

# **Housing landscape for high mobility working professionals and students migrating to cosmopolitan cities - The case of Bangalore.**

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## Taxonomy

<b>AISHE</b>	All India Survey on Higher Education
<b>BBMP</b>	Bruhat Bengaluru Mahanagara Palike
<b>BPL</b>	Below Poverty Line
<b>BPO</b>	Business Process Outsourcing
<b>BRICS</b>	Brazil, Russia, India, China and South Africa
<b>CAGR</b>	Compound annual growth rate
<b>CCTV</b>	Closed-circuit television
<b>CII</b>	Confederation of Indian Industries
<b>CPCR</b>	Commission for Protection of Children Rights
<b>CSR</b>	Corporate Social Responsibility
<b>EWS</b>	Economically Weaker Section
<b>FICCI</b>	The Federation of Indian Chambers of Commerce & Industry
<b>FSI</b>	Floor Space Index
<b>HRA</b>	House Rent Allowance
<b>IBEF</b>	India Brand Equity Foundation
<b>IOM</b>	International Organization for Migration
<b>IT</b>	Information Technology
<b>IT Act</b>	Income Tax Act
<b>JLL</b>	Jones Lang LaSalle
<b>LIG</b>	Low Income Group

<b>MMRDA</b>	Mumbai Metropolitan Region Development Authority
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>NAAC</b>	National Assessment and Accreditation Council
<b>NASSCOM</b>	The National Association of Software and Service Companies
<b>NCPCR</b>	National Commission for Protection of Children Rights
<b>NCR</b>	National Capital Region
<b>NGO</b>	Non-Governmental Organization
<b>NRAS</b>	National Rental Affordability Scheme, Australia
<b>OECD</b>	The Organisation for Economic Co-operation and Development
<b>PG</b>	Paying Guest
<b>PPP</b>	Public Private Partnership
<b>PSU</b>	Public Sector Undertaking
<b>RCA</b>	Rent Control Act
<b>RICS</b>	Royal Institution of Chartered Surveyors
<b>RRMC</b>	Residential Rental Management Company
<b>SEZ</b>	Special Economic Zone
<b>SPV</b>	Special Purpose Vehicle
<b>TDR</b>	Transfer of Development Rights
<b>ULB</b>	Urban Local Body

## Glossary of terms

<b>Migrant</b>	International Organization for Migration defines a migrant as any person who moves away from her or his habitual residence to another place within the same country or internationally for any period of time and for a variety of reasons.
<b>Housing/Accommodation</b>	Housing refers to the construction and assigned usage of houses or buildings collectively, for the purpose of sheltering people.
<b>Affordable Housing</b>	Affordable housing is housing which is deemed affordable to those with a median household income or below as rated by the national government or a local government by a recognized housing affordability index.
<b>High Mobility Migrant</b>	As per the Deloitte Global Millennial Survey 2018, on an average the maximum tenure of millennials in a job is three years. The survey found that millennials prefer to travel across cities for work instead of investing in a house for permanent stay. Thus, termed as high-mobility migrants.
<b>Student Migrant</b>	A student, for the purpose of this report, is defined as someone pursuing higher education, full time or part time, and is currently enrolled in a higher education institute. In the context of the report, students typically mean student migrants.
<b>Working professionals</b>	A working professional, for the purpose of this report, is defined as someone who is engaged in a full time or part time job with an employee or organisation. In the context of the report, working professionals or professionals typically mean working professional migrants.
<b>Rental housing</b>	The Ministry of Housing and Urban Affairs (MoHUA) defines Rental Housing means a property occupied by someone other than the owner, for which the tenant pays a periodic mutually agreed rent to the owner.
<b>Owner/Landlord</b>	“Owner” means a person who, for the time being is receiving, or is entitled to receive, the rent of any residential rental premises, whether on his own account or on account of or on behalf of, or for the benefit of, any other person, or as a trustee, guardian or receiver of any person/institution who would so receive the rent or be entitled to receive the rent, if the premises were let to a tenant, and shall include his successor-interest (MoHUA)

<b>Tenant</b>	“Tenant” means a person who has entered into a rental housing agreement, for any residential rental premises, with the owner, in lieu of rent payable towards the same. (MoHUA)
<b>Co-living</b>	Co-living is a new kind of modern housing where residents with shared interests, intentions, and values share a living space. Space that encourages its residents to interact and work together while providing standardized facilities. They are most often run by companies for the huge number of young people moving to expensive cities in search of work for study.
<b>Low-income group/household</b>	Low Income Group (LIG) means households having an annual income above Rs.3,00,000 (Rupees Three Lakhs) and up to Rs.6,00,000 (Rupees Six Lakhs)
<b>Middle Income Group/household</b>	The Middle-Income Group (MIG) will comprise households having an annual income between Rs 6,00,001 up to Rs 12,00,000.
<b>Rental agreement</b>	A rental agreement is a contract of rental, usually written, between the owner of a property and a renter who desires to have temporary possession of the property;
<b>Aggregator model</b>	An aggregator model creates an online marketplace for listing and renting properties. It operates purely on commission basis as it charges the owner for every booking, without ownership of the facilities and services of the accommodation. A standard provision for fully-furnished homes as part of its shared-home package, working with rental managers and house owners. The shared accommodation has a lock-in period of six months while the family accommodations are unfurnished.
<b>Special Purpose vehicle</b>	A Special Purpose Vehicle (SPV) is a legal entity created for a specific purpose. In the context of raising capital, a SPV can be used as a funding structure, by which all investors (or investors under a given investment threshold) are pooled together into a single entity

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## Executive Summary

### Research Background

In a globalized world, there is a colossal movement of not just goods or products but also of people who move from one place to another in search of better opportunities referred to as migrants. The 2011 census reported about 450 million individuals as migrants in India. The concentration of work and educational opportunities in urban areas has amplified the movement of informal workers, white collar workforce and students to cities (OECD, 2019). Subsequently, the pressure on urban housing is projected to increase and reports suggest that by the year 2030 more than 40% of the Indian population will be living in urban areas creating a deficit of 25 million affordable housing units (RICS & Knight Frank, 2019). While a closer look at the Indian housing landscape reveals a demand for 18.8 million urban affordable housing, 11.1 million high end housing lie vacant in cities (IDFC, 2018).

Indian central and state governments have undertaken various initiatives to fill this gap, although the majority of social support schemes and policies are directed towards housing ownership by providing interest subsidies, access to credit or building housing infrastructure for mainly economically weaker sections. As a consequence of this policy focus on house ownership for low-income households, high-mobility working professionals and students housing needs have remained largely unaddressed, unregulated and understudied. For 37 million students enrolled in higher education, only 6.5 million hotel beds are available which means only one hostel bed is available for every six students (CBRE report 2019).

Rental housing is critical for spatial mobility, as it's easier for white collar migrants and students to move to cities. Thus, present research studies the housing needs of migrating young working professionals and students. Specifically, this demographic cross-section is researched and analysed for the case of Bangalore city in Karnataka.

### About the study

Between May 2020 to September 2020, Sattva Consulting a research study commissioned by a leading co-living company on housing for middle income migrants in Bangalore. This study aims to understand the landscape of current housing for middle income migrants. This has been achieved through: A mixed method research to collect primary data regarding the needs, challenges and aspirations of students and working professionals within the housing value chain. This was further supplemented with secondary research to analyse the housing policy landscape.

For the purpose of this study, migrating students and working professionals have been categorized into archetypes based on their or their family's annual income and occupation.

- **Archetype 1:** Blue collar workers with income in the range of 3 lakhs and below.
- **Archetype 2:** Entry-level white-collar workers across myriad industries and sectors with income between 3 to 6 lakhs.
- **Archetype 3:** Senior level or highly skilled workers in the income bracket of 6 to 12 lakhs and above across the sectors and industries.
- **Archetype 4:** Students with a parental income anywhere between 3 to 12 lakhs.

The study investigates the housing landscape of migrating students and high mobility working professionals belonging to archetype 2, 3 and 4. Furthermore the study analyses housing policies and the needs, challenges and aspirations of the migrating students and working professionals across the following stages of the tenant housing value chain.

- **House Search:** The first stage involves the process of identification of an accommodation when a high-mobility migrant moves to a new city and the key determining factors that influence the housing choice.
- **Rent Agreement Formalization:** This stage involves entering into a formal rental agreement with the selected accommodation owner and payment of security deposits
- **Living condition and maintenance:** In this stage we examine the housing experiences of the tenant well-being, productivity, satisfaction or the discrimination or unfair encountered in the housing arrangement.
- **Agreement termination and moving:** The last stage is agreement termination and moving which involves inquiry into the exit process, clauses to be met by the tenant, and issues of untimely eviction or unjustified increase of rent.

## Need and Challenges in Tenant Housing Value Chain

The growing population of high mobility working professionals and students who migrate for better opportunities are untended by housing policies or regulations. Bangalore is one of the metro cities that attracts millions of migrant students and working professionals every year. The present study captures housing needs and challenges of migrating students and working professionals in Bangalore by mapping needs, aspirations and challenges throughout the tenant housing value chain.

### Stage 1 - House Search

- Rental flat remained highest preferred housing arrangement for both students and working professionals (WP) followed by PGs, Parents afforded the rent for students while it was taken care of by self by WPs
- Proximity to college/office was the top priority for both students and working professionals; organised housing and non-interfering landlords were more important to working professionals than students.
- Only 7% of total student respondents stay in university accommodation; of those who have campus accommodation 50% are pursuing Postgraduate and the other half are pursuing Undergraduate

degrees.

### Stage 2 - Rent Agreement Formalization

- While 84% people in various accommodations had formal rental agreements, 16% still did not have any formal agreement.
- Highest incidence of presence of formal rental agreement was associated with rental flats while the lowest was linked to PGs.

### Stage 3 - Living conditions and Maintenance

- Housing had the most impact on academic performance according to students and on mood and personality for working professionals. Meanwhile residents of co-living and university/company accommodation showed highest positive affirmation towards all factors of wellbeing followed by rental flats while PGs remained the lowest.
- Security remained the most accessed facility by both students and working professionals; Basic facilities were accessed more by students while premium facilities more by working professionals.
- Students faced more discrimination than working professionals based on food habits, marital status, region or community they belonged. Furthermore, high amount of lifestyle-based discrimination was observed in Rental flats and PGs while caste/class/community-based discrimination minimised in co living and university accommodation.

### Stage 4 - Agreement Termination and Moving

- There is a demand for ease in agreement termination among high-mobility working professionals and students, as 90% respondents said it's very important or somehow important. Indicating millennials preference for spatial mobility.
- An overall of 42% students out of 102 and 48% working professionals out of 110 have witnessed an arbitrary increase in rent or have been evicted from their accommodation at least once.

### Housing Policy Landscape

- India lacks an overarching legal framework for the entire housing landscape. The policy landscape in India largely neglects high mobility migrants among many other groups, as regulatory frameworks majorly focus on providing home ownership to the economically weaker section (EWS) or low-income group (LIG). Meanwhile the market caters to the high-end segment due to the associated margins and profitability.
- The needs and challenges of students & working professionals with respect to housing go unrecorded and unaddressed as they continue to manoeuvre housing value chain in isolation. Given the scope of this study, the paper analyses rental housing policies relevant to working professionals and students (Archetype 2, 3 & 4) in depth to understand the extent to which the needs of these groups are covered by policies, regulations or provisions provided by universities and corporate

- However, attempts to fill these regulatory gaps can be seen by appraising three draft policies at national level which will be reviewed in detail in the paper
  - **National Urban Rental Policy Draft 2015**
  - **Model Tenancy Act, 2019 Draft**
  - **The Regulation of Private hostels and PG Bill 2017**

Till the time the draft bills are not legislated into acts, the regulatory framework to protect and effectively serve high-mobility migrants will remain tenuous.

- The National Urban Rental Policy draft is effectively designed to regulate the rental market and address the gaps on the demand as well as the supply side as it provides incentives for the private sector to invest in large scale rental housing to match the demands of growing urban migrants. It further proposes to digitalize the rental market which increases the ease of safe and affordable house hunting for high mobility working professionals and students.
- The Model tenancy act in alignment with the National Urban Rental Policy proposes to bring in regulations that are balanced towards both owner and tenants. It mandates for formal registration of rental agreements, stringent regulation against eviction or arbitrary increase in rents and caps security deposit to just two months of rent. The analysis finds that a key shortcoming of the Model tenancy act is that it does not aim to standardise or create benchmarks for the living conditions of the tenants.
- The Regulation of Private Hostels and PG bill, 2017 aims to benchmark standards for the PG & private hostel accommodation. It holistically addresses the wellbeing needs of the tenants by regulating the space, food quality, and provisioning for safety measures. However, there are no clauses to regulate the rental agreements, address the unfair treatment by owners like eviction or arbitrary increase in rent.
- Karnataka lacks an overarching framework to regulate the rental space across the state; this is further aggravated in absence of a national level policy framework making the rental market highly unregulated and informal.

The identified policy gaps and challenges of students and working professionals through various stages of the housing value chain needs could be addressed by a concerted effort by key stakeholders to affect change in the rental housing ecosystem. The key stakeholders identified with potential to influence change in the rental housing ecosystem would include - RWA's (Residential Welfare Associations), student bodies, educational institutions, corporates, policy makers and consortium of co-living providers along with aggregators. These stakeholders have the strength and potential to exercise influence to ameliorate the housing situation of high-mobility work professionals and students. The paper further details their role and area of interventions to change the housing ecosystem.

Given the key gaps identified in the rental housing policy landscape through secondary research and the challenges recognized from the primary research - it could be inferred that students and high-mobility working professionals housing needs are deprioritised. Housing arrangements are often not tailored to meet the needs of students who need an academically conducive environment. Meanwhile, overall holistic care, wellbeing and safety- security measures are absent across the housing policy landscape and housing arrangements. Further,

there is no protection or rights given to tenants who encounter untimely eviction or unexplained increase in rent or discrimination during the varied stages of housing value chain. With this context, the paper concludes with some key recommendations for regulating and organizing the rental housing. A wide spectrum of stakeholders, such as policymakers, private sector entities- consortium of co-living spaces, aggregator models, student bodies, educational institutions and corporates can play a major role in influencing the housing ecosystem for a holistic change.

## Section 1: Context - Migration & Migrant housing

### ■ 1.1 Who are migrants?

A migrant is defined as any person who is moving or has moved across an international border or within a State away from his/her habitual place of residence, regardless of i) the person's legal status; ii) whether the movement is voluntary or out of compulsion; iii) cause for the movement and, iv) length of the stay. At the international level, no universally accepted definition for 'migrant' exists (International Organization for Migration, 2019)

According to the Census of India, 2011, when a person is enumerated at a different location than their place of birth, they are considered a migrant (Census India, 2011). The decennial census of 2011 reported about 450 million individuals as migrants which is an overall 45% increase, from the 309 million migrants recorded in 2001 Census. It far exceeds the population growth rate of 18% from 2001 to 2011 in the census data. Meanwhile, internal migrants as a percentage of population rose from 30% in 2001 to 37% in 2011 (De, 2019).

Additionally, intra-country migration is classified into two types:

- **Inter-regional migration:** The movement from one region of a country to another (e.g., movement from one state to another).
- **Intra-regional migration:** The movement within the same region of the country (e.g., movement from one district to another in the same state).

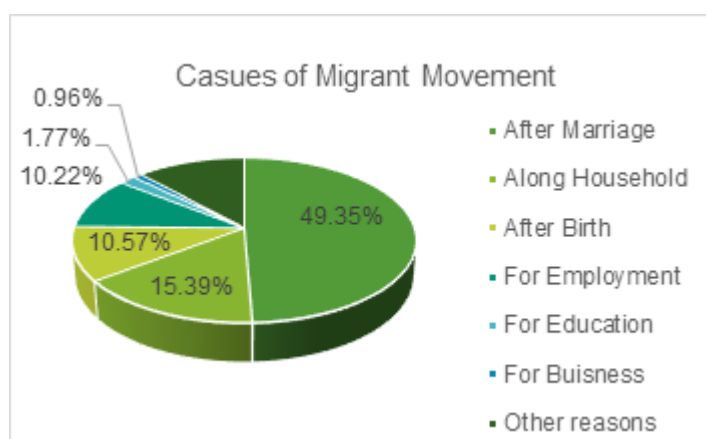


Figure 1: Causes of migrant movement in India - Marriage is the biggest cause of migration in India

In spite of the significant increase in interregional migration recorded, as per the Census (2011) the bulk of the movement 62% (i.e., 279 million people) is within the same district. Another 26% (117 million people) is between districts within the same state. Hence, 88% (i.e., 395.7 million people) of migration in India is intraregional. In comparison about 12% (i.e., 54.3 million people) move inter-regionally (from

one state to another) (De, 2019).

Moreover, migration in India majorly occurs between rural-to-rural areas 47.4% (i.e., 215.2 million), followed by urban to urban areas which is 22.6% (i.e., 102.6 million). Concurrently, on a microscale migration occurs from rural to urban areas around 22.1% (i.e., 100.3 million), and urban to rural areas accounts for 7.9% (i.e., 35.87 million) (Turrey, 2019) (Ministry of Housing and Urban Poverty Alleviation, 2017).

A major segment of migrant population is that of 140 million of India's rural poor who migrate seasonally to cities, industries, and farms in search of work. These are migrants who move back and forth undertaking a vast array of casual work in construction, manufacturing, services, and the farm sector. They are part of India's unorganized, informal workforce estimated over 350 million (Labour and migration in India, 2014).

Additionally, a leading cause of migration in India is marriage based which accounts for 49.35% of total migration. Figure 1 outlines the major causes of migration in India. As depicted in the graph 10.22% migrants move for work and 1.77% migrate for education (Census India, 2001). **The focus for this research study will be on work/employment and education based intra-country migration.**

In the year 2018-19, the All-India Survey on Higher Education (AISHE) reported 37.4 million students enrolled in higher education while the number of universities in India have increased by 25% since 2013-14 (Ministry of Human Resource Development, 2019). India is estimated to have 140 million students in college going age by 2030 (FICCI & EY, 2013). Consequently, the increase in mobility of students and the number of higher educational institutions in the country has led to the concentrated influx of students in emerging education centred in the states of Uttar Pradesh, Gujarat, Maharashtra, Karnataka hubs. Major share of colleges in the ka, Rajasthan, Madhya Pradesh, Tamil Nadu, and Andhra Pradesh. Inevitably, cities like Bangalore, Jaipur, Hyderabad, Pune, Nagpur, Delhi, and Mumbai with prominent universities are leading educational hubs (CBRE, 2019).

Concurrently, as per the NASSCOM 2017 report, the IT industry adds on an average 150,000 employees every year in India thereby encouraging a massive movement of millennial professionals to IT hub cities like Bangalore, Pune, Hyderabad, Chennai, Mumbai and Delhi (NASSCOM, 2017). Furthermore, the NASSCOM report recorded 1.1 million people worked in the Indian BPO industry. Similarly, many thriving industries and start-ups concentrated in metros across India. The exponential rise in migration for the purpose of higher education has led to a high demand for affordable and quality housing in the university and industry concentrated metropolis. (OECD, 2019) (CBRE, 2019). **Thus, present research focuses on the housing needs of migrating young working professionals and students—specifically, this demographic cross-section is studied and analysed for the case of Bangalore city in Karnataka.** As Bangalore in the past decade has emerged to be a central destination with eminent education institutions and industries situated in the city (MSME-Development Institute,

Ministry of Micro, Small and Medium Enterprises, 2016). The city attracts a massive number of students along with working professionals as migrants to Bangalore. In consequence it becomes crucial to understand the housing conditions of this population especially as Bangalore becomes an apt instance for deeper investigation of the population of our interest.

This paper presents the case of housing for migrating students and working professionals in India which is an understudied area, this has been demonstrated through the case of Bangalore as an exemplar. The preceding section gives an overview of the migration in India emphasizing on the segment of our interest-working professionals and students. In the succeeding sections we explore the state of migrant housing in India followed by the situation in Karnataka. The paper then delineates the migrant archetypes and the housing value chain framework for the ease of comprehension of analysis presented in the paper. Section 2 in the paper details out the research methodology and processes undertaken for the study. Further, Section 3 elaborates the research insights on the challenges, needs and aspirations of migrating students and working professionals in a tenant housing value chain. Subsequently, in Section 4 we deep dive into understanding the housing policy landscape in India and Bangalore in Karnataka State. This section highlights some of the key gaps in policies and provisions provided for students and working professionals as they move from one stage to another in a housing value chain. Eventually, we bring together some best practices in the housing policy landscape from different states of India and other countries across the world. Finally, in Section 5 we share some pragmatic recommendations and a way forward to ameliorate the housing conditions of migrating students and working professionals in Bangalore and India at large.

## ■ 1.2 State of housing for migrating students, working professionals and blue-collar workers.

Housing is vital for the wellbeing of an individual and essential for the social mobility of an individual in a society. The concentration of work and educational opportunities in urban areas has amplified the movement of informal workers, white collar workforce and students to cities (OECD, 2019). In contrast to BRICS nations, India is projected to have the most accelerated growth of urban population in the coming decade according to OECD 2019 report. Between Census 2001 and 2011, the country's urban population increased by 91 million. Meantime, India is expected to add 416 million urban dwellers between 2018 and 2050. Also, by 2030, India is expected to have seven mega-cities with populations above 10 million (United Nations India). As the urban population increases, demand for every key service will also increase in cities by five to seven times. The pressure on urban housing is projected to increase and reports suggest that if India continues to invest in urban infrastructure at the given rates, by the year 2030 more than 40% of the Indian population will be living in urban areas which will create a deficit of 25 million affordable housing units (RICS & Knight Frank, 2019).



A closer look at the Indian housing landscape reveals a huge demand for affordable housing. On average real housing purchase prices for ownership have increased much more than GDP undermining housing affordability predominantly for low-income households. The various regulations and costly land in urban areas propel increase in house prices, which can be much higher than low-income households' annual incomes (Tiwari and Rao, 2016). In contrast there is an oversupply of high-end housing; around 18.8 million urban households face a housing shortage (which includes the homeless and households in sub-standard or congested dwellings, or without basic amenities), while 11.1 million houses lie vacant in cities (IDFC, 2018). In India, there is a massive housing shortage among low-income & lower-middle income groups particularly in rural areas, where most of the population lives. Providing adequate and affordable housing ownership is an ever-growing challenge for India house prices are highly relative to incomes. Prices are high because of structural rigidities in the market, stemming from stringent zoning and land regulations, restrictive floor indices and high transaction costs, in the context of high population density in cities in India (OECD, 2019).

Indian central and state governments have undertaken various initiatives, the latest one of which is the ongoing 'Housing for All' mission, launched in 2015. It aims to provide affordable housing for all urban poor households by 2022. So far, most social support schemes and policies are directed towards housing ownership by providing interest subsidies, access to credit or building housing infrastructure for mainly economically weaker sections. Additionally, ownership driven provisions mandatorily require domicile certifications (Ministry of Housing & Urban Poverty Alleviation, 2015)

Subsequently, the formal rental market is small in urban areas, the share of rented housing has decreased from 54% in 1961 to 31% in 2011 out of the total stock in India (Tandel, Patel, Gandhi, Pethe & Agarwal, 2015). There are also stark regional differences ranging from almost 30% in Delhi to less than 5% in Bihar and Uttar Pradesh. Moreover, most of the rentals are informal to avoid the strict rent controls that exist in many states. There exists a rental ceiling price in many Indian states which is usually lower than the market price. This has led to an increase in the demand for rental housing but the return on investment for builders and house owners is low which discourages them from building new ones and maintaining the old houses. To add to this, the measures for resolving disputes between landlords and tenants is through the judicial system and is usually slow paced. All this has discouraged formal rental agreements for a long time. However there have been new legislations in draft stages around the same which are yet to progress on changing the dynamics of this sector. **As a consequence of policy focus on house ownership which specifically deals with the needs of poor households, short-term or temporary working professionals (also called high-mobility migrants) and students housing needs have remained largely unaddressed, and hence unregulated.**

Accordingly, the Deloitte Global Millennial Survey 2018, reveals that on an average the maximum tenure of millennials in a job is three years. The survey found that millennials prefer to travel across cities for work, and consequently, defer huge purchases like a home at the beginning of their careers—they instead use their disposable incomes for experiential lifestyle choices. Elevated workforce mobility has created the demand for organised shared accommodation and rental housing in India (Cushman &

Wakefield, 2018). Rental housing is critical for spatial mobility, as it's easier for white collar migrants moving to cities, temporarily or permanently, as well as for youth, low income and disadvantaged people who want or need to live in cities but cannot afford to buy a house (OECD, 2019).

Concurrently, All India Survey on Higher Education (Ministry of Human Resource Development, 2019) 2017, whilst the number of universities have increased in recent years, college hostels or campus accommodation have not increased to meet the growing need of the migrating students—at present, they cater to a small fraction of students. Of the student accommodation that does exist and is institutionally provided, it is also well documented that these temporary housing arrangements are usually not equipped with adequate facilities (i.e., inadequate privacy, security, ventilation, space and food quality) (CBRE, 2019). According to CBRE report, 2019, across India student housing just over 6.5 million hostel beds are available which means only one hostel bed is available for six students with 37 million students enrolled in higher education. Consequently, a large majority of students are pushed to live in informal and unregulated housing spaces like boarding houses or PG accommodations in proximity to colleges. Quite often these accommodations have congested space, are inadequate in cleanliness or sanitation and tenants are deprived of a secure tenure agreement. On the whole, most of these rental units can be categorised as a “slum” based on the definition of slum provided by UN-HABITAT (2000) which defines a slum basic-level of deprivation approach - “A household is a slum-dweller if it lacks one or more of the following five elements: 1) access to adequate drinking water 2) access to adequate sanitation 3) housing with adequate space 4) housing with adequate structure to protect against climatic conditions and 5) secured tenure.”

In recent years, the commercial market has emerged from the potential of the housing supply gap especially in student and high mobility working professionals housing to fill the gaps with innovative solutions like aggregator models and co-living spaces. An aggregator model creates an online marketplace for listing properties, its advantage lies in its ease of identifying an accommodation for the tenant and is a convenient channel for the visibility of small rental properties owners. It operates purely on commission basis as it charges the owner for every booking, without ownership of the facilities and services of the accommodation (CII & Anarock, 2020) (Cushman & Wakefield, 2018).

Meanwhile, co-living accommodation is specially designed for millennial students and high mobility working professionals in sight. It combines private living spaces with shared communal facilities. Offering its residents hassle free atmosphere, affordable facilities, close proximity to work/university and a resolute community experience. Most commonly appreciated co-living facilities include - interaction and hangout zone, vehicle parking, housekeeping services, modern amenities, technology friendly, swimming pool and gym. There is an emphasis on social exchange, flexibility and affordability that makes it stand apart (M et al., 2020). With the millennials preference for experiential commodities over material commodities co-living is expected to increase at a strong compound annual growth rate (CAGR) of 17% in next five years. Moving forward the supply of beds by organised co-living organizations is expected to increase by more than 5 times to about 541,000 beds by 2023 of which

Delhi NCR and Bengaluru will account for more than 50% of this cumulative capacity (FICCI & JLL, 2019). However, with the evolving housing market across the major metropolis needs to be incentivised, enabled and regulated by government bodies to safeguard the interests of vulnerable migrating students and working professionals. With this context, the next section will share some important migration and housing features in Karnataka and, more specifically Bangalore.

### ■ 1.3 Karnataka, an important destination for middle income migrants

Karnataka, the geographical focus for this study, reported a total of 10.49 million migrants in 2011 census as opposed to a 4.71 million in 2001 census amounting to 122% increase in the ten-year period. Most migrants moving to Karnataka are domiciled in the states of Andhra Pradesh (25.14%), Tamil Nadu (18.60%) and Maharashtra (14.47%) as depicted in Figure 2 which demonstrates the flow of migrants from different states to Karnataka.

Bengaluru, the capital of Karnataka acts as a hub for migrants from around the country. As per the 2011 census, the population of Bengaluru was 9.62 million out of which a staggering 4.43 million people are classified as migrants. **The 4.43 million people migrating into the city is almost double (175.8%) the number of people who have migrated out of the entire state of Karnataka (0.25 million).** As mentioned earlier, intraregional migration in India far exceeds inter-region migration—and Bangalore is no different with 64% of the city’s migrants moving into the city from other parts in Karnataka (Census of India, 2011).

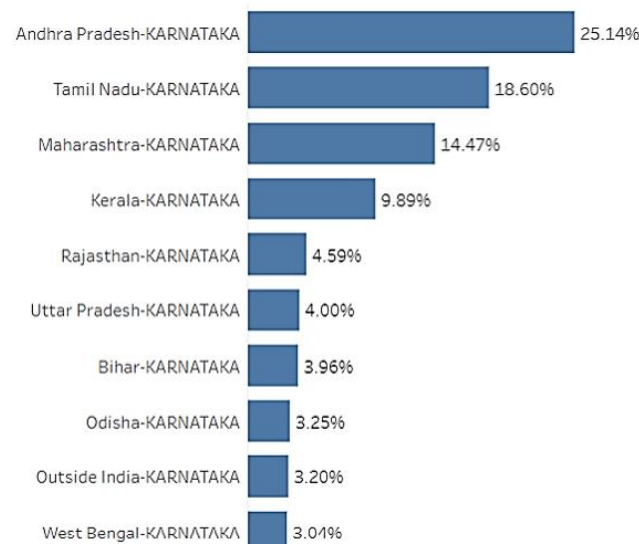


Figure 2: Maximum in-migration in Karnataka is from Andhra Pradesh, followed by Tamil Nadu and Maharashtra

Furthermore, Karnataka has a vibrant Automobile, Auto-based industries, Aerospace, Textile and Garment, Biotech, and heavy Engineering industries. The state has a sector specific Special Economic Zone (SEZs) for key industries such as IT, Biotechnology, and Engineering, Food processing and Aerospace. Karnataka is the IT hub of India and home to the fourth largest technology cluster in the world.

It has 23 operational IT SEZs, five software technology parks and dedicated IT investment regions. Karnataka has emerged as an information technology (IT) hub of India. The state is India's largest software exporter with software and service export totalling US\$ 77.80 billion in 2018-19. More than 60 per cent of the biotechnology companies in India have a base in Bangalore and the state drives 50 per cent of the total revenues in India's biotechnology sector. Thus, making Bangalore a hotspot across the country for migrants with lucrative job opportunities. (IBEF, 2020). Karnataka attracts a huge proportion of migrants who have completed higher secondary and diploma or graduate and above (Chandrashekhar & Sharma, 2014).

In case of students, Bangalore has many colleges at 880 with 0.57 million students coming in annually. About 58% (0.33 million) of the enrolled students are migrants. The institutional hostel capacity stands at only 0.18 million students as per AISHE report 2018-19, hinting at the worrying shortfall of student accommodation available (Ministry of Human Resource Development, 2019).

In consequence, with a massive inflow of students and working professionals migrating to Bangalore city for educational and work opportunities. With the massive gaps in meeting their housing arrangement needs, this calls for immediate attention. As income is often quoted to be a key determinant of the type and quality of housing (OECD, 2019), we have opted to further compartmentalise this demography further by income, Section 1.4 will discuss the characteristic of the archetypes etc.

#### ■ **1.4 Migrant archetypes defined by income and occupation**

Migrating students and working professionals have been categorized into archetypes based on their or their family's annual income and occupation as depicted in Table 1 below. Archetype 1 can be broadly categorised as blue collar workers with a corresponding income in the range of 3 lakhs and below. Followed by Archetype 2 with income between 3 to 6 lakhs which includes entry level white collar workers across myriad of industries and sectors. Further Archetype 3 comprises senior level or highly skilled workers in an income bracket of 6 to 12 lakhs and above across the sectors and industries. Lastly, students with a parental income anywhere between 3 to 12 lakhs becomes an independent archetype 4 for this study. The study will focus on working professionals and students in archetypes 2, 3 and 4 categorized based on their or their family's annual income as their needs largely go unaddressed by the housing ecosystem. Consequently, the sample characteristically consists of middle & high level white collar workers from various industries/sectors whose annual income falls in the range of 6-12 lac besides including students, interns, part-time professionals, low income individuals whose family income ranges between 3-12 lakhs.





Income (INR)	Less than 3,00,000	3,00,000- 6,00,000	6,00,000- 12,00,000 and above	Family income between 3,00,000 to 12,00,000
Archetypes as per income & occupation	 <b>ARCHETYPE 1</b>  Blue collar workers such as construction, factory workers, technicians, truck drivers, plumbers etc.  Low income white collar workers such as sales representatives, office assistants, nurses etc.	 <b>ARCHETYPE 2</b>  Entry level and middle level white collar workers across various industries/sectors, especially service-based industries.	 <b>ARCHETYPE 3</b>  Senior level (highly skilled) white collar workers across various industries/sectors, especially service-based industries.	 <b>ARCHETYPE 4</b>  People dependent on family income such as students, interns, part time professionals, low income individuals

Table 1: Migrant archetypes as per income and occupation

## ■ 1.5 Housing Value chain

In essence the study investigates the housing landscape of migrating students and high mobility working professionals which is a growing population in a young country like India. As indicated by research this population prefers to live in rented accommodation which offers ease of mobility rather than undertaking possession of an accommodation. Therefore, the research study explores the housing landscape with the case of Bangalore through the tenant perspective of the housing value chain. A migrating student and working professional move through the following stages of the housing value chain as tenants (as

depicted in figure 3). The first stage of house search denotes the process of identification of an accommodation when a high-mobility migrant moves to a new city and what are some of the key determining factors that influence the housing choice. Followed by the rent agreement formalization stage which involves entering into a formal rental agreement with the selected accommodation owner and payment of security deposits. Third phase as tenants progresses in the housing value chain is of the living condition and maintenance stage. In this stage we examine the housing experiences of the tenant well-being, productivity, satisfaction or the discrimination or unfair encountered in the housing arrangement. Finally, the last stage is of agreement termination and moving which involves inquiry into the exit process, clauses to be met by the tenant, untimely eviction or unjustified increase of rent.



*Figure 3 – Tenant Housing Value Chain*

The following section will elaborate the study methodology used to investigate the housing related challenges, needs and aspirations of migrating students and working professionals in the tenant housing value chain before the paper delves into a careful housing policy analysis

## Section 2: Research Methodology

Between May 2020 to September 2020, Sattva Consulting in collaboration with a leading co-living undertook a research study on housing for middle income migrants in Bangalore. This study aims to understand the landscape of current housing for middle income migrants. This has been achieved through:

- i) Policy Analysis
- ii) Primary research with middle income migrants to understand their needs and challenges.

**The objectives of the study are as follows:**

- Landscaping housing policies to understand their impact on middle income migrants and the existing gaps.
- Mapping Independent measure undertaken by corporates and educational institutions to support housing and wellness for migrants.
- Understanding aspirations and challenges of middle income migrants with respect to housing provisions

**The research study was undertaken in 6 phases to meet the objective of the study:**



*Figure 4: Research process followed by Sattva consists of 6 phases*

### **I. In depth literature review:**

- Extensive review of white literature on migration, housing, accommodation arrangements for middle-income migrants and, the impact of quality housing on productive and wellbeing of migrants.

### **II. Secondary Research on policy landscape in housing**

- Rigorous research and analysis of the pre-existing policies, schemes and the provisions provided by employers or educational institutions to the students or working professionals who relocate to a new city in India. The analysis used a three-pronged approach to identify International, National and State level interventions in the sustainable and affordable housing.

### **III. Research framework & instruments**

- Along with developing the research instruments & tools to conduct qualitative and quantitative research migrant archetypes have been identified to recognise the specific needs of distinctive demography. Following research instruments were utilized to conduct primary research:

Research instrument	Key areas of investigation
Structured surveys with middle income professionals and students	<ul style="list-style-type: none"> <li>To investigate the perception of affordability &amp; housing needs &amp; facilities.</li> <li>To quantify expenses incurred on housing, transportation, groceries by the students &amp; professionals.</li> <li>Accommodation benefits provided by their company or educational institutions.</li> </ul>
Semi Structured Interviews (SSIs) with middle income working professionals and students	<ul style="list-style-type: none"> <li>To corroborate the findings from the surveys.</li> <li>To discern the varied housing experiences of middle-income migrants in different stages of the housing value chain.</li> <li>To recognize the needs, aspirations, challenges, or inequalities related to housing of migrating students &amp; working professionals.</li> </ul>

Table 2: Research Framework and Instruments

#### IV. Primary research: Remote data collection was carried out by Sattva with the following stakeholders:

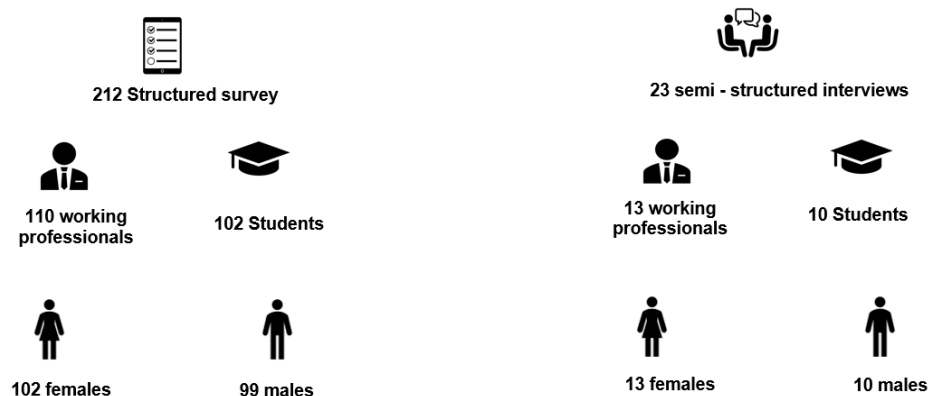


Figure 5: Primary data collection was done through a survey of 212 respondents and semi-structured interviews with 23 respondents

- Additionally, two semi-structured interviews were conducted with corporate organizations to triangulate the research insights from a supply lens. Given the high in-migration of young professionals in Bangalore these insights throw light on the role and provisions given by corporates in the housing landscape.

#### V. Insights analysis and synthesis:

- Synthesised insights with secondary research to map key concerns in the Indian housing landscape, available support through policies and schemes, major policy gaps with possible solutions and recommendations.



- A rigorous quantitative and qualitative analysis of the collected primary data to generate nuanced understanding of the housing landscape, policies, middle income migrant needs and challenges vis a vis housing arrangement. Further corroborate the secondary research findings with primary research.

## **VI. Report compilation**

Assemble analysis to produce a final study paper on sustainable housing and holistic wellness for middle income migrants. To disseminate the key findings in the ecosystem and to influence the policies and schemes to address the challenges and provision for middle income migrant needs.

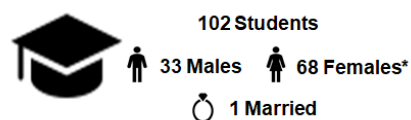
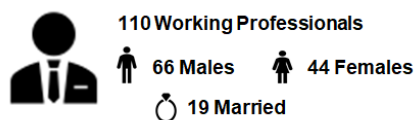


## ○ **Section 3: Needs & Challenges of Migrating Students and Working Professionals in Housing Value Chain**

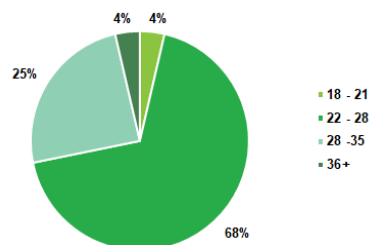
As discussed in the preceding sections, the growing population of high mobility working professionals and students who migrate for better opportunities are untended by housing policies or regulations. Bangalore is one of the metro cities that attracts millions of migrant students and working professionals every year. **Consequently, the housing landscape for high mobility working professionals and students is an understudied area. The present study captures housing needs and challenges of migrating students and working professionals in Bangalore this study aims to fill this gap by mapping their requirements in the tenant housing value chain.** In this section we delineate the demographic details of the respondents in the research study followed by primary and secondary insights with respect to the housing value chain.

### ■ **3.1 DEMOGRAPHIC DETAILS**

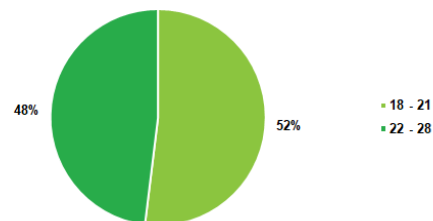
The mixed method research to collect primary insights in terms of the needs, challenges and aspirations of students and working professionals within the housing value chain was undertaken. For the purpose of the study a quantitative survey was done with a total of 212 respondents including both working professionals and students. The demographic details of these respondents show that the respondents were proportionally split across gender and occupation (or, course pursued) while majority of them belonged to the age group of 22-28 years as illustrated in Figure 6.



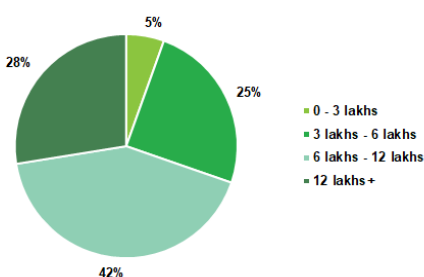
**Age groups of working professionals**



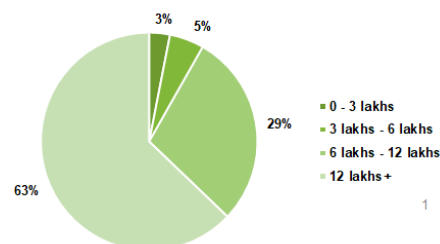
**Age groups of students**



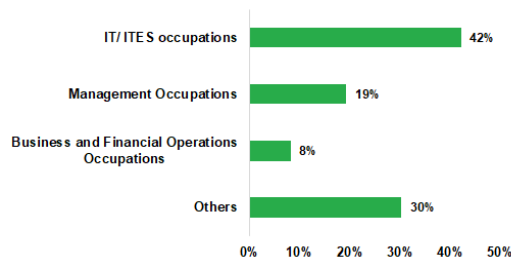
**Annual income of working professionals**



**Annual family income of students**



**Industry wise distribution of working professionals**



**Courses being pursued by students**

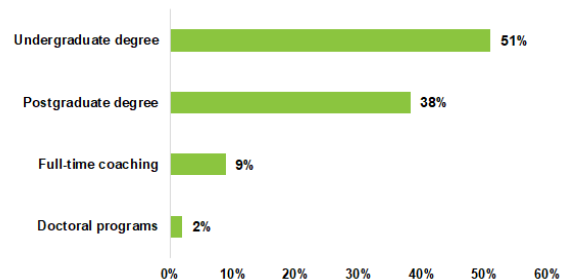


Figure 6: Survey respondents included students and working professionals from both genders and across age groups

Furthermore, out of 212 survey respondents, 35% migrated from within Karnataka and a majority (i.e., 19.81%) from Andhra Pradesh. Of these respondents about 50% were concentrated in Electronic City and Koramangala areas which are two key educational and industrial hubs in the Bangalore city.

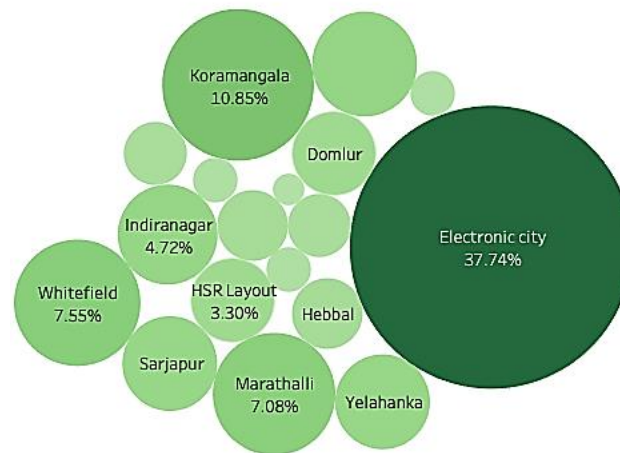


Figure 7: Distribution of our respondents across different settlement areas within Bangalore

Further, the qualitative research was conducted with 23 respondents across housing arrangements. In comparison to the students in our sample, the majority of working professionals preferred to live in a rented apartment over other forms of housing arrangements. Also, 87% (n= 20 out of 23) of the interviewee in our sample were unmarried and majority of them are residents of the co-living company with which we collaborated for this study. The demographics of the respondents are shown in Figure 7.

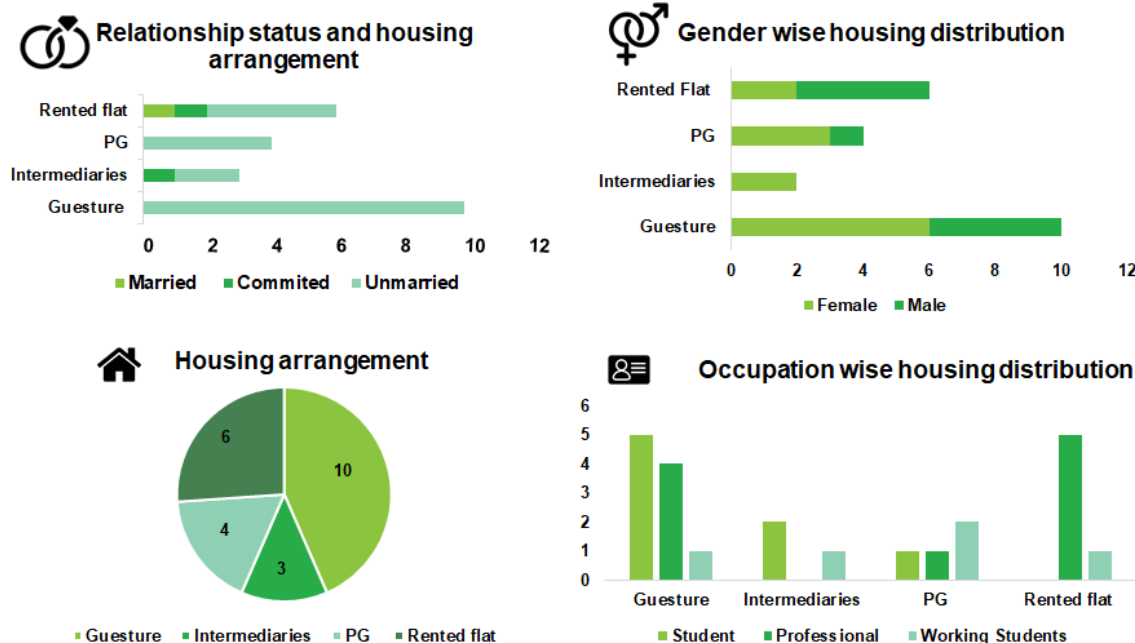


Figure 8: Respondents of semi-structured interviews included both students and working professionals

### 3.2 Insights across the Housing Value Chain through primary and secondary data collection.

- As outlined before the primary data collected through the survey and interview with students and working professionals, nuance our understanding of the housing landscape. Section 3.2 elaborates on the challenges, needs and aspirations of students and working professionals with regard to the four phases of the tenant housing value chain. The primary and secondary insights generated in the study guide our housing policy analysis in the following section from the tenant point of view.

#### 3.2.1 House Search

The first stage in the tenant housing chain is of house search. Primary and secondary research was leveraged to reveal insights in terms of the housing choices of students and working professionals and key determining factors in housing choice.

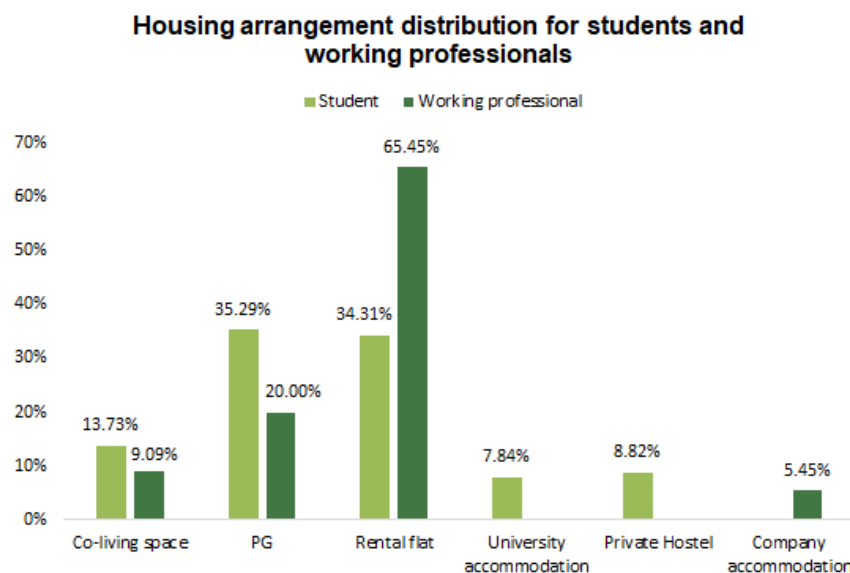


Figure 9: Students preferred PGs and rental flats whereas working professionals preferred rental flats as the housing arrangement



As highlighted by CBRE report, 2019, at the all-India level, a little over 6.5 million beds are available for 37 million and growing student population that is enrolling in universities. This vast gap in the availability of university accommodation is corroborated with the primary data, as only 7% of the surveyed students lived in on-campus accommodation and 53% lived outside university accommodation. Furthermore, around 30% students shared that they did not like the university accommodation as it was inadequate in its facilities in terms of the space provided, privacy, hygiene, overall comfort and sense of independence and thus, had made a conscious choice to identify accommodation outside campus. Meanwhile, 22% of interviewees who lived off campus shared missing the immersive experience that was available in college hostels. On a whole for student's PG and rented flats were the most common accommodation choices (*refer Figure 8*), considering an equal proportion of students in our sample were staying in PGs and rental flats (35.2% and 34.3% respectively). Additionally, for 90% of students in the sample parents or guardians took care of their monthly rental expense,

security deposits and maintenance costs. Consequently, parents were also the key decision makers in choosing the type of accommodation for students in the house search phase.



In comparison, 65.4% (n=72 out of 110) of working professionals lived in a rented flat, it was the most preferred choice in this archetype of our study sample. Although this preferred choice is rented at a higher cost to unmarried individuals (86% of survey participants are unmarried) compared to families or married couples as shared by participants in interviews. The legacy of several state-enacted Rent Control Acts (RCAs) has disincentivized landlords from renting out their house, therefore they are often unwilling to abide by legal formalities and often informally charge higher rents (OECD, 2019).

### Key factors that determine the choice of housing arrangement for both working professionals and students that were featured by interview participants.

- Proximity to college or workplace
- Well connected to markets & transport
- Basic amenities - water, electricity, Wi-Fi
- Hygiene & Cleanliness
- Affordability
- Independence & Freedom (No interference)
- Safety & Security
- Indiscriminate landlords and housing community

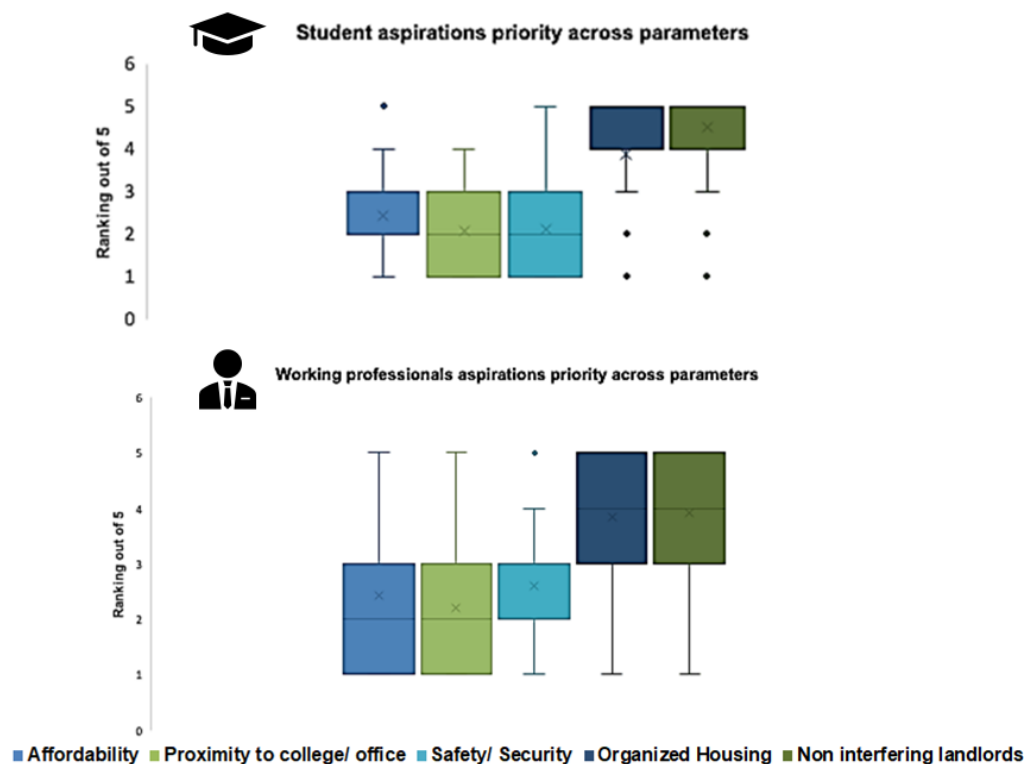


Figure 10: The Box-Whisker diagram shows Proximity to college/ office was found to be the top priority for both students and working professionals. The whiskers (bars) represent the spread of the data, the solid box represents concentration of 75% of data, while the cross in the box shows the median ranking of the parameter.

Figure 10 depicts the range of preferences in the order of priority for students and working professionals on key parameters when asked to rank during the house search phase. Safety and security, affordability and proximity to work or college were ranked higher on priority by most students & working professionals compared to organized housing and non-interfering landlords as parameters while choosing housing arrangement. This trend was more prominent in students as opposed to working professionals. As indicated by CBRE, 2019 report in case of female students, who constitute more than 47% of the total student enrolments in India, safety and security are top priority. Our primary research findings highlight similar trends, wherein 80% of the surveyed female students (n=88 out of 110 female students) shared safety and security was a non-negotiable for them. Secondary research indicates finding a safe and secure accommodation is a daunting task for students in India (CBRE, 2019).

Furthermore, as close proximity to colleges is highly prioritised by students, a considerable number of students (i.e., 26%) spend nothing on transportation indicating they students look for accommodation in close proximity to colleges.



Figure 11 - Monthly expenditure on transportation and groceries

Thus, house search phase choices are determined by factors such as affordability, safety and security and proximity to college. However, increasingly informal and unregulated accommodation, lack standardization and quality in housing placing students and high mobility working professionals in a disadvantaged situation in the face of an opportunist market. Accommodations are congested, with no safety and security measures in place, for unmarried individuals the rents are higher affecting the affordability of the tenants. While educational institutions are unable to provide standard housing for migrant students. While working professionals are company accommodation when they move to a new city but majority of industries have no provisions to support young working professionals for the long term. The paper discusses these provisions provided by industries and educational institutes at length in the next section on housing policy landscape.

**Industry Trends:** 14-day company paid accommodation is provided to relocating employees by corporates as an industry standard. Organizations have collaborations and tie-ups with hotels and guesthouses to provide temporary accommodation benefit to the employee.

Industry trends indicate that relocating employees, especially those in Bangalore, shift to co-living space after their 14-day stay at a company-provided accommodation. The stay at co-living facilities allows them to identify suitable permanent accommodation while still having adequate facilities at co-living spaces.

Industry representatives expressed openness to collaborating with accommodation aggregators as well as co-living facilities on a case-to-case needs basis. However, for such collaborations to work, there is a need to set up systems like having dedicated relationship managers in place - this will enable the corporates to direct any employee grievances with housing to the co-living/aggregator partner.

The industry recognises the potential incentives of such tie-ups in terms of reducing the administrative burden of the organisation. However, a critical factor that limits wide uptake of such collaborations is the legal ambiguity on whether organisation backed living facilities fall under the expanded purview of POSH – are such accommodations classified as an extended workplace?

### ● 3.2.2 RENT AGREEMENT AND FORMALIZATION

Post identification of an accommodation, the second stage in the tenant housing value chain is entered into a formal rental agreement with the accommodation owner.

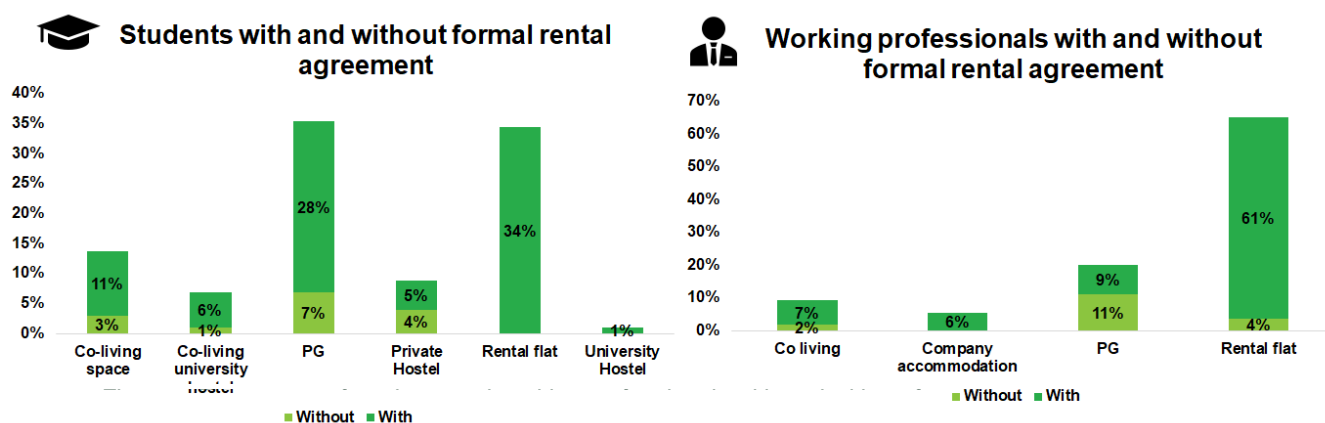


Figure 12: Most of the rental flats were found to have a formal rental agreement

At this stage, 84% (n=178) of survey respondents reported having a rental agreement across all housing arrangements combined as compared to a 16% (n=33) of respondents without a formal agreement. Across all housing arrangements the highest number of respondents without a formal agreement were from PG i.e., 9% (n=19) (including 7% of students & 11% of working professionals as depicted in the graphs above). However, in contrast 100% (n=7) of interviewee who were or had been PG tenants shared not having a formal rental



agreement with the PG owners in comparison to majority (i.e., 100%, n=6) of interviewees who lived in rented flats had entered into a formal rent agreement. On further questioning in the interview, residents weren't well aware about what comprises a formal rental agreement. Tenants deprived of a formal rental agreement could be considered living slum dwellers in congruence with the slum definition given by UN-HABITAT(2000).



Furthermore, secondary research indicates that the open-market houses are not designed to cater to students and often lack sufficient facilities for students, as the housing market is tailored to families (CBRE, 2019). Additionally, Knight Frank survey reveals 36% of students are willing to spend less than 10k on rent while 45% students are willing to spend between 10-15k (Knight Frank, 2018). Our analysis reveals rental flats have a wide range in the rent amount charged while most PGs fell under the 10 thousand rupees range for both students and working professionals alike. Survey results further reveal rents vary across housing arrangements with regard to amenities provided



Concurrently, on the parameter of affordability Knight Frank survey revealed 37% white collar workers of which 40% earned more than 8 lakhs are willing to spend only between 10-15k p.m. on rent.

However, rental prices are highly dependent on the facilities provided. In the next section of living conditions and maintenance the paper provides a deeper analysis of the facilities and the housing arrangements along with its impact on the wellbeing of a tenant.

**Corporate viewpoint:** HR professionals shared that one major challenge that young employees face is the advance payment of 6 to 10-months of security deposit upfront to formalise their accommodation in the city of Bangalore. Often employees request their employer organizations to offer relocation support for security deposits and brokerage payments. Selective organizations have provisions for interest-free loans for employees to make security deposit or brokerage payments. However, this is not a market practice.

Meanwhile, co-living or aggregator models have acted as market disruptors - in such model's, employees just need a month deposit to be paid upfront for the accommodation.

### • 3.2.3 LIVING CONDITIONS AND MAINTENANCE

The third phase of living condition and maintenance in the tenant housing value chain analyses the amenities, facilities provided in housing arrangement followed by a deeper investigation on the impact of housing arrangement on the overall wellbeing of an individual. Finally, shares a detailed insight on the discrimination experienced by the high-mobility migrants that profoundly affects their wellbeing

Housing and housing facilities play an indispensable role in the over wellbeing and productivity of an individual. The most common reported challenges faced by students who choose to live in private housing with regard to a spectrum of poor facilities that are not conducive for learning, lack of proximity to the university campus which leads to a non-immersive college experience, and unaffordability of rents for better housing arrangements. Most units fail to offer basic amenities such as hot water, homely meals, reliable Wi-Fi connectivity, or laundry



services. In our survey sample 60% of students had access to basic facilities such as meals, internet and fully furnished homes. 80% of students reported to have access to security, which was an important need for most students and working professionals.

Student housing could ideally include infrastructure facilities which lead to overall personality development outside the classroom such as common room, cafeteria, security, library, playground, cable TV to enable student interaction offered by co-living and some private university campuses. Many premium facilities such as doctor on call, library, swimming pool, laundry was not accessible. Between 30-40% of students had access to other important basic facilities such as common room and 24x7 power back up.



Subsequently, for 69% of working professionals proximity to work, safety and social infrastructure were top necessities. Alike student's security remained the most accessed facility among working professionals at 70%. 30-40% of working professionals had access to basic facilities such as the internet, fully furnished spaces, common room and 24x7 power backup. In contrast 10-20% working professionals had access to premium facilities such as cafeteria, recreational space, laundry, garden and library - much higher than students.

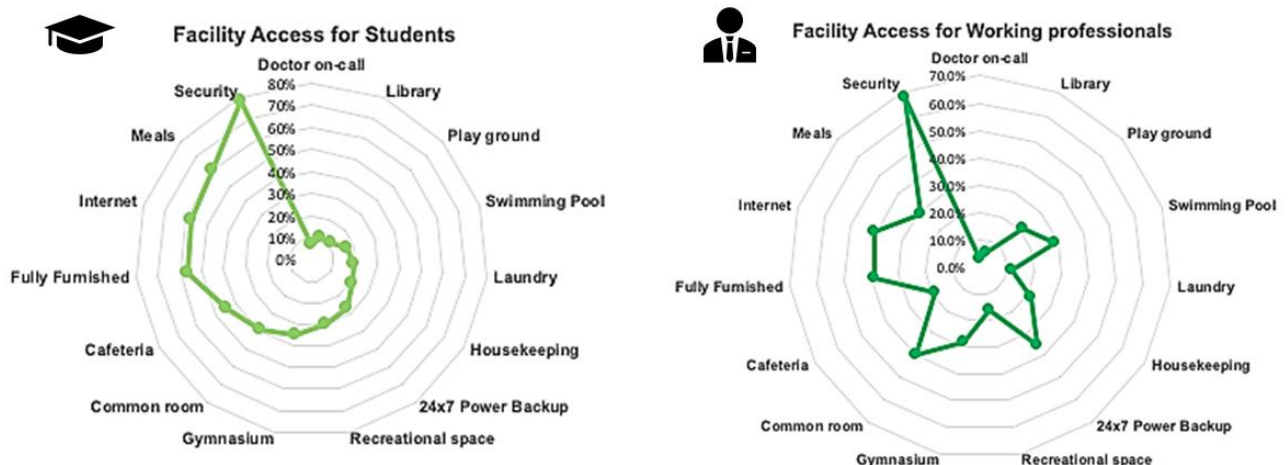


Figure 13: Basic facilities (like meals, internet, etc.) were accessed more by students while premium facilities (like housekeeping, gym, etc.) more by working professionals whereas security remained the most accessed facility by both groups

Housing facilities along with the condition they are in critically impact well-being and productivity of an individual students and young working professionals' segment. To gauge the correlation between wellbeing and housing arrangements, students and working professionals were asked to rate their current housing arrangement on the following parameters – productivity, academic or work performance, physical and mental well-being, personality, mood and immersive college or work experience.

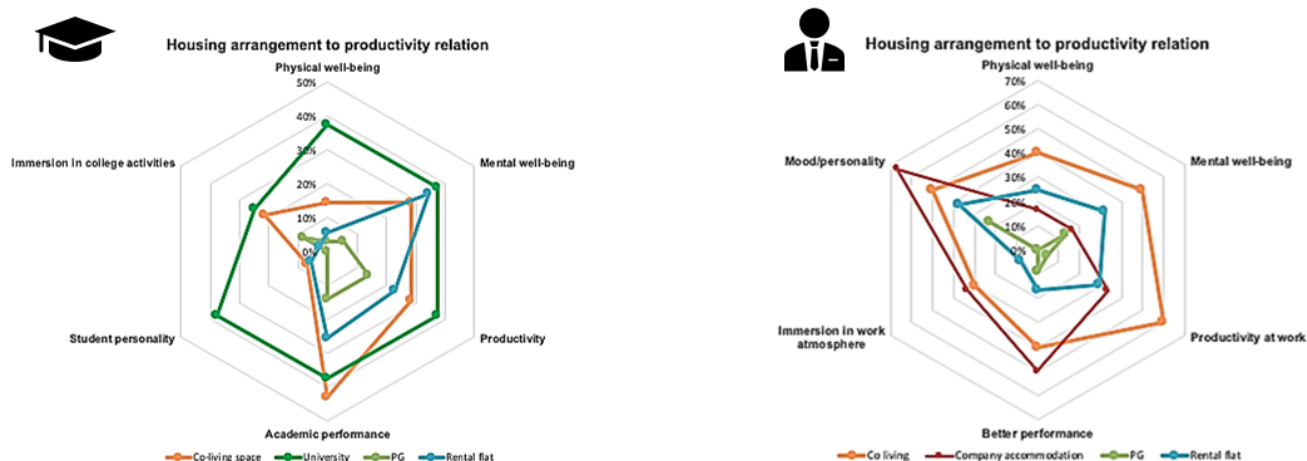


Figure 14: Residents of coliving and university/company accommodation showed highest positive affirmation towards all factors of wellbeing followed by rental flats while PGs remained the lowest

Students staying in university accommodation compared to other forms of accommodations reported their stay had a greater impact on all factors (i.e., close 40% on all factors apart from immersion in college which was below 20%). Students living in rental flats reported the highest impact on academic performance. Meanwhile, overall students staying as paying guests rated their stay low on all factors opposed to other housing arrangements as depicted in figure 9a.

When asked how satisfied were individuals with their housing arrangement an overall of 58% (n=60 out of 102 students) are dissatisfied with their accommodation in comparison over 60% (n=66 out of 110 working professionals) who are satisfied with their choice of accommodation. A significant number of students dissatisfied with their housing arrangement were living in PG's (28% n= 29). Meanwhile, a substantial number of working professionals 38% (n=42) living in rented flats were satisfied with their accommodation compared to other forms of housing arrangements.

Working professionals rating on wellbeing and productivity with regard to housing arrangement has been depicted in Figure 9 b. Close to 50-60% working professionals staying in co living showed an overall positive affirmation towards the contribution of housing on wellbeing. Between 30-40% WP staying in rental flats rated it well on all factors of wellbeing. Working professionals in PGs rated it on all factors least positively.

A salient aspect that affects the over well-being and productivity of an individual in the housing arrangement is the experiences of unfair treatment and discrimination. For both students and working professionals reported having experienced the most unfair treatment for their food habits, drinking, smoking, socializing and community-based discrimination in PG and rented apartments. In comparison individuals living in university or company accommodation reported the least number of discriminatory experiences followed by private hostels and co-living spaces (*refer Figure 10*). A closer look reveals food habits related discrimination was highest in PGs while drinking, smoking, partying was high for both PGs and Rental flats. While community-based

discrimination was observed to be very high for rental flats. A key point to is that there was no caste/class/community-based discrimination in university accommodation.

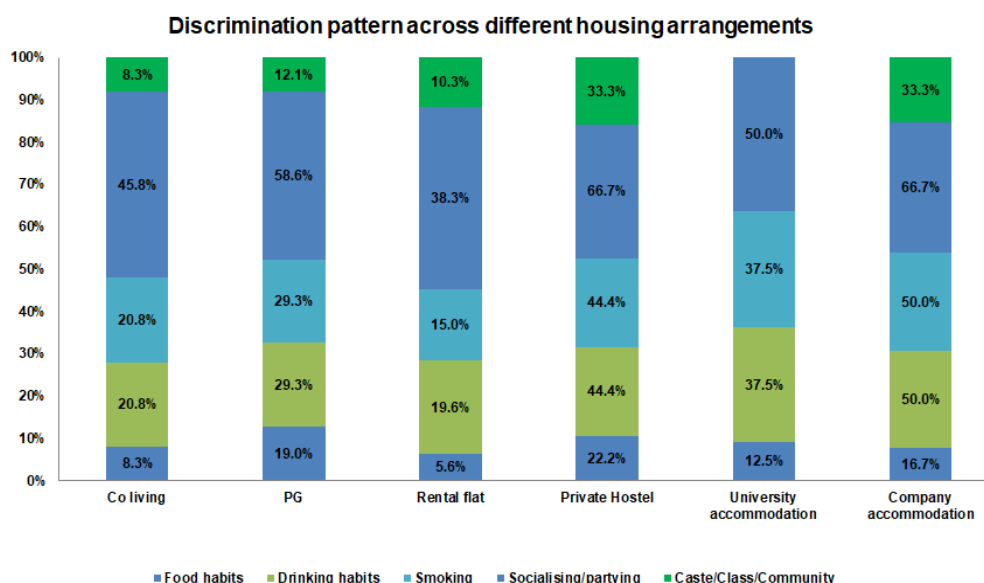


Figure 15: High amount of lifestyle based discrimination was observed in rental flats and PGs while caste/ community based discrimination minimized in co-living and university accommodation

#### Corporate Viewpoint:

- Corporates realise the impact of housing on long term employee performance, emotional and social well-being. Corporates reported that their employees who have access to facilities such as gymnasiums, swimming pools, open spaces, and community facilities are happier and more productive. Although, due to legal and administrative implications, corporates are opting to provide greater salaries and HRA provisions instead of direct housing benefits such as company leased accommodation.

In an in-depth examination, interview participants highlight excessive unfair treatment in their housing arrangements and daily encounters on three grounds - region, gender and marital status.

**31%** (n=4\* out of 13 interviewees) reported feeling stereotyped and prejudiced against as they natively migrated from northern states of the country to Karnataka specifically individuals living in rented flats & PG's. Even in cases when interviewees were well behaved and considerate, the common perception held against them as north Indians was that they are chaotic, smokers, drinkers, partier and troublemakers in the society. **38%** (n=5 out of 13 female interviewees) expressed having faced discrimination regarding their gender on their exit & entry timings in their respective accommodation. Lastly, **31%** (n=7 out of 22 unmarried or committed interviewees) shared biases and intolerance towards having opposite gender guests or for unmarried couples to find an accommodation.

In the paper next we further examine the acts of discrimination when tenants are evicted or are asked to pay higher rents without justification. It also looks at lack of rent agreement formalization led to a disadvantage for high mobility working professionals and students who are not refunded their security deposits or are partially returned with no explanation of the charges.

### • 3.2.4 AGREEMENT TERMINATION AND MOVING

The last stage of tenant housing value is of agreement termination and moving. However, ordinarily agreements are terminated in 11 month periods when formalised, in cases they are terminated untimely tenants are asked to vacate their accommodation for varied reasons by landlords which are often discriminatory. Furthermore, on termination of agreement the security deposits are not refunded or only partially returned by accommodation owners as a common practice. In some cases, owners cite unjustified reasons or no refunds of security deposits are unexplained to the tenants as shared by students and working professionals in interviews.

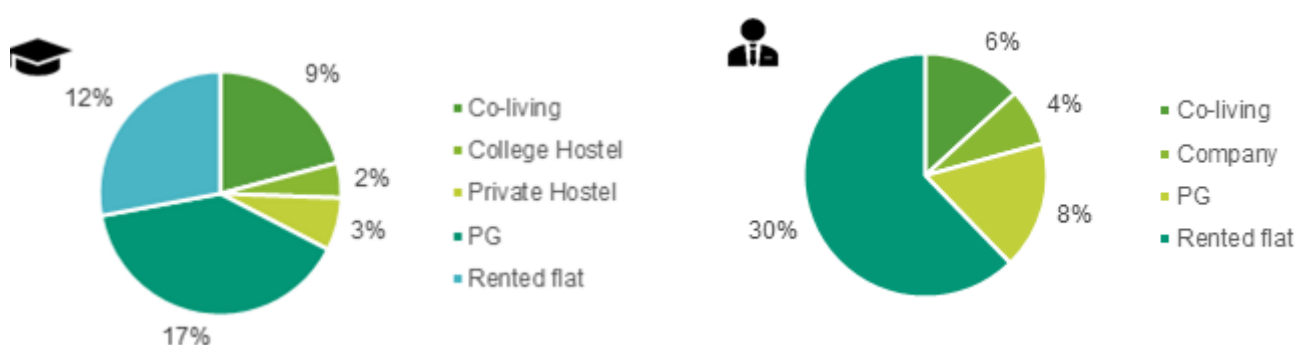


Figure 16: Students witnessed highest cases of arbitrary increase in rent or untimely eviction in PGs, followed by rental flats while WPs witnessed the same in rental flats

Meanwhile, students are asked to empty the PGs or rented flats untimely as per landlord's whims without considering the academic calendars of students. An overall of 42% (n=43 out of 102) students and 48% (n=53 out of 110) working professionals have witnessed an arbitrary increase in rent or had been evicted from their accommodation (refer figure 16). Most working professionals 30% (n=33 out of 110 working professionals) who encountered arbitrary increase in rent or eviction lived in rented apartments, as opposed to majority of students 17% (n=17 out of 102 students) who faced aforementioned challenges lived in a PG. These accommodations that evict tenants or arbitrarily increase rent do not hold or abide by formal rental agreement, depriving residents of a secure tenure thus, in line with the UN habitat's definition can be termed as slums.

Having looked at the needs and challenges of high mobility working professionals and students as tenants from the point of view of the housing value chain highlights the need for immediate attention to regulate the informal and unorganised housing in urban cities in India and more specifically in Bangalore. In the next section of the paper, we analyse the policy interventions, schemes and provisions for students and work professionals. The paper further identifies the policy gaps and its implications with respect to the tenant housing value chain.

In the light of the pandemic, many high-mobility migrants were evicted or had to vacate rented homes.

Corporates initiated policies and provisions to support employees by:

- Paid leaves were provided for relocating back to hometowns
- Organisations tied-up with hotels to host employees although there were challenges in cases where hotels were closed because of the pandemic restrictions
- Organisations made effort to make travel passes available for the employee to safely move back to hometowns.

## Section 4. Housing Policy Landscape

The current section begins with providing a brief historical context of the housing policy landscape and flows into a detailed overview of the policy landscape at the national level, state level and policies and provisions guiding industries and educational institutions.

History of housing policies of the govt. of India spans over seven decades, for a couple of decades post-independence, Indian government was focused mainly on partition rehabilitation, while its bold attempt of urbanising the country and addressing the challenges in urban housing faltered. At the time, there were no official housing policies or programmes that targeted beneficiaries. With immense focus on villages and rural poverty, major issues at that time, led to inadequate attention to housing policies especially in urban areas, the government further failed to recognise the impact of shift of rural population to towns and cities and urbanization in turn (Jha, 2020).

In the first two decades of 1950's to late 1960's the central government started bringing out various schemes for different sections of society. While constitutionally it was unclear which (centre or state) government should take this responsibility, the Central government resolved to take a lead in Urban sector housing, and brought out schemes like Subsidised Housing Scheme for Industrial Workers (1952), Low Income Group Housing Scheme (1954), Middle Income Group Housing Scheme (1959) and Slum Clearance and Improvement Scheme (1956). State Governments were asked to take up the responsibility of housing in rural areas. The subject of housing has not been particularly mentioned in the seventh schedule of the Constitution of India which deals with matters coming within the purview of the Union and State Legislatures. Nonetheless, there is mutual understanding between the government that the central govt is responsible in formulating policies and frameworks while state governments are involved in the implementation of such schemes and regulations. Thus, we see different states across the country implementing policies differently (Mittal 2014, Jha 2020).

Furthermore, in these early years the central government's policies on slums were radical in nature; the first five-year plan called slums a 'national problem' and advocated its complete clearance from all the cities, nevertheless the government soon realised that it neither had the monetary capacity, nor the institutional capacity to achieve such an ambitious goal. Therefore, the second five-year plan diluted on slum related issues and asked for the measures to be taken for improvement of the slums wherever it was attainable in addition to required clearances. During this period the government was of the view that the prevalent expansion of slums with haphazard urban growth in Indian cities could be controlled through the proper implementation of master plans with a set of Development Control Rules. Emphasising on building an institutional capacity to control the country's urban growth to deliver decent housing to the Indian public. Hence, the government advocated the creation of various institutions, both at centre and state levels. The National Building Organisation was created in 1954 to facilitate research in building construction activity, Town and Country Planning Organisation came into existence in 1962 to facilitate spatial planning activities across the country. Meanwhile at the state level, various Housing Boards were created during the same period. The main objective of these housing boards was



to take up housing activities for all the sections of society with a special focus on Lower Income Groups (LIG) (Mittal, 2014).

Moving on one of the significant policies to address urban housing came in the 1970's post establishment of Housing and Urban Development Corporation as a private limited company to facilitate the construction of affordable housing followed by multiple other policies to address housing. In this phase the government became cognizant of its insufficiency to serve all sections of the society alone and started focusing on weaker sections of the society. So, from the 1970's onward to the mid-80's the government policies started focusing only on the weaker sections of the society and providing house ownership. From the mid-1980's to early 2000's with the neoliberal influences on policies the government gradually changed its role from being a provider to financing housing, during this duration housing was commodified and private players started venturing into the housing market. However, the private sector was largely focused on the high-end market to gain their profits. In the last few decades, the government have completely taken the role of a facilitator promoting the private sector to provide housing for all sections of the society (Mittal, 2014).

However, India still lacks an overarching legal framework for the entire housing landscape, with disregard to housing as a basic right. Secondary research shows that housing is an integral component of statutory documents related to physical planning such as city level master plans and land-use plans. Housing quality is further controlled by building regulations, by-laws, which are implemented at city level. The policy landscape in India largely neglects high mobility migrants among many other groups, as regulatory frameworks majorly focus on providing home ownership to the economically weaker section (EWS) or low-income group (LIG). Meanwhile the market caters to the high-end segment due to the associated margins and profitability.

The needs and challenges of students & working professionals with respect to housing go unrecorded and unaddressed as they continue to manoeuvre housing value chain in isolation. Given the scope of this study focuses on high-mobility migrants who prefer to rent rather than buy a house, this section presents housing policies relevant to the target segment of working professionals and students (archetype 2, 3 & 4). The archetypes are analysed in depth to understand the extent to which the needs of these groups are covered by policies, regulations or provisions provided by universities and corporates. This section is designed to first give a brief overview of housing policies at National and Karnataka level. It further delineates the strengths and gaps of the housing policies, regulations and provisions relevant to our segment of interest (i.e., high-mobility students and working professionals) specifically scoping for rental, PG & hostels, educational and industrial policies or provisions in the housing value chain. Finally, this section features some best practices in housing policies and provisions globally and nationally across various states.

#### ■ 4.1 NATIONAL POLICIES

On the whole, in India, national level policies on housing have largely been ownership-focused with a high number of domicile requirements from its beneficiaries. These policies have mainly focused on economically

weaker and low- income group segments (OECD, 2019). Figure 17 details some of the key housing policies that have been implemented in India from 2001 to 2020.

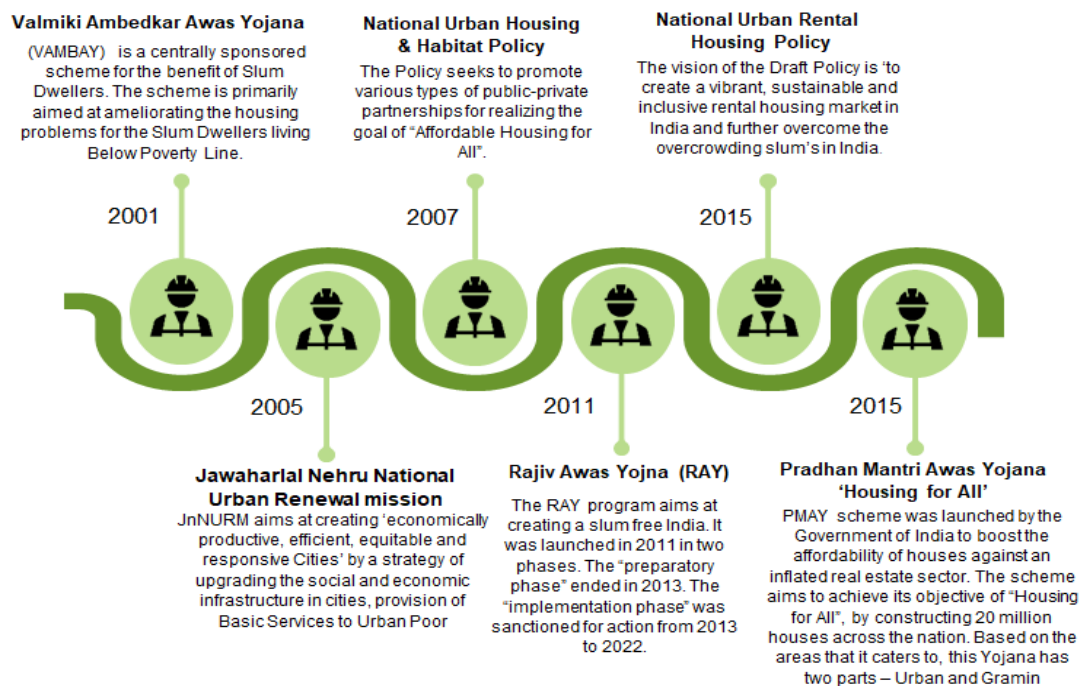


Figure 17 - National level housing policies for low income groups

These policies have largely focused on archetype 1 that captures blue collar workers or low-income groups (refer the figure 17). It is clear that **rental policies to regulate flats, PG's, hostels or housing aggregators and intermediaries have been absent from the Indian policy landscape. The lack of regulation not only reflects a policy blind, but also implies failure in terms of setting up adequate incentives for private entities to fill-in the gap and take on the role of key infrastructure provider for high-mobility migrants. A combination of policy neglect and market distortions created by Rent Control Acts (RCAs) have pushed the rental market into decline and informality.** Data from the Census of India shows a sharp drop in the share of urban rental housing from 54% in 1961 to 28% in 2011 (IDFC, 2018). Nonetheless, attempts to fill these critical regulatory gaps can be seen by appraising three draft policies:

- **National Urban Rental Policy Draft 2015** aims to create adequate and affordable rental spaces for vulnerable groups and urban poor for short/mid/long term basis and for specific target groups such as migrant labour, single women, single men, students etc. who have the ability to pay only up to a certain amount of monthly rent (Ministry of Housing and Urban Poverty Alleviation, 2015)
- **Model Tenancy Act, 2019** aims to establish the Rent Authority for regulating renting of premises in an efficient and transparent manner and to balance the interests of owner and tenant by establishing adjudicating mechanism for speedy dispute redressal and to establish Rent Court and Rent Tribunal to deal with related matters (Ministry of Housing and Urban Poverty Alleviation, 2019)



- **The Regulation of Private hostels and PG Bill 2017** seeks to provide for basic regulatory mechanisms to safeguard basic interests of the students and working professionals, especially females, to provide them with basic living conditions and regulate the business of private hostels and paying guest accommodation centres (Girri, 2017)

Table 3 below, critically appraises the three draft bills (i.e., National urban rental policy draft, 2015 followed by Model tenancy act, 2019 and Regulation of private hostels and PG bill, 2017) from the lens of the tenant housing value chain, that is, the four phases of house search, rent agreement formalization, living conditions-maintenance and agreement termination. While undertaking the gap analysis, findings from the primary qualitative and quantitative survey were employed to identify fundamental gaps.

National Policies			
Name	Aim	Key highlights	Implications on tenant housing value chain
<b>National Urban Rental Policy Draft, 2015 (Ministry of Housing and Urban Poverty Alleviation, 2015)</b>	To promote need based Rental Housing (short/mid/long term basis) for specific target groups such as migrant labour, single women, single men (high mobility working professionals) students (any other target group as defined by the State) who have the ability to pay only up to a certain amount of monthly rent.	<b>Interventions to increase demand &amp; supply</b>  -Provide incentives (fiscal and non-fiscal) to the tenants i.e., tax exemptions, housing vouchers etc.  -Encourage creation of institutional owners such as Real Estate development trust, Corporate firms, Not-for-profit entities, Municipal Housing Companies, PSUs etc. By providing incentives (fiscal and non-fiscal) to the owners i.e., tax exemptions both direct and indirect by Central, State and	<b>House Search</b>  Policy aims to promote the rental housing search process by involving institutional owners digitally mapping rented apartments
			<b>Rent Agreement Formalization</b>  Policy has provisions to operate in accordance with Model Tenancy Act 2019 to regulate the rent agreement process between accommodation owners and tenants.

		<p>ULBs, maintenance allowance etc.</p> <p>-Encourage Public Private Partnership (PPP), Special Purpose Vehicle (SPVs), Residential Rental Management Companies (RRMCs) for creation of Social/Need Based rental Housing</p> <p>- Promote Information technology (IT) enabled platforms for access to rental housing stock such as online portals/database for Social/Need based rental housing</p> <p>- Design programme/schemes and earmark budgets/identify funding sources along with dovetailing of CSR and other funds (Labour Cess funds) etc. for creation of Social/Need based Rental Housing</p> <p>- Encouraging building of mass rental housing either for own employees or for other socially vulnerable section of the society under Corporate Social Responsibility (CSR), by allowing 100% deduction of the capital expenditure<sup>17</sup> incurred</p>	<p><b>Living conditions &amp; Maintenance</b></p> <p><b>Policy blind</b></p> <p>As the policy does not account for the holistic care or well-being of a resident</p> <hr/> <p><b>Agreement Termination</b></p> <p>Operates in alignment with Model tenancy act which has clauses to protect tenants as well as the landlord against untimely eviction.</p>
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<b>Model Tenancy Act, 2019 (Ministry of Housing and Poverty Alleviation, 2019)</b>	<p>To establish the Rent Authority for regulating renting of premises</p> <p>in an efficient and transparent manner and to balance the interests of owner and tenant by establishing adjudicating mechanism for speedy dispute redressal and to establish Rent Court and Rent Tribunal to hear appeals</p>	<p><b>Areas of Intervention</b></p> <p>The draft policy lays down several rules and regulations such as those on security deposits, evictions, facilities for the tenant, tenant responsibilities among others to ensure a balance of interests for the owner and tenant.</p> <p><b>Balanced rental housing</b></p> <p>The policy aims to develop policies to promote balanced rental housing towards both owners and tenants by developing different options of rental housing like individual units, dormitories, hostels, co-living, co-housing, paying guest and employee housing etc.</p>	<p><b>House Search</b></p> <p>As the policy operates in tandem with national urban rental policy draft it aims to ease the house search process by involving institutional owners as well digitally mapping rented apartments.</p>
			<p><b>Rent Agreement Formalization</b></p> <p>Policy has provisions to cap security deposit amounts which will benefit the tenant who are subjected to unjustified charges by the accommodation owners.</p> <p>During the formalization process unique id's to be allocated to the houses rented out to tenants</p>
			<p><b>Living Conditions and Maintenance</b></p> <p><b>Policy blind</b></p> <p>Measure to ensure quality of housing and regulation to ensure safety, security and well-being of an individual are absent.</p>

			<b>Agreement termination</b>  Clauses with regard to untimely eviction have been included balancing interests of tenants and owners.
<b>The Regulation of Private hostels and PG Bill 2017 (Girri, 2017)</b>	Aims to centrally regularise unorganised housing such as PGs and private hostels across all states in India.	<b>Regulation of PGs/Hostels</b>  This Bill seeks to provide for a basic regulatory mechanism to safeguard basic interests of the students and working professionals, especially females, to provide them with basic living conditions and regulate the business of private hostels and paying guest accommodation centres.  <b>Proposes a detailed survey of all PGs/Hostels in India</b>  To frame minimum criteria of operations and basic services that have to be provided to residents by PGs and frame rules and regulations of regularisation, followed by operationalization of private	<b>House Search</b>  <b>Policy blind</b>  The policy bill overlooks the ease of identification quality accommodation for a student and working professional.
			<b>Rent Agreement Formalization</b>  <b>Policy blind</b>  Although the bill proposes to conduct a survey to formulate guidelines and regulations of PG and private hostels the draft bill fails to notice the need to regulate rent agreement formalisation for the PG & private hostel.

		hostels and PGs in consultation with the State Governments.	<div data-bbox="1066 241 1437 320"> <b>Living Conditions and Maintenance</b> </div> <p>-The policy effectively seeks to benchmark and standardise the quality of PG &amp; private hostel accommodation is provided.</p> <p>-There are provisions to regulate the living conditions: food, cap on number of people in a room to avoid congestion, different space for male and female paying guests.</p> <ul style="list-style-type: none"> <li>- Attention has been paid to ensure safety standards – fire safety, physical safety, first aid provisions, compulsory CCTV monitoring of the premise.</li> <li>- It aims to develop a grievance and redressal mechanism for pay guests to be incorporated.</li> <li>- Mandatory verification of paying guests.</li> </ul> <div data-bbox="1066 1597 1437 1630"> <b>Agreement termination</b> </div> <div data-bbox="1066 1675 1437 1709"> <b>Policy blind</b> </div> <p>Even though policy aims to standardize and benchmark the quality of accommodation there is an evident oversight to provide tenant with protection from discrimination, arbitrary</p>
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			increase in rent or untimely eviction.
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Table 3: National housing policies key highlights and gaps

Till the time the draft bills are not legislated into acts, the regulatory framework to protect and effectively serve high-mobility migrants will remain tenuous. However, the **National Urban Rental Policy draft is effectively designed to regulate the rental market and address the gaps in the demand as well as the supply side of the rental market. as it provides incentives for the private sector to invest in large scale rental housing to match the demands of growing urban migrants.** It further proposes to digitalize the rental market which increases the ease of safe and affordable house hunting for high mobility working professionals and students. Concurrently, **the Model tenancy act in alignment with the National Urban Rental Policy proposes to bring in regulations that are balanced towards both owner and tenants.** It mandates for formal registration of rental agreements, stringent regulation against eviction or arbitrary increase in rents and caps security deposit to just two months of rent.

**The analysis finds that a key shortcoming of the Model tenancy act is that it does not aim to standardise or create benchmarks for the living conditions of the tenants.** This shortcoming is addressed by the Regulation of Private Hostels and PG bill, 2017—the bill aims to benchmark standards for the PG & private hostel related accommodation. It holistically addresses the wellbeing needs of the tenants by regulating the space, food quality, and provisioning for safety measures. However, there are no clauses to regulate the rental agreements, address the unfair treatment by owners like eviction or arbitrary increase in rent. Even though **the policies are functionally drafted they are policy blind on either one of the areas in the housing value chain. These effective policy blinds have real consequences on the state of housing for migrating students and working professionals as highlighted in Section 3. Students and high mobility working professionals are disadvantaged with the quality of housing arrangement which has a profound impact on the productivity, academic and work performance, physical and psychological well-being. The paper further undertakes an in-depth exploration of the Karnataka state-level policies & provisions.**

## ■ 4.2 KARNATAKA STATE HOUSING POLICIES

The Constitution of India denotes housing as a state subject and therefore states have exclusive jurisdiction to legislate on rental policy. As per Census 2011, Karnataka has the highest percentage of urban households

living in rented houses standing at a stark 46%. Even higher is the percentage in Bengaluru, where about 60% of households live in rental housing. Despite this, Karnataka shows no signs of an all-encompassing rental policy to regulate rental spaces. The last section explored national policies that address key areas within the housing value chain, while this section will present a focused analysis of these policies from a state-level, Karnataka-specific, context. Like national housing policies, policies in Karnataka focus on the low income group or economically weaker section in order to provide them with home ownership. Figure 16 gives a snapshot of some of the key housing policies in the state. In the absence of public provision, the key emerging sectoral impediment is the critical absence of regulatory frameworks that enable the private sector to systematically service the rental housing sector and, hence, provide standardised services.

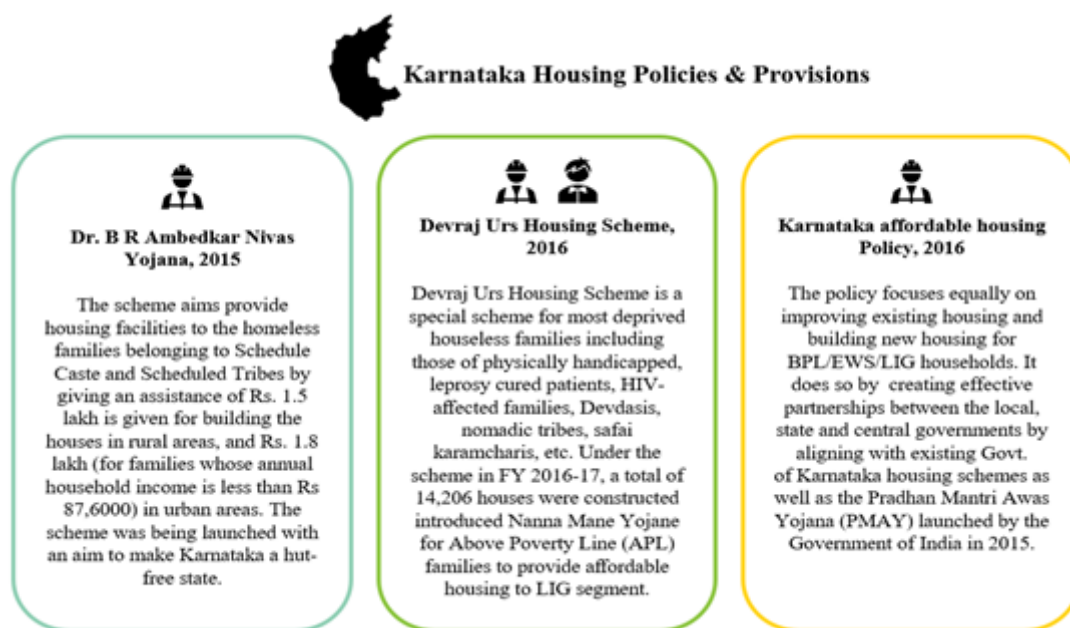


Figure 18: Karnataka housing policies (Joshi & Selva, 2018)

There is no evidence of direct rental policies by the Karnataka state government. However, there are two policy provisions which modulate commercial rental spaces— these provisions govern PG's and other commercially operated accommodations. Intuitively, these piecemeal regulations do not ensure holistic care and well-being of residents. Neither do these policies systematically promote private players or enable-market to enter the space and provide holistic care. These two policies have been analysed from the lens of the housing value chain; the analysis is detailed below:

## Karnataka Policies

Name	Objective	Key highlights	Implications on tenant housing value chain
<b>Karnataka Regulation of Boarding and Lodging Houses Rules, 2019<sup>1</sup></b>	Aims to define rules and regulations for Boarding and Lodging Houses which includes premises more than 2,000 sq. ft carpet area providing temporary accommodation.	<p>The rules are framed under provisions of the Karnataka Municipalities Act, 1964 and Karnataka Municipal Corporations Act, 1976.</p> <p><b>Definition</b></p> <p>The definition of 'Boarding and Lodging Houses' includes premises more than 2,000 sq. ft carpet area providing temporary accommodation for a certain period of time, with or without food, for payment on a daily, weekly or monthly basis.</p> <p><b>High penalties</b></p> <p>The operator has to pay two times the last payable property tax as registration fee and anyone found operating the facility without permission would have to pay a penalty 10 times of the last payable property tax.</p>	<p><b>Policy blind to tenant housing value chain</b></p> <p>The policy is hyper focused to register and tax accommodation that are commercially operated. The policy does not address any need or aspect of the tenant housing value chain.</p>

<sup>1</sup> No official published document available for this. This is a quote from the minister for urban development and district minister, UT Khader



<b>BBMP's legal requirements to run PGs (IPleaders, 2016)</b>	Objective is to regularise Paying Guest (PG) accommodations that host more than 12 people by having them obtain a trade license.	<p>Although no specific law has been framed by the Central or State government for this, the investor needs to obtain a trade license from local authorities to initiate the business.</p> <p><b>Commercial taxation</b></p> <p>Paying Guest (PG) accommodations that host more than 12 people have to obtain a trade license necessarily from the Bruhat Bengaluru Mahanagara Palike (BBMP). The Palike will consider them non-residential property and tax will be collected accordingly.</p>	<p><b>Policy blind to tenant housing value chain</b></p> <p>Karnataka has policies on licenses required to start PGs, so that it can be taxed at commercial rates. There's no policy that ensures holistic care and well-being of residents.</p> <p>In spite of trade license requirements, 80% of the PGs in Bangalore do not have trade licenses.</p>
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Table 4: State policies of Karnataka in housing sector

As evident from Table 4 above, **Karnataka lacks an overarching framework to regulate the rental space across the state; this is further aggravated in absence of a national level policy framework making the rental market highly unregulated and informal.** With multitude of educational institutes and industries stationed across the state attracting multitude of student and working professionals demands policy attention to safeguard from exploitation of the population from the unregulated pressure of the expanding rental market.

Students and high mobility working professionals as part of our primary research based out of Bangalore highlighted their challenges across the various stages of the tenant housing value chain. Identifying a safe, secure and clean accommodation for a major challenge especially for individuals looking for PG or private hostel accommodation. Rent agreements were often vaguely drafted and more often than not in the favour of accommodation owners meanwhile in some cases there were no rental agreements signed. Unjustified amounts of security deposits and maintenance were charged without explanation for these charges. They were encountered discrimination based on their food habits, region, community, lifestyle choice, gender and marital

status. Often the accommodation environment was not conducive for students and working professionals productivity.

These challenges call for an immediate need for an all-embracing policy and regulatory framework which should qualitatively state the benchmarking standards for the rental market and housing providers to cater to the necessities of the high mobility migrant groups and students. Karnataka can subsume from policies implemented by some other states which have provision to regulate the rental space and proven to be effective. One such case is of Punjab's policy (Punjab Urban Development Authority) on running PG accommodation in residential areas which clearly documents rules and regulations for PG owners and residents ensuring holistic care of the residents (Girri, 2017). The scope of care includes safety, security, health, physical and mental well-being of residents. Although the implementation is still questionable (Victor, 2020). Based on Sattva's secondary research analysis, this policy can act as a model policy for states to adapt given its holistic regulations if implemented efficiently.

### ■ 4.3 OTHER PROVISIONS FOR STUDENTS & HIGH MOBILITY WORKING PROFESSIONALS

Having evaluated the national and Karnataka state-level housing landscape we now succinctly delve into understanding policies and provisions provided by the educational institutions for students and by industries/corporates for high mobility migrants at length.

#### ● 4.3.1 Provisions by Educational institutions

Customarily, there are no central policies regulating, both on-campus and off-campus accommodation, for higher education institutions and residential coaching institutes. The National Assessment and Accreditation Council (National Assessment and Accreditation Council, 2018) assesses and ranks public as well as private universities and colleges across the country on various academic & non-academic parameters, quality of education, facilities etc. However, there are no parameters to include the housing facilities provided on or off campus by colleges for students (National Assessment and Accreditation Council, 2018).

Moreover, the Coaching Centres Bill, 2007 and Private Coaching Centres Regulatory Board Bill, 2016 in the draft stages aim to regulate private coaching institutes. These regulations focus around fees, refund policies, registration of institutes, qualifications for teachers etc. The Coaching centre bills have not been formalised into legislative acts. Additionally, none of them included any regulations on accommodation aspects (Mohan, 2007) (Patel, 2016). Furthermore, secondary research established that even at the level of Karnataka there were no provisions in place for students, or in Bangalore a city that is known to attract a lakh of students from across the country, does not have any regulatory framework that can guide temporary accommodation for students— in terms of access, affordability and quality.

Karnataka education ecosystem can choose to adopt some policies for accommodation from the neighbouring state of Tamil Nadu. The Tamil Nadu Hostels and Homes for Women and Children Act, 2014 regulates the functioning of hostels, lodging houses, homes for women and children. Tamil Nadu hostel regulations put the

onus on the owner or manager of a hostel to maintain the physical infrastructure of the lodging, apart from the responsibility to maintain appliances, fixtures and fittings. From a facilities provision standpoint, it further requires the landlord/ manager to ensure adequately lit and ventilated rooms that are secure as it further requires the appointment of security personnel. To ensure implementation, penalties are included as a part of the policy (Government of Tamil Nadu, 2014). Though the act has been successful to some extent to ensure safety, there have been multiple concerns related to its implementation. The standardisation of living conditions and services has led to an increase in rent prices at places. To add to this, there exist systemic issues like availability of adequate security personnel's, mechanisms of regular checks, and audits because of which the policy has been less effective in covering all hostels and enforcing the standards ("Despite Order, Women's Hostels in Only 26 Industrial Units in Tirupur Registered," 2019; "PIL Seeks to Declare Hostels Act Illegal," 2019; "Implementation of Hostels Act: HC Issues Notice to Chief Secy," 2019). In light of these situations, aggregator based co-living models can act as a solution which provide shared common spaces reducing the rents and an easy mechanism for oversight and supervision.

Despite the lack of national and state-level policy legislation, the National Commission for Protection of Child Rights (NCPCR), a statutory body under the Commissions for Protection of Child Rights (CPCR) Act, 2005, released the Regulatory Guidelines for Hostels of Educational Institutions for Children, 2018. The guidelines cover public and private college hostels, coaching centres and remedial centres to ensure safety and security of children below 18 years and their rights in hostel premises. (National Commission for Protection of Child Rights, 2018). **The guidelines direct complete management of hostels with clear guidelines around Children-Warden Ratio, safety, clean water, sanitation & hygiene, mental & physical health, nutrition etc. A similar set of guidelines shall be helpful in improving and standardizing the living condition of hostels and outsourced university accommodation for Higher Educational Institutions.**

#### ● 4.3.2 Provisions by Industries/ Corporates

One of the key legal provisions available to service-based industry workers is the Section 10 (13A) of the IT Act, which mandates the employers to provide a certain amount as housing rent allowance (House Rent Allowance) to its employees. House Rent Allowance can be claimed under the tax reduction and it requires a formal housing agreement as proof, which makes it mandatory for all employees to opt for housing in organized segments with formal agreements. HRA also allows its employees to look for housing at their preference (House Rent Allowance). However, as highlighted by 60% of interview participants who worked and lived in a rented accommodation were unable to avail the benefits since the owners support with the required paperwork.

Besides the HRA provisions there are no other policies or provisions at the National and State level to mandate industries or corporates to support housing for migrating high mobility working professionals. However, secondary research further revealed certain legislations for specific industries - for the Ministry of Textiles runs a scheme to fund the construction of worker hostels in the textile and garments sector (FICCI, 2018). Similarly, revised Integrated Housing Scheme including workers from all mining industries provide housing subsidy for construction of houses (Ministry of Labour and Employment, 2017). Section 34 of Regulation of Employment and Conditions of Service Act, 1996 makes it mandatory for the construction industry employer to provide, free

of charges and within the work site temporary living accommodation (Ministry of Labour and Employment, 2019). While there are central and state-level housing regulations and policies for manufacturing-based industries which put the onus on the employers to take care of employees' housing needs, there are none for IT and service-based industries. Nonetheless, there are no specifications on the quality of housing provided under these provisions and are more applicable to archetype 1 of blue collar workers or low income groups.

However, the National Urban Rental Policy Draft, 2015 if converted into a legislative act it aims to encourage creation of institutional owners under Real Estate Development Trust from Corporate firms, Not-for-profit entities, Municipal Housing Companies, PSUs etc. Motivate Encourage Public Private Partnership (PPP), Special Purpose Vehicle (SPVs), Residential Rental Management Companies (RRMCs) for creation of Social/Need Based rental Housing which also provision for employees of the company as well to be accommodated in the infrastructure built. The policy claims to provide fiscal and non-fiscal incentives to the owners, tax exemptions both direct and indirect by Central, State and ULBs, maintenance allowance etc. Lastly, encouraging building of mass rental housing either for own employees or for other socially vulnerable sections of the society under Corporate Social Responsibility (CSR), by allowing 100% deduction of the capital expenditure incurred by the company (Ministry of Housing and Urban Poverty Alleviation, 2015). Although these clauses largely focus on socially vulnerable groups, it would be effectively of value of our archetype of interest – high mobility working professionals. We will further explore some best practices in terms of housing policies from other states and globally in other countries.

Overall, measures and incentives to enable the market and influence private stakeholders to invest and provide quality and affordable housing should be undertaken. For instance, Australia's National Rental Affordability Scheme, 2008, provides financial annual incentives for ten years to large scale investors towards the purchase of new affordable housing dwelling units that must be rented at a minimum of 20 percent below the market rent for ten years thus, enabling market to meet the demand as well as the housing supply.

In the absence of a clear all-encompassing policy or framework to guide corporates as well as educational institutions to provide quality housing, current research raise a question if there needs to be at least a legal obligation of the private sector colleges and corporates to tend to the accommodation needs and offer protection to their students and employees who migrate to metropolis in search better opportunities. In the following section of the paper, we evaluate some of the best practices in the housing policy landscape internationally and from other Indian states through the perspective of the tenant housing value chain that can be adopted to the Karnataka and Indian housing policy landscape.

#### **Corporate Viewpoint:**

- Provision of long-term accommodation leads to legal and administrative hassle for both the company and employee.
  - Long-term accommodation increases the legal liability of the organisation in case of any incident with the employees in the residential area. For instance, the POSH policy on sexual harassment does not define whether such long-term residential accommodation is a part of the workplace and in what capacity will the company be liable.
  - Companies face administrative hassle to manage minute issues with the residential accommodation. Additionally, many young migrant employees prefer to choose their

accommodation and hence companies favour providing additional salary in terms of HRA to ensure employees flexibility.

- HRA is legally mandated by the law and is convenient to payout. Companies have reported that 60-80% of employees who stay on rent claim the HRA benefit.
- Other than long term accommodation and HRA, companies also provide short term accommodation to employees who move to a new city or take up work-related travel. Relocation accommodation is provided for a maximum of two weeks as it otherwise leads to tax implications for the employees.
- A few companies also provide interest-free loans to support employees with initial down payments for the purchase of a housing unit apart from loan support against security deposits for rental housing units.
- Corporate housing perks are reported to be more market-driven—packages are designed to retain/attract talent and beat the competition.

#### ■ 4.4 BEST PRACTICES

There are significant policy blinds evident from housing policy landscape analysis gap analysis, as it's evident that India as well as the state of Karnataka lack an overarching rental housing policy regulatory framework. Housing policies Nationally and at Karnataka-level mainly focus on providing home ownership to low income or economically weaker sections of the society. National rental policies are blind on either or more stages of the tenant value chain. Meanwhile, Karnataka has piecemeal legislations which are hyper-focused on taxations and registration of commercially run accommodation. Concurrently, there are no erratic provisions by corporates of educational institutions that are inattentive to the needs of students and high-mobility working professionals. With an immediate need to address the rental housing needs of the millennial population which is migrating for better opportunities need to be tended. India and the state of Karnataka can borrow from state international best practices which have been evaluated from the perspective of the tenant housing value chain in Table 5 below.

Name of Policy/ model	Country / State	Part of the value chain addressed	Key Insights	Takeaways from the policy/ model
Rental Housing Accommodation Policy (Department of Housing and Urban Development, Government of Punjab, 2018)	Punjab	<ul style="list-style-type: none"> <li>- House Search</li> <li>- Living conditions and maintenance</li> <li>- Rent agreement and formalisation</li> </ul>	<ul style="list-style-type: none"> <li>- Provide accommodation to students, working professionals and migrant labours</li> <li>- Makes provision for dedicated rental accommodation facilities which can't be sold or</li> </ul>	<ul style="list-style-type: none"> <li>- The policy allows for dedicated rental housing spaces which can ease the process of house search for the tenants</li> <li>- The policy ensures appropriate safety norms and basic hygiene facilities to be followed, ensuring</li> </ul>

			<p>leased to other buyers in part</p> <ul style="list-style-type: none"> <li>- Provides for a common facility like common room, kitchen, recreational facilities, etc</li> <li>- Allows usage of 2% of FAR for ATM, grocery shops, etc for self-use of occupants</li> <li>- Mandates adherence to structural safety and fire safety norms</li> <li>- Mandates installation of rainwater harvesting system, solar heating systems as per state government norms</li> <li>- Ensures basic public arrangements in the accommodation</li> </ul>	<p>ease of living for tenants</p> <ul style="list-style-type: none"> <li>- Though the policy does not mandate, it makes provisions for common facilities. If provided by the builders, these facilities can provide better satisfaction to tenants</li> </ul>
<p>Tamil Nadu Hostels and Homes for Women and Children Act, 2014</p>	<p>Tamil Nadu</p>	<p>Living conditions and maintenance</p>	<p>Regulates the functioning of hostels, lodging houses, homes for women and children.</p> <ul style="list-style-type: none"> <li>-Regulations put the onus on the owner or manager of a hostel to maintain the physical infrastructure of the lodging, apart from the responsibility to maintain appliances, fixtures and fittings.</li> <li>-From a facilities provision standpoint, it further requires the</li> </ul>	<p>-Ensure safety and security of the residents of hostels and homes</p> <ul style="list-style-type: none"> <li>-It regulates and standardizes the living conditions of individuals and wellbeing of an individual living in hostel for women</li> </ul>

			landlord/ manager to ensure adequately lit and ventilated rooms that are secure as it further requires the appointment of security personnel.  -To ensure implementation, penalties are included as a part of the policy.	
Policy regarding Paying Guests in Greater Mohali region (Department of Housing and Urban Development, Government of Punjab, 2007)	Punjab	- Living conditions and maintenance - Rent formalisation and agreement	- The policy mandates the PG owners to maintain good hygiene and cleanliness standards and public hygiene facilities -Special attention has been given to the physical safety of female residents. - There are set standards for fire or any other disaster safety. - Mandates PG owners to display the list of occupied and available rooms and their tariffs	- The policy ensures good living conditions for the tenants - The public display of rents shall ensure some level of transparency in the rent structure
New Housing Policy (Asian Development Bank, 2013)	Maharashtra	- House Search - Living conditions	- The policy provided financial (FSI/TDR) benefits to private builders to create rental housing on 25% of the total any project space - The housing facility is then handed over to MMRDA - The policy did not	- The policy had different models for providing financial benefits. Different models can help in attracting builders of different size and interests - The policy ensured that basic living conditions were maintained and went ahead to even demolish

			<p>define a maximum income bracket for tenants and hence is a scheme for all groups of tenants</p> <ul style="list-style-type: none"> <li>- At a later stage, the policy also delved deeper into the living condition standards and ensured proper space, ventilation and parking area standards</li> </ul>	<p>constructions that did not match standards, hence some level of strictness in quality check can be followed</p> <ul style="list-style-type: none"> <li>- One of the limitations of the scheme was that the houses were suitable for singles only. Hence, the new policy should focus on the requirements of different customer segments and provide facilities accordingly</li> </ul>
<p>National Rental Affordability Scheme (NRAS) (Asian Development Bank,2013)</p>	Australia	<ul style="list-style-type: none"> <li>- House Search</li> <li>- Rent Formalisation</li> <li>- Termination and moving</li> </ul>	<ul style="list-style-type: none"> <li>- Provides financial annual incentives for ten years to large scale investors towards the purchase of new affordable housing dwelling units that must be rented at a minimum of 20 percent below the market rent for ten years</li> <li>- Promotes a mix of housing typologies like houses, apartments, flats and villas etc</li> <li>- Selection of tenants is done by a set of guidelines laid down by NRAS and termination and eviction of tenants is based on local legislations</li> <li>- Co-owned and managed by central and state government and other stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>- The financial benefits provided by the policy has been attractive for investors as well as tenants which get housing at an affordable price</li> <li>- Since the policy promotes a mix of housing, it caters to most sections of the low and middle income groups</li> <li>- The policy ensures that the rental mechanisms are formalised and hence the termination and eviction is also as mandated by law</li> <li>- Participation of multiple stakeholders ensures that their interest is maintained and a proper oversight is provided to the implementation of the scheme</li> </ul>



Housing Policy (Beacon, 2018)	Sweden	- House search	<ul style="list-style-type: none"> <li>- Designed for public as a whole and not specific sections of the society</li> <li>- Rental housing company partly owned by municipalities are responsible to provide rental housing to all</li> <li>- Municipal companies favour people from weaker social strata while allocating houses</li> </ul>	<ul style="list-style-type: none"> <li>- Presence of dedicated municipal company ensures balance between social and commercial cause</li> <li>- Profits made from the rental housing is reinstated in the company for further development works</li> </ul>
Housing (Engberg, 2000)	Denmark	- House search	<ul style="list-style-type: none"> <li>- Has three levels of rental housing facility:               <ul style="list-style-type: none"> <li>- Privately owned</li> <li>- Co-operative housing</li> <li>- Social housing</li> </ul> </li> <li>- Rental control acts levied on privately owned housing facility while easier price regulation levied on co-operative housing</li> <li>- Social housing focussed on weaker sections of the society</li> </ul>	<ul style="list-style-type: none"> <li>- Denmark has provision of housing for all sections of the society and hence the needs of all sections are met</li> <li>- The rental controls have created a mismatch in demand and supply of rental housing, which is impacting the housing sector negatively and should not be followed</li> </ul>
Housing policy (OECD, 2019)	France	- House search	<ul style="list-style-type: none"> <li>- Generous tax incentives provided to investors and builders</li> <li>- Both private and social sector involved in housing</li> <li>- Direct benefits to tenants itself</li> </ul>	<ul style="list-style-type: none"> <li>- France has institutionalised strong financial benefits for the investors after their disengagement from the sector due to heavy losses. Similar incentives are required in India to attract investors</li> </ul>

Table 5: Comparative Overview of Best Housing Practices

Having evaluated the national and international rental and regulatory housing policies, some of the best practices could be subsumed for Indian housing landscape which is largely focused on LIG and EWS in terms of providing ownership of the homes. Learning from the housing policies implemented in Denmark and Sweden which are all encompassing as they include population for all sections of the society. Indian housing policies need to be expanded to include high-mobility, temporary/ short term migrants in its housing policy framework. Furthermore, for India to meet the increasing high demand of rental housing and ensure affordable supply of the same in the urban market, measures for enabling and engaging with the private sector by incentivizing it are necessary. Adopting from the policies implemented in France, Australia or even from the state of Maharashtra fiscal and non-fiscal incentives for a long term to attract large scale investors, corporates and funders to make rental housing affordable in urban cities is an effective intervention. Finally, learning from the policy practices from Punjab and Tamil Nadu which effectively have provisions to regulate the informal accommodation and safeguard the interest of high mobility tenants from the opportunist market by benchmarking living standards and quality of housing facilities to be provided. Co-living providers and aggregator models can play a pivotal role to effectively offer quality and standardized housing facilities for tenants in the housing ecosystem at affordable rents should be promoted. The paper in the next section shares operational recommendations and a way forward based on the policy gaps and challenges highlighted by respondents in the primary research.

## Section 5: Way Forward & Recommendations

Given some of the best practices identified along with the key gaps in the policy landscape based on the insights from secondary and primary research, it can be concluded that students and high-mobility working professionals are often ignored with regard to their housing needs. Housing arrangements are not tailored to meet the needs of students who need an academically conducive environment. Overall holistic care, wellbeing, and safety measures are absent. Further, there is no protection or rights given to tenants who encounter untimely eviction, unexplained increase in rent or discrimination during the varied stages of housing value chain. With this context, the current section has mapped out key solutions to a wide spectrum of stakeholders such as policymakers, private sector entities- consortium of co-living spaces, aggregator models, student bodies, educational institutions and corporates who can anchor these solutions and ultimately charter a holistic way forward.

Tenant housing value chain	Policy gap identified	Solution	Stakeholders	
			Lead	Support
House Search	-Housing policies so far have excluded rental segment  -Ease of identifying a safe and adept accommodation	A concerted effort in the housing ecosystem by the key stakeholders to influence policy makers to pass legislation that regulates effective private sector engagement (PSE) in the rental market as well as incentivises them. Need for urgent implementation of comprehensive rental policy like National Urban Rental Policy Draft 2015, Model tenancy act 2019 and regulation of private hostel and PG bill.  Institutional accommodations through corporates, NGOs need to be promoted, using a regulatory framework, for the high-mobility migrants for the ease of home identification  Co-living and online aggregators should be encouraged as they provide an ease to access (given	-Policy makers  -Consortium of co-living providers	-Student bodies  - Builders, and contractor  -Housing Aggregators  - Corporates/Industries

		digitally integrated services) and identify accommodation.		
Rent Agreement Formalization	<p>Lack of regulations across the housing arrangements on security deposits</p> <p>Lack of awareness in tenants on their rights</p>	<p>Rental housing market is highly unregulated and informal. Often high mobility migrants like young working professionals and students are disadvantaged when negotiating with landlords due to limited supply, especially when we account for key decision parameters like proximity to college/ work and affordability.</p> <p>A consistent effort through campaigning tenants need to be made aware about their housing rights and awareness on formal rental agreement processes and clauses.</p>	<p>- Policy makers and local govt officials</p> <p>-Student bodies</p> <p>-Resident welfare associations</p>	<p>-Consortium of co-living providers</p> <p>-Educational institutes and corporates to protect the interest of their employees and students</p>
Living Conditions and Maintenance	<p>Absence of policy intervention and regulations for holistic care and wellbeing of tenants.</p> <p>Excessive discrimination based on region, class, gender and marital status.</p>	<p>Housing policies at large neglect holistic care and well-being needs of high mobility migrants. Most disadvantaged our students, as their needs are unaddressed. Rental policies need to regulate and identify parameters- space, food quality, basic amenities and safety measures to be met by accommodations to be rented out to students.</p> <p>As these standards are associated with price escalations (rents become higher) when such wellbeing parameters are enforced, hence, private hostels and co-living options should be</p>	<p>- Policy Makers</p> <p>-Consortium of co-living providers</p> <p>-Student bodies</p> <p>-Resident welfare associations</p>	<p>-Educational institutions</p> <p>-Corporates</p>

		<p>fiscally enabled for effective service delivery within budget.</p> <p>Anti-discriminatory regulations need to be placed on rental accommodation that exclude or unfairly treat individuals from specific regions, caste, class, gender or marital status.</p>		
Agreement Termination	Insufficient tenant protection from arbitrary increase in rent or untimely eviction.	<p>Need immediate action to implement the policies like National Urban Rental Policy 2015 &amp; Model tenancy act that ensure protection of tenants as well as landlords need to be implemented promptly. As they regulate rental agreement and its termination balancing for both tenants and owners it also has provisions for fast track grievance redressal.</p> <p>Owing delay at the legislating national-level housing policies Karnataka needs to be influenced to formulate rental housing policies based on the National urban rental policy draft and model tenancy act draft as guiding documents/ model framework.</p>	<p>-Resident Welfare Associations</p> <p>-Student bodies</p> <p>-Policy makers</p>	<p>-Consortium of Co-living providers</p> <p>- Educational institutions and corporates</p>

Table 6: Recommendations to address gaps in the housing value chain for high-mobility migrants

The identified stakeholders need to make concerted effort to identify and solve for the challenges faced by high-mobility working professionals and students. The role the identified stakeholders can play to influence change in the housing ecosystem in particular intervention areas has been elaborated below in Table 7.

Stakeholder	Role	Priority area in the housing value chain
Residential Welfare Association (RWA's)	Residential welfare associations can essentially act as local governing authority between landlord and tenant in residential societies. RWA's could take a balanced approach between landlords and tenants.	<ul style="list-style-type: none"> <li>Ensuring quality living standards and facilities are provided to tenants</li> <li>Set norms and regulations for signing formal rental agreements between tenants and landlords</li> </ul>
Student bodies	Student bodies at the university, district and state level have the ability to mobilise and influence the university as well as government bodies	<ul style="list-style-type: none"> <li>Well-being and productivity standards are met by housing providers</li> <li>Safeguard the interests of students</li> <li>Influence government to legislate rental policies</li> <li>Create awareness on migrant students</li> </ul>
Educational Institutions	Safeguard the interests of students	<ul style="list-style-type: none"> <li>Educational institutes can play a key role in order to secure the students from the informal and unregulated market forces</li> <li>To offer guidance to students on housing facilities in the city</li> <li>Emphasise to receive incentives or grants to expand the college hostel facilities</li> <li>Support for provisioning all four stages of the housing value chain in policy implementation</li> </ul>
Corporates	Safeguard the interest of employees	<ul style="list-style-type: none"> <li>Corporates can influence the policy and housing provisions in favour of their employees safety, security and rights.</li> <li>Support for provisioning all four stages of the housing value chain in policy implementation</li> </ul>
Policy Makers	Detail the rights, norms and regulations for rental housing in urban cities in India	<ul style="list-style-type: none"> <li>Offer protection to migrating students and work professionals in the rental market</li> </ul>

	especially with high-mobility working professionals and students in view.	<ul style="list-style-type: none"> <li>Implement policies to enhance and regulate the rental housing value chain in all four stages</li> </ul>
Consortium of Co-living and aggregator	Co-living and aggregator models have an edge in the housing market with the standardization of the facilities, premium services, hassle free accommodation they have to offer.	<ul style="list-style-type: none"> <li>To support for market enabling provisions identified in the rental policy draft legislating into an act</li> <li>Play a pivotal role to support provisions for well-being, productivity, ease of spatial mobility and range facilities for migrating work professionals and students to showcase in competitive advantage in the market</li> </ul>
Builder, contractors and corporations	To invest in infrastructure projects and build need specific quality housing	<ul style="list-style-type: none"> <li>Legislation of the existing rental policy drafts and emphasis to enable market with fiscal and non-fiscal incentives</li> </ul>

*Table 7- Stakeholder role and intervention mapping*

Each identified stakeholder has a unique role to play in transforming the way rental housing takes shape in India. With concerted efforts, these stakeholders possess the power to ameliorate the housing situation of high-mobility work professionals and students.

In conclusion, through the primary research and policy analysis, the paper aims to bring to light some key gaps and challenges of high mobility working professionals and students who migrate to cities for better education and work opportunities but have long been neglected by the housing policy landscape in India. The housing policy framework forsakes safeguarding the needs of this population as it misses offering a holistic framework that regulates and benchmarks standards for housing quality across the four stages of the housing value chain which has been an underresearched topic. The paper shares some best practices in housing across India and globally before it concludes pragmatic recommendations to address the needs of the growing population of students and working professionals. Recommendation propose a concerted effort from various stakeholders from the market side like a consortium of co-living accommodation providers, aggregators and large scale investors as well as stakeholder organizations like students bodies, educational institutions, corporates, resident welfare associations that can influence the policy ecosystem and regulate the rental housing to address these long overlooked needs on an immediate basis.

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## ANNEXURE A

	Working Professionals	Students
<b>Age group</b>	Majority of working professionals (i.e., 68.18% n=75 out of 110) constitute individuals in the 22-28 age group. Followed by 25% (n=27) in the age group of 28-35 year old and a small proportion i.e., 4% each fall in the age group of 18-21 (n=4) as well as above 36 years.	51.96% (n=) students respondents were in the age group of 18-21 followed by a 48.04% (n=) who were in the group of 22 -28.
<b>Income group</b>	For the Income group ranging from 0-3,00,000 only 6 people are their which is only 5.45% of all working Professionals. Around 27 People belong to the income group of 3,00,000-6,00,000 which ranges 24.54%. Majority of the working professional belonged to the 6,00,000-12,00,000 income group which is 47 people and 42.72% of the total. Similarly, a great chunk of people (30) belonged to the 12,00,000+ income group which is 27.27%.	For student's majority of the students had their family's income 12,00,000+ where 61 students (59.8%). The next majority belonged to the income group ranging from 6,00,000-12,00,000 where 28 (27.45%) students had their families in this income group. Only a minor 3 (2.94%) students had their families in the income group of 0-3,00,000. While 5 (4.90%) students had their family's income range of 3,00,000-6,00,000 and chose others as an option highlighting Retired Family Members.
<b>Marital status</b>	77.2% (n=85 out of 110) survey respondents are unmarried and around 17.2% (n=19) are married.	Most of the students i.e., 96.08% (n=98 out of 102) are single and a negligible number of students are married i.e., 0.98% (n=1).

<b>Occupation</b>	41.8% of the sample work in IT companies, 20% are in Management professionals 8.18% are involved in Business and Finance industry while around 30% of work professionals are involved in other occupations.	In the sample studied, 50.9% of the students were pursuing they're under graduation degrees
<b>Housing arrangement (Student hostel, PG, hostel, rental, company accommodation)</b>	Majority of the working professionals around 71 (64.54%) working professional chose rental flat as their housing arrangement. Around 22 (20%) chose PG's, while 6 (5.45%) working professional chose Company Accommodation. Similarly, 10 (9%) working professionals are staying in Co living arrangements.	For students, 35 (34.3%) and 36 (35.2%) students chose Hostel and PG's respectively as their prominent Housing Arrangement, While only 7(6.86%) students chose co-living spaces of university's accommodation partners and 14 (13.72%) students chose Co Living Space and 9(8.8%) chose Private Hostel.

Table 8: Primary sample descriptive statistics

## ANNEXURE B - Survey Questions:

1. Are you a migrant staying in Bangalore?
2. Which area in Bangalore were/are you staying in?
3. Which state are you from?
4. What is your gender?
5. What is your age?
6. What is your marital status?
7. Are you a student or a working professional?
8. What are you currently pursuing?
9. What is your family's annual income?
10. Are you working while studying?
11. If yes, what is your income?
12. What kind of house arrangement are you currently staying in?
13. Why are you staying outside the university campus?
14. Mark the following in order of priority during a house search
  - a. Affordability
  - b. Proximity to college/ office

- c. Safety/ Security
  - d. Organized housing with agreement
  - e. Non-interfering landlord
15. Do you have a formal rental agreement?
  16. How much rent are you currently paying?
  17. How much are you currently paying for maintenance and other flat related charges?
  18. Do you think the amount of rent is justified?
  19. Who is paying your rent for the housing arrangement?
  20. What percentage of your parent's/ guardian's/your income are you paying as rent?
  21. Who is paying your maintenance and other charges for the housing arrangement?
  22. What is your monthly expenditure on groceries?
  23. What percentage of your parent's/ guardian's/your income are you spending on groceries?
  24. What is your monthly expenditure on transport?
  25. What percentage of your parent's/ guardian's/your income are you spending on transportation?
  26. Which of the following facilities do you have access to in your housing arrangement?
    - a. Common Room
    - b. Cafeteria
    - c. Security
    - d. Library
    - e. Play ground
    - f. Meals
    - g. Fully furnished
    - h. Internet
    - i. 24X7 Power Backup
    - j. Housekeeping
    - k. Laundry
    - l. Dedicated recreational room
    - m. Swimming Pool
    - n. Gymnasium
    - o. Doctor on-call
  27. Do you think your current housing conditions allow for maximum work efficiency?
  28. If yes, in what ways does your housing arrangement has an impact on your productivity?
    - a. Physical Well Being
    - b. Mental Well Being
    - c. Impact on productivity at college or work
    - d. Academic performance
    - e. Student personality
    - f. Student immersion in college activities/ Campus life
  29. How important is ease in termination of rental agreement?
  30. Have you or anyone you know ever faced untimely eviction or arbitrary increases in rent?

31. Do you think it was fair?
32. Have you ever faced discrimination from your landlord on the following? Tick all that apply
  - a. Food habits
  - b. Drinking habits
  - c. Smoking
  - d. Socialising/ Partying
  - e. Caste/ Class/ Community based
  - f. Faced no discrimination
  - g. Gender based discrimination
  - h. Region based discrimination
  - i. Others
33. According to you, which of the following housing issues have co-living companies been able to address?
  - a. Unorganized housing
  - b. Hassle during house search
  - c. Heavy security deposit
  - d. Mental wellbeing of residents
  - e. I do not have an experience with co-living
  - f. Other (please specify)
34. What are the terms and conditions in case you want to get your deposit money back?
  - a. Inform landlord few months in advance that you are vacating
  - b. Ensure that none of the facilities provided has been broken/ tampered with
  - c. No security deposits

**Questions specific to working professionals:**

1. Which of the following categories best describes your employment status?
  - a. Employed, working 40 hours or more per week
  - b. Not employed, looking for a job
  - c. Internship
2. Which of the following best describes your current occupation?
  - a. Architecture and Engineering Occupations
  - b. Arts, Design, Entertainment, Sports, and Media Occupations
  - c. Business and Financial Operations Occupations
  - d. Community and Social Service Occupations
  - e. Computer and Mathematical Occupations
  - f. Construction and Extraction Occupations
  - g. Education, Training, and Library Occupations
  - h. Healthcare Practitioners and Technical Occupations
  - i. IT/ ITES occupations
  - j. Legal Occupations



- k. Life, Physical, and Social Science Occupations
  - l. Management Occupations
  - m. Office and Administrative Support Occupations
  - n. Personal Care and Service Occupations
  - o. Sales and Related Occupations
  - p. Transportation and Materials Moving Occupations
  - q. Other (please specify)
3. What is your annual income?
  4. What kind of house arrangement are you currently staying in?
  5. Does your office provide housing support to all employees?
  6. Which of the following type of accommodation does your company provide?
    - a. Short term accommodation
    - b. Long term accommodation
    - c. Both
  7. Which of the following types of short-term accommodation does your company provide?
    - a. In hotels when employees relocate to a new city/ short field visits
    - b. In corporate facilities during training
    - c. Other (please specify)
    - d. HRA provisions
    - e. Company Leased Accommodation provisions
    - f. Home in a township if in an industrial area
    - g. Collaborations with hostels or apartments nearby that allows its employees to get housing at a discounted price
  8. Which of the following types of long- term accommodation provisions do your company provide?
    - a. In hotels when employees relocate to a new city/ short field visit
    - b. In corporate facilities during training
    - c. Other (please specify)
    - d. HRA provisions
    - e. Company Leased Accommodation provisions
    - f. Home in a township if in an industrial area
    - g. Collaborations with hostels or apartments nearby that allows its employees to get housing at a discounted price
  9. Mark the following in order of priority during house search
    - a. Affordability
    - b. Proximity to office
    - c. Safety/ Security
    - d. Organized housing with agreement
    - e. Non-interfering landlord
  10. Which of the following challenges did you face while house hunting?
    - a. Landlords unwilling to rent out their properties

- b. Unaffordable houses
  - c. Huge distances from office
  - d. Unhygienic properties
  - e. Struggle in finding the right flatmates
  - f. Lifestyle based discrimination
  - g. Caste-based discrimination
  - h. Marital status-based discrimination
  - i. Other (please specify)
11. Do you have a formal rental agreement?
  12. How much rent are you currently paying?
  13. How much are you currently paying for maintenance and other flat related charges?
  14. Do you think the amount of rent is justified?
  15. Who is paying your rent for the housing arrangement?
  16. What percentage of your parent's/ guardian's/your income are you paying as rent?
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  20. What is your monthly expenditure on transport?
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    - d. Library
    - e. Play ground
    - f. Meals
    - g. Fully furnished
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    - j. Housekeeping
    - k. Laundry
    - l. Dedicated recreational room
    - m. Swimming Pool
    - n. Gymnasium
    - o. Doctor on-call
  23. Do you think your current housing conditions allow for maximum work efficiency? If yes, in what ways does your housing arrangement have an impact on your productivity?
    - a. Physical Well Being
    - b. Mental Well Being
    - c. Impact on productivity at work

- d. Better performance
  - e. Helps you unwind/ relax
  - f. Immersion in work atmosphere/ corporate activities
  - g. Efficiency during work-from-home
  - h. Other (please specify)
24. How important is ease in termination of rental agreement?
25. Have you or anyone you know ever faced untimely eviction or arbitrary increases in rent?
26. Do you think it was fair?
27. Have you ever faced discrimination from your landlord on the following? Tick all that apply
- a. Food habits
  - b. Drinking habits
  - c. Smoking
  - d. Socialising/ Partying
  - e. Caste/ Class/ Community based
  - f. Faced no discrimination
  - g. Gender based discrimination
  - h. Region based discrimination
  - i. Others
28. What are the terms and conditions in case you want to get your deposit money back?
- a. Inform landlord few months in advance that you are vacating
  - b. Ensure that none of the facilities provided has been broken/ tampered with
  - c. No security deposits
29. According to you, which of the following housing issues have co-living companies been able to address?
- a. Unorganized housing
  - b. Hassle during house search
  - c. Heavy security deposit
  - d. Mental wellbeing of residents
  - e. I do not have an experience with co-living
  - f. Other (please specify)

## ANNEXURE- C

### TOPIC GUIDE - Interview Questions

1. Profile of the respondent
  - a. Migrants vs non-migrants. If migrants, which states are they majorly from?
  - b. Gender
  - c. Age profile
  - d. Professionals from which industries? - IT and non-IT (sales, medical, hardware etc)
  - e. Income profiles - (0-3, 3-6, 6-12, 12 & above)

- f. Family vs singles
  - g. Short-term vs Long-term stay
- 2. Housing Arrangement
  - a. What kind of housing arrangement are you currently staying in? Is this provided by the corporate/ college or did you make the housing arrangement yourself?
  - b. What are the various provisions provided by the corporate/ college to help you with accommodation?
- A. If own arrangement
- 3. House search
  - a. What are your non-negotiables while looking for a house? What are your needs and aspirations with regards to your ideal home?
  - b. In your house search experience, are there enough affordable housing options to match migrant needs?
  - c. Which challenges did you face while house hunting?
  - d. Does your corporate/ college help you in getting accommodation outside? If yes, in what ways? Does the corporate/college have any partnerships where you get a priority or privileges?
  - e. Would you prefer staying in university/ corporate accommodation if given the option? Why? Do you think university/ corporate provided accommodation leads to a more immersive college experience?
- 4. Rent agreement and finalisation
  - a. Do you have a formal rental agreement? Are landlords willing to get into formal rental agreements?
  - b. How much rent are you currently paying? Do you think the amount of rent is justified? If no, what rent do you think would be fair for your current living situation?
  - c. What challenges did you face during rent agreement and finalisation stages?
- 5. While living at the house- Living conditions and Maintenance
  - a. What are your aspirations with respect to living conditions, housing & wellness?
  - b. Is the accommodation meeting your needs/ aspirations?
  - c. How much more are you willing to pay for additional facilities and would these facilities be?
  - d. In what ways do you think someone's housing arrangement has an impact on their productivity?
  - e. How would you rate your current living arrangement's impact on your productivity and why?
  - f. What facilities/ provisions are important for you to have in your living situation that can aid/ improve your productivity?
- 6. Agreement termination/ eviction
  - a. Does flexibility in ease in termination of rental agreement become an important factor to ensure easy mobility across cities?
  - b. Have you or anyone you know ever faced untimely eviction or arbitrary increases in rent? If yes, why was the rent increased? What did you do in this situation?
  - c. Have you ever faced issues in getting your deposit money back while vacating? If yes, why?
- 7. Other challenges

- a. Have you ever faced lifestyle based or caste based discrimination from your landlord in the past?
  - i. Challenges faced by migrants across housing value chain (If yes to caste/ lifestyle based discrimination)
    - How did you realise its caste/ lifestyle based discrimination?
    - What did you do after such an encounter?
    - What was the impact of such an encounter?
    - Have you or anyone you know ever faced untimely eviction or arbitrary increases in rent due to this kind of discrimination?
8. Only if they stay in co-living spaces
  - a. Efforts by sustainable housing initiatives to fill gaps
    - i. According to you, what are the issues that co-living spaces have been able to tackle?
    - ii. How does co-living spaces solve for challenges faced by migrants?
    - iii. What are the advantages of co-living over other mediums of housing available?
    - iv. Do you think staying in all paid for housing arrangements such as co-living/ hostel university helps you save these costs?
- B. If they are staying in an accommodation provided by the corporates/ colleges either by themselves/ through partnerships
3. While living at the house- Living conditions and Maintenance
  - a. Why do you think the college/ corporate provided you with accommodation provisions?
  - b. What are your aspirations with respect to living conditions, housing & wellness?
  - c. Is the accommodation meeting your aspirations?
  - d. In what ways do you think someone's housing arrangement has an impact on their productivity?
  - e. How would you rate your current living arrangement's impact on your productivity and why?
  - f. What facilities/ provisions are important for you to have in your living situation that can aid/ improve your productivity?
  - g. What are your challenges with university/ corporate provided accommodation?
4. Agreement termination/ eviction
  - a. Does flexibility in ease in termination of agreement/ change in accommodation/ location become an important factor to ensure easy mobility across cities?
  - b. Have you or anyone you know ever faced untimely eviction or arbitrary increases in accommodation costs? If yes, why was the rent increased? What did you do in this situation?
5. Other challenges
  - a. Have you ever faced lifestyle based or caste based discrimination from your warden/ landlord/ co-living space owner in the past? Did the corporate/ college help you in this situation?
    - i. Challenges faced by migrants across housing value chain (If yes to caste/ lifestyle based discrimination)
      - How did you realise its caste/ lifestyle based discrimination?
      - What did you do after such an encounter?
      - What was the impact of such an encounter?

- Have you or anyone you know ever faced untimely eviction or arbitrary increases in rent due to this kind of discrimination?
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- **Back Cover:**

### **About Sattva**

Sattva ([www.sattva.co.in](http://www.sattva.co.in)) is a social impact strategy consulting and implementation firm. Sattva engages with leading organisations across the globe through services in strategic advisory, realising operational outcomes, CSR, research, assessments, and co-creation of sustainable models. Sattva works to realise inclusive development goals across themes in emerging markets including education, skill development, livelihoods, WASH, digital and financial inclusion, energy access, and environment, among others. Sattva Research works on research and insights to influence decision-making and action towards social impact in the ecosystem in Asia. Sattva research has partnered with organisations such as CII, USAID, UNICEF, AVPN, DFID, IDH, Bill and Melinda Gates Foundation and Rockefeller Foundation to publish research, case studies and insights, and engages with sector leaders through roundtables, conferences and impact circles.