

# Setting the Context

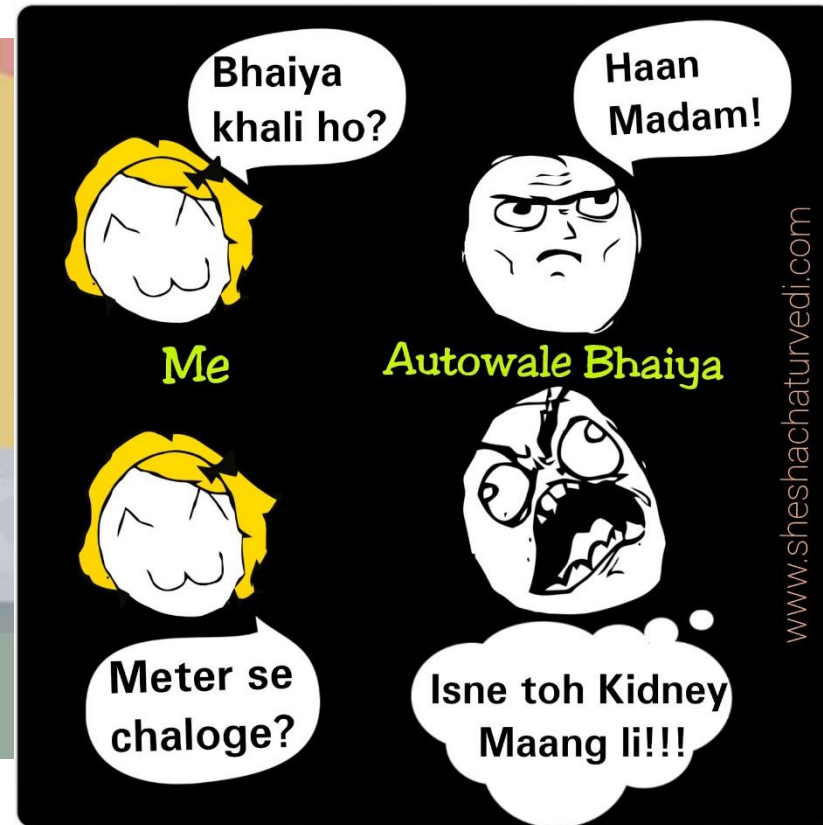
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CONSULTATIVE WORKSHOP ON  
STIMULATING ACCESS TO AFFORDABLE HOUSING  
THROUGH A WEB PORTAL

September 1, 2016



## Auto Bhaiyya – IHC Chaloge?





# OLA Auto Bhaiyya



**DOORSTEP PICKUP**

**CASHLESS TRAVEL**

**PAY BY METER**

**BOOK A RICK IN ONE CLICK**

**SWITCH TO #OLAAUTO**





# Technological Transformation - Reality

- 900 million telecom subscribers in the country
- 220 million use smartphones
- Mobile applications have made life easy mainly in the following sectors
  - Transportation (air, train, bus, taxi, auto, e-rickshaw reservations etc.)
  - Daily needs(grocery shopping), Retail shopping
  - Housing Solutions (real estate portals for buy and rent, bank loan approvals etc.)
  - Banking Solutions (net banking, purchases, online transfer etc.)



## Inclusive Cities Partnership Programme (2014-2017)

**Objective** : to support Govt to make housing solutions for the urban poor

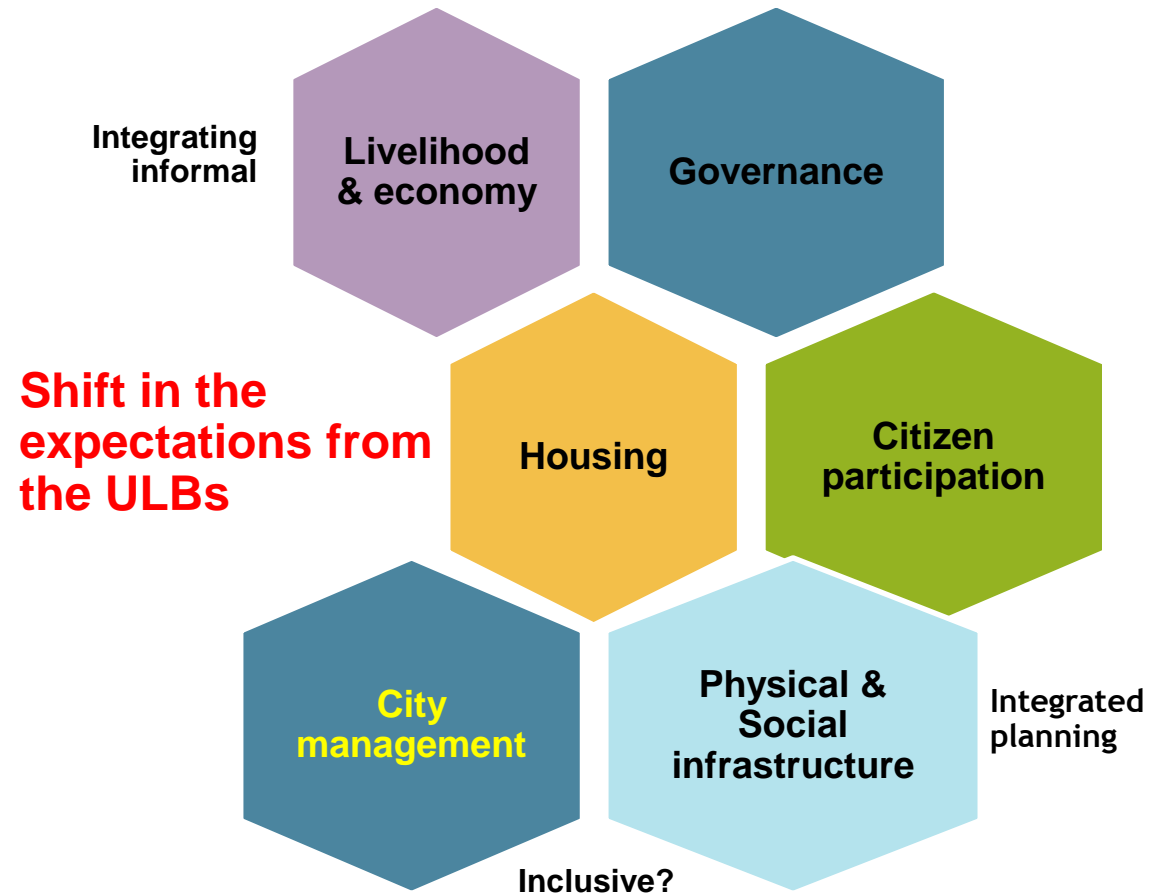
- GIZ and Govt of India collaboration
- ICPP part of Indo-German Environment Partnership for Urban and Industrial Development
- ICPP supports policy formulation both at the central and the state level on Affordable Housing and Rental Housing

- Supports Odisha (Berhampur and Puri) and Tamil Nadu (Coimbatore and Chennai) states to implement PMAY – Housing for All by 2022
- Supporting HUPA in the Habitat III agenda
- Facilitates Knowledge Management and Capacity Building



## Addressing Housing as a sector

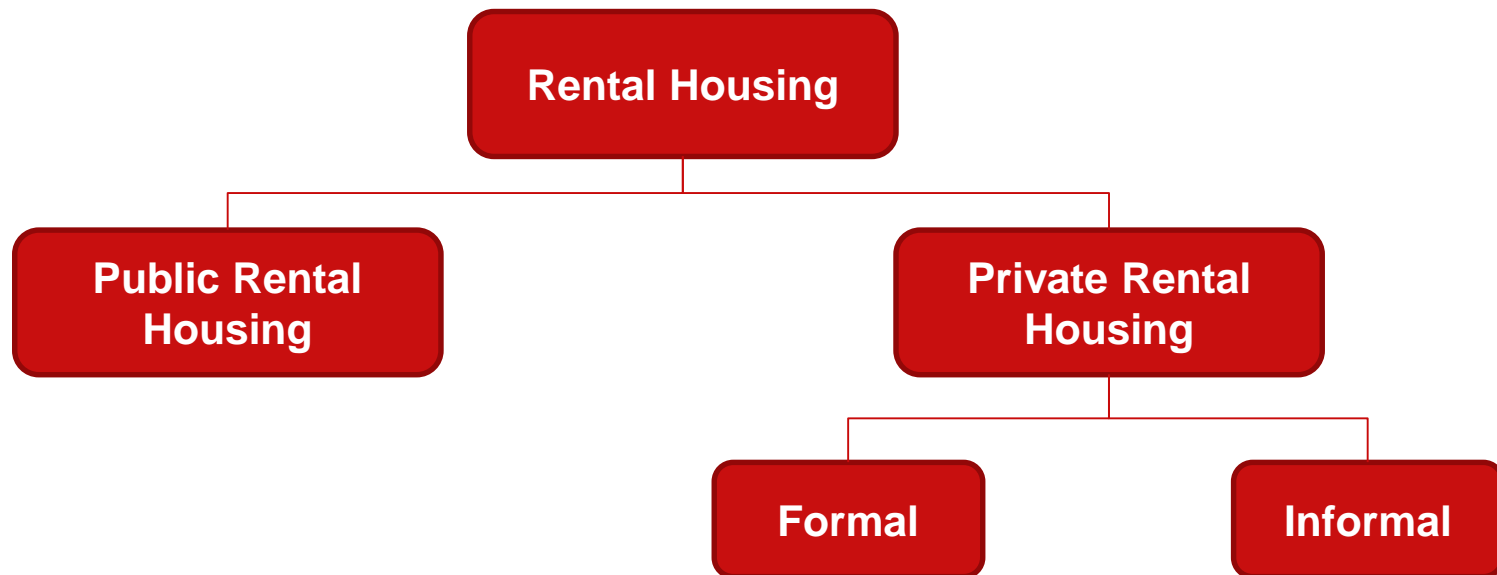
- Housing is a **unique** private good with immense social, economic and environmental impact
- **Quantum** of housing provided by the **Public sector** is low
- Housing shortage is highest among the urban poor (about 95%)
- Including spatially, economically and socially





# Rental Housing

- Supporting HUPA in formulating “National Urban Rental Housing Policy (NURHP)”.
- 28% urban households are in rental arrangement (Census 2011)
- 17% of urban rental households have formal arrangements (NSSO 65<sup>th</sup> Round 2008-09)
- Often migrant poor resort to rental arrangements in urban areas









## Draft National Urban Rental Housing Policy (NURHP) – Key Provisions

- Provide incentives (fiscal and non-fiscal) to the owners i.e. tax exemptions both direct and indirect by Central, State and ULBs, maintenance allowance etc.
- **Promote Information technology (IT) enabled platforms for access to rental housing stock such as online portals/database for Social Rental Housing (SRH).**
- Encourage institutionalising and monitoring of informal rental arrangements.
- Repeal/amend existing Rent Control Legislations and adopt the Draft Model Tenancy Act



## Web Portal Evolution – Magic Collaboration

- **New entrants often find it difficult to get any accommodation in fair price.**
- **Web portals and mobile apps have not percolated down to the urban poor of the society**
- **Magic bricks Collaboration:**
  - Develop web enabled platform (smartphone friendly) and a mobile application catering to the low income segment (for rent up to Rs. 7,000 per month) of Delhi NCR.
  - Network with the various stakeholders such as property agents, real estate developers, users etc. to capture the market trends for low income segment.
  - Develop a strategy to populate the rental listings for the low income segment.
  - Suggest self-sustaining business model for the web portal.



# Thank You



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