

The pilot was undertaken over 18 months from 2009 to 2011 in selected blocks in Mangolpuri, a resettlement colony in the north-west part of Delhi. It covered 12 households to test the overall off-take.



Design Home Solutions (DHS) was conceptualized to improve self-construction practices of urban low-income households through access to formal construction finance and professional construction assistance at an affordable fee. The poor and low-income households resettled by government as part of slum evictions programs are given tiny empty plots of land in city suburbs with unclear legal titles. They usually comprise informal sector workforce that are unable to mortgage documents, and thus lack access to affordable construction loans or design assistance. This results in informal building practices that are badly designed, structurally poor and lead to unsafe unhygienic living conditions.

DESIGN HOME SOLUTIONS

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mHS thus conceptualized Design Home Solutions (DHS) as a product that combines an affordable home construction financing with customized technical and design assistance, thus enabling safe self-construction.

BEFORE



AFTER



In thousands of informal settlements across urban India, low-income families are spending hard-earned money adding a second floor to their single story dwellings or retrofitting their homes. micro Home Solutions (mHS) saw an opportunity to influence the incremental construction market in a unique manner. Harnessing the outreach of micro housing finance with technical design assistance can empower slum dwellers not only to improve their housing structure but also their living conditions. Converting the home from a place of shelter into an asset will help them achieve livelihood security over the course of their lives. In addition, the expansion of new living spaces will, in many cases, add to the stock of low cost rental housing providing shelter options for greater numbers of the urban poor.

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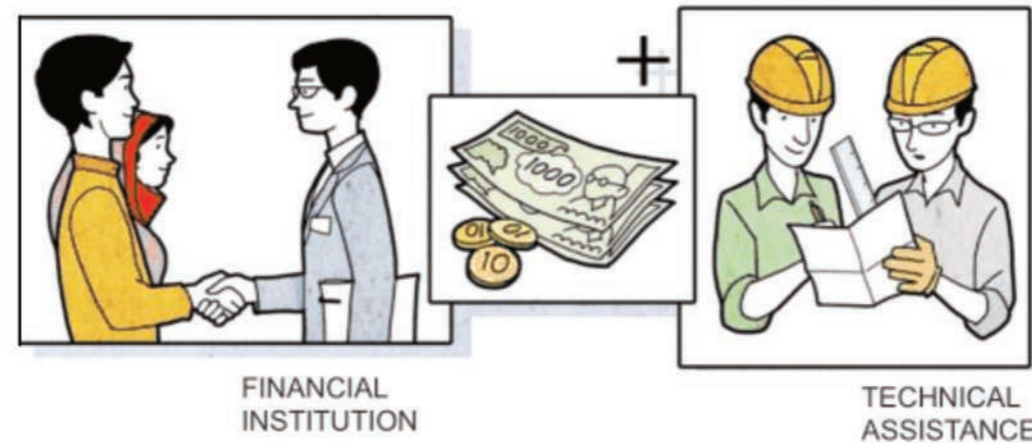
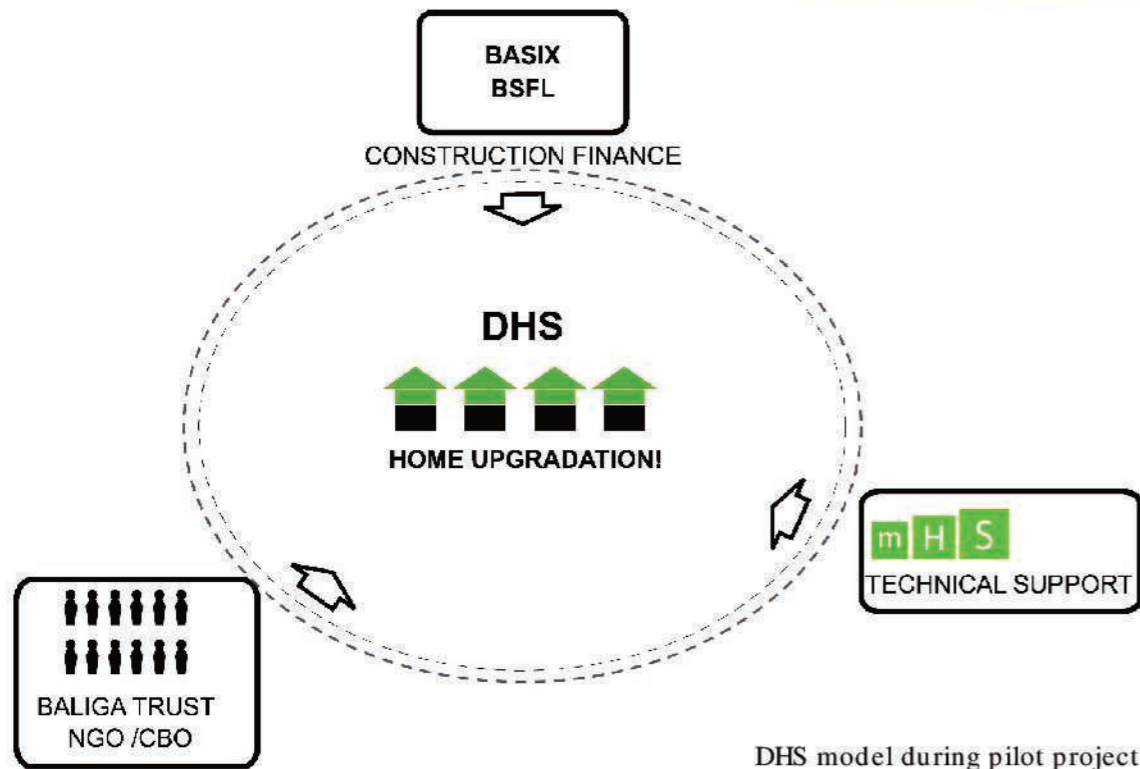
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The project design required interdisciplinary skills and working in partnership with financial institutions and civil society organizations. The mHS team acted as the project manager coordinating field work, fundraising and liaising with technical and government agencies. For the provision of loans, partnership was sought with microfinance agencies willing to lend with unsecured title/ alternative collateral. Thus, mHS partnered with BASIX to provide access to finance.



Local NGOs were engaged for raising awareness and undertaking trainings. mHS informally worked with a local NGO, Dr. AV Baliga Trust, for the purposes of community mobilization, education and awareness, introduction to clients, data collection and other facilitation support.

The project was supported by the Michael and Susan Dell Foundation. The policy advocacy was carried out with academic organizations such as Centre for Policy Research (CPR) and through dialogues with different universities such as SPA and University ACARA, University of Minnesota, Yale School of Management Government, and government agencies, such as Delhi Development Authority (DDA/ UTTIPEC), National Housing Bank (NHB), and the World Bank were engaged through talks and presentations to influence policy.



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A significant challenge has been to prioritise the concern of safety and disaster resilience in housing. Despite frequent building collapses, unsafe building practices and ad hoc settlement development are the norm in these localities. We overcame this by raising awareness through community workshops and trainings, along with incentivizing masons to adopt safer practices. On-site consultancy was given to masons building these homes to assist in the construction as well.



The DHS project was presented to over 400 families and eventually offered to 40 of them. This was followed by consultation with the clients on how to improve light and ventilation and design better and more efficient spaces. Projects vary from small refitting to new three story structures. Cost estimates were provided along with architectural and engineering drawings, which incorporated materials that are available locally and are culturally acceptable within a design that can be built with the locally available skill-set and manual labour.



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