

# Training Workshop on Affordable Housing Rajkot, 22nd November 2013

Summary Report



Submitted to

**Affordable Housing  
Mission, Government of  
Gujarat**

**Urban Management Centre**

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# Summary of Affordable Housing Training Workshop in Rajkot

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**22<sup>nd</sup> November 2013**

The Affordable Housing Mission (AHM), Government of Gujarat has decided to undertake a series of workshops on affordable housing in different regions of Gujarat to inform and update city officials on the recently released MukhamantriGruhYojana as well as the Rajiv AwasYojana. The second workshop in the series was held on 22<sup>nd</sup> November 2013 at Hotel Royal Inn in Rajkot.

Senior officers from the Urban Housing and Urban Development Department, Gujarat Housing Board and other State and ULB department attended the workshop and shared their thoughts on affordable housing and slum improvement. The workshop saw active participation from chief officers and staff from more than 35 urban local bodies from eight districts in Saurashtra and Kutchh and officers from development authorities and Gujarat Housing Board. Other participants in the workshop included consultant architects, developers, contractors as well as NGOs such as Hunnarshala Foundation and Mahila Housing Trust (MHT) working in the fields of community driven housing, slum improvement, affordable housing and livelihood programs. Participants list is attached in Annexure 3.



*Participants included senior UD&HD officers, chief officers from ULBs in Rajkot District, consultants and private developers*

## Inaugural Session

Mr. Ajay Bhadoo, IAS, Commissioner, RMC in his opening remarks emphasized the need for holistic planning for achieving slum free cities. He said that though the past slum improvement programs like BSUP and IHSDP have been successfully implemented in Gujarat, all these programs had a piecemeal project by project approach. RAY and MGY together is one of a kind program which aims at realizing the vision of slum free Gujarat through a mix of strategies including slum redevelopment through PPP, slum upgradation and new affordable housing projects. All such affordable housing initiatives he said should maintain highest quality of construction.

Mr. Bhadoo also spoke about the challenges of implementing slum improvement schemes in Rajkot when the occupant population is highly transient in nature and it's difficult to establish proof of residency. Overcoming such challenges he mentioned require dynamic decision making, a flexible approach, and collaborative processes which involve political leaders and other stakeholders.



*Dr. Rajendra Kumar, Collector, Rajkot District addressing participants at the workshop*

Dr. Rajendra Kumar, IAS, Collector, Rajkot District in his address highlighted the inherent link between health and the unsanitary living conditions in slums. Slum dwellers have to bear huge healthcare costs as they are more prone to disease. This keeps pushing them back into poverty. There is a pressing need for bringing the slum dwellers out of poverty and providing them with shelter and all basic amenities. Dr. Kumar also mentioned that slums are not just restricted to bigger cities. Small cities in Rajkot District such as Jetpur, Jasdan, Dhorajal also have a few slum pockets and a slum population ranging from 2000 to 16000. Provision of land is the biggest challenge in provision of affordable housing and slum redevelopment he said.

Manvita Baradi, Director, UMC then welcomed all speakers and participants and presented a brief overview of urbanization trends in Gujarat, highlighting the housing shortage in the State. Her presentation highlighted the shortage of housing units in EWS and LIG categories.

The inaugural session ended with a keynote speech by Ms. Mona Kandahar, IAS, Secretary (Housing), UD&UHD. She spoke on the significance of the schemes under MukhamantriGruhYojana (MGY). She highlighted that research has proven that physical and mental well being of citizens is dependent on having a safe shelter and housing is also an important social issue. She advised the participants to make the best of the schemes and use financial assistance provided by the State to improve slums and construct EWS and LIG housing units in their cities.

## Technical Sessions

### Session 1: National and State Government policies and approach towards slums and affordable housing, and overview of RAY and MGY

Meghna Malhotra from UMC commenced the technical session by making a presentation on the evolution of slum improvement and affordable housing programs in the country. She traced the history back to the first year plan where the focus of affordable housing was largely on refugee housing to the twelfth plan (2012-2017) which emphasizes the vision for a slum free India through schemes like RAY. Meghna then presented an overview of the Rajiv AwasYojana and the State Government's MukhyamantriGruhYojana highlighting the 'whole-city' approach for slum free city planning. She highlighted the budget allocation under these schemes by the central and State Government and the institutional arrangements at the State and ULB level required to access funds made available to ULBs under these schemes. In her presentation, Meghna also highlighted Gujarat's track record in successfully implementing several projects under past affordable housing programs such as BSUP and IHSDP. She presented the redevelopment of EktanagarVasahat slum in Surat as a case study.

### Session 2: Schemes and programs for slum up gradation/ redevelopment under MGY and RAY

VaniHerlekar from UMC presented two approaches available to ULBs for slum redevelopment: Slum rehabilitation through public-private partnership (PPP) and slum up-gradation/ redevelopment by government authorities making use of RAY and MGY funds.

The PPP approach as prescribed by the 'Gujarat Slum Rehabilitation Policy, 2013' comprises involving a private developer for slum redevelopment. The incentives for private developers include an increased FSI of 3 for slum rehabilitation, freehold rights on land available after rehabilitation as well as relaxation in DCRs.



*Nilam ben from MHT spoke about the importance of community involvement in slum redevelopment projects and the on-ground implementation challenges*

Nilam Patel from MHT in her presentation spoke about the on-ground issues of slum redevelopment through PPP borrowing from MHT's experience of working with B-Safal Developers in Ahmedabad. Some of the challenges of the PPP approach include consensus building, developing a trust relationship between the developer, government and slum community, establishing proof of residence etc. Nilamin her closing remarks emphasized the need for community involvement in slum improvement projects and the role of NGOs such as MHT in fostering that.

In cases where there is little private interest, government authorities can themselves redevelop slums by making use of assistance provided by Central and State Government under RAY. The sessions highlighted the process that ULBs have to follow to access these funds including the preparation of Detailed Planning Report (DPR) and engaging the slum communities at all stages in the project. These overview presentations were complemented with presentations from stakeholders who are actually involved in slum redevelopment projects on ground.

### **Session3: Rajkot Municipal Corporation's experience in implementing slum redevelopment and affordable housing programs**

The session 3 focused on RMC's initiatives in implementing slum redevelopment and affordable housing projects in the city. Ms. Alpana Mitra, Officer on Special Duty (OSD) in charge of housing programs in her presentation highlighted the status of BSUP, RAY and MGY schemes in Rajkot. RMC is constructing 2624 affordable housing units under BSUP to house the residents of Popatpara and Raiyadhar slums. RMC is also implementing redevelopment of Natraj Nagar slum under RAY. Rajkot Municipal Corporation is also the first municipal body to develop a slum free city plan of action under RAY. The session encouraged peer-to-peer interaction among officers, staff and consultants of various urban local bodies. Ms. Mitra answered a lot of specific questions that were raised regarding implementation of projects under RAY. Ms. Mitra and her team also shared the on-ground challenges they faced while engaging with the slum communities, formulating projects and getting approval of DPRs from union Government. She advised other local bodies to constitute *sattamandal/city* level prescribed authorities in their cities at the earliest and empower this prescribed authority to make all decisions regarding slum improvement projects. She also emphasized the need to engage and work with standing committee members and other political representatives to get such projects approved and implemented on time.



*Ms. Mitra from RMC spoke about affordable housing initiatives in Rajkot and answered specific question raised by participants on implementation of RA.*

#### **Session 4: Schemes and programs for construction of new affordable housing stock**

This session focused on the schemes under MGY, which provide subsidy to ULBs, development authorities and GHB to foster the construction on new EWS and LIG units on Government land. The session also covered GHB's new policy approach to create new affordable housing on their land through PPP as well as the specifics of the interest subsidy scheme.

The UMC team presented the EWS and LIG schemes on public land under MGY including specifics about the approved unit sizes, beneficiary selection criteria, financial subsidies by State Government and by Union Government under the recently released Affordable Housing in Partnership(AHP) scheme, approval process etc. From the demand side, interest subsidies on housing loan made available through Rajiv RinnYojana and State Government schemes was also included in the presentation.

Mr. KiritBrahmbhatt from the Gujarat Housing Board, Rajkot Division spoke about GHB's past and present initiatives in creating new affordable housing stock in the region. More than 45,000 units have been created by GHB in the Rajkot zone in the districts of Amreli, Bhavnagar, Jamnagar, Junagadh, Kutch-Bhuj, Surendranagar and Rajkot. He highlighted the new approach of GHB towards affordable housing which emphasizes high quality construction, modern layouts, provision of amenities such as parks, lifts and security. He also talked about GHB's innovative advertising campaigns to attract families to buy into GHB housing.



*Mr. Brahmbhatt giving a presentation on GHB, Rajkot Division's Initiatives*

The Gujarat Housing Board also has recently started a new initiative to engage with private developers to redevelop old GHB housing that is dilapidated or in poor condition. One such project has been launched at Bharatnagar in Bhavnagar in partnership with NA construction. Mr. Mehta, CEO, NA construction elaborated more on this project in his presentation. The project involves construction of 144 MIG and 516 LIG housing units on existing GHB land replacing old, defunct units. The new affordable housing regulations which allow an FSI of 3 will allow the developer to construct more number of units on the same site. NA construction will construct new houses and allot to original beneficiaries at free of cost. NA Construction will also provide some additional units to GHB for allotment and will sell remaining units in the open market. In his presentation, Mr. Mehta emphasized the high quality of construction and additional amenities that this redevelopment project will offer the beneficiaries.

## Discussion and feedback

There was a round of discussion with the participants after each session and at the end of the workshop. Following are some key issues/ questions that were discussed at the workshop

- Though the new affordable housing GDCRs allow a maximum FSI of 3 and height of building based on road widths, the existing regulations in cities such as Bhuj have height restrictions which do not allow the full utilization of FSI. In such cases which regulations will apply?
- Several ULB officers and consultants requested a soft copy of the model tender document for PPP developed by Affordable Housing Mission, UD&UHD
- Whether the RAY and MHY guidelines are prescriptive or guiding principles? Do these schemes offer the ULBs/prescribed authorities flexibility in design their own program strategy?
- The participants requested another training workshop where aspects such as slum mapping using satellite imagery, GIS-MIS integration, DPR preparation etc. are covered in more detail.
- Implementing these schemes require what kind of human resources? Will the State/ Union Government support hiring of new staff?

## Participants Feedback on Training

At the end of the training session, a feedback form was circulated among the participants. The feedback form is presented in Annex 2. The following table presents the summary of feedback received from participants. Participants were asked to rate each aspect of the workshop on a scale of 1-5P (5 being excellent and 1 being poor). Majority of the participants rated the effectiveness of the training as excellent and very good.

Affordable Housing Training Evaluation Form- Rajkot					
Attributes	Rating				
	5	4	3	2	1
How effectively was the following objective of the workshop met?					
<b>“To achieve an understanding on RAY and Government of Gujarat’s schemes and policies on affordable housing to be able to implement these programs in your city”</b>	31	11	4	0	0
<b>How effective were the following sessions?</b>					
Urbanization and overview of affordable housing	21	22	3	0	0
Approaches and programs for slum improvement	20	22	4	0	0
Schemes for creating new affordable housing stock	20	22	3	0	0
Incentivizing private sector for creation of affordable housing	16	24	4	2	0
<b>How effective were the methods applied in training program?</b>					
Presentations	24	19	3	0	0
Films	18	19	8	0	1
Discussion and interactions	27	14	5	0	0
<b>How effective were the learning materials supplied/ distributed?</b>	23	17	5	1	0

## Annex 1: Agenda for the workshop

### Training Workshop on Affordable Housing Policies and Schemes

Organised by: Affordable Housing Mission, Government of Gujarat

Technical Assistance: Urban Management Centre

Date: 22<sup>nd</sup> November 2013

Venue: Hotel Royal Inn, PhoolchappChowk, Rajkot

#### Draft Agenda

Time	Subject	Speaker
10.00–10.15 am	Registration	
10.15–10.45 am	<b>Inaugural Session</b>	
	Welcome address	<i>Ajay Bhadoo</i> , IAS, Municipal Commissioner, Rajkot Municipal Corporation(TBC)
	Introduction and overview of urbanisation and housing sector in Gujarat	<i>Manvita Baradi</i> , Director, Urban Management Centre (UMC)
	Initiatives in housing sector in Rajkot District	<i>Dr. Rajender Kumar</i> , IAS, District Collector, Rajkot (TBC)
	Key Note Address	<i>Mona Khandhar</i> , IAS Secretary, UD&HD Govt. of Gujarat (TBC)
<b>Technical Sessions</b>		
10.45–11.00 am	National and State Government approach to slums and affordable housing	<i>Meghna Malhotra</i> UMC
11.00–11:30 pm	Overview of Rajiv AwasYojana and MukhyamantriGruhYojana	<i>Meghna Malhotra</i> UMC

Time	Subject	Speaker
11:30–12:30 pm	<p>Approaches to slum improvement and operationalizing improvement schemes</p> <ul style="list-style-type: none"> <li>• In-situ slum upgradation (including a film on AMC's Slum Networking Program)</li> <li>• In-situ slum redevelopment</li> <li>• Slum resettlement/ relocation</li> </ul>	<i>VaniHerlekar and Meghna Malhotra</i> UMC
12:30-1:00 pm	Perspectives on Slum Rehabilitation through PPP- The NGO perspective	Mahila Housing Trust (MHT) ,
<b>01:00–2:00 pm</b>	<b>Lunch Break</b>	
2:00-2:45 pm	Overview of BSUP, IHSDP and RAY in Rajkot, preparation of slum free city plan of action for Rajkot	AlpanaMitra, RMC
2:45-3:30 pm	<p>Creating new affordable housing stock though government support and private sector participation</p> <ul style="list-style-type: none"> <li>• Construction of EWS housing on greenfield</li> <li>• Construction of LIG housing on greenfield</li> <li>• Provision of interest subsidy for loans on affordable housing</li> <li>• Incentivizing private sector</li> </ul>	<i>VaniHerlekar and Meghna Malhotra</i> Urban Management Centre
3:30-4:00 pm	Gujarat Housing Board's initiatives in Rajkot	Mr. KiritBrahmabhatt, GHB
4:00-4:30 pm	Private sector initiatives in affordable housing in Rajkot	NA Construction
4:30–4.45 pm	Feedback of the training session Tea-Coffee	Facilitated by UMC

## Annex 2: Training Feedback Form

### Training Workshop on Affordable Housing Policies and Schemes

Organised by: Affordable Housing Mission, Government of Gujarat

Technical Assistance: Urban Management Centre

Date: 22<sup>nd</sup> November 2013

Venue: Hotel Royal Inn, Rajkot

#### Training Evaluation Form

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Please rate the following attributes of the workshop from 1-5 (5 being excellent and 1 being poor)

	Attributes	5 excellent	4	3	2	1 poor
1	How effectively was the following objective of the workshop met?  "To achieve an understanding on RAY and Government of Gujarat's schemes and policies on affordable housing to be able to implement these programs in your city"					
2	<b>How effective were the following sessions?</b>					
	Urbanization and overview of affordable housing					
	Approaches and programs for slum improvement					
	Schemes for creating new affordable housing stock					
	Incentivizing private sector for creation of affordable housing					
3	<b>How effective were the methods applied in training program?</b>					
	Presentations					
	Films					
	Discussion and interactions					

	Attributes	5 excellent	4	3	2	1 poor
4	How effective were the learning materials supplied/distributed?					

6 Any topic/theme which has not been taken up in the programme, which you think should have been included?

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7 Any other remarks, comments and suggestions

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## **Annex 3: List of Participants**