

## Decent And Affordable Homes for Rural Low Income Families from Western Region of India

### INTRODUCTION:

The rural housing shortage was 148.33 lakh in 2005 according to Registrar General of India (RGI). Habitat for Humanity India (HFH India) is one of the largest country programs of Habitat for Humanity International (HFHI). Habitat India's vision is "A world where everyone has a decent place to live". Access to permanent shelter and an affordable means by which to pay for it are fundamental human rights but are also key catalysts to breaking the cycle of poverty and dependence. Habitat India began operation in 1983 and has built or renovated over 31,600 homes, including 13,000 tsunami response houses, sheltering 158,000 people. HFH India, through its ambitious home building program *IndiaBUILDS* campaign aims to provide simple, decent houses for 50,000 families and impact the lives of 250,000 poor and inadequately sheltered Indians. Habitat India implements the programs through its regional offices in Delhi, Mumbai, Chennai and Bangalore known as Habitat Resource Centers (HRC).

### PROJECT DESCRIPTION

#### GOALS:

25 poor rural/tribal families to live in simple and decent homes.

#### OBJECTIVES:

- Support 25 poor rural/tribal families to construct simple and decent homes in western region.
- Promote appropriate local construction technology and housing solutions through training and capacity building

**Methodology:** HFH India will deliver this project in partnership with local grass root community based organization committed to the empowerment of low income tribal/rural families.

**Identification and Selection of home owners:** HFH India and the community partner will appoint a Selection Committee to ensure project beneficiaries are low income rural/tribal families, with priority going to women headed households. Homeowners must demonstrate land tenure; commit sweat equity( *shramdan*)) labour and repayment of non-profit loan.

**Training and Orientation of NGO partner, SHG (Self Help Groups) and Home Partners:** The community Partner and the home partners will be oriented on HFH Housing methodology and will be educated on HFH construction processes, sweat equity, repayments and financial contribution. The home owners will be trained in using local design, construction skills and sourcing building materials.

**Construction of 25 houses:** HFH will support construction of 25 houses for the beneficiaries. Each home will be between 350-500 sq.ft and include a living, storage and utility space. The project will be completed in nine month period. At field level NGO will coordinate the construction process with active involvement of the SHGs and the families who will contribute at least 150 man hours as sweat equity.

**Advocacy with stakeholders and Dissemination meetings:** HRC Mumbai will support the community partner in organizing advocacy programs and dissemination meetings to strengthen the project. Various activities will include meetings with government officials, volunteer involvement in construction etc.

**Loan Repayment and Creation of Revolving Fund:** The repayment of loan will start after 30 days of the house being completed. The families will repay the non profit loan within 5-7 years without any interest. Payments will be made on a monthly/seasonal basis. NGO partner will take the responsibility of the repayment collection. Loan repayments will be reinvested into a revolving fund of Habitat for Humanity to construct more houses for shelterless.

### KEY OUTPUTS / RESULTS (INDICATORS)

	OBJECTIVE	OUTPUT/RESULT (INDICATORS)
1	Support 25 poor rural/tribal families to to construct simple and decent homes.	25 tribal families live in simple, decent and affordable houses
2	Promote appropriate local construction technology and housing solutions through training and capacity building	Increased awareness about and availability of alternative cost-effective construction options.

### BUDGET

	Amount in INR				% Certainty of Funding
	Year 1	Year 2	Year 3	Total	
<b>Income:</b>					
	<b>Rs.</b>				
Amount Requested	10,00,000			10,00,000	
Family Contribution (cash, kind & voluntary labour)	12,50,000			12,50,000	100%
<b>Total Income:</b>	<b>22,50,000</b>			<b>22,50,000</b>	
<b>Expense:</b>					
Construction Program Expenses	19,68,750			19,68,750	
Project Implementation and monitoring.	1,87,500			1,87,500	
Admin	93,750			93,750	
<b>Total Expense:</b>	<b>22,50,000</b>			<b>22,50,000</b>	

### Contact Details:

<b>Full name of organisation</b>	Habitat for Humanity India Trust
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### Communication Address

Address	303,Dhantak Plaza, Makwana Road, Marol, Andheri (East)
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Pin code	400059
State	MAHARASHTRA
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Website	<a href="http://www.habitatindia.in">http://www.habitatindia.in</a>

### Registration Details

Type of Registration	Registration number	Date of Registration
Trust Deed	10409	19 <sup>th</sup> January 2005
Section 12A	1-1-614/05/775	22 <sup>nd</sup> September 2005
FCRA	231660981	9-4-2009
PAN Number	AAATH4809C	19-01-2005

### Tax Exemption

Type	Registration Number	Registration Date	Valid Until
80G	2006-2007/H-614/3636	20.02.2008	01-01-2008 to 31-03-2011

### Contact Persons

Person	Name	Designation	Email id	Landline No.	Mobile No.
CEO Contact	Dino L. Touthang	Chief Executive Officer	dinot@hfhisa.net	91 11 23753493	9560600075
Reserve contact	John Thattil	National Director – Resource Development	jthattil@hfhisa.net	91 22 29209851	9820363999