

# Innovative Approaches to Affordable Housing

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## Looking at Phuntsholing City

### Introduction

Rapid urbanisation in Bhutan has led to a surge in demand for affordable housing. This article, based on reports, scholarly papers, and policy documents, looks at the prominent challenges for national and local governments in providing affordable housing. It draws applicable and potentially transferable lessons from case studies of Vienna and Singapore which have successful housing programmes. Some lessons learnt are the innovative use of government land to deliver affordable housing, the need for a central co-ordinating agency, commitment from the government, and the participation of private developers in solving housing issues.

Two key urban challenges in Bhutan are the rapid rate of urbanisation and limited availability of land for development.<sup>1</sup> It is reported that the country has the highest urbanisation rate (2000-2010) among South Asian countries.<sup>2</sup> This has resulted in increasing pressure on urban infrastructures and social services,<sup>3</sup> especially in the capital, Thimphu, and Phuntsholing in the south. This article explores the policies and strategies that can improve the affordable housing delivery system, by highlighting the case in Phuntsholing.

Phuntsholing city is considered the economic capital of Bhutan because of its bustling economic exchange with India, through the bordering Indian state of West Bengal, and with other regions of Bhutan. Since the commencement of the first Five-Year Plan in 1961, the city has seen unprecedented growth that exerts tremendous pressure on infrastructure development. Its population increased from 20,537 in 2005 to 27,658

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<sup>1</sup> Ministry of Works & Human Settlement, 2008

<sup>2</sup> World Bank, 2016

<sup>3</sup> Penjore, "Strengthening Housing and Urban Development Division with Special Reference to Thimphu, Capital of Bhutan."

in 2017<sup>4</sup> and is projected to reach almost 30,000 by 2020<sup>5</sup> in a limited municipal area of 15.6 sq km. Today, a majority of the population faces a moderate to severe rent burden, paying more than 40 percent of their monthly household income, compared with the international threshold of 30 percent.<sup>6</sup>

## Literature Review

In Bhutan, urban development activities started only during the 1970s with a handful of skilled professionals.<sup>7</sup> In 2002, a National Housing Policy was adopted with a general policy framework, followed by the Tenancy Act of 2004, which attempted to protect tenants and landlords. However, urban growth has increased rapidly since these laws were passed and they do not adequately address the current urban housing challenges.<sup>8</sup>

The revision of the 2002 National Housing Policy was passed in 2019 with affordability and home ownership as its key goals. It recognises the importance of housing and the urgency of addressing increasing rents and housing shortages.<sup>9</sup> Furthermore, it aims to “regulate access to housing and the housing market to ensure that rental costs do not exceed 30 percent of income”, with the government not providing “public housing to low and middle-income households.”<sup>10</sup>

Housing policy means the government’s intervention in housing, either through legislation or by specific innovative schemes. In general, a housing policy would encompass supply and demand side interventions, targeted either for home ownership or subsidised renting.<sup>11</sup> Supply side subsidies would increase housing in the market, and demand side subsidies, such as cash allowances, would increase the capacity of the people to buy or rent houses for their families.

<sup>4</sup> National Statistics Bureau, 2018

<sup>5</sup> Ministry of Works & Human Settlement, 2013

<sup>6</sup> Ministry of Works & Human Settlement, 2019

<sup>7</sup> Penjore, “Strengthening Housing and Urban Development Division with Special Reference to Thimphu, Capital of Bhutan.”

<sup>8</sup> World Bank Group, “Bhutan Urban Policy Notes.”

<sup>9</sup> World Bank Group.

<sup>10</sup> Ministry of Works & Human Settlement, “National Housing Policy (Revised), 2019.”

<sup>11</sup> Yoshino, Helble, and Aizawa, “Housing Policies for Asia: A Theoretical Analysis by Use of a Demand and Supply Model.”

## Affordable Housing in Phuntsholing -- Issues

High costs and a space crunch in Phuntsholing have resulted in unaffordable housing, driving several thousand Bhutanese<sup>12</sup> to the Indian town of Jaigaon in search of cheaper shelter. Meanwhile, there are pockets of under-utilised or low-density structures in some prime locations<sup>13</sup>, which have the potential for medium density development. Ineffective housing delivery services in Phuntsholing city can be observed at two levels -- national and local. On the national level, a Performance Audit Report (2019) of Royal Audit Authority (RAA) stated that major hiccups are associated with a lack of proper policy and institutional framework, followed by housing finance. Local issues are associated with the unavailability of land for development, under-utilised and low-density settlement and unaffordable rents.

### National Institutional Framework

Legislation and policies are the source of strategic intentions. Most issues relating to housing development are rooted in legal and policy inadequacies. There is no co-ordinating nodal agency at the national level to co-ordinate the functions of the different institutions that work towards the national goal of housing development.<sup>14</sup> Consequently, basic data on housing, such as market trends, housing prices, quantity of housing stock and its affordability, which is imperative for any policy interventions,<sup>15</sup> is inadequate.

### Housing Finance

Secondly, cost of housing finance is considered to be one of the main factors aggravating the issue of housing affordability for both rental and home ownership. Housing financing in Bhutan is provided mostly by private banking institutions, with exorbitant interest rates, compared with select countries (figure 1). Bhutan does not have a dedicated financing institution for housing like other countries (eg. Singapore) which would provide opportunities to lower interest rates for affordability.<sup>16</sup>

<sup>12</sup> Royal Audit Authority, "Performance Audit Report on Housing Development- Adequacy and Affordability."

<sup>13</sup> Ministry of Works & Human Settlement, "Phuentsholing Structure Plan-2013-2028 (Vol. 01)."

<sup>14</sup> Royal Audit Authority, "Performance Audit Report on Housing Development- Adequacy and Affordability."

<sup>15</sup> World Bank Group, "Bhutan Urban Policy Notes."

<sup>16</sup> Royal Audit Authority, "Performance Audit Report on Housing Development- Adequacy and Affordability."

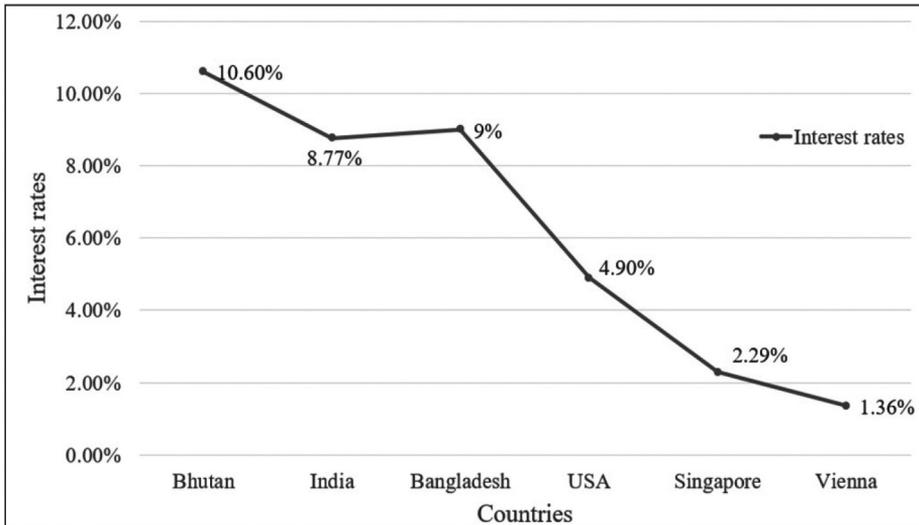


Figure 1: Comparison of housing loan interest rate in different countries (source: RAA, 2019, National Bank of the Republic of Austria, 2020)

**Local Issues -- Limited Land for Development**

Phuntsholing has limited land available for development, and horizontal expansion is restricted by its natural barriers. The Phuntsholing structure plan indicates only 20 percent of the total city area (15.6 sq km) under the residential category, the same size as the industry and workshop categories. Moreover, existing residential and institutional precincts are comprised of low-density development that are mostly out-of-date and need re-development.<sup>17</sup>

**Unaffordable Rent**

A socio-economic survey in 2005 revealed that only 16 percent of surveyed households owned houses, while more than 58 percent of households were staying in rental housing, and 26 percent (civil servants) lived in government subsidised units.<sup>18</sup> By 2019, RAA reported that private sector housing had increased to 68 percent. Housing in the city is mostly owned by private individuals, giving rise to unaffordable house rents and irregular rise in rents.<sup>19</sup>

<sup>17</sup> Ministry of Works & Human Settlement, 2013

<sup>18</sup> Ministry of Works & Human Settlement, 2013

<sup>19</sup> Royal Audit Authority, "Performance Audit Report on Housing Development- Adequacy and Affordability."

Table 1 shows the rental pattern in Phuntsholing. The house rent allowance of civil servants in grades P5 and below falls under the average rental expenditure of Nu 4,570 of Bhutan Living Standard Survey (BLSS) (BLSS, 2017). Those in S5 and below are paying more than 30 percent of their monthly income as house rent. The analysis is based on the average rental expenditure of 2017 and latest pay scale from Ministry of Finance (MoF).

Position Level	Basic pay	HRA(20% of Basic pay) (A)	P/ling average rent (B)	Difference (A-B)	% of average rental expenditure on basic salary (B/A*100)
Cabinet Secretary	84180	16836	4570	12266	5
Government Secretaries	73845	14769	4570	10199	6
EX/ES-I	62220	12444	4570	7874	7
EX/ES-II	52195	10439	4570	5869	9
EX/ES-III	44120	8824	4570	4254	10
P1	36570	7314	4570	2744	12
P2	32300	6460	4570	1890	14
P3	28315	5663	4570	1093	16
P4	25220	5044	4570	474	18
P5	20645	4129	4570	-441	22
S1	19970	3994	4570	-576	23
S2	18095	3619	4570	-951	25
S3	16535	3307	4570	-1263	28
S4	14675	2935	4570	-1635	31
S5	13575	2715	4570	-1855	34
O1	13300	2660	4570	-1910	34
O2	12495	2499	4570	-2071	37
O3	11355	2271	4570	-2299	40
O4	10550	2110	4570	-2460	43

Table 1: HRA and rental expenditure in Phuntsholing (source: BLSS 2017, MoF for basic pay, Adopted from RAA, 2019)

According to a Housing Needs Assessment survey conducted by the National Housing Development Corporation Ltd. (NHDCL) in 2015, nearly 6,000 Bhutanese live in Jaigaon, most of whom are in the low-income bracket. The survey also found that 93 percent of respondents moved to Jaigaon because of housing availability, only three percent do so because of their jobs, and another three percent because of their business.<sup>20</sup>

<sup>20</sup> Asian Development Bank, "Bhutan : Phuntsholing Township Development Project."

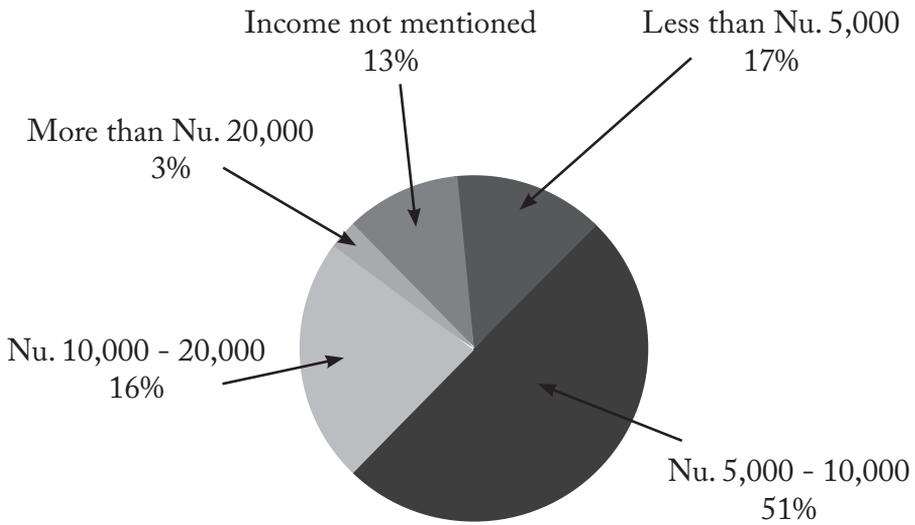


Figure 2: Household income distribution of Bhutanese living in Jaigaon (Source: ADB, 2018)

The income level of people living across the border in Jaigaon is comparatively low. Around 68 percent of families have monthly incomes below Nu 10,000 per month. Considering the average monthly rent of Phuntsholing is Nu 4,570 in 2015, these families would pay as much as 45 percent of their income as house rent if they were to find shelter in Phuntsholing.

### Commendable Initiatives

In Bhutan, NHDCL and National Pension and Provident Fund (NPPF) are two notable institutions working towards affordable housing. Following His Majesty the King’s Royal Command, NHDCL implemented a Special Housing Project in Phuntsholing by constructing 62 buildings, with 506 units, for the people living across the border. The project was completed in 2019 and its subsidised rents range from Nu 4,500 to Nu 6,000.<sup>21 22</sup>

The NPPF provides subsidised rental housing for its members (those who contribute to the provident fund). As of 2018, only 3.47 percent of its 20,890 members are accommodated in NPPF housing, out of which

<sup>21</sup> Royal Audit Authority, 2019

<sup>22</sup> Kuensel, 2018a

2,432 members are residing in Phuntsholing.<sup>23</sup> A tenant can rent NPPF units for a maximum period of 10 years. Additionally, NPPF also provides financing for home ownership to its members through a “Member Home Loan Scheme”.

## Case Study I: Singapore

### Introduction

Singapore had one of the worst housing conditions in the wake of its independence in 1959, owing much to a high immigration rate<sup>24</sup> and the laissez-faire policies of the British colonial government. Since 1965, Singapore has been ruled by the People’s Action Party (PAP)<sup>25</sup> which expanded the role of a Central Provident Fund (CPF), originally introduced in 1955 by the colonial government as a compulsory savings scheme for retirement.<sup>26</sup>

### Institutional, Legal and Operational Framework

Public housing in Singapore is governed by the HDB (Housing Development Board), a government agency responsible for the provision of public housing in conjunction with the Provident Fund.<sup>27</sup> It boasts a high home ownership rate of 90 percent, dominated by HDB housing which was around 78.6 percent in 2019<sup>28</sup> and active government interventions in regulating both the HDB and private housing sectors.<sup>29</sup> A HDB–CPF framework established in the 1960s has transformed urban Singapore and remains largely intact five decades on.<sup>30</sup>

### Strategies

In the post-independence period, Singapore faced a land shortage.<sup>31</sup> The Land Acquisition Act was passed in 1966, as one of the three important

<sup>23</sup> Kuensel, “NPPF Limits Housing Occupancy to 10 Years.”

<sup>24</sup> Ofori, “Housing in Singapore: Determinants of Success and Lessons for the Developing Countries.”

<sup>25</sup> Phang and Helble, “Housing Policies in Singapore.”

<sup>26</sup> Heo, “The Development of Housing Policy in Singapore and the Sources of Path Dependence.”

<sup>27</sup> Asian Development Bank, “Low-Income Housing Policies: Lessons from International Experiences.”

<sup>28</sup> Singapore Department of Statistics, “Statistics on Resident Households of Singapore.”

<sup>29</sup> Phang et al., “Housing Policies in Singapore: Evaluation of Recent Proposals and Recommendations for Reform.”

<sup>30</sup> Phang and Helble, “Housing Policies in Singapore.”

<sup>31</sup> Falk and Rudlin, “Learning from International Examples of Affordable Housing.”

components of legislations during the urban transformation of Singapore. This gave the state broad powers to acquire land for public-related developmental projects at an already regulated price. The portion of land owned by the state grew from 44 percent to 76 percent by 1985 and to 90 percent by 2002, making subsidised housing possible.<sup>32 33</sup>

The other two important components were the HDB and the expansion of the role of the CPF to include housing finance.<sup>34</sup> The HDB launched a Home ownership for the People Scheme to assist the community, especially low-income earners, to rent or buy homes for their families. Singapore workers saved 20 percent of their monthly salaries to their CPF accounts while their employers contribute 20 percent a month to their accounts.<sup>35 36</sup>

## Case study II: Vienna

### Introduction

Vienna was run by wealthy landlords who were a minority of two percent of two million residents of the city. Renters had no protection, as the public policy was heavily dependent on landlords. Following Austria's defeat in World War One, the city was democratically administered, which marked the start of the "Red Vienna" period, ultimately leading to their remarkable achievement in social housing.<sup>37</sup>

As of 2019, 60 percent of the residents of Vienna live in 420,000 units that are either provided by the municipal authority or by other social housing schemes.<sup>38</sup> Austria focuses on supply-side housing subsidies through Limited Profit Housing Associations (LPHA)<sup>39</sup> which form a crucial part in supplying affordable rental housing.<sup>40</sup>

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<sup>32</sup> Phack, 2015

<sup>33</sup> Falk & Rudlin, 2018

<sup>34</sup> Phack, "Home Prices and Inequality: Singapore versus Other 'Global Superstar Cities.'"

<sup>35</sup> Jingchun, 2011

<sup>36</sup> Kalugina, 2016

<sup>37</sup> Condon, "How Vienna Cracked the Case of Housing Affordability."

<sup>38</sup> United Cities and Local Governments, "Rethinking Housing Policies."

<sup>39</sup> Falk and Rudlin, "Learning from International Examples of Affordable Housing."

<sup>40</sup> Milligan et al., "Innovation in Affordable Housing in Australia: Bringing Policy and Practice for Not-for-Profit Housing Organisations Together."

## Institutional, Legal and Operational Framework

Austria is a federal state with three tiers of governmental authority. The federal unit is responsible for nation-wide legislation on social housing and residential development. Individual states and local authorities have the power to set up certain housing regulations under the federal legislation.<sup>41</sup> The funding for affordable housing, both in the rental and the subsidised sector, is based on the contribution from national taxes and from the regional budget.<sup>42 43</sup>

### Strategies

A key policy -- strict rent control -- became crucial in de-incentivising private development of rental housing and thus, allowed the city to buy land and emerge as a dominant housing developer. Furthermore, taxes were levied on private apartment buildings and vacant land, limiting profiteering due to speculation.<sup>44</sup>

Affordable rental housing in Vienna is provided by Limited Profit Housing Associations (LPHA) and more recently, by private landlords who also compete for social housing tenants.<sup>45</sup> LPHA are governed by the National Limited Profit Housing Act which mandates them to pour back their profits through rental income and align rent with incomes.<sup>46 47</sup>

In Austria, around 92 percent of housing subsidies are targeted at the supply side and rely to a lesser extent on demand side assistance.<sup>48 49</sup> In Vienna, 75 percent of residents have access to social housing, without compromises in architectural quality. Housing subsidies are provided on the basis of competency, that includes quality with ecological impact. Such a process has reduced construction costs by around 20 percent, and has encouraged creative interventions in housing.<sup>50 51 52</sup>

<sup>41</sup> Aufhauser, Fischer, and Schönhofer, "The Vienna Housing Market: Structure, Problems, and Policies."

<sup>42</sup> Falk & Rudlin, 2018

<sup>43</sup> Bergren, 2014

<sup>44</sup> Condon, "How Vienna Cracked the Case of Housing Affordability."

<sup>45</sup> Lawson, Gilmour, and Milligan, "International Measures to Channel Investment towards Affordable Rental Housing."

<sup>46</sup> Falk & Rudlin, 2018

<sup>47</sup> Condon, 2018

<sup>48</sup> Bergren, 2014

<sup>49</sup> Lawson et al., 2010

<sup>50</sup> Bergren, 2014

<sup>51</sup> United Cities and Local Governments, 2019

<sup>52</sup> Condon, 2018

## Discussion and Recommendation

Housing strategies and systems adopted in the case studies are developed in response to their own historical accounts and are country specific,<sup>53 54</sup> but innovative approaches in a successful implementation of housing services are widely applicable and potentially transferable to the scenario of Bhutan.

### Land Supply

Vienna and Singapore have worked extensively to gain land ownership. The Land Acquisition Act of Singapore has allowed the state to grow its land ownership to 90 percent, whereas Vienna taxed vacant land for the same purpose. Phuntsholing has 58 cases of government land encroachment,<sup>55</sup> due to a lack of an appropriate policy on leasing of government land.<sup>56</sup> This indicates the unsustainable use of land in Bhutan. Nonetheless, the Phuntsholing administration has the authority within its jurisdiction to gear housing development towards sustainable land practices.

### Institutional and Operational Framework

An integrated housing delivery framework in HDB-CPF of Singapore and LPHA in Vienna stands as testimony to efficient delivery of housing services. In Singapore, 77 percent of its housing is provided by the HDB, and 60 percent of Viennese live in units provided by the government. Such systems make it difficult for private developers to inflate the market; instead, they compete for the same tenants, resulting in constructive private and public participation. Bhutan already has a compulsory provident fund collection system under the NPPF and has the potential to replicate the HDB-CPF system by collaborating with the NHDCL for strategic interventions.

### Participants of Partners

Vienna has the most innovative private-public partnership, where private developers compete for housing subsidies for housing development.

<sup>53</sup> Ofori, 1989

<sup>54</sup> Milligan et al., 2009

<sup>55</sup> TheBhutanese, "Phuntsholing *Thromde* Sees Increasing Cases of Land Encroachment – The Bhutanese."

<sup>56</sup> Good Governance Committee, 2013

Phuntsholing can imitate Vienna's model to increase the supply of affordable housing, with proper planning and perpetual commitment from the NHDCL and municipal administration.

### **Supply-side Intervention vs Demand-side**

Both city governments focused on supply-side interventions and followed a universal approach. Their supply interventions have increased the number of subsidised units for either renting or buying. Generally, for a low-income housing shortage, which is the case in Phuntsholing, it is appropriate to rely more on supply-side incentives in the short-to-medium term, while targeting an increased reliance on demand subsidies in the longer run.

### **Conclusion**

Phuntsholing town is plagued with a housing shortage and the reason can be understood from two perspectives -- national and local. At the national level, a lack of proper policies and co-ordinating agency, and high interest rates of housing loans are prominent drawbacks while localised issues include the unavailability of serviced land for development, under-utilised and low-density settlement and rental imbalance

The cases of Vienna and Singapore show successful implications of affordable housing. These include the significance of government land as a tool for gearing innovative solutions. The success in delivery of housing services is greatly dependent on the nodal co-ordinating agencies as exemplified by the case studies. They should be responsible for the control of a majority of the housing, limiting dominance by private developers, and subsequently enhancing competitive private-public partnership.

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