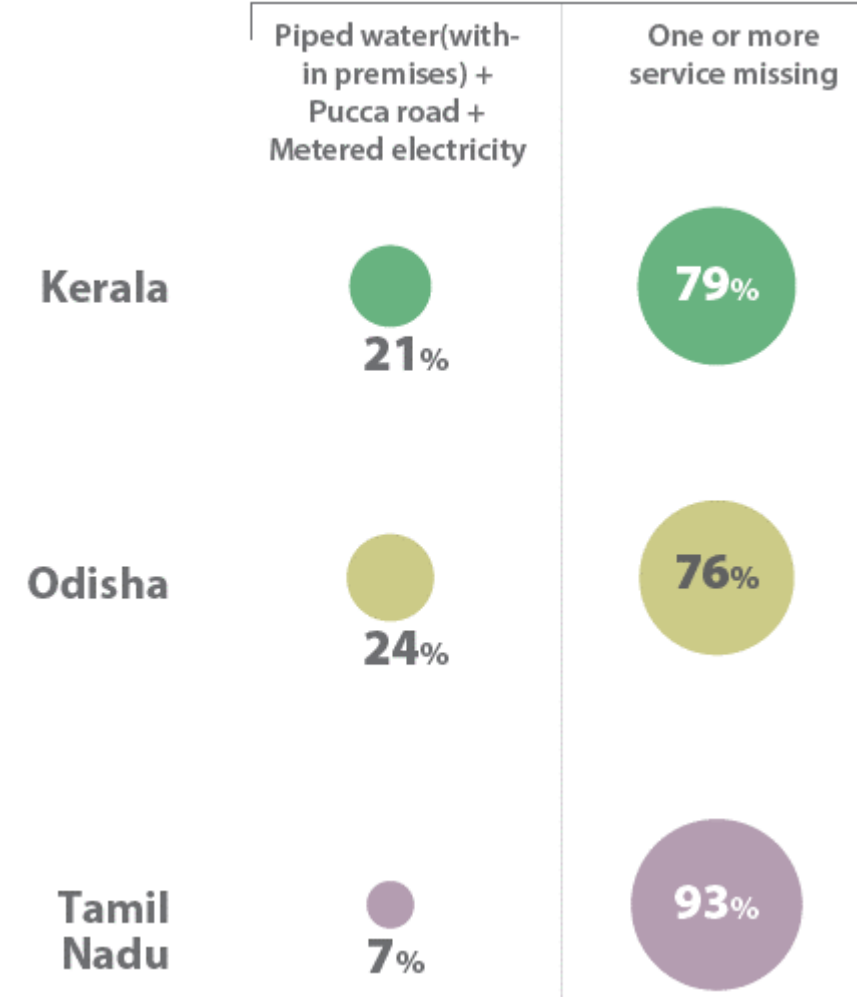
# Lesson 2: Improving uptake of AHP, ISSR, CLSS, ARHC through Product Diversification



# Lessons 3: Community Infrastructure improvements esp. alongside BLC



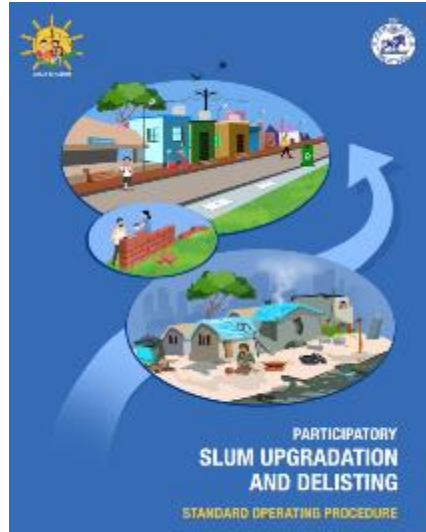
Source: NSS, 2013, 2018



Source: Census of India 2011-2001



# Lesson 3: Creating Liveable Habitats through Slum Upgrading and Delisting in Odisha



Upgradation and de-listing of 600 slums across 28 Urban Local Bodies (ULBs) 09 ULBs reached slum free status



Piped Water Supply



Pucca Storm Water Drainage



Street Lighting



Pucca Road



Access to Toilet (CT/PT, IHHL)



In-House Electricity



PARICHAYA



Children Play Area



Open Space Development



PNA

I-GAP

Upgradation

De-listing

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# THANK YOU

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The Scaling City Institutions for India (SCI-FI) programme aims to better understand 'governance scale' in Indian cities in tandem with 'sector specific socio-economic scales'. Through research, the programme aims to inform stakeholders, including the three tiers of the government, to develop better informed policies and programmes enabling improved governance and service delivery. It has two key thematic focus in areas of Land, Housing and Planning, and Water and Sanitation. The SCI-FI programme is nested at the Centre for Policy Research (CPR) since 2013.

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