Workshop on Housing for Poor:
Evolving Perspectives, Design and credit product for Cluster housing

Madurai Symposium 2015

Venue: Thamukkam Grounds, Madurai

September 15, 2015

About Madurai Symposium

Madurai symposium, since its inception in 2003, has emerged as development knowledge place where various stakeholders' people/community institutions, civil societies, Government, NGOs, Banks, donors, philanthropies and academia share, learn from each other's' experience and practices and looks at opportunities for collaborative endeavors. The Symposium attracts over 15,000 participants and the one being organized in 2015 is the seventh edition. The theme of the Symposium – 2015 is 'Localizing Sustainable Development Goals'

About Sustainable Development Goals

The global development agenda of Millennium Development Goals (MDGs) which defined our development interventions to impact poverty, gender, education and health will be coming to a close in 2015. The MDGs campaign made considerable progress globally in addressing hunger and poverty, though a lot remains to be done in eliminating poverty, health and education. In asking the question what next the global community has already started debating on Sustainable Development Goals (SDGs). SDGs are broader in scope in identifying the development priorities based on the assessment of the progress made by MDGs. Poverty eradication, changing unsustainable and promoting sustainable patterns of consumption and production and protection and managing the natural resource base of economic and social development are the overarching objectives of and essential requirements for sustainable development.

Sustainable Development Goals seeks to build on the foundation laid by the MDGs, complete the unfinished business of the MDGs and respond to new challenges. Sustainable Development Goals are accompanied by targets and will be further elaborated through indicators focused on measurable outcomes. They are action oriented, global in nature

and universally applicable. They take into account different national realities, capacities and levels of development and respect national policies and priorities. There are 17 such Sustainable Development Goals are evolved. While the SDGs await global launch in September 2015, it is in the fitness of things that Madurai Symposium looks at contextualizing the SDGs. Which means localizing the SDGs with people / communities at large, development stakeholders. Setting the priorities from actionable perspective with the time bound road map.

Contextualizing Housing for Poor and SDGs

Out of 17 SDGs, the Goal number 11 – 'Make cities and human settlements inclusive, safe, resilient and sustainable' has direct relevance to the workshop topic, "Housing for Poor". It talks about inclusiveness in housing, affordable, safe, resilient and sustainable.

Also the SDG goals namely, Ensure availability and sustainable management of water and sanitation for all (SDG 6), Reduce inequality within and among countries (SDG 10) and Take urgent action to combat climate change and its impacts (SDG 13) are also has greater relevance to ensuring Housing for Poor.

Context: Housing for Poor

The impending scope to enable the poor and vulnerable people access Housing, stands at crossroads. While, the urban housing shortage in India stands at 18.78 mn units, 95% of this shortage belongs to the Economic Weaker and Low Income Group sector population, who both by inadequacy of income and informality of employment to service the debt, remain unable to access the formal housing finance market.

Reasons for restrictive entry into institutional housing finance ie as provided by banks, Financial Institutions, Housing Finance Companies etc vary,

ranging from high transaction costs for small loans, non-applicability of traditional mortgage lien and difficulty in determining repayment capacity vide income documentation etc.

A 2010 Mckinsey report titled 'India's urban awakening: Building inclusive cities, sustaining economic growth' informs that there is a striking mismatch amongst affordability, demand and supply.

Challenges in ensuring Housing for Poor

1. Availability of land at affordable cost for housing the poor
2. Absence of clear land titles and building approvals especially in smaller towns and cities
3. Dealing with multiple agencies for approvals and the length of time for approvals leads to time and cost escalations questioning the viability of commercial institutions.
4. Negative mind-set of people for adapting with cluster housing and commonly sharing the available resources
5. Increase in operational costs due to resource intensive surrogate methods to verify income, property title and residence. Therefore while pilots may succeed, scalability and sustainability would remain an issue.
6. Cumbersome processes in effecting subsidies extended by the Government to urban poor.

Objective of the Workshop

Keeping these scope, need and challenges in mind, the workshop is organized mainly to consolidate the aspirations of local community, Experiences on innovative designs from technocrats, government and also evolve suitable housing credit product based on the social capital that suits the need of the hour.

1. Consolidating aspirations and expectations of poor community on housing

2. Building the perspectives and design of cluster housing model
3. Understanding the Technical and Financial feasibility of cluster housing
4. Evolving suitable housing credit product for scale – up housing for poor

Target participants

Totally 50 participants are expected for this workshop from,

1. Community members who are in need of Housing and benefited with housing products
2. Technical experts from practitioners and academia
3. Development professionals

Deliverables from Workshop

1. Contextualized SDG in relation to Housing with shared understanding
2. Design for affordable cluster housing
3. Community based micro credit product for housing

Date and Venue

15th Sep 2015 from 10.00 AM to 05.00 PM at Thamukkam Ground, Madurai

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Programme Schedule

09.30 am	Registration
10.00 am	Welcome address
10.10 am	Sharing the purpose of workshop
10.20 am	Scope and Perspectives on Housing for Poor
10.45 am	Affordable housing – concepts and models
11.30 am	Product Design of Cluster housing
12.15 pm	PMMicro - Credit product for affordable Housing
12.45 pm	Sub – Group processes – Aspirations and expectations from Community
03.30 pm	Sub group synthesis and presentation
04.30 pm	Open discussion and consolidation of outcomes
04.45 pm	Passing resolutions
05.00 pm	Vote of Thanks