A Report on
India Housing Forum - The Andhra Pradesh Chapter
We congratulate the Honourable Chief Minister Shri. Y.S. Jagan Mohan Reddy Garu for the launch of revolutionary housing program YSR Jagananna Colonies Navaratnalu Pedalandariki Illu (Housing for All Poor).

Shri. Y.S. Jagan Mohan Reddy
Honourable Chief Minister, Andhra Pradesh

We are grateful to

Shri. Ranganadha Raju
Honourable Minister for Housing, Government of Andhra Pradesh

Shri. Ajay Jain
Special Chief Secretary
Government of Andhra Pradesh

Dr. N. Bharath Gupta
Managing Director,
Andhra Pradesh State Housing Corporation

India Housing Forum is jointly organised by

We express our gratitude to our partners

Partner with Habitat for Humanity India and help low income families achieve strength, stability and self-reliance through shelter.

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# Table of Contents

## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preface by Dr. Rajan Samuel</td>
<td>4</td>
</tr>
<tr>
<td>Message from Shri. Rustom Jeejeebhoy</td>
<td>5</td>
</tr>
<tr>
<td>Message from Smt. Rajashree Birla</td>
<td>6</td>
</tr>
<tr>
<td>Message from Dr. Niranjan Hiranandani</td>
<td>7</td>
</tr>
<tr>
<td>Overview</td>
<td>8</td>
</tr>
<tr>
<td>YSR Jagananna Colonies Navaratnalu Pedalandariki Illu (Housing for the Poor)</td>
<td>10</td>
</tr>
<tr>
<td>Opening Plenary</td>
<td>11</td>
</tr>
<tr>
<td>Special Address: Shri. Ajay Jain, IAS</td>
<td>13</td>
</tr>
<tr>
<td>Panel Discussions</td>
<td></td>
</tr>
<tr>
<td>Reshaping Inclusive Growth through Housing Ecosystem Approach</td>
<td>15</td>
</tr>
<tr>
<td>Role of Corporate Social Responsibility in Housing Ecosystem</td>
<td>17</td>
</tr>
<tr>
<td>Affordable Housing Finance</td>
<td>19</td>
</tr>
<tr>
<td>Innovative Housing Solutions and Technologies</td>
<td>21</td>
</tr>
<tr>
<td>Role Of Research, Training And Capacity Building In Achieving Better Implementation Of Housing Schemes</td>
<td>22</td>
</tr>
<tr>
<td>Presentations</td>
<td></td>
</tr>
<tr>
<td>Cornerstone of Recovery - How Housing can Help Emerging Market</td>
<td>24</td>
</tr>
<tr>
<td>Economies Rebound from COVID -19</td>
<td></td>
</tr>
<tr>
<td>Reflections On Building A More Responsive, Equitable, Community Focused And Sustainable Housing Ecosystem</td>
<td>25</td>
</tr>
<tr>
<td>Voices from the Field</td>
<td>26</td>
</tr>
<tr>
<td>Closing Plenary</td>
<td>28</td>
</tr>
<tr>
<td>Key Takeaways of India Housing Forum – The Andhra Pradesh Chapter</td>
<td>28</td>
</tr>
<tr>
<td>Charter of Recommendations</td>
<td>29</td>
</tr>
<tr>
<td>India Housing Forum - The Andhra Pradesh Chapter Program</td>
<td>31</td>
</tr>
<tr>
<td>Meet Our Exhibitors</td>
<td>35</td>
</tr>
<tr>
<td>Partners of India Housing Forum</td>
<td>36</td>
</tr>
<tr>
<td>Acknowledgements</td>
<td>39</td>
</tr>
</tbody>
</table>
Preface

Dr. Rajan Samuel, Managing Director, Habitat for Humanity India

Habitat for Humanity India hosted the India Housing Forum – the Andhra Pradesh Chapter in partnership with the Andhra Pradesh State Housing Corporation, Government of Andhra Pradesh in Visakhapatnam in March 2021. This is the state chapter to the India Housing Forum, which is to be held in Delhi later in 2021, as a part of the Global Housing Forum series organized by Habitat for Humanity International.

Habitat India has benefited greatly from the learnings and recommendations from the various Housing Forums and related events it has held in the past. Our extensive network of partners has stood with us to house India’s poor and marginalized. We have grown our focus and extent of work from housing and sanitation to include WASH (water, sanitation and hygiene) and urban development. Our work in disaster management has been appreciated and we are now a leading voice in disaster resilient infrastructure and housing. In fact, in today's context of climate resilient development planning, we hope to play a critical role ahead. The Housing Forums in India have helped Habitat India initiate collaboration within the housing ecosystem for its mission of a decent home for everyone.

It is a great privilege and responsibility for Habitat India as the ‘Knowledge Partner’ to the Government of Andhra Pradesh in the implementation of the Andhra Pradesh Housing Scheme, ‘Navaratnalu Pedalandariki Illu’ (Housing for All Poor), launched by the Honourable Chief Minister of Andhra Pradesh, Shri. YS Jagan Mohan Reddy Garu. I congratulate the Chief Minister for this behemoth housing program that aims to impact the lives of 3 million families! I assure the Chief Minister and the State Housing Corporation of Andhra Pradesh full support from Habitat India and its trusted network of partners from across the housing ecosystem in India.

In the first phase, Habitat India’s goal is to build 2500 homes using prefabricated structures in Uranduru, Chittoor district, Andhra Pradesh by February 2023. In phase two, we aim to support 5,00,000 families in the state build their homes through our Housing Support Services model. Our attempt is to demonstrate cost-effective, energy efficient and technology driven housing. We also aim to bring in effective water conservation and waste management features in line with upholding the Chief Minister’s vision of building well planned, self-sufficient and sustainable habitats for the families. It is our mandate to promote decent and affordable shelter as a key to better health, access to education, asset creation, economic opportunity and resilience.

I thank the Chief Minister of Andhra Pradesh and Housing Department officials for their trust in Habitat India. I also extend sincere gratitude to all the event partners and our supporters who made the Andhra Pradesh Chapter of India Housing Forum successful!

"Housing can change the lives of children forever. It gives them access to education and allows them to fulfil their aspirations. The house becomes an asset and allows for families to get access to credit. Housing also makes people self-sufficient. People within a community developed with decent housing can fight turbulent times such as those brought by COVID-19."
Message from

Rustom Jeejeebhoy
Chairman – Board of Trustees, 
Habitat for Humanity India

When the COVID-19 pandemic struck our nation, forcing us all into the lockdown, a safe, protected space became even more important. Habitat India’s vision since 1983 has been to build a better India, one where every vulnerable family has a safe and decent place to live.

Habitat India’s collaboration with families like these to overcome barriers to better, healthier, more financially stable lives through the building of shelter is even more relevant today.

Safe, decent, affordable shelter and sanitation plays a critical role in helping families create new changing cycles, one filled with possibilities and progress. Habitat India partners with families in need of a place of shelter, helping them build or improve a place they can call home.

We are honored to be appointed as Knowledge Partner by the Department of Housing, Government of Andhra Pradesh. This flagship program will set in motion many best practices and unique initiatives that we can learn from.

Everyone in this world deserves a decent place to live and we all have to carry this message in the coming years, and raise awareness about the message of this great cause and building a better India together.

Now, more than ever, the country needs us to come together in support of the cause of housing. We hope you will continue to partner with us as we keep rebuilding India together, brick by brick.

“Safe, decent, affordable shelter and sanitation plays a critical role in helping families create new changing cycles, one filled with possibilities and progress. Habitat India partners with families in need of a place of shelter, helping them build or improve a place they can call home.”
Message from

Smt. Rajashree Birla
Aditya Birla Group
Chairperson – Advisory Committee, Habitat for Humanity India

Honourable Chief Minister, Shri YS Jagan Mohan Reddy, Respected Housing Minister Shri Ranganatha Raju, Shri Ajay Jain, Dr. Bharath Gupta and our fellow Habitat Champions; I am indeed delighted to be with you virtually at the India Housing Forum – The Andhra Pradesh Chapter.

As Chairperson of Habitat India’s Advisory Committee, for me and all my colleagues from Habitat, this is indeed a celebratory occasion. As you all know, Habitat for Humanity has done and will continue to do absolutely amazing work in supporting the underprivileged who live in poor housing conditions for more than three decades.

Today, I take great pride in recounting the fact that Habitat for Humanity’s entry into the Asia-Pacific region was flagged off by the first home being built in Andhra Pradesh, way back in 1983. We have a symbiotic relationship with the state of Andhra Pradesh.

What started as a humble housing project impacting sixty individuals in Andhra Pradesh has now become a nationwide movement for housing over the last 37 years.

Today, 36.7 million individuals have been impacted by projects of Habitat. Andhra Pradesh is one of the most progressive states of our country in all aspects. We commend the young Chief Minister Shri YS Jagan Mohan Reddy for his foresight and vision in taking this life-changing initiative of housing 3 million families covering the entire state, which has pushed an unflinching commitment admirably supported by his team.

A special mention needs to be made of Shri Ranganatha Raju, Shri Ajay Jain and Dr. N. Bharath Gupta. I am sure this vision of housing for the poor will soon become a reality. As we celebrate this momentous occasion, I would like to applaud Dr. Rajan Samuel and all of our team members at Habitat for Humanity who have stretched every nerve to enable millions to have a roof above their head. We wish you all the very best.

“We commend the young Chief Minister Shri YS Jagan Mohan Reddy for his foresight and vision in taking this life-changing initiative of housing 3 million families covering the entire state, which has pushed an unflinching commitment admirably supported by his team.”
Message from
Dr. Niranjan Hiranandani
Member – Advisory Committee
Managing Director – Hiranandani Group of Companies

I am amazed, I have been in my profession of real estate for more than 40 years. The scheme which has been announced by the honorable Chief Minister of Andhra Pradesh, Shri YS Jagan Mohan Reddy Garu is amazing. Housing for the poor at 1 rupee? And he has not taken up a small project. A project of huge immensity across the board, throughout the state, and having a strong appreciation to look after the poorest of the poor, the underprivileged and the people who have nothing. I think this is something which we all must be extremely proud of and would compliment again and again.

The second, is the size of this scheme. We are now talking about 2.8 million houses. This is an amazing number because it will take care of the entire urban poor in Andhra Pradesh. And all these targets are looked upon with great fervor and intensity by this young and dynamic Chief Minister.

All these aspects that we want to do are not going to be only buildings but are proposed to be model colonies with infrastructure that is going to be developed. I think this is important because a person does not only want coverage or shelter but also a quality of life with amenities for purposes of making life complete. I think this is an amazing thought because not many people are able to complete a holistic idea in terms of housing. Shelter is not complete shelter unless you have the infrastructure.

With that, the people also get involved in participation for the construction of these houses and I think they will feel a greater amount of ownership.

I am also grateful that Andhra Pradesh is now moving forward in terms of industry, business and other activities with a great fervor. I have seen this happen and my own personal experience and the experience of my associated companies indicate it to be the farsightedness, goal-oriented thought processes of the honorable Chief Minister.

So, once again my congratulations and many thanks for the visionary growth that has now been provided under this new scheme which will provide shelter for all. Thank you very much for giving me this opportunity to speak. We are looking forward to a great future.

“I am also grateful that Andhra Pradesh is now moving forward in terms of industry, business and other activities with a great fervor. I have seen this happen and my own personal experience and the experience of my associated companies indicate it to be the farsightedness, goal-oriented thought processes of the honorable Chief Minister.”
Overview

The India Housing Forum gathers under one roof major stakeholders engaged in seeking solutions to affordable housing issues and promotes housing as a driver of sustainable, social and economic growth. Habitat for Humanity India hosted Housing Forums in 2015 and in 2017 and 2019. All three were held in Delhi and saw support from government, private, corporate and NGO sectors. These forums have been instrumental in positioning housing as the center of development. They also brought together 1270 delegates from diverse fields such as Government, corporates, PSUs, international non-profit organizations, academicians and so on.

2021 is a first for the Housing Forum becoming Global! It is an attempt to globalize innovative housing solutions and establish an integrated network approach. The theme for the Global Housing Forum in 2021 is ‘Reshaping Inclusive Growth Through Housing’.

The forum will delve within the following tracks:

- Building Resilient Cities and Communities
- Innovative housing solutions and technologies
- Advancing sustainability in the housing sector
- Financing Affordable Housing

The India Housing Forum (IHF) is part of Habitat for Humanity’s Global Housing Forum which will be hosted as series of Regional Housing Forums starting with Latin America and the Caribbean, then Asia Pacific, Europe and Eastern Europe and to end the cycle with Africa and the Middle East.

Habitat India, with the Andhra Pradesh State Housing Corporation, organized ‘India Housing Forum - The Andhra Pradesh Chapter’ on 25th and 26th March.
At a Glance

37
speakers

150
delegates

25
media mentions

2
days

10
interactive sessions

Objectives of India Housing Forum – The Andhra Pradesh Chapter

- Raise awareness about YSR Jagananna Colonies Navarathnalu Pedalandariki Illu (Housing for All Poor) and accelerate the growth of housing for low-income families in Andhra Pradesh.
- Build a platform to create convergence and synergy to promote a holistic, integrated approach in addressing people’s needs through community mobilization.
- Create coalitions to support the implementation of Impact Andhra Pradesh.
- Build collaboration with corporates and organizations to positively impact the housing for all scheme of Government of India.
- Recognize and act on the importance of housing as a driver of inclusive economic growth, resilience and sustainability in human settlements.
On 25th December 2020, the honourable Chief Minister of Andhra Pradesh Shri. Y. S. Jagan Mohan Reddy launched the flagship programme of ‘YSR Jagananna Colonies Navaratnalu Pedalandariki Illu’ (Housing for the Poor). This comprehensive housing project that aims to benefit nearly 30.75 lakh families (3.075 million) was conceived by the CM having witnessed the plight of the families living in poor conditions during his 3,648 km padayatra in the state.

• Out of 30.75 lakh families (3.075 million) identified across the State, 28.30 lakh houses (2.83 million) will be given under 17,000 YSR Jagananna layouts and another 2.62 lakh (0.262 million) are of Township and Infrastructure Development Corporation (TIDCO) flats.

• The government will take up the construction of 28.30 lakh homes (2.83 million) at a total cost of `50,940 crore (USD Mn 6,978).

• In the first phase 15.60 lakh houses (1.56 million) will be taken up at a cost of `28,000 crore (USD Mn 3,835) and the work on the remaining 12.70 lakh house (1.27 million) will commence from 2022.

• The government had acquired 68,361 acres of land worth `23,535 crore (USD Mn 3,223), where each family will receive a land costing around `4 lakh (USD 5,479).

• For the first time in the country, a house site patta (legal document issued by the Government in the name of the owner of the land) is being given for just one rupee to a family!

Details of the House
Total plinth area : 360 Sq. ft, Plinth area of roof : 272 Sq. ft Rooms : 1 living room, Bedroom, Kitchen, Separate Toilet with external entrance
Opening Plenary

India Housing Forum – The Andhra Pradesh Chapter was held in Visakhapatnam on 25th and 26th March 2021 in partnership with the State Housing Corporation, Government of Andhra Pradesh. Smt. Rajashree Birla, Aditya Birla Group and Chairperson of Habitat for Humanity India Advisory Committee welcomed the participants virtually through a special inaugural message. Smt. Birla congratulated the Chief Minister of Andhra Pradesh and his team on the Andhra Pradesh Housing Scheme. “A special mention needs to be made of Shri YS Jagan Mohan Reddy, Shri. Ajay Jain and Dr. N. Bharath Guptaz on their vision for housing for the poor”. This was seconded by Shri. Rustom Jeejeebhoy, Chairperson - Board of Trustees, Habitat for Humanity India in his message to the attendees. Dr. Niranjan Hiranandani, Managing Director – Hiranandani Group of Companies, Member of Advisory Committee, Habitat for Humanity India also greeted the delegates virtually. He congratulated the Andhra Pradesh Government and Honourable Chief Minister for his dynamic scheme! “Shelter is not complete without the associated holistic facilities. It is also applaudable that the people of Andhra Pradesh will participate in building their own homes and thus have more ownership. I congratulate the visionary Chief Minister”, he said in support of the scheme.

The forum was launched by Dr. N. Bharath Gupta, (IAS) Managing Director, Andhra Pradesh State Housing Corporation Ltd and Dr. Rajan Samuel, Managing Director, Habitat for Humanity India. The key themes that emerged from the forum looked at convergence, synergy and inclusive partnerships between the public, private and the people to address the housing deficit.

Dr. Rajan Samuel set the stage for the event by stressing upon the fact that house design is critical in equipping the family to succeed. He called upon collaboration of active players in the housing eco-system to tackle the issue of substandard housing.
“We are honoured to be appointed as the Knowledge Partner by the Government of Andhra Pradesh in the implementation of YSR Jagananna Navaratriivilu Pedalandariki Illu envisioned by the Chief Minister Shri YS Jagan Mohan Reddy. Housing is the frontline defense for the low income families in a world devastated by COVID-19. It is the foundation to better health, education, asset creation and economic opportunity and resilience!” - Dr. Rajan Samuel, Managing Director, Habitat for Humanity India

Dr. N. Bharath Gupta, IAS – Managing Director, Andhra Pradesh State Housing Corporation Ltd. declared the Housing Forum open! In his speech, he thanked Habitat India and IIT Tirupati and invited collaboration for the implementation for the YSR Jagananna Navaratriivilu Pedalandariki Illu program.

“The Chief Minister has promised land for the landless for housing. 18.8 lakh house site pattas have been distributed! If a person applies for house site patta, we will consider it and try and provide that. Today we have more than 17,000 layouts of land. Each layout is to be provided with standardized facilities. The scale of layouts and house sites is a first for India and probably in the world.” – Dr. N. Bharath Gupta, IAS, Managing Director, Andhra Pradesh State Housing Corporation Ltd. Dr. Gupta explained about the financial plan for the scheme and invited industry partners in helping the State Housing Corporation achieve the scale of housing envisaged.

Mr. Satyanarayana, Director - IIT Tirupati, addressed the opening ceremony with a message on quality of affordable housing for the poor. He stressed that low cost housing need not be low quality housing. Dr. Satyanarayana spoke about design of the houses as well and urged the forum to keep these points in mind while building the large number of houses to be built under the scheme. He offered IIT Tirupati’s technical expertise to the program of the State Housing Corporation.
Shri. Ajay Jain, IAS
Special Chief Secretary to the Government,
Department of Housing,
Government of Andhra Pradesh

Shri. Ajay Jain spoke about the vision of Chief Minister Shri. Y. S. Jagan Mohan Reddy for Andhra Pradesh. He highlighted the fact that it was the Chief Minister who understood well the challenges related to land ownership by the poor who thus could not be covered under any housing schemes. The problem being more acute in urban than in rural areas, the CM commissioned a door-to-door survey in November 2020 in urban and rural areas to identify families who do not have a house site. A staggering 2.8 million people were found to not have house site. Land was then identified and acquired with a whopping expenditure of 10,000 crores!

The acquired land was designed into layouts. These layouts now have basic infrastructure, for instance, the requirement of water, electricity etc. A total of 17,005 layouts have been marked out to build 28 lakh houses. The objective is to house all 28 lakh families in two phases by December 2023. About 15 lakh houses in phase 1 in 9000 layouts are to be built. The challenge ahead is to create living conditions with physical and social infrastructure like pucca roads, drainage, waste management, health and education. Some of these layouts are large with 25,000 houses and thus need to be developed like townships or small municipalities. All these houses will be beneficiary led constructions (BLCs).

Organizations like Habitat India have the current task of building 2500 in one layout. The Government subsidy available is 1.8 lakh per house. Habitat India may need to attract Corporate Social Responsibility (CSR) and other integrated development partners.

Mr. Jain assured everyone, “All the beneficiaries are genuine, without discrimination on caste or anything. All the house site pattas have been given in the name of the women! This is a call to corporates to partner with the Government and handhold the beneficiaries to build their houses and establish infrastructure. We need partnerships to ensure quality of housing and ensuring that every micro section is taken care of and a better implementation is achieved. At the end we all want better habitation for the poor”.

Companies can also demonstrate new technologies for instance cost-effective, environmentally efficient, energy efficient technology and design. But cost needs to be checked. Financial institutions can come forward to support the families to build a better house. This may not be possible within the government subsidy available. The beneficiary can take credit to improve the house quality or design or space. Housing finance sector has a huge role to fill here.

To take administration to the doorsteps, human resource has been organized at village level. The Government of AP has an array of functionaries and a network of volunteers to hand-hold the households. This will ensure that people have the required support and can access government schemes and welfare programs. Shri. Jain expressed his appreciation to the national government housing scheme and congratulated Habitat for Humanity on the partnership with the AP Government.
Dr. Rajan Samuel, MD Habitat India accepted Mr. Jain’s solidarity and mentioned, “Habitat India will come out with a blueprint and a Charter of Recommendations. “We need to harness social and community capital in achieving the vision of the government. We will bring our partners to work as a consortium to address the whole housing ecosystem”, he added.

Reaching the last mile through an effective supply chain and a fabulous network of volunteers has been made possible by the Government of Andhra Pradesh. For every 50 families there is one volunteer, paid an honorarium as a recognition of their service. These 2.67 lakh volunteers shall take the scheme to each family. Complimented by 1.3 lakh Secretariat staff with a civil engineer among them. Execution can be achieved efficiently through this network of volunteers and secretariats. These volunteers can be Habitat India’s Housing Support Services Ambassadors. They can ensure that we reach every family and work with them to create a credit culture. The Private Financial Sector needs to come in at the right time. The Government of Andhra Pradesh can provide the required support and guarantee mechanisms to make this happen.

“ All the beneficiaries are genuine, with no discrimination. All the house site pattas have been given in the name of the women! This is a call to corporates to partner with the Government and handhold the beneficiaries to build their houses and establish infrastructure. We need partnerships to ensure quality of housing and ensuring that every micro section is taken care of and a better implementation is achieved. At the end we all want better habitation for the poor”. - Shri. Ajay Jain, IAS, Special Chief Secretary to the Government, Department of Housing, Government of Andhra Pradesh
Moderator: Madhav Bellamkonda, CEO and National Director, World Vision India (in-person)

Speakers

• George K John, Executive Vice President (Business), ESAF Small Finance Bank (in-person)
• Gayathri Prashanth, GM New Initiatives, Healing Fields Foundation (virtual)
• Nirmita Chandrashekar, Program Manager, Selco Foundation (in-person)
• Dr. Stanley Joseph, General Secretary Skills for Progress India (in-person)
• Manoj Gulati, Managing Director, Water.org (virtual)
• Dhaval Monani, CEO, Future of Living Institute (virtual)
• A Shankar, COO, JLL India (virtual)

Highlights

Housing is not just a physical structure of one roof and four walls. It is a shelter, a home. There needs to be inclusive growth, with social and economic elements. In making the concept of building a home – there are many enabling institutions like the government, financial institutions, and social organizations. We all play a role in making sure that shelter becomes a home! And with the Navarathnalu Pedalandariki Illu, the Chief Minister of Andhra Pradesh has set out to achieve social and economic equity for the state. This is a mission to achieve a better standard of living for the poor.
Making finance available to the poor who otherwise cannot avail loans was the point of discussion. The speakers deliberated on how the banks and financial institutions are aligned to the vision of what the state and central government schemes want to achieve. Addressing the question of how financial institutions see partnership in the housing ecosystem, the panel shared that there is a need to work on how we can collaborate to provide door to door service to the EWS (economically weaker sections) in India. It was recommended that the regulator bring some changes in PSL (Priority Sector Lending) guidelines for instance, allow small finance banks 30-35% PSL weightage. Some state level support for low and responsible lending to SHGs (Self-Help Groups), through microfinance institutions, who depend on cashflow, can go a long way in enabling the sector.

Looking at financial access for sanitation through a gender and health lens, case study of a Dalit woman named Kalavati in Balia, Uttar Pradesh was presented. With her increased income, she was able to build her family a sanitation unit. This act motivated the entire village and turned the sanitation situation of the village around. She also went on to build her own home. Today she is encouraging other women to take control of their family’s health and sanitation and housing situation. It is indeed possible that the first step towards a woman’s agency, more so a Dalit woman, can begin with financial access and housing. This gives the woman an asset and helps her to have the confidence to stand against the shackles of patriarchy. Women can be at the centre of the ecosystem through knowledge and access.

The role of sanitation micro finance in making people more self-reliant was tabled. Partnership with the communities in water conservation, for instance, through roof rainwater harvesting is useful. The ecosystem must also take care of the disabled and be inclusive in that sense as well.

Directing the discussion to energy efficiency in housing, the larger issue of climate change and how it is critical to keep that in mind while designing housing projects, was discussed. Addressing household temperature is not only a climate change issue but it also impacts the productivity of the members of each household. Cost effective energy efficient solutions, trainings and capacity building of masons and bringing in technology can be the focus ahead. In fact, executing construction and design for affordable housing in India is a huge opportunity. Large government housing projects are enabling economies of scale and thus in turn allowing for innovations and new technologies. However, cultural, and individual sentiments must be given due importance while deciding upon technology, material and design.

Real estate as a sector is uniquely positioned in the economic recovery and in achieving the vision of affordable housing for all. The role of private sector real estate in economic and social responsibility space was discussed at the panel. To know that private sector involvement in affordable housing is on the rise is reassuring. An important aspect to guide this is the location of projects and connectivity. To conclude, there was agreement that with the private sector, new design, new materials, new technology and maintenance will come in. We are looking at a convergent approach across sectors. We need a paradigm shift in terms of service delivery. We see an acknowledgment for the role of the private sector and financial sector in achieving the envisioned scale of the housing need in the country. The tripartite
approach with the private sector, the government along with engaging the community is the way forward!

Moderator: Justin Jebakumar, Director – Government Relations, Habitat for Humanity India (in-person)

Speakers

• Rajnish Nanda, General Manager Sales, Roca Bathrooms (in-person)
• Bhaskar Chatterjee, Secretary General – Indian Steel Association (virtual)
• Nidhi Pundhir, Global Head – CSR, HCL Foundation (virtual)
• Bhushan Reddy, Senior Manager, United Way Andhra Pradesh (in-person)

Highlights

CSR has provided a unique opportunity to our corporates to join the development of our nation. The CSR Act of 2013 has come in handy yet again, in this world-wide crisis of 2020-21 and in the aid of the nation. Corporates have come forward with COVID-19 response in good measure. Over the course of the decade or so, corporates have also evolved in their role and support of CSR. However, CSR is moving through a strategic shift. First with section 135, leading to a far greater focus on delivery systems and professionalizing the entire ecosystem of CSR. The second strategic shift comes with the notification of 22nd January 2021. It primarily states that CSR is no longer an option for companies that fall under the purview of section 135. It is pretty much now mandatory! It talks about the enlarged role of the CSR committee and the policy that a CSR committee needs to create. All the projects that a company proposes to
undertake, needs to be listed in the policy. International organizations can now be brought on as technical assistance. It also talks about ongoing projects. Also the recent requirement of registration of every single implementing agency with the Ministry of Corporate Affairs. The perspective of CSR is changing on outcome rather than outputs and thus an increased focus on impact assessments.

CSR thus seems to be on the path of partnering with civil society organizations and the government in social transformation and long-term change. HCL Foundation shared its work in the urban region with ultra-poor populations. Urban poverty issues within the slums were talked about. After studies and situation assessments, HCL Foundation arrived at urban fact sheets to guide them. The program that emerged out of this evidence was HCL Uday. This program is implemented through integrated community development approach and convergence approach. The foundation works with the community, local NGOs and the government.

CSR funds are perhaps only a drop in the ocean of the funds available. CSR should not only be seen as funders, but someone who brings in technical know-how and the passion of volunteers, plus the networks which corporate boards can bring and the culture of fast pace outputs. Corporates can also be capacity building partners to the social sector.

Talking about the challenges, one issue is about recognizing the urban poor as a part of the urban economy of the city. Added to this is a problem that very often, corporates do not get permission to do anything about problems they can see and have solutions to. Lack of permission interferes with the utilization of CSR funds. The recognition of the need for housing for the poor in Andhra Pradesh by the Chief Minister is a huge step forward. It was agreed upon that housing and infrastructure have far-reaching impact on a family’s health, education and livelihood. Organizations like Habitat India have been and must continue to tell the story of housing and development.
Moderator: Dr. Rajan Samuel, Managing Director, Habitat for Humanity India (in-person)

Speakers

• Mr. Shantanu Rege, COO, Mahindra Home Finance (virtual)
• Jayesh Shah, COO, Svatantra Micro Housing (virtual)
• George K John, Executive Vice President (Business), ESAF Small Finance Bank (in-person)
• Shaji Verghese, President – Housing Finance, Murugappa Group (virtual)

Highlights

“There is a fortune to be tapped at the bottom of the pyramid.” - C.K. Pralhad

Microfinance is character-based lending. Housing microfinance is a cash flow-based lending. The challenge is to determine how much loan the person can get. It is important to define the business model. The challenges are significant and the gaps exist but the opportunities are huge. We need to enable families at the bottom of the pyramid to own a home.

Aligning financial capital with social and community capital is critical. Mahindra Home Finance has about 90,000 clients in the state of Andhra Pradesh. The average loan size is 1 to 1.5 lakh. Housing is a huge opportunity, especially rural and micro housing. But there is a need to welcome competitors, to come in and grow the market.
Opportunities

• We need to have a comprehensive financial inclusion package. We should be able to link with SDGs, provide doorstep service – go to them! Ensure last mile reach!
• For small finance banks, the purpose is to reach the last mile through various partners through business correspondence.
• Utilize the government volunteers who can be trained by Habitat and they will be the feet on street for the financial institutions.
• The Central Svamitva scheme is harmonizing land records across the country. It will give impetus to rural housing.
• We need to explore possibilities to de-risk this segment.

Recommendations:

• Since the segment is highly unbanked, loans are based on cashflow. If you want more institutions to come in, change the PSL criteria to be more enabling.
• A holistic solution can be achieved with the coming together of the private sector and multiple partners and players. We need as many banks and HFCs (Housing Finance Companies) and NBFCs (Non Banking Financial Companies). There are not enough players to service the customers.

Challenges

• It is not usually expected that customers in the segment of housing micro finance do not repay, but there needs to be a possibility to enforce the mortgage. Enforcement of security is important.
• The challenge is the numbers. It is an opportunity and also a challenge!
• We need to ensure that the subsidy comes on time and the gap financing is then pooled in. The government also needs to ensure timelines.
• Refinancing to HFCs from NHB could be requested. This will make a huge difference in the pricing that the HFCs can offer to the customer.
• Regular weekly meetings could help keep things on course. The government could form a core group with Habitat and partners for faster decision making. We need a one window clearance for faster movement of decisions and actions.

To conclude, the panel exclaimed - Impact AP is a wonderful opportunity! There could not have been a better opportunity with this proactive government – they have made provision for the land. There is Habitat India for housing. For housing finance institutions there could not be a better arrangement! All we need to do here is what we do best -
financing, accessing credit, money reaching on time, etc. and the rest is taken care of.

**Moderator:** Dr. Abhijeet Bhattacharya, HOD – Civil Engineering, IIT Tirupati (in-person)

**Speakers**

- Lew Schulman, Chairman of the Board, iBUILD Global, Inc (virtual)
- Vijay Swamidoss, Managing Director, Salmon Leap (virtual)
- Tharun Kumar, Co-founder and CEO, ECOSTP Technologies Private Limited (in-person)

**Highlights**

- iBuild provides a digital platform for collaboration for all stakeholders from end-to-end value chain in the housing ecosystem. The app allows for monitoring in real time. Data in real time becomes essential to spot roadblocks. Especially when you are working with multiple partners and in rural areas. Even large-scale project monitoring to ascertain progress, materials, self-building becomes possible to track! iBuild can also help in managing lenders – to give them an entry point and to communicate with customers. iBuild also allows for large developers to work with homeowners where projects are homeowner led. iBuild organizes the market. It will be available to everyone!

- ECOSTP technology was explained. A waste management and water management system. With 70 installations in 14 states in India, ECOSTP measures its success based on the water it saves! The technology is gravity based and has an anaerobic system. Addressing United Nations Sustainable Development Goal number 6 of ‘clean water and sanitation for all’, ECOSTP identifies trying to solve a big problem of waste in India.

- 3D monolithic modular precast technology introduced by Hommission received a platform to share its work and partnership with Habitat India. Levels of construction were well explained. It emphasized that technology can
improve the quality of affordable housing in India. However breaking the price barrier is the question.

Moderator: Suprita Tambe, Director - Resource Development Support, Habitat for Humanity India (in-person)

Speakers

• Dr. Nityadharan, Assistant Professor, IIT Tirupati (in-person)
• Aparna Das, Senior Technical Expert, GIZ (virtual)
• Ms. Anindita Mukherji, Senior Researcher, Centre for Policy Research (CPR) (in-person)
• Anju Manikoth, Urban Development Consultant (virtual)
• Lara Shankar Chandra, Director - Strategy and Coalitions, Habitat for Humanity India (virtual)

Highlights

The panel shared that data, research, and evidence helps to guide programming and project implementation. The learnings and best practices have guided advocacy efforts and policy influencing efforts. It is evident that land and planning are especially important for housing. In addition, there needs to be a robust legislative and policy framework. Research puts back learning to improve systems and designs. We need to understand the roadblocks and bottlenecks. The process of working with state governments helps to collect volumes of data and to use this data to enrich the policies. Informed policy decisions and adaptation of schemes can overcome the huge housing requirement today.

On the issue of private sector involvement in affordable housing, it was said that 95% of the housing is provided by the
private sector. The 10% by public sector is to perhaps demonstrate the models. We need to understand deeper into who is providing affordable housing to urban poor and how can the urban poor access affordable housing. A granular study and understanding of the private sector in affordable housing is necessary. In fact, we also need to ensure that we make land negotiations much easier and better and more affordable for the urban poor. Each pixel of land is being charged for instance, in the urban informal rental markets.

A statuary master plan is required. We need to invest in a statuary plan not as a rent seeking instrument but as a flexible and adaptable plan to figure out the trajectory of the city that we should follow and perhaps there we can see linkages to affordable housing. We need an agile guideline. The entire market need not be formal but some of the informal markets can be brought into the regularized institutionalized market. We need to research more on this and need to look at practice-based research to feed into at the policy level.

Turning to the role of training, Dr. Nityadharan from IIT Tirupati shared that IIT has trained AP Government officials
in a 4 day module on housing and construction. They covered housing schemes, construction techniques, housing solutions, quality control, safety practices and so on. The feedback from the engineers was excellent. There is a role for training of implementation staff in housing schemes.

Dr. Marja Hoek-Smit, Director/Founder, International Housing Finance Program, Zell/Lurie Real Estate Centre, Wharton University of Pennsylvania (virtual)

A report commissioned by the Terwilliger Centre for Innovation (TCIS) on how housing contributes to the economy was conducted in 11 countries. It showed that even though it is not well understood how housing helps recover the economy, it is known that housing increases the GDP. If we add the cluster of consumption by those living on rent for example and services, it is roughly estimated that housing contributed upto 13% of a country's GDP. In addition, informal housing and services need to be added and this takes the figure to an additional upto 3% of GDP. We can thus safely say that total housing and services adds 14 – 16% to GDP.

Intervening in housing can lead to economic stimulation and recovery. However, many a time, even if countries have stimulus packages, they direct the stimulus through low interest rate mortgage to the top of the market. This is not desirable. We need to reach the broad middle-income group. Ensure that there is finance and mortgage markets for the informally employed. India has done a few steps herein vis-a-vis finance and it is working on land policy as well.

Public Private Partnerships (PPP) arrangements should be done down the pyramid and need government subsidies. We want the informal housing sector to be included in upgrading of water, sanitation services etc. In fact, policies to stimulate housing investments require regulatory actions, infrastructure and direct investments.

Refinancing and subsidies to the housing sector are beneficial to expand the scale of housing! And thus expand the scale of who can access housing. National Housing Bank (NHB) in India is doing a good job with refinancing, thus enabling the mortgagers to move more down the market and going to scale with micro lending. Micro lenders need to be infused with capital. They need refinancing or more debt financing so they can go to scale with longer term loans. Studies can show that the risks are limited and micro financing for housing can be scaled!

“Housing is an extremely good investment for a government to make because of its economic characteristics. It adds...
to the GDP and solves a lot of social problems as well. Housing is a tool for economic and social recovery”, said Dr. Marja Hoek-Smit while applauding the Navarathnalu Pedalandariki Illu housing program. Shri. Pradeep Narayanan, COO – Habitat for Humanity India (in-person)

Housing ecosystem includes:

- Social welfare – WASH, housing, health, nutrition, and education.
- Social protection – safety nets, labour markets, vulnerable groups, and climate change.
- Social development – social capital, gender equity and community development.

We need to plan integrated housing packages through a systems-strengthening approach and multi stakeholder partnership approach. We need to reach the most vulnerable. We hope to do this through optimizing resources, tracking and monitoring, strengthening quality of care and coverage of systems, strengthening capacities and initiating and strengthening consortiums and coalitions.
Voices from the Field

We had two Habitat homeowners from Andhra Pradesh share their stories with us. It was a heart melting experience to hear the families speak of Former Chief Minister of Andhra Pradesh late Shri Y. S. Rajasekhara Reddy and his son, the current Chief Minister of Andhra Pradesh, Shri. Y. S. Jagan Mohan Reddy with gratitude and affection. They thanked the Chief Minister for his new mission of housing the poor. Both the families thanked Habitat India profusely for building their homes with them!

J. Gassanna
Pedda Bidda, Andhra Pradesh

In October 2014, Cyclone HudHud tore through the eastern coast of India leaving a trail of extreme devastation in its wake. Among the worst hit were the coastal towns and villages in the eastern state of Andhra Pradesh.

For J Gassanna (44), Cyclone HudHud was nothing short of devastating. Gassanna lived with his wife Gangamma (36) and four children Usha Rani (22), Nagaraju (20), Ajith Kumar (18) and Anjali (16) in the village of Pedda Bidda. Gassanna is a farmer who grows ragi, a seasonal crop. The family's income was just enough for them to live a hand-to-mouth existence. Due to their financial constraints both Usha Rani and Nagaraju dropped out of school after 10th standard to help their father with farming and supporting the family income. The family of six lived in a mud house with a thatched roof that used to leak extensively during the monsoon. “During monsoon, when I used to be away from home, I used to wonder if I would come back to a house that was still standing,” says Gassanna remembering those days.

When Cyclone HudHud hit Andhra Pradesh in 2014, Gassanna and their family were devastated by the loss of their house and belongings. Habitat for Humanity India stepped in to help 448 individuals in Pedda Bidda through a holistic development project for the community. Habitat India supported 63 families in the village by helping each build a home. In addition to the homes, a multipurpose community center was also built, to be used for various activities and events in the village.

Habitat India’s disaster response team trained the community to address local hazards, protect oneself during a disaster, how to use emergency contacts, early warning mechanisms, evacuation procedures, first aid and so on. The community also received Behaviour Change Communication (BCC) sessions on hygiene and good sanitation practices that encouraged the use of individual toilets, resulting in reduced open defecation and improved health. “Habitat introduced the concept of a toilet and better sanitation to us,” said Gassanna. Before the construction of household toilets, the family used to struggle by walking far distances to the field in order to relieve themselves.

Gassanna and his family were delighted when they moved into their new Habitat home in 2015. The family has used a small plot of land outside the house to grow a few flowering plants that they like. Gassanna’s next goal is to build a fence around the house to keep wandering cows out of the garden. He also wants to add stairs that lead to the terrace so that they can enjoy that space as well.

“I have a place to sleep securely at night and it makes all the difference!”
Under Habitat's skill development initiative, the community in Pedda Bidda was given computers and sewing machines along with training to help the families learn the skills required. Post the tailoring training, six girls in the village were able to get jobs in a nearby garment factory. One of the girls Vasantha has become well-known for her sewing skills earning almost INR 15,000 (USD 200) per month! Many of the boys who underwent training in computer applications were able to get jobs as data entry operators in nearby towns. A few of them gathered to open a digital studio and internet centre in Pedda Bidda as well. The village has now become a main hub for six villages and fourteen hamlets in the region. Even almost six years after they moved in, Gassanna is overwhelmed by the development he sees in the community. But more than anything, he is grateful for his home. With great emotion he says, “I may not have food on my plate at the end of a day. But I have a place to sleep securely at night and it makes all the difference!”

Fathima Sheikh
Narasapuram, Andhra Pradesh

Fathima Sheikh (51) lives in the town of Narasapuram in West Godavari, Andhra Pradesh with her husband Shajhan Khan (52) and her son Alisha (28). Her daughter Naziya Sultana (27) is married to Jeevan Rajkumar (30) and lives in the nearby town of Machilipatnam. Shajhan works in the fisheries sector, farming prawns that are then sold in the market. As it is seasonal work, the family’s income is stretched thin in providing for the three of them. Shajhan also struggles with spinal problems due to the labour-intensive work he has done.

Fathima and Shajhan were always worried as they used to live in a rented house. “We didn’t experience any freedom in our rented house,” says Fathima. “We couldn’t do anything, and we had to keep paying the rent, which took away an essential part of our already low income.”

In 2007, Habitat for Humanity India built a new home along with Fathima and her family. Recalling those days, Fathima remembers fondly how excited the family were to receive their new home! “The best part was when we saw (late) Shri. Y. S. Rajasekhara Reddy Garu (Former Chief Minister of Andhra Pradesh and father of Shri Y. S. Jagan Mohan Reddy) when he came to conduct the home handover!” says Fathima. “I consider him as part of my own family, because he has done so much for us!” Fathima is especially filled with gratefulness as Alisha works under the state government’s employment scheme as a ward volunteer for three days of the week, bringing additional income to the family. The Chief Minister’s employment scheme has helped the family make ends meet, especially during COVID-19 when Shajhan could not go out to farm prawns.

“My lifelong unfulfilled wish of owning a home was fulfilled because of Habitat India. Everyone in the town keeps asking – when will Habitat come and build with us again?”

“During COVID-19, I was filled with so much freedom because we have our own house,” says Fathima. “I enjoyed restful sleep and had no worries because I knew this house was our own, no matter what else happened.” Fathima is happy they also have a small plot of land outside their house where they can grow the roses that she loves. “My lifelong unfulfilled wish of owning a home was fulfilled because of Habitat India,” she says. “Everyone in the town keeps asking – when will Habitat come and build with us again?”
Closing Plenary

Habitat for Humanity India's Managing Director, Dr. Rajan Samuel addressed the audience to close the event – The Andhra Pradesh Chapter of the India Housing Forum. He did so by emphasizing that the work now begins! “We need to structure the housing support services and hand hold each family”, reiterated Dr. Samuel. He also spoke about the national edition of India Housing Forum to be held in Delhi later in 2021 on the theme - Reshaping Inclusive Growth through Housing!

Key Takeaways of India Housing Forum – The Andhra Pradesh Chapter

• Inclusive growth can be achieved through the housing eco-system if we integrate planning to include:
  • Water, Sanitation and Waste management
  • Health and Education
  • Skilling and Livelihoods
• Land Tenure: Making Land Registration Certificate a tenable document for accessing credit.
• Financial Inclusion: Increase priority sector lending cap, refinancing by the regulator, creation of guarantee mechanism for financial institutions, protect lending institutions from loan waivers.
• Technology and Data: Partnership with ‘i-Build’ to provide 3 million women with access to data.
• The bottom of the pyramid requires huge scale, we need all housing finance companies and banks and market players to come forward.
• New design, material and technology is critical to deal with the large numbers.
• We also need to ensure quality, cost effectiveness and low maintenance cost.
• Behaviour communication and awareness has been identified as important to prepare home partners. Women can play a major role in preparing communities.
• Capacity building of Government staff can go a long way in more effective implementation of housing schemes.
• We need to set a culture of credit and savings and ensure financial inclusion.
• Research and data can help us plan better and navigate the implementation on ground.
• We need to package and deliver housing support services, train the volunteers, and bring together other civil society organizations.
• Housing can be a driver of economic growth and resilience.
Charter of Recommendations

Recommendations from the India Housing Forum - The Andhra Pradesh Chapter are presented here for the consideration of the Government of Andhra Pradesh.

1. Land Planning

Housing schemes in India stand on the premise of availability of land for housing. However, families living in economically challenging situations most often do not own land for building their homes. The Chief Minister of Andhra Pradesh, Shri. Y.S. Jagan Mohan Reddy, has been sensitive to this need of the poorest people in his state. He thus launched the ‘Navaratnalu Pedalandariki Illu’ (Housing for All Poor) Scheme in December 2020 to assist 30.75 lakh families (3.07 million) build their homes by giving them house site pattas and housing subsidy. Out of 30.75 lakh families (3.07 million) identified across the state, 28.30 lakh (2.8 million) houses will be given under 17,000 YSR Jagananna layouts and another 2.62 lakh (0.26 million) are of Township and Infrastructure Development Corporation (TIDCO) flats. The government has acquired 68,361 acres of land worth ₹23,535 crore (USD Mn 3,223), where each family will receive a plot of land costing around ₹4 lakh (USD 5,479). It is for the first time in India, a house site patta is being given for just 1 rupee (USD 0.014) to a family in the name of the woman of the household!

2. Creating A Conducive Financial Environment

In addition to the housing site patta and housing subsidy of ₹1.8 lakh (USD 2,465), each family will need additional resources to ‘complete’ the house. This needs a financial inclusion plan, which ensures that all beneficiaries have a bank account, inculcates a culture of savings, and utilizes the large network of SHGs in Andhra Pradesh. A higher priority sector lending (PSL) weightage is desirable, for loans to these segments for housing. The state of Andhra Pradesh has an important role to play in facilitating the credit environment by encouraging the creation of guarantee mechanism for financial institutions and by protecting the lending institutions from any loan waiver schemes that the Government might offer. It is recommended that certain actions be allowed to improve the ability to create a mortgage on the property. This can be achieved by ensuring that the house site pattas enable the families to mortgage the property to avail loans. Approval of discounted pricing on mortgage registration charges would benefit the families. In addition, allowing for the discretion of the lending institution to sanction or reject a loan and to decide the interest rates, basis the risk profile of the families, will be helpful.
3. Technology and Data

Housing serves as a foundation for a family to build a better future ensuring better health, access to education, asset creation, economic opportunity and resilience. Habitat India, in its work in India over the past 37 years, has lessons learnt and best practices. We know that contextualizing housing design, keeping in mind the culture and ethos of the families, is very important. Habitat India welcomes technical partners in construction design and technology, towards making ‘quality’ low cost housing. Towards better deployment, we welcome our information technology (IT) partners like iBUILD. We need to ensure that each and every family, can have digital access to data and information.

4. Habitat’s Housing Support Services

Habitat India and its partners can provide the required support through the bundling of services called Housing Support Services (HSS) intervention model. We can work with the array of volunteers under the scheme, across the state, and enable them as HSS ambassadors. Training and capacity building of these volunteers in housing services including technical, design and construction knowledge along with financial literacy can help us achieve better on-ground results. We can together set these families - currently at the bottom of the pyramid - on to an upward path of development and improvement. Habitat India will be a catalyst and facilitator in implementing Navaratnalu Pedalandariki Illu and in achieving housing for 3 million families in Andhra Pradesh!

Conclusion

Accreditation of grassroots NGO partners, financial institutions and the private sector builders will help to demonstrate an integrated development plan under Navaratnalu Pedalandariki Illu. With this scheme as a vision for housing the poor, Habitat India is honoured to be the ‘Knowledge Partner’ to the Department of Housing, Government of Andhra Pradesh. We appreciate the opportunity and value our role towards developing a Roadmap for Convergence and Synergy to bring the various stakeholders together!
# India Housing Forum - The Andhra Pradesh Chapter Program

<table>
<thead>
<tr>
<th>Time</th>
<th>Day 1: Thursday, March 25, 2021</th>
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<tbody>
<tr>
<td>09:30 am – 10:00 am</td>
<td>Registration</td>
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| 10:00 am – 11:00 am | Welcome by Master of Ceremonies  
                         Praveen Paul, Associate Director, Disaster Risk Reduction and Response, Habitat for Humanity India  
                         Special Address:  
                         Smt. Rajashree Birla, Aditya Birla Group and Chairperson - Habitat for Humanity India Advisory Committee (virtual) |
| 11:00 am – 11:10 am | Opening Ceremony  
                         Welcome and Felicitation by Dr. Rajan Samuel, Managing Director, Habitat for Humanity India |
| 11:30 am – 12:00 pm | Tea break                                                         |
| 12:00 pm – 12:20 pm | Habitat and Housing  
                         • Dr. N Bharath Gupta, IAS – Managing Director, Andhra Pradesh State Housing Corporation Ltd.  
                         Keynote Speaker:  
                         Dr. N Bharath Gupta, IAS – Managing Director, Andhra Pradesh State Housing Corporation Ltd. |
| 12:20 pm – 12:45 pm | Panel Discussion: Implementation of the YSR Jagananna Navarathnalu Pedalandariki Illu Housing Scheme  
                         • Dr. N Bharath Gupta, IAS – Managing Director, Andhra Pradesh State Housing Corporation Ltd.  
                         • Dr. Rajan Samuel - Managing Director, Habitat for Humanity India  
                         • Moderator: Shri. Praveen Paul, Associate Director, Habitat for Humanity India |
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<tr>
<th>Time</th>
<th>Day 1: Thursday, March 25, 2021</th>
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<tr>
<td>12:45 pm</td>
<td>Inauguration: Exhibition of Housing Supply Chain Innovations</td>
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<td>• Dr. N Bharath Gupta, IAS – Managing Director, Andhra Pradesh State Housing Corporation Ltd.</td>
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<tr>
<td>01:00 pm to 02:00 pm</td>
<td>Lunch</td>
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<td>02:00 pm – 03:00 pm</td>
<td>Panel Discussion: Reshaping Inclusive Growth through Housing Ecosystem Approach</td>
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<td></td>
<td>• George K John, Executive Vice President (Business), ESAF Small Finance Bank (in-person)</td>
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<td>• Gayathri Prashanth, GM New Initiatives, Healing Fields Foundation (virtual)</td>
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<td>• Nirmita Chandrashekar, Program Manager, Selco Foundation (in-person)</td>
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<td>• Dr. Stanley Joseph, General Secretary Skills for Progress India (in-person)</td>
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<td>• Manoj Gulati, Managing Director, Water.org (virtual)</td>
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<td>• Dhaival Monani, CEO, Future of Living Institute (virtual)</td>
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<td>• A Shankar, COO, JLL India (virtual)</td>
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<td>• Moderator: Madhav Bellamkonda, CEO and National Director, World Vision India (in-person)</td>
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<td>03:00 pm – 03:30 pm</td>
<td>Panel Discussion: Role of Corporate Social Responsibility in Housing Ecosystem</td>
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<td>• Rajnish Nanda, General Manager Sales, Roca Bathrooms (in-person)</td>
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<td>• Bhaskar Chatterjee, Secretary General – Indian Steel Association (virtual)</td>
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<td>• Nidhi Pundir, Global Head – CSR, HCL Foundation (virtual)</td>
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<td>• Bhushan Reddy, Senior Manager, United Way Andhra Pradesh (in-person)</td>
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<td>• Moderator: Justin Jebakumar, Director – Government Relations, Habitat for Humanity India</td>
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<td>03:30 pm – 04:00 pm</td>
<td>Closing Day 1:</td>
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<td>• Highlights of Sessions of Day 1 - Shri. Pradeep Narayanan, COO – Habitat for Humanity</td>
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<td></td>
<td>India (in-person)</td>
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<td>• Sharing Agenda for Day 2</td>
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<td>• Thanking the Speakers and Sponsors</td>
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<tr>
<td>04:00 pm – 5:00 pm</td>
<td>High Tea and Networking</td>
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<tr>
<td>Time</td>
<td>Day 2: Friday, March 26, 2021</td>
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<tr>
<td>9:30 am – 09:40 am</td>
<td>Welcome by Master of Ceremonies&lt;br&gt;Praveen Paul, Associate Director, Disaster Risk Reduction and Response, Habitat for Humanity India</td>
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<td>Setting the Stage for Day 2 Agenda&lt;br&gt;• Ms. Anindita Mukherji, Senior Researcher, Centre for Policy Research (CPR) (in-person)</td>
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<td>9:40 am – 10:00 am</td>
<td>Keynote Speaker:&lt;br&gt;Shri. Ajay Jain, IAS – Special Chief Secretary to the Government, Department of Housing, Government of Andhra Pradesh (virtual)</td>
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<td>10:00 am – 11:00 am</td>
<td>Panel Discussion: Affordable Housing Finance - Making finance accessible to low-income families by partnering with strategic organizations&lt;br&gt;• Mr. Shantanu Rege, COO, Mahindra Home Finance (virtual)&lt;br&gt;• Jayesh Shah, COO, Svatantra Micro Housing (virtual)&lt;br&gt;• George K John, Executive Vice President (Business), ESAF Small Finance Bank (in-person)&lt;br&gt;• Moderator: Dr. Rajan Samuel, Managing Director, Habitat for Humanity India (in-person)</td>
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<td>11:00 am – 11:30 am</td>
<td>Tea break</td>
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<td>11:30 am - 11:45 am</td>
<td>Cornerstone of Recovery - How Housing can Help Emerging Market Economies Rebound from Covid-19&lt;br&gt;• Dr. Marja Hoek-Smit, Director/Founder, International Housing Finance Program, Zell/Lurie Real Estate Center, Wharton University of Pennsylvania (virtual)</td>
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<td>12:20 pm – 12:45 pm</td>
<td>Panel Discussion: Innovative Housing Solutions and Technologies - Effective housing technologies to accelerate the housing for all plan of Andhra Pradesh government.&lt;br&gt;• Lew Schulman, Chairman of the Board, iBUILD Global, Inc (virtual)&lt;br&gt;• Vijay Swamidoss, Managing Director, Salmon Leap (virtual)&lt;br&gt;• Tharun Kumar, Co-founder and CEO, ECOSTP Technologies Private Limited (in-person)&lt;br&gt;• Moderator: Dr. Abhijeet Bhattacharya, HOD – Civil Engineering, IIT Tirupati (virtual)</td>
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<td>12:45 pm – 01:00 pm</td>
<td>Presentation: Reflections on building a more responsive, equitable, community focused and sustainable housing ecosystem&lt;br&gt;• Shri. Pradeep Narayanan, COO – Habitat for Humanity India (in-person)</td>
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<td>01:00 pm to 02:00 pm</td>
<td>Lunch</td>
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Time  | Event Description
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02:00 pm – 03:00 pm | **Panel Discussion: Role of research, training and capacity building in achieving better implementation of housing schemes**  
- Dr. Nityadharan, Assistant Professor, IIT Tirupati (virtual)  
- Aparna Das, Senior Technical Expert, GIZ (virtual)  
- Ms. Anindita Mukherji, Senior Researcher, Centre for Policy Research (CPR) (in-person)  
- Anju Manikoth, Urban Development Consultant (virtual)  
- Lara Shankar Chandra, Director - Strategy and Coalitions, Habitat for Humanity India (virtual)  
- Moderator: Smt. Suprita Tambe, Director - Resource Development Support, Habitat for Humanity India (in-person)

03:00 pm – 03:30 pm | **Voices from the Field**  
- Moderator: Shri. Anna Charly, Director - Volunteer Program, Habitat for Humanity India (in-person)  
- J. Gassanna, Pedda Bidda, Andhra Pradesh  
- Fathima Sheikh, Narasapuram, Andhra Pradesh

03:30 pm – 04:00 pm | **Closing Plenary**  
- Recommendations from the Deliberations, Dr. Rajan Samuel, Managing Director, Habitat for Humanity India  
- Vote of Thanks, Shri. Ritwik Sawant, Director - Communications, Habitat for Humanity India

04:00 pm – 5:00 pm | **High Tea and Networking**
Meet Our Exhibitors
Partners of India Housing Forum
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We congratulate and thank the
Honourable Chief Minister Shri. Y.S. Jagan Mohan Reddy Garu
for the launch of revolutionary housing program YSR Jagananna
Colonies Navaratnalu Pedalandariki Illu (Housing for All Poor)

Shri. Y. S. Jagan Mohan Reddy
Honourable Chief Minister, Andhra Pradesh
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- Excellence Events and Team
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