

## International Conference on Housing : An Engine for Inclusive Growth

April 10-13, 2013  
New Delhi, India

April 10, 2013 : Registration and Welcome Dinner  
April 11, 2013 : Inauguration and Sessions I - IV  
April 12, 2013 : Sessions V - VIII followed by Valedictory Session  
April 13, 2013 : Local sightseeing for international delegates (optional)

### Participation Fee

Indian delegates : ₹ 10,000 (50% concession available for students and research scholars on First Come First Served basis)

International delegates : US\$200

### Fee Payment Details

Name of Account	National Housing Bank
Name of the Bank	State Bank of Hyderabad
Name of the Branch	Scope Complex Branch (20511)
Address of the Branch	Ground Floor, Core 6, Scope Complex, Lodhi Road, New Delhi - 110003
Account No.	52142903844
Account Type	Current
MICR Code.	110004005
IFSC Code of the Branch	SBHY0020511
Swift Code (internal remittances)	SBHYINBB012

The registration form can be filled online on the websites of National Housing Bank ([www.nhb.org.in](http://www.nhb.org.in)) and Asia Pacific Union for Housing Finance ([www.apuhf.info](http://www.apuhf.info))



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Housing sector is an engine of economic growth due to its multiple linkages with other sectors of the economy. In the recent years, with global growth slowing down considerably, the potential of housing as an engine of growth and as a catalyst for inclusive growth is being increasingly explored, particularly in the developing and emerging economies. In this backdrop, the theme of the Conference has been conceived as **Housing : An Engine for Inclusive Growth**. The Conference will explore the various aspects of housing as a contributor to inclusive growth, the policy and regulatory framework, the demand and supply side issues, technological advancements, financial instruments, experiences of various countries, innovative practices across the world, and the road ahead, as envisioned by industry leaders.

**Theme of the Conference**  
**Housing : An Engine for Inclusive Growth**

**The Conference will be addressed by eminent policymakers, practitioners and luminaries from the academia. The mix of theoretical concepts and practical insights into the problems faced by the sector are expected to be discussed and deliberated upon.**

**DAY I - April 11, 2013**

**Session I**

**Revisiting : Housing Sector as Engine of Economic Growth** - The housing sector, straddling the entire spectrum from luxury housing to low income housing, has been instrumental in economic growth across the world, in developed as well as developing economies. In this session, participants from across the world will provide a glimpse of the policy and regulatory regime in their respective countries which brought about development of the housing sector, together with some of the innovative practices adopted there which could provide learnings to other countries grappling with similar issues.

**Session II**

**Urbanization and the Attendant Challenges** - The growing urbanization and population migration worldwide from rural to urban areas are throwing up new and unprecedented challenges, causing the policy makers and planners to look for innovative models for providing accommodation to the burgeoning urban populace. This session will explore different models including rental housing which could potentially offer viable and sustainable solutions in the face of rapid urbanization and migration.

**Session III**

**Inclusive Housing - Regulatory and Policy Framework** - Government policies, regulatory and fiscal regimes, aimed at creating a conducive and enabling environment for promotion of low income housing, can go a long way in improving the overall financial inclusion levels as well as ameliorating the housing situation among the low income segments. This session will look at how inclusive housing can act as an effective and viable bridge between financial inclusion and inclusive growth and thus help realize the full potential of financial inclusion and growth. The session will closely look at how enabling government policies and a responsive regulatory framework can provide the necessary impetus to the growth of inclusive housing.

**Session IV**

**International Best Practices and Experiences of International Financial Institutions** - In this session, major international financial institutions and multilateral bodies engaged in activities related to the housing sector will share their experiences regarding the issues connected with low income housing, impediments and challenges posed by the sector, and will also offer insights into possible approaches to tackling the attendant problems through application of international best practices while keeping the local issues in consideration. These will include formal as well as informal sector approaches (such as microfinancing, etc.)

**DAY II - April 12, 2013**

**Session V**

**Funding Housing** - This session will look at the various aspects of the investments which go into the housing sector, from institutional funding for developers, to retail housing loans, to private funding by the individuals to bridge the gap between cost of house and quantum of loan. The objective of the session is to bring into focus the different components of housing investments so as to bring about greater synergy between them.

**Session VI**

**Housing Finance Post Sub-prime** - The sub-prime crisis, which was to a large extent responsible for the worldwide economic downturn and from which the world is yet to fully recover, provided valuable learnings, both for policy makers and the financial sector practitioners. Consequently, the post sub-prime scenario has thrown up good amount of learnings which mark the beginning of a new paradigm of responsible borrowing and lending operations with built-in checks and balances. This session will look at some of the recent financial instruments and institutional measures from the perspective of post sub-prime developments.

**Session VII**

**Low Income Housing - Developing a Sustainable Supply Ecosystem** - Efficient use of technology can play a key role in the development of the low income housing market, more so on the supply side. Use of new and innovative building materials and construction technology can help achieve economies of scale in mass housing, thereby driving down costs and improving affordability. The changing contours of the housing market offer pose huge challenges which can be effectively overcome provided the sector is equipped with the necessary skill sets to address the emerging issues. This session will explore ways through which technology can be used for growth and development of the sector, and how technologies being used successfully elsewhere can be adapted for local use in different countries. Energy efficiency in residential buildings, which can substantially bring down the long term cost of ownership, will also feature in the session. Further, ways to improve the skill sets within the sector, with an emphasis on new skills required for serving the low income housing market, will also be explored in the session.

**Session VIII**

**Data and Statistics and Consumer Related Issues** - Availability of suitable data and statistics is essential for policy makers and planners for judicious policy formulation and decision making. This session will look at how data is collected, processed, accessed, shared and thereby effectively harnessed with maximum impact for planning and implementation of policies and programmes in the housing sector, both at the macro and local levels. Data availability also promotes transparency and removes information asymmetry. In order to maintain the growth momentum in the low and moderate income segment, brought about through improving levels of interest and commitment of the developer community as well as the lender community to this segment, it is essential that appropriate measures be taken to address issues like consumer awareness and consumer protection. This session will also seek to address the issues connected with consumer protection measures and how they contribute to market expansion and systemic stability. Cross-country experiences will also be shared in this session.