

Analysing For Affordable Rental Housing Policies and Parameters in India

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ABSTRACT

Adequate housing is a challenge in growing urban cities across the global. It creates major issue in the living conditions for low-income groups. Since it is a challenge to create housing within affordable range of this segment, the supply and demand gap of affordable dwellings is widening. In developing countries like India rental housing options are crucial source of housing for urban poor. Study shows that government policies emphasise on owned housing while rental housing has not been adequately investigated. This paper is an attempt to evaluate the various initiatives taken by government at national and local level, such as Affordable Rental Housing Complexes (ARHCs), Pradhan Mantri Awas Yojana- Urban (PMAY-U) and Rajiv Awas Yojna (RAY). Further, the parameters responsible for the successful implementation of rental housing will be identified. The study is conducted in four metropolitan cities by secondary data study. It develops a detailed list of parameters responsible to improve rental affordable housing policies for Indian metropolitan cities.

Keywords: Affordability, Affordable rental housing, Housing Policies, Income, Design.

I. INTRODUCTION

India has rapidly urbanised in two decades of 2000-2020. All of the major urban centres of the country have been struggling through severe problem of housing due to fast growing city population. They are facing the challenge to accommodate all residents with enough housing, particularly migrant population. According to UN report, 2012 “substantial housing shortage looms in Urban India and a wide gap exists between the demand and supply of housing, both in terms of quantity and quality.” (Jha, 2020)

From 2001 to 2011 urban population has increased from 28.5 percent to 31 percent. (Census of India, 2011). It is projected to be 39 percent urban by 2030 (United Nations Development Programme, 2016).

The number of metropolitan cities has risen sharply in India, from 35 to 53 during 2001-2011. Thus, 18 new metropolitan (million plus) cities have emerged in the decade 2001-2011, the most in any decade so far. The metropolitan cities account for 42.6 percent of the total urban population in 2011, up from 37.8 per cent in 2001. (Kundu, 2018). According to the government, millions of households reside in informal dwellings in metropolitan cities.

In India, ownership has essentially remained the driving force behind policies and projects for affordable housing. (MUKHERJEE, 2020). Rental housing sector has not been developed, which can be considered to be one of the lowest steps in the housing ladder. The need for immediate housing, cannot be catered to by ownership housing, it will require the provision of affordable rental accommodation. Rental housing will help to reduce the growth of slums in urban areas. (MUKHERJEE, 2020).

Definitions in context

‘Metropolitan cities’ are defined as those cities with 10 lakh (1 million) and above population. (Kundu, 2018)

Affordability indicates a price or rent which does not impose an unreasonable burden on household income. (MacLennan and Williams, 1990). It is taken to mean 3-4 times the annual income of the household. (Hussain Indorewala – 2017)

Housing affordability means ‘the capacity to pay for purchasing a house’ or ‘pay rent for a rented dwelling’ (Sendi, 2011). Affordability is a market concept related to one’s capacity to pay. (Jha, 2020)

Affordable Houses refers to the Dwelling Units (DUs) with Carpet Area be between 21 to 27 Sqm. for Economically Weaker Section (EWS) category and 28 to 60 Sqm. for Lower Income Group (LIG) category (LIG-A: 28-40 sq. m. and LIG-B 41- 60 Sq.m.). (GoI, Ministry of Housing and Urban Poverty Alleviation)

Affordable Rental Housing is Housing made available at below-market rates for lower-income groups. Here housing leased by an owner to an occupant in exchange for a monthly fee for a mutually agreed upon term. (Giria, 2017)

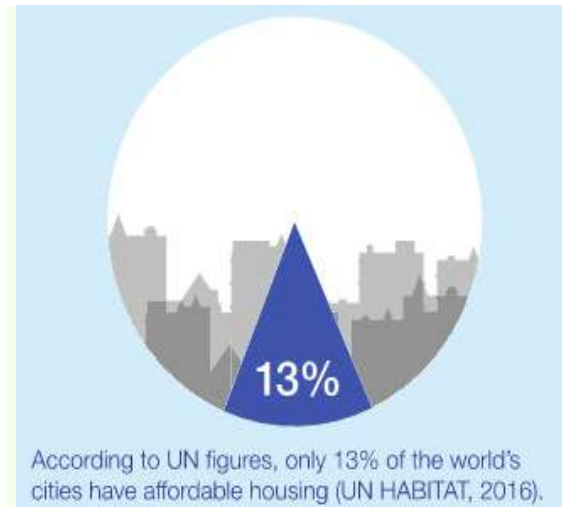
DEMAND OF AFFORDABLE RENTAL HOUSING IN INDIA

Affordable housing is a global challenge for cities in both developing and advanced economies. 330 million urban households around the world today lack decent housing or are so financially stretched by housing costs that they forgo other basic needs, including food, health care, and schooling for children. (Jonathan Woetzel Sangeeth Ram Jan Mischke Nicklas Garemo Shirish Sankhe, 2014).

Having access to quality affordable housing is fundamental to reduce poverty, improve equal opportunities and guarantee a sustainable growth: for this reason, it became the objective of UN Sustainable Development Goals (SDG) number 11. The aim, by 2030, is to put housing at the centre of specific policies to reduce drastically the quantity of people living in conditions below the minimum standards. (UN Habitat)

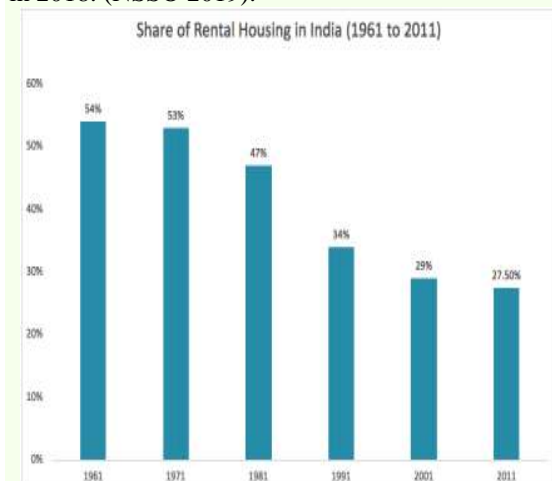
The housing policy of most nations focused on increasing home ownership. A few countries—mostly developed ones— have a sizable social rental sector, yet even here the demand cannot be met and there are often long waiting lists for subsidized housing in the main cities. In most emerging economies, the only affordable rentals available are in the informal sector, with poor housing conditions and little security of tenure. (Ira Gary Peppercorn and Claude Taffin).

Enabling the development of a healthy formal rental housing sector is important for a number of reasons. First, the rental sector is a natural outlet for those households that do not have sufficient income to afford a home or have not saved enough to meet down-payment requirements. Second, because in many countries, a good percentage of the income earned is informal, there are limits to the share of the population that can qualify for mortgage loans. Third, vibrant rental markets are necessary for workers' mobility. Fourth, home ownership produces greater urban sprawl. (Ira Gary Peppercorn and Claude Taffin).



Global affordable housing crisis
 Source: World Economic Forum

In India, about 17 million individuals were homeless as of 2011 (Census of India, 2011). Although the urban population of India constitutes only 31 percent of the total population, it contributes to a significant 52 percent of the homelessness. (Anindita Mukherjee , Shubhagato Dasgupta , Aparna Das, 2020). The National Sample Survey Office (NSSO) estimates that 9.1 million persons in 31 million homes (33% of all urban families) in India live in rented housing as of the 76th round of its survey, which was conducted in 2018. (NSSO 2019).

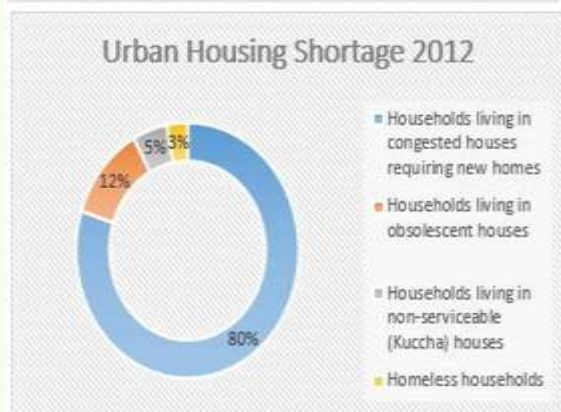


Share of Rental Housing in India (1961 to 2011)
 Source: KPMG (2014)- Decoding Housing for all by 2022

In 2020, the reverse migration caused by the COVID-19 pandemic-induced lockdown forced the attention of policy and civil society back to the question of rental housing. (Swastik Harish, 2021). Affordable housing initiatives in India have catered

to permanent migrants, while ignoring the needs of temporary and seasonal migrants. Seasonal migrants are not in search of permanent residence, rather low cost rental accommodation would better suit their transient nature. In the absence of such accommodation, seasonal migrants are forced to live in de-humanised circumstances, be it slums, open spaces or in shared rental homes. (RENITA D'SOUZA, 2019). A wide range of people have an increasing and essential demand for rental housing in cities. Owning a home is probably not an option for people who move to different towns and cities for work because their stay in the city may only be temporary or they lack the funds to buy a home.

The affordable rental housing sector has not been nurtured in India. Some states have started to address this, but these efforts are small in scale and are in an experimental stage. (Anindita Mukherjee, Shubhagato Dasgupta, Aparna Das, 2020)



Source: Report of the Technical Urban Group (TG-12) on Urban Housing Shortage 2012-17; Ministry of Housing and Urban Poverty Alleviation, September 2012

GOVERNMENT POLICIES FOR AFFORDABLE RENTAL HOUSING

Rent control laws: Introduced in 1948 to fix rents considering the construction cost and market value of the property. Mostly in favour of tenants and draconian in nature, the laws capped the rents and allowed only a marginal increase annually preventing any impact of inflation on the rents, maintenance costs and return on investment for the property owners. This eventually led to a collapse in India's urban rental housing sector, which declined from 54 per cent in 1961 to 31 per cent in 2011.

National Urban Housing and Habitat Policy 2007: Aimed at creating rental housing stock with emphasis on improving affordability through appropriate capital or interest subsidies. Triggered development of a 'Model Rent Act' to correct the skewed balance between owner and tenant. The Act was floated based on the principle that rents would be decided mutually between the owner and the tenant for a stipulated lease period. Suggested incentives to be rolled-out to encourage loans by banks and housing finance institutions for rental housing.

Task Force on Rental Housing 2013: In its report titled Policy and Interventions to Spur Growth of Rental Housing in India, the task force identified barriers and recommended levers for the rental housing sector. A key barrier is the missing element of residential rental management companies (RRMC). This demotivates large players from entering the sector. The task force suggested: i) incentives like taxation and deductions (service tax, property tax, stamp duty, income tax, utility and service charges); ii) subsidies and mandates like infrastructure status for rental housing and rental housing as an option for corporate social responsibility (CSR); iii) regulatory changes in eviction policies and procedures, and grievance redressal mechanisms; and iv) market-related levers such as rent pricing, creation of enabling agencies like RRMCS, rent-to-ownership model, rental tribunals, and financial and implementation assistance in the form of public-private-partnership (PPP), foreign direct investment (FDI), rental real estate investment trust (R-REIT) and external commercial borrowings (ECBs), securitization, priority sector lending, etc.). (Anumita Roychowdhury, 2021)

Draft National Urban Rental Housing Policy 2015: It recognizes that rental housing is need based and sought by a specific demography. People are tenants either because of constraints (urban poor, migrant workers, single women and men and students) or by choice (private rental housing) and

therefore need be targetted differently in terms of social rental housing, need-based rental housing and market-based rental housing respectively. While the policy draft largely internalizes the recommendations of the Task Force on Rental Housing, it focuses on a decentralized solution to rental housing by asking state governments to ‘Develop State Rental Housing Policy in consultation with the respective Urban Local Bodies (ULBs) based on local needs and demand assessment and... undertake appropriate reforms and create conducive environment to make Social Rental Housing viable.’ (Anumita Roychowdhury, 2021)

Model Tenancy Act 2019: The act addresses the skewed balance between tenants and owners. The act provides for rents and the tenure to be discussed and decided upon mutually by the tenant and the landlord before entering into a lease agreement. The act brings forth the constitution of rent authority and rent courts. These bodies will be instrumental in fixing rents, lease duration and

expedited resolution of disputes arising between the two parties. (Anumita Roychowdhury, 2021)

Affordable Rental Housing Complex Scheme 2020: Government of India launched this scheme to address the need of affordable shelter for the urban poor and migrant workers that are largely a part of the informal urban economy. The scheme aims to provide access to decent shelter on rent close to the workplace of the beneficiary through two models. Model 1 aims to utilize the houses lying vacant which were developed under previous government housing schemes, retrofit them for use and allot them to the beneficiary identified by the ULB on affordable rent. Model 2 involves development of affordable rental housing from scratch on private or government owned land. Both the models are envisaged with PPP and involve an operation and maintenance period of 25 years. The rents will be fixed by the ULB and there are several incentives attached to the models such as tax holidays and extra FAR/FSI. (Anumita Roychowdhury, 2021)

Rental housing policies	Objectives
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Model Tenancy Act 2019	The act addresses the skewed balance between tenants and owners.
Affordable Rental Housing Complex Scheme 2020 (ARHC)	Government of India launched this scheme to address the need of affordable shelter for the urban poor and migrant workers that are largely a part of the informal urban economy.

Affordable rental housing policies

Source: Author

Parameters of affordable rental housing

The residential units are preferred that offer convenience i.e. proximity to employment zones, lower distance from nearest public transport facility, lower distance from school/college and they also expect safety and security, i.e. distance from nearest police station and fire station. Also the residential units that are away from hospitals and CBD command higher rental value. (Singla, 2019). Kumar also finds the socio-economic, structural, locational and neighbourhood variables as significant parameters for rental housing. (Utpal

Kumar De, 2018) Affordable Rental Housing take into account the area-range, price-range and affordability range of the occupier, the key major ideas of constructing it go through providing adequate civic amenities and appropriate-location. (Joydeep Neogi, 2017.)

Flexibility in housing unit design attracts buyer or tenant. It offers a wider choice to the user in the selection of units while using them under varying circumstances. (Vaishali Anagal, 2017).

Design flexibility can be divided broadly in two categories:User end- According to the size

of family, space demands changes and family compositions like age, sex, occupation and dependencies change their space requirements. The space requirements also change with time as it may be used as an office, a workshop, a business place, etc. and this space may be converted back into residential space. (Vaishali Anagal, 2017).

House end: Unit level-Rooms need not always be designated and designed for single exclusive functions but could be spaces that can accommodate multiple functions at different times or even simultaneously. E.g. A bedroom is essentially not only a bed room but it may be a study area for children or have the annual grain store; a living room may become a tuition class in the afternoons and a sleeping area for an additional family member in the night. Rooms can have the ability to expand and contract by making provision for multiple positions of party walls even when using masonry walls. Service points could be adequately distributed throughout the house so as to facilitate various positions of toilets and kitchens.

House End: Cluster Level-Units can share walls such as to facilitate linkages between them or making of larger spaces. Clustering should facilitate multiple possibilities of entry points to the unit or segregation of units having separate entries. (Vaishali Anagal, 2017).

Housing services can also be measured as a parameter of rental housing. These are characterised by- Housing expenditure: It is measured in terms of expenditure that households incur on housing services. The actual rent paid by tenants and imputed rent paid by the owner-households is a measure of housing expenditure. (Tiwari & Parikh, 1998)

Management is a crucial parameter for rental housing. The difference in local tax rates and civic fees between rented and owned housing may be one of the factors behind millions of unoccupied units in urban India. (MoHUPA 2013). Rental housing management consists essentially of physical maintenance, social and tenure management and financial management. (Harish, 2016)

1	Proximity	Proximity to Workplace
		Proximity to School
		Proximity to Park
		Proximity to nearest police station
		Proximity to nearest hospital
		Proximity to nearest fire station
		Proximity to Public transport depot
		Visual proximity to cremation and burial ground
		Community living
2	Amenities	Undisrupted electricity supply
		Government pipe borne water supply
		Quality of water
		Availability of waste disposal system, solid and liquid waste
3	Rental	Rent range (3000-5000 RS).
		Income of consumer
4	Security of tenure	Legality of Tenancy Rent

5	Design of unit	Size of rooms Kitchen/toilet in the unit
6	Government intervention	Involvement of intermediary agency Subsidies to private developers
7	Operation and Management	Development of new projects Redevelopment of existing housing Cost of operation and service management

Parameters of rental housing

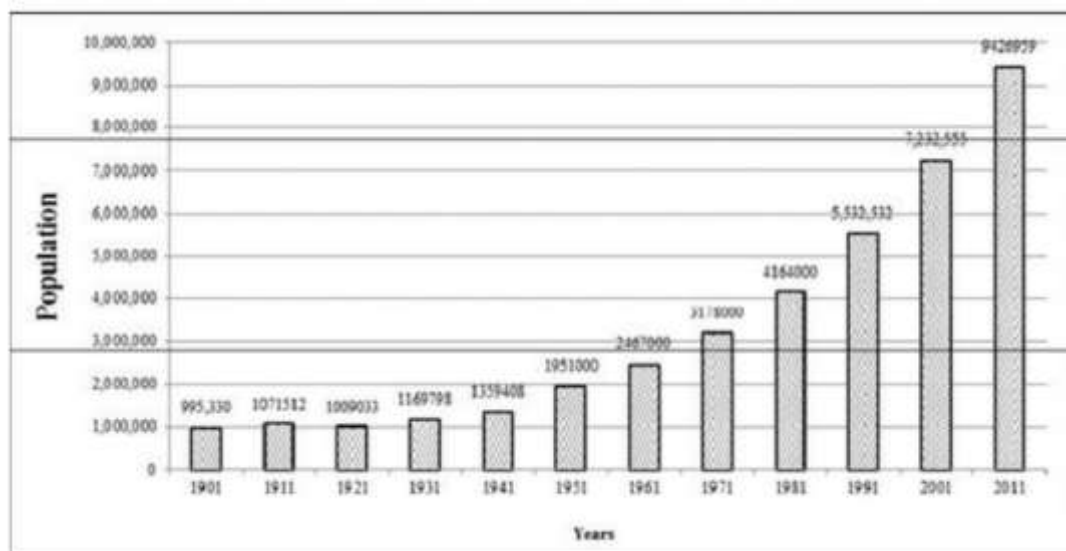
Source: Author

SITUATION INVENTORY OF INDIAN METROPLITAN CITIES

1. PUNE

Pune has emerged as a large metropolitan city in India and like other metropolitan cities it is also facing housing challenge, especially for those at the bottom of the pyramid. In past decades it has emerged as automobile hub, IT hub, educational hub and business centre with setting up SEZs. This lead the pull of population from within and outside the state. The rapid population growth has led to an

increase in the demand for housing from all income groups of the population. The housing demand of higher and middle-income population groups is normally met by its supply by private housing developers. The low income and working-class population have not been able to find adequate options due to the lack of supply of housing options suited to them. As a result, housing for the urban poor is sufficiently not met, and the slums/ squatter settlements have come up all across the city.



Urban Population and Its Growth in Pune

Source: Census (2011)

Pune urban agglomeration has two major municipal corporations with different jurisdiction – Pune Municipal Corporation (PMC) and Pimpri Chinchwad Municipal Corporation (PCMC). While PMC covers much of the old Pune city and the areas on the south, the PCMC covers areas to the north.

The central government and state government along with some voluntary entities have started many housing schemes for urban poor, which includes LIG and EWS population and slum dwellers. Some of the schemes are mentioned below:

- Lok Awas Yojna (LAY)

An interesting feature of the MMRDA rental housing scheme is that: (a) it includes both development as well as operation and maintenance of rental housing (b) it separates out rental property development and management. (Ramakrishna Nallathiga, Ginen G Dharmasi, 2015)

Affordable housing initiatives like MMRDA rental housing scheme are a good beginning to take housing as a reality for the vast majority of the poor. The experiment of different rental housing development models in different urban areas of the MMR is an interesting feature but more interesting is the arrangements for property management and detailing of structural arrangements under them as models. Therefore, the MMRDA rental housing scheme can also be replicated in other major metropolitan regions like the National Capital Region (NCR) and Kolkata Metropolitan Region (KMR). (Ramakrishna Nallathiga, Ginen G Dharmasi, 2015)

3. KOLKATA

Kolkata is one of the ten largest metropolitan cities in the world, with a population over 15 million. It is a city with gigantic housing need. Once a colonial capital (1772–1912), the city is now referred to as the cultural capital of India. Geographically, it is a linear city, sprawling over 1785 sq. km and extending north-south along the banks of the Hoogly River. The city had always been a safe haven for migratory populations in search of a better livelihood, from neighboring States like Bihar, Orissa or Uttar Pradesh because of its strategic location, and administrative and commercial importance in the eastern region of the country. (Sengupta, 2006)

The responsibility to supply housing is split between different State organizations such as the West Bengal Housing Board (WBHB), the Kolkata Metropolitan Development Authority (KMDA), Housing Cooperatives, and numerous small-to-medium private organizations. While much of the supply comes from the formal and informal private sector, their operation is by and large unregulated in the absence of any single consolidated monitoring authority. (Sengupta, 2006)

According to a recent assessment, the current average annual housing need within the metropolitan boundary stands at 70,000 units, which is projected to shoot up to 90,000 units by 2025 (KMDA, 2000, p. 73). This reflects only the magnitude of additional growth, assuming the current housing backlog does not worsen further.

Inevitably, meeting such a large housing demand makes it necessary to pool resources from all avenues and integrate the capital market with housing finance. Equally, a steady supply of urban land is important to maximize real estate activities. Recently to target the supply bottleneck, Government has begun investing in multiple projects such as Rajarhat township by the WBHB, East Kolkata and Baishnabghata-Patuli township by the KMDA. Over 5000 ha of land has been created from Rajarhat alone, half reserved for residential use. With such reform initiatives, private sector investment and participation in housing is forthcoming. Flourishing projects are expected to expand the housing market in the city, as they bring together experiences and expertise from the public sector with efficient production and marketing from the private sector. However, early indications have shown that the reform is yet to yield any remarkable change for low-income households that comprise around 80% of the population. This naturally calls for a two pronged approach, so that one arm of reform provides low income housing while the other caters to the upper quintile of the population, in order to boost the housing market. Overall, the housing opportunities in Kolkata are very limited and the key is to take positive steps to increase formal housing supply (Pugh, 1990, p. 225). What Pugh observed a decade ago appears even more relevant today. (Sengupta, 2006)

4. Delhi

Between 2001 and 2011, India's urban population rose from 285 million to 377 million, as the urbanisation rate increased from 27.8 percent to 31.0 percent. The scale of urbanisation put tremendous pressure on cities in terms of housing and infrastructure. (Manish Gupta, 2017). As per the Governments' estimate, during 2012-17, there was a housing deficit of almost 19 million units across Indian cities and more than 95 per cent is accounted for by housing for the low-income groups (LIG) and economically weaker sections (EWS) (MoHUPA, 2012). The most critical manifestations of state policy and housing market failures are unplanned and haphazard growth of informal across the large cities in urban India. The national capital city of Delhi is not an exception to this harsh reality. (Haque, 2022)

The population concentration in a few major cities is a defining feature of Indian urbanisation. (Preeti Jaiswal, 2022). India's most populous top ten 7 cities are shown in the table-

S.No.	City	Population 2011	Pop. Growth Rate 2019
1	Mumbai	12,442,373	1.11%
2	Delhi	11,034,555	3.21%
3	Bangalore	8,443,675	3.98%
4	Hyderabad	6,731,790	2.84%
5	Ahmedabad	5,577,940	2.54%
6	Chennai	4,646,732	2.54%
7	Kolkata	4,496,694	0.59%
8	Surat	4,467,797	4.85%
9	Pune	3,124,458	2.90%
10	Jaipur	3,046,163	2.67%

Population growth rate of Most Populated Cities of India
 Source: (Preeti Jaiswal, 2022)

A large number of people reside as tenants in India. This is more prominent in urban areas. Although the urban population of India constitutes only 31 percent of the total population, it contributes to a significant 52 percent of the homelessness. (MUKHERJEE, 2020) The National

Sample Survey Office (NSSO) estimates that 9.1 million persons in 31 million homes (33% of all urban families) in India live in rented housing as of the 76th round of its survey, which was conducted in 2018. (NSSO 2019).



Share of Rental Housing in India (1961 to 2011)
 Source: KPMG (2014)- Decoding Housing for all by 2022

According to the Gupta, the housing shortage in **Delhi** constituted nearly one half of the housing shortage in other Indian metro cities. (gupta, 2018) According to the UN study report,

Delhi city has witnessed major development in last years, which is uncontrolled in its scale and magnitude. The two north Indian states, namely “Uttar Pradesh (UP) and Haryana” with 45.16%

and 19.09% respectively have witnessed the maximum number of in-migrants to Delhi, adding

64.25% of the total migration. (gupta, 2018)

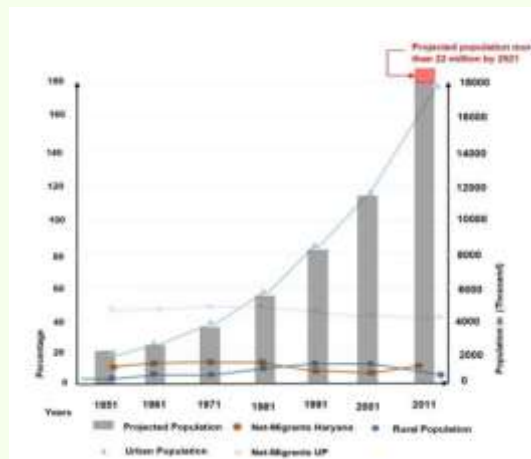


Housing shortage: Top seven states of India

Source: Ministry of Housing and Urban Poverty Alleviation (MHUPA), 2012

Delhi has experienced intense rural-to-urban migration in recent decades, with the city’s population growing from 6 million in 1981 to about 17 million in 2011. During this period of growth, however, the supply of housing and buildable land has not kept pace with increased demand. As a

result, Delhi, like many urban centers in India and across the globe, has been faced issues related to housing for the urban poor. (Swetha Balachandran, Karina Edouard, Lydia Lo, Carla Lopez Castaneda, Maggie Menold, Pratibha Shrestha, Hanna Snider, Sergio Venegas Marin and Anna Yalouris, 2018)



Demographic Trends in NCT of Delhi

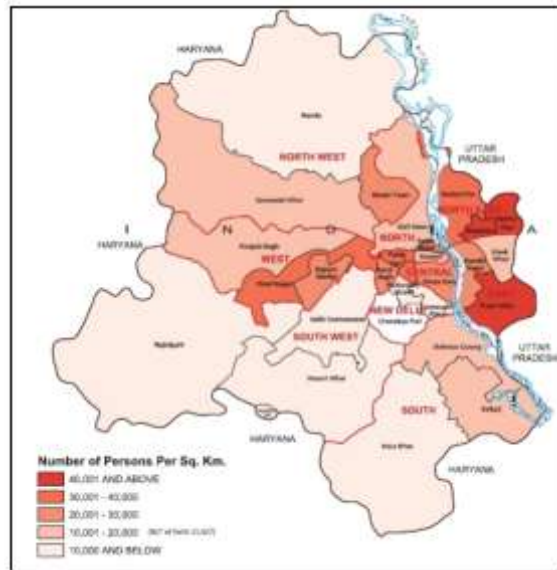
Source: Census, 2011

The housing gap in NCT of Delhi contributes 2.23% of the total housing shortage in India. The housing gap in NCT of Delhi has slightly decreased from 0.55 in 2001 to 0.49 in 2017. That almost 18% of the shortage of housing was existing in Delhi as compared to other metros cities in India.(gupta, 2018)

The Delhi government has recently signed an MoU (Memorandum of Understanding) with the union government to convert these unallocated/vacant housing stocks to rental housing

under the recently launched Affordable Rental Housing Complexes (ARHCs) scheme – a sub-vertical of the ongoing Pradhan Mantri Awas Yojana (Urban) (PMAY-U) mission. (Haque, 2022)

Due to lack of conducive environment, a large number of Informal / Unorganised housing has mushroomed in cities. (Chitturi, 2020) Here Draft Land Use Plan of Delhi 2041 is referred to identify the areas of informal settlements in Delhi.



NCT of Delhi - Density of Population 2011

Source: Census of India 2011

Four high density areas have been identified from different zones of Delhi, i.e Shalimar Bagh JJ Clusters-North West Delhi, Kusumpur Pahadi-South West Delhi, Savda Ghevra-West Delhi and Chirag Delhi Urban village-South Dehli. Residents of these locations and experts including policy makers, architects, builders and academicians were interviewed for

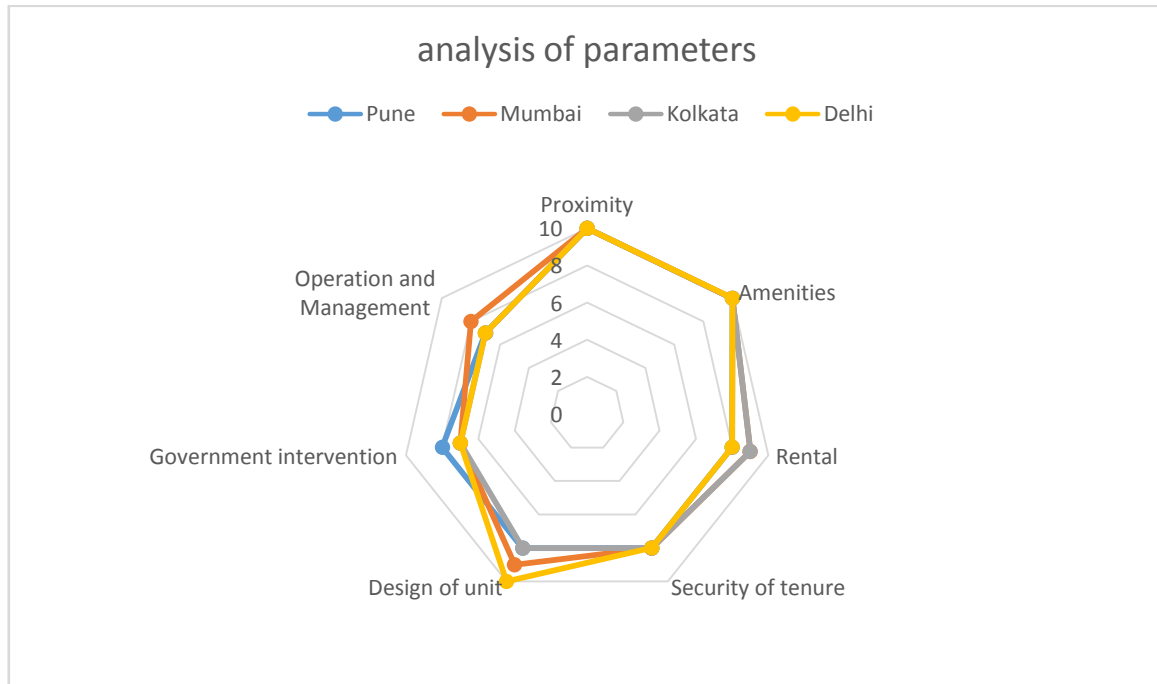
primary data collection. In all these locations, people have constructed the houses on their own which do not follow the norms. Basic amenities like water, sewage are lacking. People are depending on water tankers for clean water supply. They are provided with community toilets, which are not properly maintained. There is no clarity regarding the further eviction among the residents.

II. FINDINGS FROM THE CASES

Comparative analysis for four cities

Following table shows points out of 10 for the parameters responsible-

City/Parameter	Proximity	Amenities	Rental	Security of tenure	Design of unit	Government intervention	Operation and Management
Pune	10	10	8	8	8	8	7
Mumbai	10	10	9	8	9	7	8
Kolkata	10	10	9	8	8	7	7
Delhi	10	10	8	8	10	7	7



III. CONCLUSION

The study shows that parameters responsible for affordable rental housing are proximity i.e. distance from the nearest police station and the distance from the nearest fire station have a negative influence; convenience related factors, i.e. distance from the employment zones, distance from school/colleges and distance from the nearest public transport terminal also have a negative influence on the rental unit. The study finds that factors like unit design, number of rooms, safety and security related factors have a positive influence on the rental apartment.

The Government of India has undertaken some singular-minded ownership-based housing policies to cater for the unmet housing need. They offer ownership-based homes. Rental housing is an affordable, accessible and viable option that the poor seek in cities. The government should not only promote rental housing but also encourage participation of all in the provision of rental housing.

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