

Rental Housing market for the poor

Many migrant workers reside in the private lands provided by employers in temporary dwellings adjacent or within their worksites (mostly construction workers). These are first generation migrants who may or may not have intentions of settling down in the long-run. These are the people who were the first to leave as their work sites were vacated. Some like [Amoda and Rajesh from Tamil Nadu](#) stayed back in Bangalore in such a construction site without money or work. But because of no permanent tenancy records, they have no access to any kind of government facility like PDS or other basic amenities.

While tenancy rights is one of the crucial elements for an individual's enfranchisement as part of the city, it is only households which pay a rent above 3500 rupees are recognized as tenants under "The Karnataka Rent Act, 1991." And settlement rights are provided by BBMP to households in slums which are recognized by the Karnataka Slum Development Board. In this legal landscape the first generation settlers from marginalized backgrounds are left out.

Apart from this kind of temporary settlements provided by employers of informal workers there is a larger low cost rental housing market which includes not only the migrant working class but also students, low-end BPO workers etc. A large part of this also operates informally. This is because of several political-economic factors.

The slums which have been recognized by the Karnataka Slum Development Board where the property rights of individual housing units have been recognised (this includes slums which are sites of in-situ rehabilitation under Rajiv Awas Yojna and other similar schemes) are often the sites of this larger informal rental market. A study comparing the rental housing market of Bangalore and Surat gives us some insights into these markets. [This study by Sunil Kumar of London School of Economics and Political Science](#) reveals that in Bangalore councillors have often been engaged in regulating and restricting renting of housing units in the notified slums. Moreover, property taxes and rigid rent control legislations, which undermine the interests of the landlords are also a cause for vulnerability among many of the landlords which shrouds the low cost rental housing market in a veil of secrecy, several informal mechanisms which are both inclusionary and exclusionary depending on geographical and social location of the landlords, as well as that of the tenants. It can disadvantage certain social groups like muslims, but can benefit certain lower classes who cannot afford to enter the costly formal rental housing market.

[Susmita Pati](#) who is associated with Azim Premji University states how even RWAs sometimes engage in unconstitutional renting provisions. Therefore, to make the whole process more inclusionary while there is a need to control arbitrary discrimination by taking RWAs and other residents' associations into confidence, it is also necessary to take into account the interests of poor landlords in slums and other lower middle income housing settlements.

One proposal is to give the slums collective rights rather than individual rights, to make it easier for them to carry out informal rental transactions. But the problems of housing for the poor in Bangalore are varied. While in the slums identified by the state Slum Development Board, they are subjected to arbitrary relocation to poor quality housing units, in the non-notified slums settlers are at the mercy of local politicians. The rental housing norms in the city are also centralised at the state level and fails to recognize the specific needs of the residents across social and economic groups. For

the housing sector to work there is a need for specific rules at the local level and in-situ participatory slum development.

In the wake of the pandemic and the consequent mass exodus of migrants, the union government is looking to use rental housing as an instrument to lure migrants workers into the cities. The scheme proposes to build "affordable rental housing complexes" in the unoccupied housing units developed under government schemes. But unless the local level vulnerabilities for both poor landlords and migrants from economically and socially marginalized sections are not addressed it might not lead to long term gains. It might in fact, lead to a scewed market and a parallel black market which farther segment the migrant workers in terms of their vulnerabilities. The scheme proposed by the Union government can only work if the local policies and local governments have a clear rental housing mechanism in place for the poor, and this is the right time to strive for that.