

Building Resilience for Sustaining Development



**Workshop on
Resilience through Incremental Housing**

Madurai Symposium 2017

Thamukkam Grounds, Madurai

September 22, 2017

Organized by



DHAN HOPE

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 2017 is the eighth edition. The theme of the Symposium – 2017 is 'Building resilient communities'

Background

Absence of or lack of proper housing is an important dimension of poverty as it may render the poor vulnerable to all vicissitudes of life. Improper sanitation, lack of electricity, inadequate living space, non-availability of water or bad quality of water reduces the productive opportunities and diminishes the physical and psychological well-being of the people. For a poor person who owns a small house the choice of incremental housing addresses all the above issues and makes him resilient.

The basis of incremental housing is that the cost of housing could be reduced by recognizing that the poor families already build and extend their own dwellings incrementally in response to their needs and availability of resources.

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.

The importance of a resilient housing / habitats has been well defined in the Sustainable Development Goals (SDGs) by United Nations. 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 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, "Resilience through Incremental Housing". 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 Resilience through Incremental Housing.

Context: Resilience through Incremental Housing

Incremental of Houses includes the addition of rooms, floors, cement flooring, electrification, fencing, roofing, construction of toilets, water connection, extension of house and white washing etc. 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 i.e., 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 Incremental Housing for Poor

1. Absence of clear land titles and building approvals especially in smaller towns and cities
2. 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.
3. 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.
4. Cumbersome processes in effecting subsidies extended by the Government.

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 changes from technocrats, government and also evolve suitable housing credit product based on the social capital that suits the need of the hour.

- 1.To ascertain aspirations and expectations of poor community on incremental housing
- 2.Understanding the Financial feasibility/affordability of incremental housing for poor
- 3.Evolving suitable credit product for scaling up incremental housing for poor
- 4.To find out various needs of incremental housing context wise

Target participants

Totally 50 participants are expected for this workshop from,

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

Deliverables from Workshop

1. Evolving a Policy for up-scaling incremental Housing products with shared understanding.
2. Leads for community based micro credit product for incremental housing

Date and Venue

22.09.2017 from 10.00 am to 01.00 pm at Thamukkam Grounds, Madurai

For further information, please contact



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