

Research Paper

# Rental Housing as a means to ensure inclusive and equitable housing for all

A policy perspective for the State of Madhya Pradesh, India

Mausmi HAJELA, Advisor, AIGGPA, and Ph.D. Scholar, School of Planning and Architecture, Bhopal, India

Dikchha TIWARI, Research Associate, Indian Institute of Technology, Roorkee, India

Saloni KHANDELWAL, Research Associate, AIGGPA, Bhopal, India

Ira Jain, Research Associate, AIGGPA, Bhopal, India

Dr. Uttam Kumar ROY, Associate Professor, Department of Architecture & Planning, IIT Roorkee, India

## Abstract

*Rental housing is one of the critical features of vibrant housing markets and an essential component of affordable housing. In India, the Government policies have primarily focused on ownership-based models for addressing the challenge of low-income housing in urban India. The possibilities of rental housing, a basic form of housing, especially for the urban poor, have not been adequately explored. This paper investigates the demand for rental housing in Madhya Pradesh, India gives an overview of the upcoming state rental policy through learnings from various international cases. It suggests the models that can lay the foundation of mass rental housing in the State.*

## Keywords

*Rental, policy, demand, housing*

## 1. Introduction

India's urban population increased from 285 million in 2001 to 377 million in 2011, increasing the urbanization rate from 27.8 percent to 31.2 percent. It is estimated to increase to 590 million in 2031 (Sankhe *et al.*, 2010). The rapid pace of urbanization puts tremendous pressure on cities regarding housing and infrastructure provision. Many poor who migrate to cities for jobs and better livelihood are forced to live in unhygienic and inhuman conditions in rented accommodations in informal and illegal settlements. The role and function of housing are multifaceted; housing choices impact access to infrastructure, employment, household wealth, health, education, poverty levels, maternal and child mortality, women's participation in the workforce, and many other well-being indicators (Finley, 2019). Given the increasing floating and migrating population in urban areas, affordable and low-cost housing is not everyone's reach.

Providing adequate shelter and housing services to such a population is a daunting challenge for all levels of government. The problem is more acute in a country like India, where the growth of slums outpaces the overall growth of cities. Housing is an essential requirement of every citizen. Therefore, providing housing assumed a vital policy objective of all successive Governments in India, both at the Central and State levels. Therefore, any housing policy for such sections of society should be based on a careful and proper understanding of urban housing markets for these sections, as reflected by their housing demand behaviour. Many studies have analyzed the demand for housing in countries across the world (Gulyani, Bassett and Talukdar, 2012);(S. Malpezzi and Mayo, 1987); (Stephen Malpezzi and Mayo, 1987), (Brill and



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Durrant, 2021), but there is a dearth of the studies for India.

In India, the Government policies have primarily focused on ownership-based models till 2015 to address the challenge of low-income housing. The possibilities of rental housing, an essential form of housing, especially for the urban poor, have not been adequately explored. The National Rental Housing Policy 2015 laid the foundation for rental housing in the country. After that, a few provincial governments, including Madhya Pradesh (State), decided to take up the strategy of rental housing on a mass scale. Such initiatives were expedited Covid-19 induced reverse migrations. However, outlining state rental housing more comprehensively for a diverse and largely unregulated market appeared challenging. This paper investigates the demand for rental housing in the State of Madhya Pradesh, India gives an overview of the upcoming state rental policy through learnings from various international cases. It suggests the models that can lay the foundation for mass rental housing in the State.

The paper outlines the methodology in the next section. It then presents an overview of the housing situation of both India and the State of MP to put the context of Rental Housing. After that, it provides an account of diverse rental housing needs in MP and presents a few relevant cases. The final sections include the findings of stakeholders' consultation and recommendations.

## 2. Methodology

The paper is based on the reflective and analytical assessment of secondary data collected on various national and State level housing and rental housing policies and best practices, analysis of the existing rental housing scenario in Madhya Pradesh, and stakeholder consultations.

The literature review was conducted on acts, rules, and regulations of rental housing policies followed by the secondary data collection. Case studies and existing best practices in other nations and states have been studied to assess rental housing's status. Stakeholder consultation through focused group discussions (FGD) was taken, which included beneficiaries, Government agencies and departments (Urban Development Department, Housing Board, Development Authority, etc.), Academic think tanks, and professionals. Later, bottlenecks, issues, and challenges were identified.

## 3. Overview of housing in India

Housing is one of the three prime necessities of life. In Indian economic planning, housing was considered part of social welfare, education, and health care. It was an adjunct to the development process in the next Five-Year Plan. Earlier, housing demands were met through "Housing Boards" of the State Governments, which was later extended to housing boards of the cities. These boards were assigned the task of land mobilization, clearance, layout preparation, design, and development and were provided funding through the State Governments. The State Governments were provided funds for housing by the Central Government through plan grants. Apex financial institutions were also created specifically for housing finance, such as Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB), and, lately, the National Buildings Organisation (NBO).

Classically family-based and ownership-based housing has been the mainstream housing provision in India. The general situation of rental housing terms suffered due to archaic acts in the states. As a result, rental housing from familiar landlords became a second choice that affected the housing availability for ordinary people who needed basic rented accommodation. Considering the need, in 2004, the centrally sponsored JnNURM program envisaged the reform in the Rental Act as a significant urban reform. The National Rental Housing Policy 2015 was formulated to give way to the formulation of state Acts. After that, the Ministry

of Housing and Urban Affairs (MoHUA) released the draft Model Tenancy Act, 2019 ("MTA") on July 10, 2019, which aims to regulate rental housing by a market-oriented approach while balancing the interests of landowner and tenant at the same time.

Rental housing is one of the critical features of vibrant housing markets and an essential component of affordable housing. However, accommodation in India has come to be dominated by ownership tenure, with formal rental housing. This could be attributed to various reasons, including the nature of existing rent control laws and the promotion of rental housing.

### 3.1 Overview of housing in Madhya Pradesh

The population of Madhya Pradesh increased from 60.3mn in 2001 to 72.6mn in 2011, showing an increase of 20.4% vs. 17.6% for India. The urban population had increased from 27% in 2001 to 28% in 2011 (Census, 2011). This rapid increase has worsened the infrastructural tension of the State. The housing shortage is a consequence of an effort by cities to restrict population density in urban areas through land-use regulations. The government, through various practices, has been working towards easing the supply-side constraints in the housing market.

Since the opening of the economy, the private sector has played a dominant role in creating sizeable residential housing stock with complete infrastructure and service provisioning solutions in urban areas of Madhya Pradesh. Public sector agencies like the Development Authorities and Housing Boards and the Cooperative Housing Societies have been pivotal in mitigating housing demand since 1970. But with the changed perspective and increasing demand, the objective was to make housing more inclusive, bringing in the rental housing concept: this fabricated social adequacy and manifested economic convenience.

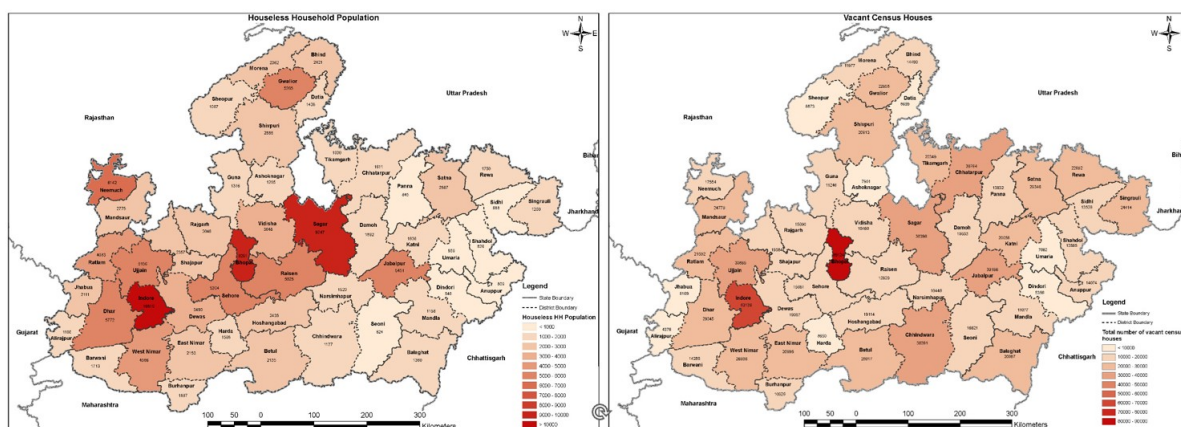


Figure 1: Analysis of Houseless Vis-à-vis vacant census houses in Madhya Pradesh

For housing to ease the economic and social tension, tracing the target groups and reaching out to them is fundamental. Affordable accommodation for all, especially the weaker section, creates the foundation of a state. This is also accepted by the Indian government, which states, "Affordable housing refers to any housing that meets some form of affordability criterion, which could be income level of the family, size of the dwelling unit or affordability in terms of EMI size or ratio of house price to annual income" (Depak, 2012).

There are approximately 18.4 million houses in the State, out of which 1 million are vacant (As per census 2011). The housing shortage is a consequence of an effort by cities to restrict population density in urban areas through land-use regulations. Currently, in Madhya Pradesh (as per census 2011), the houseless population (1.4 lakh) is less than the number of vacant houses (1 million), i.e., the supply is more than the demand. Hence rental housing has more potential to overcome this demand and supply requirement. The

government, through various practices, has been working towards easing the supply-side constraints in the housing market. Rental housing can help to provide affordable housing for all sections of society.

#### 4. Emerging need for rental housing in Madhya Pradesh

Earlier, people coming to urban areas used to move to peripheral locations to fulfill their dreams of owning a home. But now, people are selecting an accommodation from which connectivity to their workplace is convenient; ownership of the property is not a primary concern for them (Kumar, 2016). The migrant workforce prefers rented apartments because of the uncertainty attached to the duration of their stay and cost savings in renting as against purchasing accommodation, increased demand for rental housing. Rental housing became an integral part of the housing tenure systems in cities and essential to the stages of a migrant's upward mobility from squatter settlement to ownership housing.

Rental is a semi-permanent state for most tenants. Rental housing serves as a first home for many migrants, either in urban or rural areas of a state. Newly arrived migrants, students, and people who have recently changed jobs, divorced, or separated may all rely at least temporarily on rental housing. Rental housing not only provides the tenants with a place to live but also provides the landlord with a source of income. For hundreds of people in the country today, rental income is the only income available for their livelihood. Currently, for the State of Madhya Pradesh, the existing Madhya Pradesh Parisar Kirayedari Adhiniyam, 2010 provides the broad framework of the tenancy and its handling.

#### 5. Inferences from the Relevant Case Studies of the Rental Housing Policies-

Case studies of various national and State level housing policies and programs were studied, and the following observations have been made:

##### 5.1 International case studies

###### Brazil

Law 8245	Low Income Housing Policy in Sao Paulo	My House My Life Program
<ul style="list-style-type: none"> <li>• Tenant friendly- cannot be asked to vacate house without advance notice</li> <li>• Owner-friendly- guarantees taken from tenants showing their income and local residential proof</li> <li>• Provision for temporary rentals</li> <li>• Bringing rent for an old property to the current market value</li> <li>• Allow subletting</li> <li>• Legal procedures for rules violation</li> </ul>	<ul style="list-style-type: none"> <li>• State ownership and rent subsidies for low-income families- affordable rent paid for government property</li> <li>• Social housing based on rental vouchers</li> <li>• Encourages a high level of investment and maintenance cost for government-owned rental units</li> </ul>	<ul style="list-style-type: none"> <li>• Subsidized housing finance for low-income families</li> <li>• Squeezing of commercial and rental leasing laws- remained as state property until the ending of leasing contract tenure</li> </ul>

Table 1: Policies and laws in Brazil. Source: Mack, 1949.

###### China

Urban Real Estate Management Act	Subsidized Rental Housing	Real Estate Tax
<ul style="list-style-type: none"> <li>• Provision for lease period, termination of which will lead</li> </ul>	<ul style="list-style-type: none"> <li>• Subsidized rental housing:</li> </ul>	<ul style="list-style-type: none"> <li>• To make land leasing dwellings less reliant on one-off land leasing fees:</li> </ul>

<p>to compensation from either party</p> <ul style="list-style-type: none"> <li>• Rent cannot be raise during the lease period</li> </ul>	<ul style="list-style-type: none"> <li>○ Low rent housing- allocation of dwellings below market rent and rent subsidy</li> <li>○ Public rental housing- creates subsidized renting provisions for worker's population</li> </ul>	<ul style="list-style-type: none"> <li>○ Improve the local tax system</li> <li>○ Increase the proportion of direct tax</li> </ul>
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**Table 2: Policies in China. Source: Zhang et al., 2020, Mack, 1949.**

**United States**

Section 8 of the Housing Act of 1937	Fair Housing Act	Low Income Housing Tax Credit
<ul style="list-style-type: none"> <li>• Housing Choice Voucher Program-tenant based rental assistance through Public Housing Agencies (PHAs) offering choices for their mobility under subsidized rate</li> <li>• Securing the seniors, children and those with disabilities</li> </ul>	<ul style="list-style-type: none"> <li>• Prohibits discrimination in purchase, sale, rent-private or public- based on race, skin colour, sex, nationality, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Provides financial incentives to invest in low-income rental housing</li> </ul>

**Table 3: Policies in United States. Source: Buckley et al., 2011.**

**Czech Republic**

Rental Housing Policy	Private and Social Renting	Housing Allowances
<ul style="list-style-type: none"> <li>• Construction of new municipal rental housing stocks for special-needs households to compensate with rental stock losses</li> </ul>	<ul style="list-style-type: none"> <li>• A frequent disconnect between social housing goals and its beneficiaries caused by the economically well-off tenants led to vacating those properties by the landlord and quick allocation of the same to the needy households</li> </ul>	<ul style="list-style-type: none"> <li>• Provide assistance to low-income tenants and those having low income-cost ratio</li> <li>• Construction of State subsidized social housing stock</li> <li>• State co-financing of housing allowances</li> </ul>

**Table 4: Rental Housing Policies in Czech Republic. Source: Mack, 1949.**

**France**

Regulation of tenant-landlord relationships	Tax incentives for investors in rental housing	Social rental sector
<ul style="list-style-type: none"> <li>• Fixing a tenure for signing the rental agreement</li> <li>• The setting of the reference rent index- which is equal to the last 12 consumer price indexes</li> <li>• Specifying the expenses to be born by the landlord and tenant for property management</li> </ul>	<ul style="list-style-type: none"> <li>• Deduction from income tax equals the proportion of investments done in newly built rental housing to be given for rent between six to nine years.</li> </ul>	<ul style="list-style-type: none"> <li>• Financing of standard social rental housing through loans for long-term housing and those funded by short-term deposits on 'A' saving booklets</li> </ul>

**Table 5: Case of France. Source: Mack, 1949.**

To avoid housing shortage, the Singapore Housing and Development Board (HDB) issued housing units on 99 years leaseholds to provide affordable housing for all. The case of Nigeria (Festus and Amos, 2015) highlights. Public and private partnerships where land was offered free of cost to the developers as a government equity contribution who were made to sign a development lease to complete the mass housing project, and long-term loans were also provided to acquire homeownership at a reduced price.

## 5.2 State-wise housing policies in India

The following table illustrates the inferences from the state housing policies:

Housing Policies of The States			
Rajasthan	Maharashtra	West Bengal	Kerala
<ul style="list-style-type: none"> <li>Reservation of land for EWS and LIG by providing incentives to the owners (in cash or kind)</li> </ul>	<ul style="list-style-type: none"> <li>Incentivized FSI and use TDR to increase housing stocks</li> </ul>	<ul style="list-style-type: none"> <li>Provided relaxation in FAR to adapt joint venture projects for EWS and LIG flats</li> </ul>	<ul style="list-style-type: none"> <li>Cash loan assistance is given to the deserving for house construction</li> <li>Involve the local ruling body to prioritize housing projects for EWS</li> <li>Encouraged Public-Private-Peoples-Partnership (PPPP) to undertake Integrated Housing and Township Projects in the semi-urban areas.</li> <li>Various govt. schemes to offer loans for maintenance of LIG and EWs housing</li> </ul>

**Table 6: Inferences from the Housing Policies of different states. Source: DoUD, 2009; Maharashtra, 2015; Global, 2015; Kerala, 2007.**

## 5.3 National Housing Policies in India

To pave the way for a new rental housing policy for Madhya Pradesh, various national and rental housing policies are analyzed, and inferences from each were added to have a contextual essence of learning from each of these policies. While National Housing Policy 1988 gave an initial impetus to the housing policies to focus on the economically deprived sections, the Housing and Habitat Policy unveiled in 1998 (NHHP, 1998) threw light on the business aspects of dealing with the increasing demand for housing. The National Urban Housing & Habitat Policy (NUHHP, 2007) mingled efficient financial dealings with providing cheap and affordable housing for the urban poor to the policy. Model State Affordable Housing Policy (MoHUPA, 2015) emphasizes institutionalization and financial reforming of the housing sector in the State. The ongoing Housing for All 2022 initializes a holistic approach to inclusive housing with infrastructural benefits and opportunities to dovetail the modals of new State rental housing to this national policy. (Ministry of Housing and Urban Poverty Alleviation, 2015) creates a scope for a wide rental housing market facilitating poverty alleviation through improved slum-like situations, hence becoming a significant guideline for state policy. Real Estate Policy for Madhya Pradesh, 2019, becomes a backbone for legal as well as private body investments and accountability for the new policy with major intervention from it being to attract new investments in real estate for planned and wide growth of housing.

## 6. Stakeholder consultation

Two stakeholders' consultations involving various experts in the rental housing field, i.e. advocates, developers and academicians, were conducted online via Zoom platform. The emphasis of the talk was on getting key points that needed to be included in the Rental Housing Policy, identifying issues in the rental sector along with immediate solutions addressing priority areas concerning Rental Housing in Madhya Pradesh. Two focus groups were identified: representatives from Government Agencies and Departments, beneficiaries, builders, professionals, advocates, and experts from various eminent institutions. Significant outcomes of the consultations are-

- Rental Policy should provide a framework to check and balance landlord and tenant rights (Peppercorn and Taffin, 2013).

- A provision in the policy related to employee housing through rental models can be promoted by departments like electricity, education, police, or other government departments.
- The MP rental policy should focus on the aspects related to shared housing and provisions about special incentives that need to be included to unlock the potential area and bring them to the market. Along the same line, conditions related to co-working and co-living spaces need to be looked upon in the policy.
- Market-driven strategies need to be promoted through policy to increase the involvement of the private sector in rental housing.
- Incremental rental housing needs to be promoted through the rental policy and tenancy act. For such cases, concession and financial support can be provided to landlords.
- Through rental policy, incentives should encourage landlords to provide rented properties to single men, single women, transgender people, and other marginal groups.

## 7. Recommendations

### 7.1 Inclusive Target Groups

The approach of the state rental policy should include every section of the society with different needs, affordability and economic and social status. The following target groups should be focused upon: houseless populations of 1, 46,435 in MP. Target groups in BPL, EWS and LIG populations should be given access to affordable rental housing options. PSU/ Government employees not provided with accommodation are considered aspiring home buyers. Another category is tenants due to constraints which include Slum-dwellers, Migratory workers in search of employment, Working families who have no access to credit because they have low or non-existent credit records owing to insufficient or irregular, Destitute, Aged Population, Natural and manmade disaster-affected population, Socially and economically vulnerable people i.e., deserted women, children, etc., Defaulted borrowers. Tenants requiring short-duration stay/Need-driven tenants include Students and exam aspirants, Single working women or men, Construction workers, Migrants, Transgender requiring short duration stay, Hostellers, Co-living or shared living with or without common facilities, Patients and patient family, Paying guests, Single parents, Long duration tourists/visitors. Another category which is of tenants by choice includes, young couples and singles who want to remain mobile, Middle- and upper-income professionals who do not desire home ownership, Students, Empty nesters who want to downsize after their children have grown, All other persons who, for work or personal reasons, prefer a short-term residence and any others as identified by the State/ULBs (CUG, 2021).

### 7.2 Rental Housing Options

The policy should have provisions for Rent-to-own and Built-to-own schemes for the government.

- Public Rental Housing/Market Driven Rental Housing:
- Social Rental Housing
- Need-Based Rental Housing
- Location Driven Rental Housing

### 7.3 Demand and supply Side interventions

In order to aim for a sustainable policy for rental housing of Madhya Pradesh demand and supply side interventions shall be formulated. Some of the key highlights for the same includes -

Demand Side	Supply Side
<p>Includes three major segments from the tenant's perspective:</p> <ul style="list-style-type: none"> <li>• Permanent: households settled but unable to buy a house</li> <li>• Transient—households/individuals migrating from other parts for the purpose of employment/education/ others looking for temporary abode</li> <li>• Captive—households which live in tenements provided by the employer (governments, parastatals and corporates).</li> </ul>	<p>Includes following participants from landlord's perspective:</p> <ul style="list-style-type: none"> <li>• Individual landlords- unorganized individual landlords who provide rental housing to households and individuals</li> <li>• Institutional landlords—large companies which provide organized rental housing to households and individuals</li> <li>• Hostels/Dormitories—large and small providers who offer shared stay primarily to individuals</li> <li>• Corporate/Captive housing— employers who provide housing to staff</li> </ul>

Table 7: The demand and supply side participants. Source: Kumar, 2016.

#### 7.4 Regulatory framework

The State should have a Tenancy act which lays down a judicial tribunal hierarchy for redressal of grievances of all stakeholders and ensuring their rights. Registration of rental agreements and rental agents should be made easy to access and should be highly promoted. To make dwellings less reliant on one-off land leasing fees, the policy should recommend a proportional increase in direct tax.

#### 7.5 Enhancing financial contribution in rental housing

The policy should encourage the developers and authorities to invest more in rental housing, especially the SRHs. It should encourage Public-Private Partnership (PPP), Special Purpose Vehicle (SPVs), Residential Rental Management Companies (RRMCs) and earmark budgets/identifying funding sources along with dovetailing of CSR and other funds (Labour Cess funds) etc. for creation of Social/Need-based Rental Housing Scheme, and the creation of institutional owners such as REITs, Corporate firms, Not-for-profit entities, Municipal Housing Companies, PSUs etc. for maximum utilization of the investments made for housing.

#### 7.6 Build up organizational foundation

As a part of the recommendation, the paper suggests specific guidelines in the form of roles, responsibilities and actions by the executive bodies (the Central Government & the State Government), the ULBs and the judiciaries (the Rent Court and the Appellate Rent Authority). The following table gives recommendations for the Central Government, State Government and Urban Local Bodies (ULBs) -

	Roles, Responsibilities and Strategic Actions			
	Administrative	Legal	Financial	Capacity Building
Central Government	<ul style="list-style-type: none"> <li>• Create an online portal for transparent interfaces</li> <li>• Increase housing stock through involvement of private sector by</li> </ul>		<ul style="list-style-type: none"> <li>• Extend fiscal and non-fiscal concession for rental housing including PPP</li> <li>• Provide monetary incentives to the states/private sector/implementing</li> </ul>	<ul style="list-style-type: none"> <li>• Encourage building mass rental housing either for own employees or for other socially vulnerable sections of</li> </ul>



	<p>providing incentivized FSI and use TDR</p> <ul style="list-style-type: none"> <li>• Create provisions for Public-Private-Peoples-Partnership (PPPP) to undertake Integrated Housing and Township Projects in the semi-urban areas</li> </ul>		<p>agencies to practice innovative practices in the rental housing sector</p> <ul style="list-style-type: none"> <li>• Facilitate income tax concessions for institutional owners that create mass rental housing</li> <li>• Increase the proportion of direct tax to make dwellings less reliant on one-off land leasing fees</li> </ul>	<p>society under Corporate Social Responsibility (CSR), by allowing 100% deduction of the capital expenditure incurred</p> <ul style="list-style-type: none"> <li>• Build up Residential Real Estate Investment Trust (RREITs)</li> </ul>
State Government	<ul style="list-style-type: none"> <li>• Create an online portal for transparent interfaces</li> <li>• Increase housing stock through involvement of private sector by providing incentivized FSI and use TDR</li> <li>• Create provisions for Public-Private-Peoples-Partnership (PPPP) to undertake Integrated Housing and Township Projects in the semi-urban areas</li> </ul>	<ul style="list-style-type: none"> <li>• Set a hierarchy of executive tribunal</li> <li>• Promote registration of agreement and rental agents via rental court</li> <li>• Let the overlapping of commercial and rental leasing laws</li> <li>• Promote contribution of government equity in the form of giving land concession to the developers</li> </ul>	<ul style="list-style-type: none"> <li>• Provide incentives to the landlords</li> <li>• Exempt property tax for SRH</li> <li>• Create provisions for fixing security deposit</li> <li>• Invest in social rental housing through loans for long term households</li> <li>• Advice ULBS to treat the SRH properties as residential properties for tax calculation</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Reserve a percentage of newly built large housing for SRH</li> <li>• Build capacity of various stakeholders</li> <li>• Enable employers to offer rental housing to their employees</li> <li>• Build capacity of corporate houses and NGOs to initiate rental housing projects at cheaper costs</li> <li>• Encourage formation of cooperative societies to manage and maintain rental housing stock</li> </ul>
Urban Local Bodies (ULBs)	<ul style="list-style-type: none"> <li>• Assess the present situations before implementing the state housing policies</li> <li>• Identify the target groups and vacant houses</li> <li>• Fix standard rent based on</li> </ul>			<ul style="list-style-type: none"> <li>• Build capacity of the Housing Companies to create social/need-based rental housing stocks</li> <li>• Advice Housing Companies to construct affordable rental housing to</li> </ul>

	location, if required <ul style="list-style-type: none"> <li>• Prioritize strategies to manage rental housing stocks</li> <li>• Bring old rented properties under current market rate</li> <li>• Develop PPP projects for the creation of rental housing stocks</li> <li>• Simplify registration process</li> <li>• Construct new municipal rental housing stocks</li> </ul>			promote socially diverse neighbourhoods
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**Table 8: Roles, Responsibilities and Strategic Actions. Source: CUG, 2021**

The Constitution and empowerment of rent court and Appellate Rent Authority to create rules and regulations to execute the provisions of the Act and appoint its key officials should be done by the State.

Roles, Responsibilities and Strategic Actions	Judicial Bodies	
	Rent Court	Appellate Rent Authority
	<ul style="list-style-type: none"> <li>• Execute a final order by through: -                             <ul style="list-style-type: none"> <li>○ delivery of possession of the premises to the person in whose favour the decision has been made;</li> <li>○ attachment of any one or more bank accounts of the opposite party and amount to be paid from such account;</li> <li>○ appointing any advocate or any other competent person including officers of the Rent Court or local administration or local body for the execution of the order</li> </ul> </li> <li>• accept the document of lease between tenant and landlord, where there is no document of lease, a receipt of acknowledgement as prima facie evidence of relationship and proceed to hear the case</li> <li>• record the terms of the compromise where there has been a settlement</li> <li>• appoint one or more persons having special knowledge of the matter</li> </ul>	<ul style="list-style-type: none"> <li>• for every final order passed by the Rent Court, an appeal shall lie to the Appellate Rent Authority, within the local limits, of whose jurisdiction the premises are situated, and such an appeal shall be filed within a period of thirty days from the date of final order along-with copy of such final order</li> <li>• allow documents at any stage of the proceedings in appeal, where it is considered necessary in the interest of arriving at a just and proper decision. However, this facility would be available to the applicants only once during the hearing</li> <li>• while disposing of an appeal under this Act, may remand the case for fresh disposal by giving such directions as it may think fit</li> <li>• on application of any of the parties the Principal Appellate Rent Authority may at any stage transfer</li> </ul>

	under consideration as an assessor or valuer to advise the court in the proceeding before it	any case from one Rent Court to any other Rent Court for disposal
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**Table 9: Recommendations for the Rent Court and the Appellate Rent Authority. Source: CUG, 2021**

## 8. Conclusion

A deep analysis of the paper suggests that the state rental policy should have a futuristic approach to the traditional housing shortage problem, utilizing existing vacant housing stock via efficient rental housing, ensuring housing for all. It should aim for inclusivity regarding gender and income groups and make rental options accessible for all. The use of technical advancement modes via digital platforms and mobile-based applications is the need of the hour and contributes to ease of living. With the involvement of private and public investors, this sector shall have a kick start and will go a long way in opening new scenarios for solving housing problems in the State and can be a guiding model for other states to follow.

## 9. Acknowledgment

This study was conducted by Centre for Urban Governance under the aegis and funding of Atal Bihari Vajpayee Institute of Good Governance and Policy Analysis, Bhopal. The study recommendations were drafted to formulate the Rental Housing Policy for Madhya Pradesh 2020/21 (Draft) and Madhya Pradesh Tenancy Act 2020 (Draft) for the Department of Urban Development and Housing, Government of Madhya Pradesh. The authors duly acknowledge valuable inputs from senior officials from the Ministry of Housing and Urban Affairs, Government of India, HUDCO, New Delhi, Town and Country Planning Organisation, New Delhi, Government of Madhya Pradesh, and experts from the Indian Institute of Technology, Roorkee, India. f

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