

A Study of the Prospects and Challenges of India's Government Social Rental Housing

Prof. Ar. Amol Madhav Bapat^{1*}, Dr. Indrajit Nivasrao Yadav²

^{1,2} Professor, Aditya College of Architecture, Borivali, Mumbai.

¹ Email: bapatamol06@gmail.com

² Email: indrajityadavpatil@gmail.com

Abstract - This research explores into the complex world of social rental housing schemes run by the Indian government, looking at its prospective & challenges. It is the responsibility of the government to provide "housing for all," as this is a right incorporated in the Constitutional Directive Principles of State Policy. Social rental housing is a subset of rental housing that aims to include more people. In response, the government of India has launched several social rental housing initiatives to make affordable, good housing available to everybody. Essential components in reducing housing disparity, it assesses how well these programs foster social inclusion & sustainable urban development. Until recently, the topic of rental housing in India was mostly ignored. With the fact that there are 21.72 million urban rented houses, no legislative framework has been put in place to encourage private sector involvement in this crucial subset of housing, even though the country has been independent for 72 years.

Keywords - Social Rental Housing, Government, Urban India, Housing Schemes

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INTRODUCTION

A large portion of India's population has moved into cities in recent years, and the country's overall population has grown substantially. The need for sufficient and reasonably priced housing, especially for the economically disadvantaged, has so grown in recent years. This pressing need has prompted the Indian government to launch several programs, the most prominent of which are social rental housing schemes. The purpose of this research is to offer a thorough evaluation of the effects of India's government-led social rental housing on the country's housing market by investigating its potential and obstacles. An essential part of India's plan to combat housing disparity and provide appropriate housing for its people is the establishment of social rental housing. Affordable housing for low-income families is just one goal of this program, which also aims to foster social inclusion and environmentally responsible city planning. As we delve into the possibilities, it's crucial to evaluate these programs' ability to address the growing need for cheap rental housing while also contributing to the nation's socio-economic progress.

A person's housing situation is more of a journey than a final destination. A rental home is a common place to start for many people. A rental property can be the better option for two different reasons. For one, it's a cheap option, and second, it's a conscious decision made because of life transitions that necessitate a brief

stay. Except for a few number of cases involving urban improvement trusts and later development bodies, traditionally, family- and ownership-based housing has been the dominant form of housing provision in India since independence. Due to antiquated rental laws in the US, the overall situation of rental housing and the conditions of rental contracts were negatively impacted. Housing availability for the general public was impacted as a result, with renting housing becoming a secondary option. One thing has to give here. Taking into account the necessity, JNNURM, a federally funded program, foresaw the Rental Act reform as a significant urban reform in 2005. Before state Rental Housing Acts were drafted, the National Urban Rental Housing Policy 2015 (Draft) was drafted. Subsequently, in 2019, the MOHUA proposed the Model Tenancy Act (MTA) to strike a balance between landlord and tenant interests in rental housing through market-oriented regulation. Its goal is to help state governments create suitable legislation by providing a framework for the creation, regulation, and resolution of issues related to rental housing.

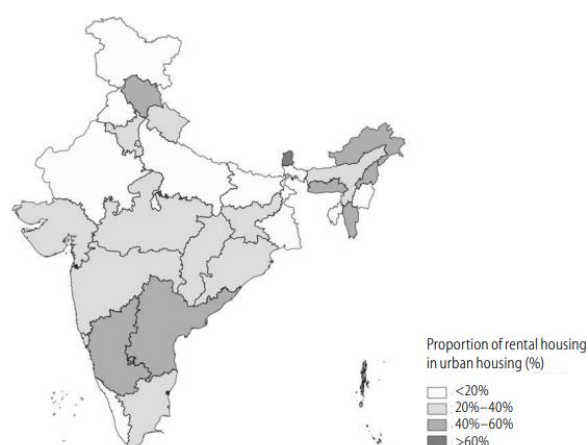
Incidence of Rental Housing in Urban India

The amount of Indian city households residing in rented housing is, however, an estimate with variable precision. National Sample Survey Office (NSSO) data shows that rental housing has

maintained a constant share of the housing market at about 32%-36% (Census of India 2011; Ministry of Statistics and Programme Implementation (MoSPI 2010a)), contrary to census estimates that show a steady decline over the last several decades. Official statistics on the housing market are inconsistent, which suggests a bias in the reporting of this sector. Rental housing accounts for a larger share of the housing market in India's more urbanized states. This has resulted in a higher proportion of rental housing in the urban housing markets of south Indian states, as compared to states in the northeast and hill regions. Rental housing accounts for a larger share of state housing markets in more densely populated areas.

Housing Affordability & Home Ownership

As offered by organised private developers, it is quite clear that low-income urban Indians cannot afford to acquire a home (Agarwal et al., 2013; MoSPI, 2013). Note that according to the MoHUPA's definition, which is five times a household's yearly income, only five percent of Karnataka's population can afford a home that costs more than fifteen lakh rupees (about fifteen thousand dollars). This puts the state in the middle to upper-income bracket. A home costing less than Rs 5 lakh is the limit for almost 70% of the state's residents. This suggests that there is a large demand for non-ownership dwelling forms from these households in the imbalanced Indian city land and housing markets. Considering that almost 60% of households in Bengaluru, the capital city of Karnataka, live in rented accommodation, it offers some intriguing insights as a case of a high incidence of rental housing. The wards with the largest rental housing proportion are mostly made up of new corridors of large-scale buildings and industrial zones. Greater house ownership may be a symptom of urban consolidation in this situation since the share of rental housing is much lower in the city's center parts.



Source: Census 2011; Map: author.

Figure 1: Proportion of Urban Rental Housing in India

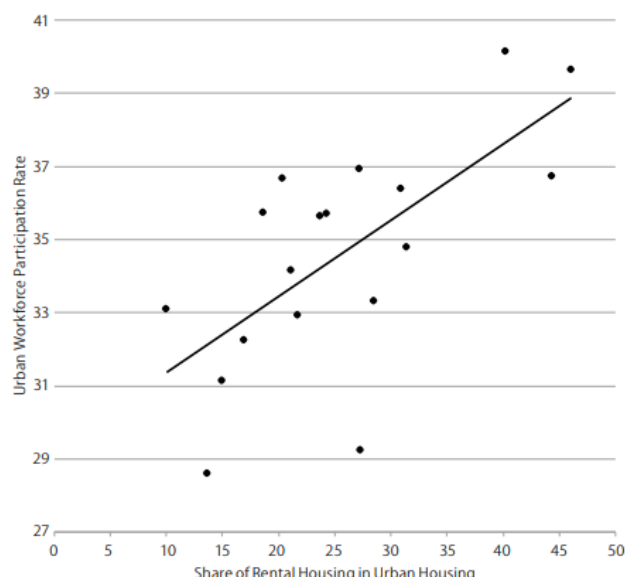


Source: Census 2011; Map: author.

Figure 2: Proportion of Rental Housing across Wards in Bengaluru City

Rental Housing and Workforce Participation

In especially for low-income families, urbanisation does not always mean more economic opportunities. To gauge the well-being and inclusivity of a city's economy, it is necessary to look at households' access to employment possibilities, especially in fast-growing, informal economies like India's. In this view, areas with a high concentration of factories & construction sites, whether official or not, provide families with opportunities to work and advance economically. Is there a connection between the availability of rental accommodation and the ability to acquire employment? This sets the stage for the next line of investigation. Policymakers who have long favoured homeownership as the optimal housing condition may find the argument made by Blanchfl & Oswald, that high rates of home ownership are positively correlated with higher unemployment rates in an area, to be somewhat unsettling (Blanchfl and Oswald 2013). Their argument, supported by data from the US and, more recently, Europe, holds that homeownership reduces labour mobility and discourages local entrepreneurship and enterprise through the NIMBY effect. More people choose not to work or are compelled to do so over long periods because of this (Blanchfl and Oswald 2013). Instead of taking the chance of living in unsafe conditions, homeowners prefer to remain put where they are, with secure housing, even if their jobs are less productive. Utilising census housing data and workforce participation as a proxy for employment, we find that the proportion of rental housing in metropolitan areas is positively connected with workforce involvement.



Graph 1: Relationship between Urban Area Rental Housing Stock and Workforce Participation Rate—The 18 Most Populous States, 2011 Census

Graph 1 shows that in the 18 most populous states of India, there is a correlation between a higher proportion of rental housing in the urban housing market and higher numbers of people working in urban areas. Once again, the southern states with greater metropolitan areas clearly dominate this area. Within a city's wards, a similar pattern appears to be valid. In light of these strong links between the economy and housing choices, this article will move on to attempt a broad overview of the policy climate surrounding rental housing in urban India. Next, we will examine the availability of rental housing from public sources in specific instances, taking into consideration both the actual & perceived obstacles to this provision. In its last section, the study will include high-level recommendations for further studies and applications.

Housing Policies – Ownership versus Rental

Many programs run by the Indian government have helped those in the Economically Weak Section (EWS) and Low Income Group (LIG) get the basics they need to stay alive.

At various points in time, there have been multiple plans to address the housing crisis. Although these strategies have succeeded, they have also faced certain difficulties. In 2015, the Pradhan Mantri Awas Yojana - Urban (PMAY-U) was introduced as the most recent housing scheme. Every qualified urban household would be provided with a pucca house by 2022, complete with essential services like electricity, water, and sanitation, according to the proposal. An anticipated demand of 1.12 crore dwellings has been identified for the plan. As of today, 45 lakh dwellings have been finished, according to the Ministry of Housing and Urban Affairs' dashboard.

The government has realised that most urban poor still cannot afford to buy a house, despite all the incentives offered. This is even though most past housing policies and PMAY(U) have primarily focused on home ownership. The total cost of a loan or the purchase price of a home is only one component of affordability. To determine affordability, one must consider not just the cost of the home itself, but also the cost of transportation to and from work, as well as the cost of using other forms of social infrastructure, including schools & hospitals.

Unskilled and semi-skilled home ownership is not the best answer for many countries' housing problems, according to a global survey. The following are some of the reasons why a thriving rental market is crucial: –

- Homeownership causes cities to expand outward. The reason most workers choose to live on the outskirts of town instead of in the heart of the city is because real estate there is so expensive. But job opportunities are virtually always located in major cities. Traveling for work increases not only the time & money spent by employees but also the strain on public transit. Workers can rent houses near their offices through a well-developed rental environment, which increases efficiency and production.
- The mobility of workers is enhanced by rental markets. The blue-collar workforce is particularly vulnerable to the constant reshuffling of job openings within and between cities. Instead of being tied down to a single micro market by owning a home, renting makes moving about a lot easier.
- Housing for families that cannot buy a home due to insufficient income for a down payment or monthly payments is available through rental housing. A large portion of the unskilled & semi-skilled workers are either part of the "informal" sector or have little access to formal records, making it difficult for them to secure loans.

Relevance of the Rent Control Acts

Rent control is a matter for the states to decide upon and amend. It includes regulations about eviction and recovery, the rights & responsibilities of parties involved, the use of courts to resolve disputes, special exceptions for specific types of buildings, and more. First- and second-generation rent control laws have been passed by several Indian states. According to Gandhi et al. (2014), tenants have historically benefited from rent regulation. Except for a handful of smaller states, these legislation do not typically apply to low-income public rental housing, which is the subject of this research (Dev and Dey 2006). Additionally, because the housing market is an ongoing urban process, the rental housing market cannot be segmented according to stock

ownership. Consequently, the acts' applicability to the market for private rental dwellings should be carefully considered. About one-sixth of the country's rental properties are documented in some way, according to the NSSO, which means they are registered with a public rent authority (MoSPI 2010a). Furthermore, rent control regulations are seldom enforced outside of a few carefully chosen high-density metropolitan centres across the nation. There is no evidence of the administrative & judicial apparatus necessary to implement rent control, even in Bengaluru, one of the most rapidly developing cities, where over 60% of households reside in rental accommodation (Krishnaprasad 2009). Public housing organisations and authorities in the area freely confess that they are unfamiliar with the Bengaluru rent controller, the primary entity tasked with enforcing the Rent Control Act in the state.

Rental properties and the housing sector as a whole have suffered under rent control policies in the past. Due to the negative effects on the rental housing market, the decline of the housing stock, the immobility of workers, and the alarming increase in the number of abandoned homes, scholars have vehemently advocated for the revision or even repeal of such acts (Gandhi et al 2014). There have been accounts of rent control having even stranger outcomes, such as provoking societal unrest and perhaps violent reprisals (Ulekh 2015). The Indian government's recognition that rent control laws were hurting the private rental housing industry came during the Eighth Plan period (1992–1997) (Planning Commission 1992). Programs like the Rajiv Awas Yojana (RAY) and the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) began to place a greater emphasis on rental housing during the Eleventh Plan period (2007–2012), according to the Planning Commission (2008). States were required to rationalise their rent control legislation as one of the possible reforms to obtain cash from these federal projects. The RAY also specifically authorised and promoted rental housing construction. States are anticipated to revise their rent control laws to gain access to financing for the Pradhan Mantri Awas Yojana (PMAY), which was just introduced, however, it does not contain any provisions for rental housing developments. Revisions to the rent control legislation are certainly necessary if we are to achieve what the official pronouncements and directives call "a better balance between the interests of landlords & tenants." Several states have already passed amendments to their rent control legislation with this goal in mind. The Indian government has not yet made any more progressive recommendations to address the huge disparities in municipal tax structures and levies for civic services between owned & leased housing or to separate rent regulations for residential and commercial properties (MoHUPA 2013).

Public Provision of Social Rental Housing: Some Cases

Rental housing for staff of public sector agencies has been a tradition for many decades. Since this information is not easily accessible, determining the scope and impact of various housing projects is challenging. This article focuses on state-provided public (open) social rental housing and does not address these schemes, except from their indirect impact on the housing market. In this part of the article, we will examine public housing leasing programs that fall under this category.

Bengal Public Rental Housing Estates

Several metropolitan districts in West Bengal were among the first to have rental housing estates (RHE) built in the 1960s and 1970s (Sengupta 2006). Building rental housing stock for government personnel was encouraged and backed by both the federal and state governments. At the same time, there was a push to construct PRHEs specifically for low-income families. The funding was provided by long-term loans made available by the Life Insurance Corporation of India. Priority was given to those with the highest incomes. At the time, rent was determined using a no-profit-no-loss model. Although the West Bengal Government Premises (Tenancy Regulation) Act, 1976 & West Bengal Premises Tenancy Act, 1997 are the legal frameworks that govern rent, the actual determination of rent was determined arbitrarily (Sengupta 2006). This made it so that revisions related to market rents or inflation could not take place. Additionally, a tenancy is both permanent and passable. If you fail to pay rent for three months or if you do not occupy your home for three months, you may be subject to eviction. The home must be located within 25 km of the PRHE location. However, there were substantial protections for tenants incorporated into these terms. Approximately 20,000 units are distributed among 89 similar PRHEs located throughout the state. As many as 13,334 units are placed in 73 estates spread over the Howrah and Kolkata districts, two of the most desirable urban areas in India. Nearly 87% of the residents live in low-income groups or integrated housing estates. The author was advised by authorities in July 2015 that a 26-42 sqm flat in these estates typically rents for Rs 60-Rs 100 per month. Households with an income between 3,500 and 7,500 rupees per month are eligible to apply for LIG flats. The Housing Directorate (HD) of the Government of West Bengal's Department of Housing created PRHEs. Within the same department, there is an independent organisation known as the Estate Directorate (ED) that oversees them. Five assistant estate managers work under the direction of the estate manager who heads the ED. There are 279 employees of the ED spread out around the state. Of this, 37 caretakers and rent collectors (CRC) are sanctioned. Periodically, two-

day camps are set up in the estates as a means of collecting rent. For this purpose, there is a plan to create an online payment gateway.

Thousands of people have applied to rent out just 200 homes in these developments, indicating a huge demand (Government of West Bengal). The location of PRHEs in prominent metropolitan areas of Kolkata and Howrah Districts, in addition to the incentives involved in acquiring access to these estates, would boost this demand. The administration of the PRHEs has encountered many difficulties throughout the years. Income certificates were the sole accepted form of proof of household income when the government lacked a means-testing mechanism to evaluate housing applications. Some question if meritorious families received the apartments because of the widespread fraud in the country's income certification process. In addition, there was no provision in the regulations for requesting that the household seek alternative housing options if their income exceeded the maximum. The units could not be recirculated to additional low-income homes because of this. Rents in the PRHEs were between 1.7% and 3.2% of household income, according to a poll by Sengupta (2006), which does not correlate with actual income levels. Additionally, there was zero correlation between the rents and either the amount of money needed to maintain the housing stock or the rentals on the local market. As a result of rent revenue being so low, the government attempted to downsize the ED and let the stock deteriorate due to a lack of upkeep. Sengupta claims that the current level of collection efficiency is considerably worse than before, with only 16 rent collectors instead of the authorised 37. In addition to being places of housing with worsening blight, the PRHEs began to be perceived as drains on the state coffers. A revitalization effort was necessary. Selling the PHREs to sitting tenants was an attempt at privatisation by the West Bengal government in 2004 (Sengupta 2006). If seventy percent of an estate's tenants consented to purchase the properties, the transaction may proceed. Disregarding the economic mobility of households and existing market rates, the pricing was heavily subsidised. We subtracted the amount of rent that had already been paid from the total price. In reality, the last sum would be a little token. Approximately seven PRHEs, totalling four hundred units, were sold in this manner. After the first sales, however, ED authorities notified this researcher in July 2015 that the offer had been cancelled and that the other 89 PRHEs were still managed by the ED. The PRHEs in West Bengal were not immune to the political forces that affected other parts of the urban housing market, including income verification, tenure systems, rent-price fixing and revision, and possibly even the choice to attempt selling them. In every protected rent arrangement, there are tenant groups that are hesitant to give up their easy subsidies, and they are vocal and influential. Particularly in highly desirable urban locations, where land and houses are

under intense market pressure, this is the housing case.

Social rental housing was made available through the West Bengal PRHE plan, which offered substantial & ongoing subsidies that were unrelated to market realities. Additionally, the scheme had an inadequate procedure for allocating and evicting tenants. Essentially, it created a chasm between itself and the private housing market, whether for rent or not. As a result, there is very little substitutability between the public or private housing markets for PRHE tenants, and the state's finances are burdened. As a result of this predicament, the government has chosen to stop developing PRHEs, which means that low-income households have even fewer housing options.

MMRDA Rental Housing Scheme 2008–13

The Mumbai Metropolitan Region Development Authority-Rental Housing Scheme (MMRDA-RHS) did not begin operations until 2008. The metropolitan commissioner's solitary efforts between 2007 and 2010 are mostly responsible for this (Harish 2015b). The MMRDA's original plan was to build a plethora of public social rental homes for low-income workers relocating to the Mumbai area. They hoped that this would discourage the emergence of slums in the area. According to D'Mello and Tembhekar (2008), the RHS was shaped by the lessons learned from the Bombay Development Directorate (BDD) chawls. With a generous amount of verandah area for community and group activities, these modestly sized units, which were roughly 14.86 sqm, offered moderate rent. Government of Maharashtra 2008a, 2008b, 2008c, 2008d, 2008e, 2009 states that the scheme's operational architecture necessitated revisions to the Development Control Regulations (DCRs) of several urban local bodies (ULBs) in the Mumbai region. The Maharashtra government had a favourable impression of the plan when it was first proposed. This allowed the MMRDA to quickly obtain the necessary approvals to implement the changes (Harish 2015b). With the formation of the Rental Housing Unit (RHU) inside MMRDA, the authority to approve project locations was delegated to the agency, and targets were established. The goals and other parameters that were determined during that time are summarised in the following list: i. A total of five lakh rental units are planned to be built over the next five years. ii. The models will be based on public-private partnerships (PPPs), but no real public investment will be made. iii. The rent will be set between Rs 800 and Rs 1,500 per month to accommodate economically weaker sections (EWSs) and LIG. iv. Each unit will be 160 sqft (14.86 sqm) in size, following the BDD chawl model. v. There must be a minimum density of 1,500 units per hectare. It should be noted that the MMRDA is mostly a development and planning body and does not possess much institutional capability in social housing, particularly social rental housing. This was

an essential error at this time. In addition, the MMRDA was supposed to collaborate with the relevant ULBs, many of whom lacked the resources to adequately address housing concerns. The financial incentive concept for the RHS was operationally inspired by the experiences of the Mumbai Slum Rehabilitation Authority's (SRA) PPP, which increased total habitation density by leveraging high land value to build housing supply.

Private developers would be incentivized to build rental apartments under the scheme's central tenet that they would be overseen by an independent body. The additional floor space index (FSI) served as an incentive. Private developers might cross-subsidize the cost of erecting rental housing tenements by receiving "free sale" residential and commercial FSI in the designated zone. Developers were permitted to transfer the building rights to other areas under the Transferable Development Rights (TDR) system if the FSI could not be consumed at the original site. Various iterations of the plan allowed MMRDA-RHS to enable FSI/TDR up to three or four. Developers eager to swap some of their property and rental homes for a larger plot of land that might be used for business or luxury housing submitted over 200 applications to the plan. Several initiatives were initiated without delay, and by April 2013, the initial hundred rental housing units were prepared to be transferred to MMRDA. But then several problems began to arise for the plan. As indicated before, the ability of public entities to oversee rental housing was the primary obstacle. Homeless International, a non-profit group located in the UK that oversees council rental housing, was involved in the early stages of the concept (MMRDA 2011). Up until the first few units were delivered, very little had been done to implement the evolving models of rental management in the UK. Among public agencies and MMRDA, there was growing concern that they would be unable to complete the mission. The MMRDA-RHS projects, in contrast to the Kolkata PRHEs, were mainly situated on the outskirts of the city or wherever developers could provide land. Consequently, the demand for small-sized rental houses in such areas was a major cause for concern. Existing towns and communities were the sites of very few proposed projects. Additionally, a later-stage assessment by the MMRDA demonstrated that maintenance expenses would significantly outweigh income from rent if rental units have low occupancy. The scheme's final, important consideration was the practicality and aesthetics of the built environments. There was a minimum density requirement of 1,500 units per acre at the conception stage. Project realisation made it clear that the planned density was unsustainable. Such FSIs in these developments will result in a density that is around 20 times higher than Mumbai's average density, according to an analysis. Given the anticipated number of households, it was also determined that the assigned space for amenities and community activities, as well as the design of the layouts, would be severely inadequate. Because of high concentrations, open areas and the distances between buildings were

severely reduced. There were hardly two or three meters (about six to ten feet) of space between the 12–25-story buildings in these complexes. The administration realized that these FSIs had created areas that could not be inhabited. The State Level Expert Appraisal Committee (SLEAC) on project clearances for the Maharashtra government determined in April 2012 that the project densities were significantly higher than permissible levels and advised against approving a number of the projects (Government of Maharashtra 2012). Following a significant decrease from the previous requirement of 1,500 units, developers were requested to resubmit their designs with a density of no more than 1,000 units per acre. Not only is such dense urbanization inhospitable to humans, but it also causes "disharmonious development" with the mostly rural areas around it, according to the SLEAC. initiatives that had already begun were permitted to continue, but these suggestions were for initiatives that had just been proposed.

As public demand for answers about the scheme's results increased and the impracticality of its outcomes became more apparent, the Maharashtra government essentially shut down the program in November 2013 (Ashar 2013; Government of Maharashtra 2013; MMRDA 2011). The RHS has been rechristened the "Affordable Housing Scheme," a name change that seems to indicate the apartments will no longer be rented out but instead sold or donated to designated recipients. The MMRDA's role as the project's owner and nodal agency would be dismantled. Any stock developed or made under the system would now be owned by the local ULB, which was also responsible for all operational components of the scheme like receiving infrastructure charges, granting location and commencement approvals, and so on. The ULBs were given complete freedom to sell off their housing stock as they saw fit, which allowed for a structural change to the plan. According to discussions with different government officials involved in the scheme, they intend to distribute them to low-income government personnel, displaced persons, and even mill workers who were forced to leave their homes in central Mumbai due to the project.

CONCLUSION

Our cities' low-income families should not look to provided social rental housing as a long-term solution to their housing crisis. Public social rental housing in Europe has shown us that it is only a stepping stone to more permanent, private, or unsubsidized housing since families can use it as a springboard to better economic prospects. In the instance of government-provided rental housing, this appears to have been accomplished to a certain degree, since many of the tenants can establish their housing options over time. However several government programs haven't been able to close

the gap when it comes to open social rental housing. It appears that the situation has reached a point where neither tenant cycling nor upgrading or improving the housing stock is possible, even in schemes that have persisted for several decades, like in Kolkata. Lack of physical and institutional planning led to the abandonment of the scheme's rental nature in the MMRDA case, severely damaging public agencies' confidence in creating rental homes. Socioeconomic growth of households & cities can be achieved through rental housing, which is a smart economic strategy. The faith of both the institutions responsible for providing rental housing & people who would eventually have to substitute non-monetary forms of patronage and dependence for monetary rent would be eroded if populist methods were to be applied to the rental housing market.

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Corresponding Author

Prof. Ar. Amol Madhav Bapat*

Professor, Aditya College of Architecture, Borivali, Mumbai