

**Mr. Madhusudhan Menon**

**CEO, Micro Housing Finance Corporation**

*Financing Housing for the Poorest Households: Access to Finance and Data Gaps*

Micro Housing Finance Corporation Limited provides housing finance for lower income households in urban India. Most MHFC customers are employed in the informal sector and currently reside in rental housing or illegal tenements, aspiring to own their own home over a period of time.

This presentation highlights challenges faced by different players in the housing market. These are challenges faced by customers, builders and financing organizations like MHFC due to varying reasons such as high costs and short supply. The presentation also seeks to highlight the impact of missing data in delivering high quality financial services.

**Mr. V. Satyanarayana**

**CEO, Aarusha Homes Private Limited**

*Housing Solutions for Migrant Population*

Aarusha provides organised, affordable rental housing to single students and employees. Housing solutions are currently provided, primarily in Hyderabad and Bangalore, through hostels that are conveniently located and offer good quality services at affordable prices.

The presentation highlights levels of data missing for the housing market and the migrant population and seeks to address challenges posed at the organization and policy level. It concludes with suggestions for closing in on this data gap over a period of time.

**Mr. Nandan Balsavar**

**Director, ARTES**

*Community Participatory Processes in Affordable Urban Housing*

The presentation discusses a case study of a housing rebuilding project in the tsunami affected district of Nagapattinam in Tamil Nadu. To overcome lack of data, the project initiated with a rigorous data collection process to understand the lives of people and demographics of that area. The presentation takes us through the step-by-step process of creating a home that adds value and addresses needs of households as well as the importance of building a community that offers facilities ranging from schools and hospitals to provision stores and ration shops.