

PREVAILING RENTAL HOUSING PRACTICES AMONG URBAN POOR

CASES OF
PURI AND
BERHAMPUR
ODISHA, INDIA



CONTENTS

Executive Summary	4
Context	8
Study objective	14
Study methodology	16
Criteria for area selection	16
Limitations of the study	16
City profiles	18
Key findings of the study	22
1. Access to basic services	24
2. Housing conditions	26
3. Rental agreement	27
4. Access to housing information	27
5. Willingness to own a property	28
6. Rent paid	28
7. Employment	29
Conclusion	32
Takeaway	34

ABBREVIATIONS

EWS	Economically Weaker Section
GoI	Government of India
HH	Household
ICPP	Inclusive Cities Partnership Programme
INR	Indian Rupee
LIG	Low Income Group
MoHUPA	Ministry of Housing & Urban Poverty Alleviation
MTA	Model Tenancy Act
NBC	National Building Code
NSSO	National Sample Survey Organisation
NURHP	National Urban Rental Housing Policy
PMAY	Pradhan Mantri Awas Yojana
RAY	Rajiv Awas Yojana
SFCPoA	Slum Free City Plan of Action
USHA	Urban Statistics for HR and Assessments
USD	United States Dollars USD 1= Approx. INR 65

DEFINITIONS

CARPET AREA

Area enclosed within the walls, actual area to lay the carpet; this does not include the thickness of the inner walls

CENSUS HOUSE

A building or part of a building having a separate main entrance from the road or common courtyard or staircase, etc.; Used or recognised as a separate unit.

CLASS I TOWN/CITY

A town/city that has at least 100,000 persons as population.

ECONOMICALLY WEAKER SECTION (EWS)

Households (HH) having an annual income up to INR 300,000 (USD 4,615). For Odisha, the limit has been lowered to INR 180,000 (USD 2,769).

FAMILY OR HOUSEHOLD (HH)

A group of persons who normally live together and take their meals from a common kitchen.

KUTCHA HOUSE

Predominant materials of wall and roof are as follows:
 Wall: Grass/thatch/bamboo, plastic/polythene, mud/unburnt brick, wood, stone not packed with mortar
 Roof: Grass/thatch/bamboo/wood/mud, plastic/polythene, handmade tiles

LOW INCOME GROUP (LIG)

HHs having an annual income between INR 300,001 (USD 4,615) and INR 600,000 (USD 9,230). For Odisha, the limit has been lowered to INR 180,001 (USD 2,769) to INR 360,000 (USD 5,538).

PUCCA HOUSE

Predominant materials of wall and roof are as follows:
 Wall: Concrete, burnt bricks, stone packed with mortar, galvanised iron/metal/asbestos sheets
 Roof: Concrete, burnt bricks, stone, machine made tiles, slate, galvanised iron/metal/asbestos sheets

SEMI-PUCCA HOUSE

A house which has either the wall or roof made of pucca material.

SLUM

A compact area of at least 300 population or about 60-70 HHs of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

Note: Definitions from Census 2011 and PMAY guidelines are adopted for the purpose of the study.

EXECUTIVE
SUMMARY



BACKGROUND

Traditionally housing policies and programmes in India have been mostly inclined towards ownership. However, many urban dwellers prefer to opt for rental housing as it gives them flexibility and mobility. At present, one in every three persons (Census 2011) in urban India stay in rental housing. Although the overall average may seem moderate, cities like Berhampur (also known as Brahmapur), Coimbatore have as high as 40-50 per cent people living on rent in their urban areas. The percentage of rental households (HH) in slums of these cities, however, is marginally lower, possibly due to under reporting.

India is on the trajectory of increased movement. New estimates put forward by the Economic Survey 2016-17 point out that labour mobility in India is between 5 and 9 million annually, indicating a much higher level of migration than has been previously estimated. This accelerated labour flow

is envisaged to be primarily the reward of better economic opportunities.

Recognizing this momentum, the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) is in the process of finalising a National Urban Rental Housing Policy (NURHP) and a Model Tenancy Act (MTA). States like Odisha, Rajasthan, Karnataka, Kerala have gone ahead to include rental housing as part of their State housing policies, which in their present form address construction of new rental houses only.

Against this background, GIZ-ICPP documented the prevailing rental housing practices in Puri and Berhampur in Odisha. The study is expected to provide inputs to the ongoing policy dialogue on the formulation of NURHP and NUHHP 2017. The scope of the study was to document the living conditions of urban poor renters in terms of housing conditions, access to basic services, rental

agreements and their spatial preferences in the cities. A sample survey in Odisha was conducted for 1,023 HHs assuming a 95 per cent confidence level, and a margin of error (confidence interval) of ± 5 per cent. These HHs were selected from areas such

as slums with higher number of rental HHs, slums on various land use categories and non-slum urban poor settlements located on the potential growth corridors. Purposive sampling technique was used to select the respondent HHs.

KEY FINDINGS

- ◆ **Housing Condition:** 62 per cent rental HHs stay in semi-pucca or kutchha structures whereas the remaining 38 per cent stay in pucca structures.
 - More than 50 per cent of the rental HHs live in one multi-purpose room with or without toilet facility with built-up area up to 150 sq.ft.
 - These one room dwellings do not comply with minimum 12.5 sq.m. (134 sq.ft.) carpet area for a single room house norm laid down by National Building Code (NBC).
- ◆ **Access to services:** Only 15 per cent HHs paying up to INR 4,000 (USD 61) per month have access to basic services (water supply and sanitation) at

their premises whereas 25 per cent do not have such facilities. About 60 per cent HHs have access to basic services, but not necessarily at the HH level.

- ◆ **Rent payment practices:** Considering that renters pay on an average 30 per cent of their monthly income as rent, the study infers that:
 - Average HH income is in the range of INR 72,000 (USD 1,107) and INR 144,000 (USD 2,215) per annum, which is within the EWS income threshold set by Government of Odisha (GoO).
 - 87 per cent HHs cannot afford to pay rent more than INR 2,000 (USD 30) per month.
 - 58 per cent HHs are willing to buy a house, but consider affordability as the main constraint



- ◆ **Informality in rental market:** Rental housing market mostly operates informally as 97 per cent

CONCLUSION AND TAKEAWAYS

From the findings above, it is concluded that a few critical aspects emerging from the prevailing practices are missing from the policy dialogue:

- ◆ Informality associated with urban poor rental housing
- ◆ Improvement of access to basic services and housing conditions of the existing privately supplied rental housing stock
- ◆ Provision for upgradation of existing privately supplied rental stock as against newly constructed rental houses for the urban poor
- ◆ Transparency in improving access to rental housing, going beyond word of mouth and referrals

Key takeaway points from this study include:

- ◆ Encourage rental housing supply through National and State level policy prescriptions and

HHs reported not having any form of contractual agreement.

regulatory framework by:

- ◆ Integrating housing solutions for urban poor renters in the ongoing housing missions
- ◆ Encouraging in-situ improvement of basic services, given that majority of the urban poor renters opt for semi-pucca and pucca houses deficient in basic services.
- ◆ Recognise informality associated with rental housing as part of the rental housing policy and a need for a regulatory mechanism in addition to an overarching legal framework.
- ◆ Promote ICT based options to bring in transparency in transactions in the rental market.

A follow up study has been initiated in the cities of Coimbatore and Chennai in Tamil Nadu. It is expected to unfold the dynamics of rental practices in the bigger cities of India, and draw similarities, if any.





SETTING
THE CONTEXT





CONTEXT

Housing is essentially a private good, and yet has an immense impact on population's social, economic, and environmental well-being. One of the primary prerequisites for making a city inclusive is the provision of adequate and safe housing to all citizens.

Traditionally housing policies and programmes have been mostly inclined towards ownership. In tandem with increased urbanisation, labour mobility in India is on the rise (Economic Survey¹ 2016-17). Against this backdrop, rental housing solutions are emerging as the most viable options as these provide flexibility and much needed 'room to manoeuvre' (Oakpala, 1981 in (Kumar, 2001)) for the new migrants in the cities, especially the urban poor. Similar rental housing trends also

¹Migration of 5-9 million people annually in India

observed internationally (e.g. Germany: 60 per cent, The Netherlands: 47 per cent, South Korea: 46 per cent). As of 2011, one in every three urban dwellers in India lives in rental arrangements. Although the overall average may seem moderate, cities like Berhampur and Coimbatore have as high as 40-50 per cent urban dwellers living on rent.

Recognising the growing number of people living in rental arrangements in urban areas and the need to steer the rental housing market, a Task Force (TF) on Rental Housing (2013) was constituted by MoHUPA. The TF recognised that the urban housing shortage estimated at 18.78 million² cannot be resolved through ownership

² Technical Group constituted by MoHUPA in 2012 for estimation of urban housing shortage



housing alone. Considering that 95 per cent of this shortage is in the urban poor segment, home ownership may neither be affordable nor viable to subsidise.

Over the years, public sector has made welfare efforts to supply ownership housing for the urban poor through various schemes. However, the bulk of the housing supply has remained private. The present policies and programmes do not address upgrading private housing supply and focus majorly on supplying new housing stock whether on ownership or rental basis.

The rental housing transactions are often dealt informally across different economic strata. NSSO (2008-09) suggested that 25 per cent urban renters lived without any agreements and only 5 per cent had some form of written agreements. Absence of written agreements makes the tenants vulnerable, exposing them to threats such as untimely eviction, revision of rent without consent/notice, overcharging for services, and non-access to services. The tenants are unable to access any

legal protection from potential conflicts arising from any of the above-mentioned issues due to unavailability of any documentary evidence. Informality is significantly higher among the urban poor, often as high as 80 per cent³.

Further, studies have shown that rental housing for students or single migrants is a growing phenomenon in metropolitan and Class I cities that requires special attention. Accordingly, it is recognised that a variety of rental housing solutions may be made available for different categories such as students, single migrant workers and families.

As rental housing market is growing in size and also getting significant momentum, the need to create a robust policy and regulatory framework is felt. Accordingly, based on the recommendations of the TF, MoHUPA is in the process of finalising a National Urban Rental Housing Policy (NURHP) and a Model Tenancy Act (MTA).

Various states have also recognised the need to have
³ India: Promoting Inclusive Urban Development in Indian Cities, May 2013, CDM Smith and ADB



a rental housing policy with specific focus on the urban poor segment. Odisha is one of the States that has included rental housing in its State housing policy titled “Housing for All in Urban Areas, Odisha, 2015”, although it focusses on construction of new rental housing units for the urban poor only. With a view to provide inputs to the National/ State level rental housing policies and legislations, it would be crucial to understand prevailing rental housing practices among the urban poor. GIZ-

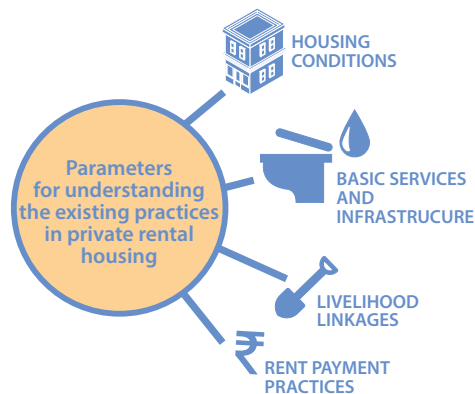
Study objective

Document the existing practices in private rental housing market used predominantly by the urban poor with respect to housing condition, access to basic services, livelihood linkages, rent payment practices, etc.

Research questions

- ◆ What are the living conditions of urban poor renters HHs in cities like Berhampur and Puri in Odisha?
- ◆ Under what arrangements do these HHs live?
- ◆ What is their spatial preferences in the city?

ICPP has been working with partner states Odisha and Tamil Nadu and decided to undertake a rental housing study initially in Puri and Berhampur. In addition, a short study was also undertaken in the Delhi NCR region to understand the process of sourcing affordable rental housing as well as rental housing practices amongst the urban poor. A follow up study in two cities of Tamil Nadu is envisaged to analyse the rental housing practices in bigger cities and draw up similarities, if any.







STUDY
METHODOLOGY





CRITERIA FOR AREA SELECTION

- Slums where the concentration of rental HHs is high. Survey data available from secondary sources at city level (draft SFPCoAs, USHA survey) was used.
 - Berhampur: More than 50 per cent rental HHs in slums
 - Puri: More than 20 per cent rental HHs in slums
- Slums areas and non-slum urban poor settlements near various land use categories (Commercial, industrial, institutional, etc.)
- Non-slum urban poor settlements located on the potential growth corridors of the cities (Core and peripheral areas where urban poor are residing)

A sample of 1,023 HHs (Berhampur: 601, Puri: 422) was surveyed assuming 95 per cent confidence level and a margin of error of ± 5 per cent. The sample size was determined based on minimising marginal error and maximising the confidence interval.

Initial desk research was done using secondary sources to identify the slums that have high percentage of rental occupancy. Such slums were mapped to understand the spatial spread of urban poor rental HHs. These slums were overlaid on the land use plans to identify the ones located near various land use categories. Finally, these slums were grouped into larger areas, that covered both slum and non-slum areas, and spread evenly across the two cities.

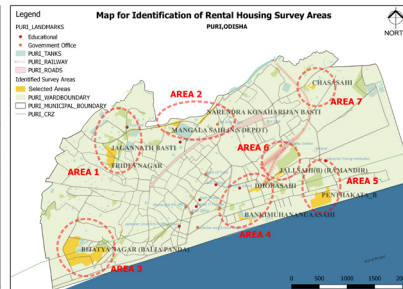
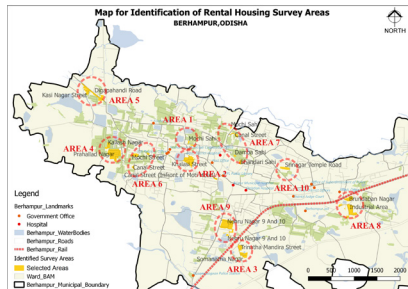
LIMITATIONS OF THE STUDY

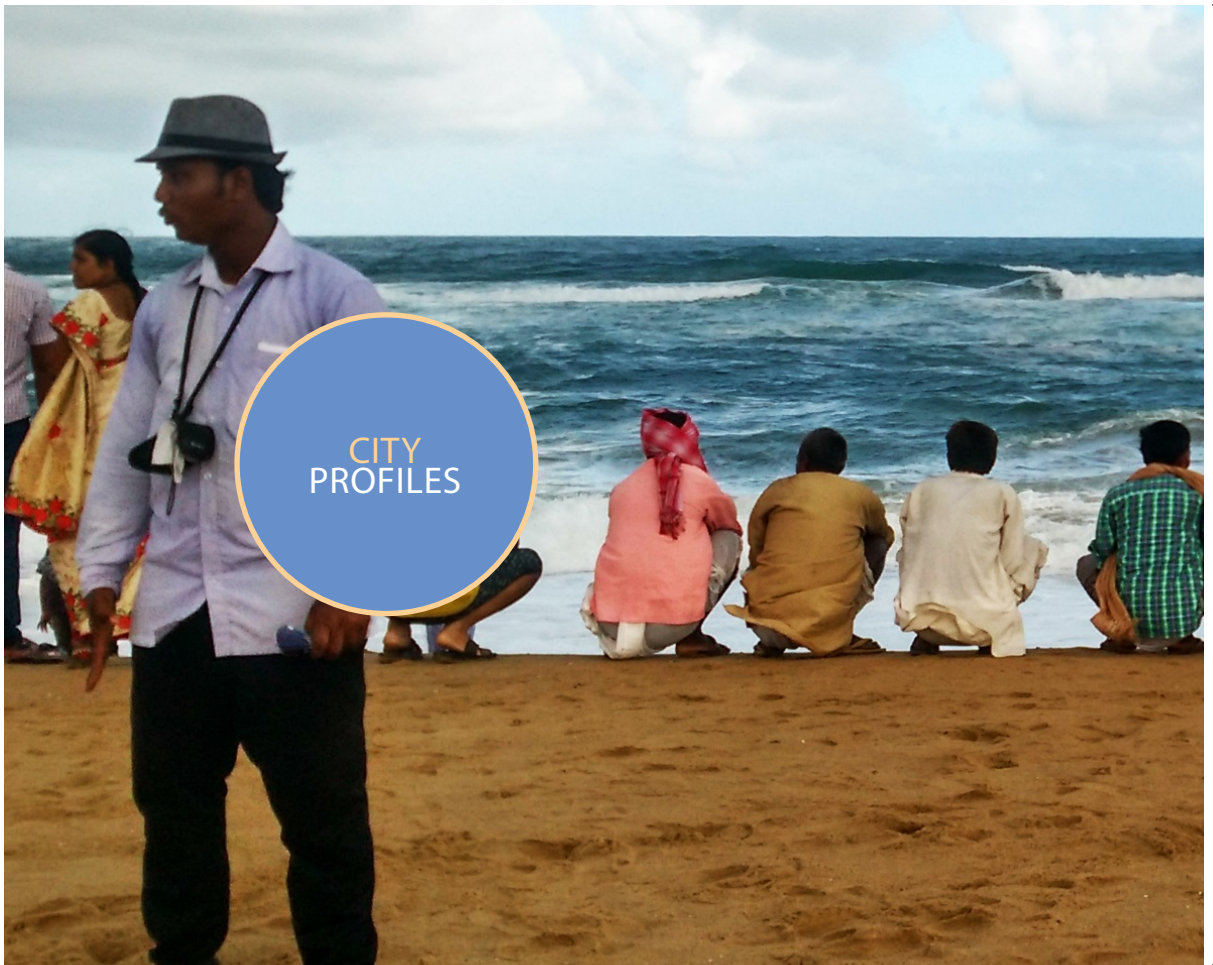
Selection of houses based on purposive sampling attracts biases to a certain extent. Urban HHs surveys may or may not fall within a specific slum boundary. Secondary data set was only available for slum areas. Hence, respondents in non-slum areas were selected at surveyors' discretion. The takeaways are derived from the individual replies/opinions of respondent HHs. The study does not include profiling of the house owners/landlords.

Table No. 1

No.	Berhampur	Puri
Area 1	Mochi Street	Tridev nagar/ Harijan basti/ Jagannath basti
Area 2	Khalasi Street	Mangla Sahi/ Narendra Kona/ Debighat Sahi
Area 3	Sri Ram & Somnath Trinath Nagar	Balia Panda/ Bijoynagar/ Dhoba Khal
Area 4	Prahlad & Kailash Nagar	Banki Mohan, CT Road
Area 5	Kashi Nagar & Digapandy Street	Pentakota/ Bijayananda/Chakra Tirtha Rd
Area 6	Canal & Mukteshwar Bila Street	Ram Mandir basti
Area 7	Bhandari & Damba Sahi	Chasa Sahi/ Binobha Nagar
Area 8	Industrial & Brundaban Nagar	
Area 9	Khajuria & Nehru Nagar	
Area 10	Sri Nagar Temple & Chandra Shekarpur Road	

Purposive sampling was undertaken to select the respondent HHs within the spatially identified areas (Table 1). The spatial dispersion is ensured to include as much varied HHs as possible within the sample to make it representative. A detailed questionnaire was drawn up for interviewing the rental HHs.





CITY
PROFILES





BERHAMPUR (BRAHMAPUR)

- 3rd largest city of Odisha in terms of population
- One of the oldest cities of Ganjam district, about 170 km south of Bhubaneswar
- Popularly known as the “Silk City”; Famous for its silk sarees and temples
- Home to a multi-ethnic culture, majorly influenced by the Odiya and Andhra cultures

Municipal area	79.80 sq.km.
Total municipal wards	40 nos.
Total population	356,598
Total slum population	91,813 (26%)
Decadal growth (2001~2011)	15%
Urban rental HHs	28,573 (42 per cent of total urban HHs)
Slum rental HHs	6,628 (38 per cent of total slum HHs)

	Sex ratio	Literacy rate (%)
Ganjam district	983	71.09
Berhampur city	920 ↓	89.26 ↑

(Source: Census 2011)

- Major trading and commercial centre for spices, clothes, etc. in southern Odisha
- Hub for private small scale industries (Proximity to Gopalpur Port)
- Popular cottage industry products include ‘Patto’ silk sarees and bamboo straw handicrafts

PURI

- 5th largest city of Odisha in terms of population
- District headquarters of Puri district, about 60 km south of Bhubaneswar
- Home to the holy abode of Lord Jagannath, a major domestic tourist attraction
- Situated on a cyclonic zone; Highly vulnerable to marine disasters

Municipal area	16.33 sq.km.
Total municipal wards	32 nos.
Total population	200,564
Total slum population	70,457 (35%)
Decadal growth (2001~2011)	26%
Urban rental HHs	11,016 (28 per cent of total urban HHs)
Slum rental HHs	2,907 (19 per cent of total slum HHs)

	Sex ratio	Literacy rate (%)
Puri	963	84.67
Puri city	927 ↓	88.03 ↑

(Source: Census 2011)

- Economy predominantly driven by the tourism (Shri Jagannath Temple and sea beach) and agriculture sectors
- Other segments include services, local handicrafts, small-scale cottage industries, fisheries, marine-based industries, forestry units, etc.

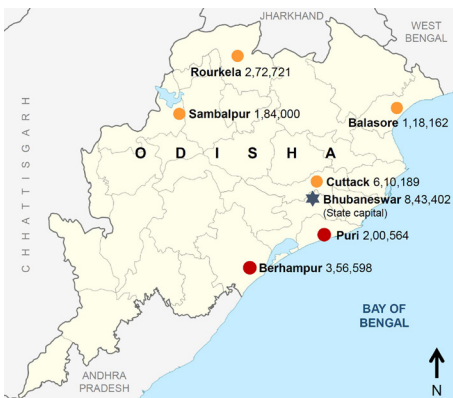
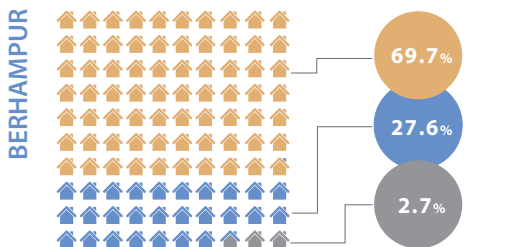
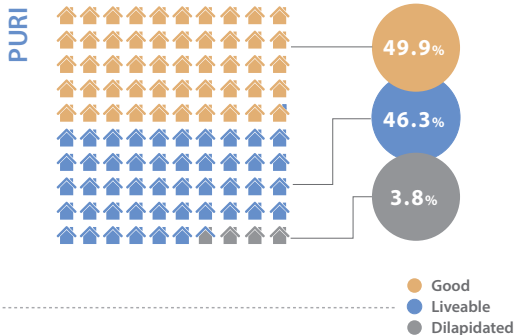


Table No. 2

	Puri	Berhampur
TOTAL HOUSEHOLDS	39,607	67,397
Residential	38,430	65,738
Owned	25,602	37,136
Rented	11,016	28,573
TOTAL CENSUS HOUSES	51,744	97,658
Vacant houses	3,430	11,175
Residential	37,710	65,140
Residential-cum-other uses	1,246	1,720

DISTRIBUTION OF HHS BASED ON THE CONDITIONS OF HOUSES



(Source: Census 2011)



KEY FINDINGS
OF THE STUDY







1. ACCESS TO BASIC SERVICES

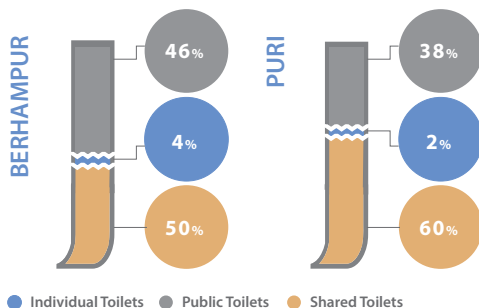
Toilet (Latrine) facility

Berhampur 60 per cent HHs

Puri 94 per cent HHs

In Puri, 94 per cent HHs have access to toilet facility- be it public, shared or individual. In case of Berhampur, it is around 60 per cent. The share of the different kinds of toilet facilities is depicted in the following graphics:

ACCESS TO TOILET FACILITIES AMONG RENTERS

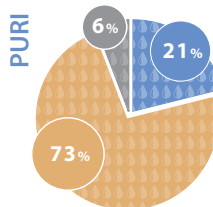


Individual household water supply

Berhampur 21 per cent HHs

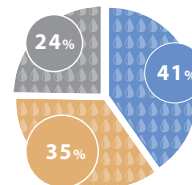
Puri 41 per cent HHs

WATER SUPPLY



- Individual Connection
- Public Stand Post
- Others

BERHAMPUR



- Individual Connection
- Public Stand Post
- Privately Procured

Only a portion of rental HHs have individual water connection, as can be seen above. The vast majority is dependent on water tankers, wells and public taps.



Table No. 3

Access to	Toilet			Indiv. water connection
	Individual	Shared & public	Total	Total
Rent range				
< INR 2,000 (USD 30)	29%	71%	68%	23%
INR 2,000 - 4000 (USD 30 - 61)	77%	22%	94%	51%
> INR 4,000 (USD 61)	87%	13%	100%	53%

Table No. 4

Access to	Indiv. Toilet & indiv. Water Connection	Indiv. Toilet & no indiv. Water connection	No indiv. Toilet & no indiv. Water connection
Rent range			
< INR 2,000 (USD 30)	8%	12%	34%
INR 2,000-4000 (USD 30 - 61)	44%	29%	15%
> INR 4,000 (USD 61)	53%	33%	13%

The two tables above show access to basic services clustered into different rent categories.

The study shows that individual access to basic services is very rare. Only 15 per cent HHs, paying up to INR 4,000 (USD 61), have access to both individual toilet and individual water connection.

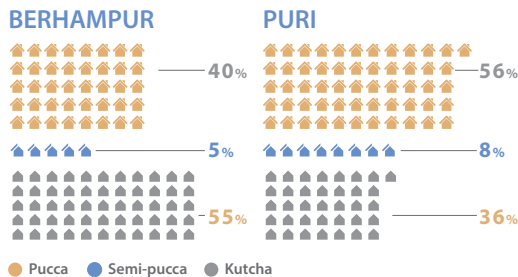
Furthermore, 25 per cent HHs within this payment range have access to neither individual toilet nor individual water connection.





2. HOUSING CONDITIONS

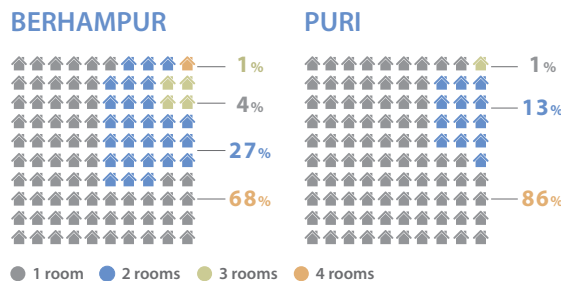
TYPES OF HOUSING STRUCTURES



The percentage of one-room housing units with less than 150 sq.ft in area are quite high:

Berhampur **80% HHs**
Puri **71% HHs**

TYPES OF HOUSING STRUCTURES



More than 50 per cent of the rental HHs live in one multi-purpose room with or without toilet facility with built-up area up to 150 sq.ft.

These one room dwellings do not comply with NBC norms of minimum 12.5 sq.m. (134 sq.ft.) carpet area for a single room house.



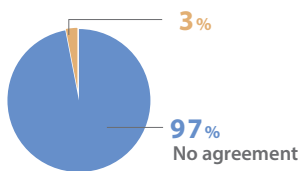
3. RENTAL AGREEMENTS

Registering a rent agreement is not a common practice among renters in India. Rental housing still subsists as a market that operates in a semi-formal setup. The findings in Berhampur and Puri confirm this fact, even among the urban poor

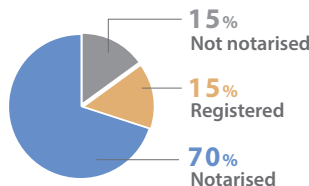
About 97 per cent of HHs surveyed stay without any form of written agreement between the house owners/landlords and the renters.

Among the HHs that reported to have some sort of written agreement, 15 per cent have registered, 70 per cent have notarised, and 15 per cent have non-notarised agreements.

AVAILABILITY OF RENTAL AGREEMENT



TYPES OF RENTAL AGREEMENT



4. ACCESS TO HOUSING INFORMATION

Centralised information about availability of rental housing in different locations and at varied price segments is not available to the urban poor.

96 per cent HHs in Berhampur and 99 per cent HHs in Puri access/have accessed rental premises through referrals.





5. WILLINGNESS TO OWN A PROPERTY

GoI has defined affordable rent in various schemes as 30 to 40 per cent of gross monthly income.

Among HHs paying up to 30 per cent of monthly income towards rent, 14 per cent are willing to buy a house, whereas 71 per cent consider unaffordability as the main constraint.

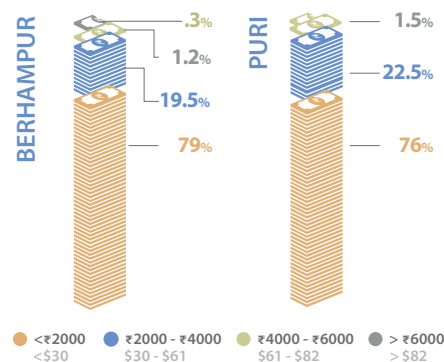
Table No. 5

Proportion of rent to income	Willing to buy a house (No. of HHs)	Willing but unable to afford (No. of HHs)
<=15%	14	67
15-20%	23	119
20-30%	75	390
Total	112	576



6. RENT PAID

MONTHLY RENT PAID



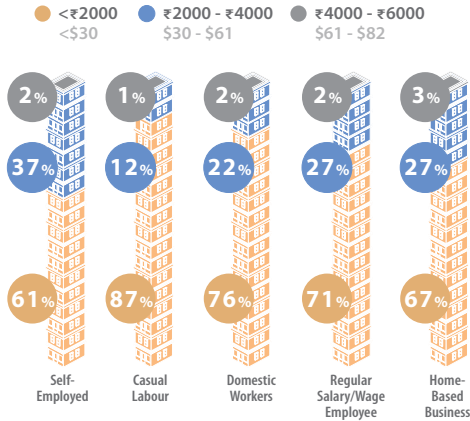
About 98 per cent rental HHs pay rents less than INR 4,000 (USD 61) per month



7. EMPLOYMENT

87 per cent of the surveyed HHs cannot afford to pay monthly rents more than INR 2,000 (USD 31).

Equal number of people (About 10 per cent), engaged either as regular salaried or self-employed, also stay in houses with monthly rent less than INR 2,000 (USD 31).





RECOMMENDATIONS





CONCLUSION

Trends emerging from the rental housing study in Berhampur and Puri mostly conform to the National rental housing scenario. Key learnings/ observations of the study are broadly concluded in the following four aspects:

Policy Directions

Addressing urban poor housing requires focus on the housing sector as a whole including rental housing. GoI through the draft NURHP initiated a step in that direction. However, the national housing mission PMAY does not include rental housing as an option. Odisha is one of the pioneering States to have included rental housing as one of the key components in “Housing for All in Urban Areas, Odisha, 2015” policy. In its present form, the policy includes construction of new rental housing units for the urban poor only.

However, provision for upgradation of existing privately supplied rental housing stock is absent. Significant steps need to be taken to further strengthen the provision and also provide for a clear implementation direction.

Informality associated with urban poor rental housing

Contrary to the popular notion, the Rent Control Act⁴ only favours renters having contractual agreements. This keeps majority of the renters outside the ambit of this Act. The study pointed out that 97 per cent of the renters do not have any contractual agreement, thereby making them vulnerable to exploitation and deprive

⁴ Rent Control Act (RCA), introduced initially in 1947 and was last reformed in 1992, is the only form of regulatory framework available for the rental housing in India. These



them of legal protection in case of conflicts. Against this backdrop, it would be necessary to institutionalise such informality by introducing appropriate form of regulation and para-legal structures, such as Resident Welfare Associations, Ward level committees, etc. for effective conflict management and mutual protection.

Limited access to basic services

As per the study, a significant proportion of renters do not have access to basic services (water supply and sanitation) at the HH level.

.....
 laws were originally conceived to be anti-landlords, but ended up becoming anti-tenants by restricting supply. This resulted in higher incidences of informal rental arrangements.

Possible reasons could be that urban poor HHs prioritise living near work places and social networks, thereby compromising on adequate basic services. At the same time, non-availability of serviced affordable rental houses may also be a key constraint for the renters.

Information flow of rental housing

The information on rental housing is not available for the urban poor segment at any platform and/or in any centralised location. The information flow is mostly based on word of mouth and through referrals. This restricts the home owners to offer their houses as well as the renters from accessing a better habitable house with basic services in the areas of their choice.



TAKEAWAY

Based on the key findings of the survey and conclusions drawn thereupon, the following recommendations are arrived at. At present, the National Ministry is in the process of preparing rental housing policy and its legal & regulatory framework for encouraging rental practices. The Ministry is also in the process of preparing the NUHHP, 2017. The take away points are expected to provide inputs to the ongoing policy dialogue.

- ◆ Encourage rental housing supply through National and state level policy prescriptions and regulatory framework by:
 - Integrating housing solutions for urban poor renters in the housing missions
 - Encouraging in-situ improvement of basic services, given that majority of the urban poor renters opt for semi-pucca and pucca houses deficient in basic services.
- ◆ Recognise informality associated with rental housing as part of the rental housing policy and introduce a regulatory mechanism in addition to an overarching legal framework. Para legal structures may be introduced for conflict management between house owners/landlords and the renters.
- ◆ Promote ICT based options to bring in transparency in the transactions in the rental market and make more rental housing available and accessible for the urban poor segments.





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ABOUT GIZ-ICPP

The Ministry of Housing and Urban Poverty Alleviation and GIZ are jointly implementing the Inclusive Cities Partnership Programme (ICPP) in the framework of Indo-German Technical Cooperation.

The project supports the agenda of Government of India in making housing affordable to the urban poor, with a focus on the improvement of housing and living conditions in slums/ informal settlements. It also strives to synergise with other ongoing urban development programmes in order to promote a more integrated planning and development.

Odisha and Tamil Nadu have been selected as the two intervention States under this project. In this regard, Housing and Urban Development Department, Government of Odisha, has collaborated with ICPP in planning and implementation of select components of PMAY-AWAAS missions in Puri and Berhampur.

