

A Report on Kutumb
ANDHRA PRADESH
& TELANGANA
Urgent Need for
Green Affordable Housing



13th May, 2022

Hyderabad | Vijayawada |
Nellore | Rajahmundry

Andhra Pradesh and Telangana: Urgent Need for Green Affordable Housing

Kutumb 'Andhra Pradesh & Telangana: Urgent Need for Green Affordable Housing' was the third green building event from the ADB and IIFL HFL Technical Assistance series. The event focussed on transforming the affordable housing sector in the captioned states by encouraging the right mindset in the local developer fraternity by enabling them with the knowledge about sustainable construction practices, green certification process and the available finance options. The event was hosted in Hyderabad, with live streaming in the cities of Vijayawada, Rajahmundry and Nellore. The Green experts available at the event also discussed the local challenges faced by the developers in respect to the housing constructions.

 **258**
Participants

 **183**
Developers

 **14**
Women

 **6**
Experts

GREEN BUILDING MASTERS

SESSION I :
Building Climate
Resilient Green Housing



Ar. Ashok B Lall
Principal Architect,
Ashok B. Lall Architect

SESSION II :
How to get
Green Certification



S Karthikeyan
Principal
Counsellor, CII - IGBC

SESSION III :
What are the Financing
Options Available



Priya Sunder
Senior Investment
Officer, ADB



Monu Ratra
ED & CEO,
IIFL Home Finance Ltd.

SESSION IV :
Building Green Saves
Cost and Energy



**Medapati
Vishnuvardhan
Reddy**
CEO & Director,
Tranquillo Holdings
and Projects Pvt. Ltd



**Santhosh
Ramkumar**
Lead - Green Value
Partner,
IIFL Home Finance Ltd

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**Urgent need of Green Affordable Housing
Need In Andhra Pradesh and Telangana**

SESSION I: BUILDING CLIMATE RESILIENT GREEN HOUSING

“Proper planning at the design stage is critical to developing sustainable affordable housing efficiently.”

Ar. Ashok B Lall

Principal Architect, Ashok B. Lall Architect

Overview

The first panel featured the expert insights of Mr. Ashok B Lall Commissioner, Principal Architect, Ashok B. Lall Architects on the design strategies adopted for building green and climate resilient housing. The session imparted knowledge on the growing demand of affordable housing and the main challenges faced while designing it, also about the increase in carbon dioxide emission for high rise buildings and solutions on how to design climate resilient buildings.

Executive Summary

With rapid urbanization, construction industry is growing. The land available for construction is limited and hence becoming more expensive. Individual housing construction will not solve the increased demand, therefore, opportunities to live collectively in group housing societies will increase. The main challenge of affordable housing is designing a cost effective project that improves the occupant comfort while creating minimal negative impact on the environment. This is possible with proper planning at the design stage itself.

Some of the suggestions from his side included:

- ❖ Low-rise and mid-rise buildings with maximum of 7 floors are more economical and affordable as they reduce the consumption of steel and concrete in comparison to typical high rises.
- ❖ Approximately 60-70% of what of building material consumed for construction is steel and concrete, so it is important to make the design of building structure economical, intelligent and sustainable.
- ❖ The efficient use of steel and concrete will also reduce pollution through reduction of Carbon dioxide emissions.
- ❖ With efficient building envelope design using AAC blocks, roof insulation, and proper planning to get adequate daylight and ventilation inside, the usage of air-conditioners can be reduced to an extent to a noticeable reduction in energy consumption.



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SESSION II: HOW TO GET GREEN CERTIFICATION?

“Building green is no more a trend, it is becoming essential at this time. And the reason it is becoming essential is due to cost-benefits across its lifecycle.”

S Karthikeyan

Principal Counsellor, CII - IGBC



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Overview

The second panel featured the expert insights of Mr. S Karthikeyan, Principal Counsellor, CII-IGBC on the need of green buildings and the role of certification agencies in the affordable housing segment. The session imparted knowledge on the holistic approach of green building certification and the subsequent benefits it gives to not only the occupants but also the developers. The green building if designed right from the start reduces the construction cost and resource consumption and improves the overall quality of life.

Executive Summary

At present almost 8 billion ft² of green projects have been constructed in India. This exponential shift from conventional buildings to green buildings is due to the green built environment movement, that has made India, the second country in the World in terms of green building footprint. The green buildings movement started with the commercial sector and has now spread widely to the residential sector.

Some of the key highlights:

- ❖ Green buildings benefit first-time homeowners by reducing their energy and water bills and improving the indoor environment, which in turn uplifts the overall quality of their lives.
- ❖ The green rating systems provide a holistic approach to integrate and implement sustainable design strategies, right from the design stage.
- ❖ The ratings provide overall guidance required at every stage of construction along with monitoring the benefits in all the aspects of construction from energy, water & resource efficiency to the homeowner's comfort and well-being.
- ❖ If sustainable design and construction practices are incorporated in the project right from the beginning, the overall cost of construction reduces.

SESSION III: WHAT ARE THE FINANCING OPTIONS AVAILABLE?

Overview

The third panel featured the insights of Mr. Mona Ratra, ED & CEO, IIFL Home Finance Ltd. and Priya Sunder Senior Investment Officer, ADB. The session revolved around construction finance and the financing options available for the developers. It also emphasized on climate change being one of the biggest challenges that the construction industry is facing and how it is as an opportunity to promote green financing.



“With the increasing housing demands in the states of AP and Telangana, green methods would surely help us to build affordable and sustainable housing.”

Monu Ratra

ED & CEO, IIFL Home Finance Ltd.

Executive Summary

- ❖ The construction sector as a whole is seeing a moment of change. With energy based raw material supply for construction cost going up, the need of the hour is for developers to come up with innovative solutions. These solutions would help tackle the high costs involved in construction.
- ❖ Interesting trends are evolving around the world, even developers are issuing green bonds and raising money from international investors, the benchmark that the construction industry must aim for.

“Green Buildings are the future and they offer a better value proposition to home buyers.”



Priya Sunder

Senior Investment Officer, ADB

Executive Summary

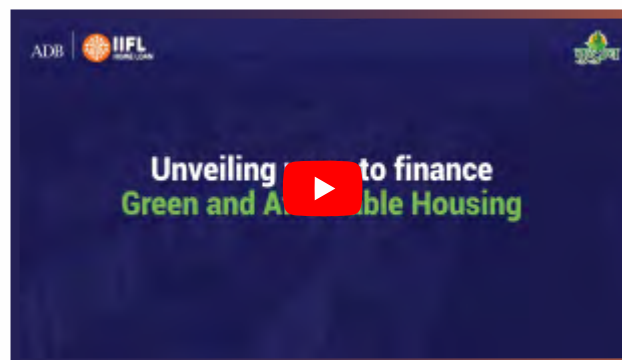
- ❖ The session with Priya Sunder highlighted how Asian Development Bank (ADB) identifies India as a key market. IIFL Home Finance, being ADB's first partner for construction finance assistance in India.
- ❖ Within India the focus remains infrastructure, health, education while affordable housing being the priority. ADB's agenda in India is to be aligned with Pradhan Mantri Awas Yojana (PMAY) housing schemes.
- ❖ The session highlighted how every country and institution right now is focused on sustainability, with Green Bond market growing at a very fast pace, the developers can benefit from the global green buildings funds flow too.
- ❖ The green buildings for developers help them build a brand, it differentiates them in the market, because of a better value proposition.

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Session I & II: Sustainable Construction & Design Strategies

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Session III & IV: Available Financing Options, & IIFL HFL Green Value Partnership

SESSION IV: BUILDING GREEN SAVES COST AND ENERGY



Medapati Vishnuvardhan Reddy
CEO & Director,
Tranquillo Holdings and Projects Pvt. Ltd.

“With the help of IIFL Home Loans Green Value Partners we got access to tools that helped us understand how to build green and sustainable. We then got in touch with IGBC and got design of the project what it is today. Building green helps us save costs, for example if you are using low flow fixtures that reduce the amount of water that’s used in your project. Over the time, it is a huge added benefit for your customers because it’s reducing your cost, reducing your water usage and it’s definitely much more green.”



Santhosh Ramkumar
Lead - Green Value Partner,
IIFL Home Finance Ltd.

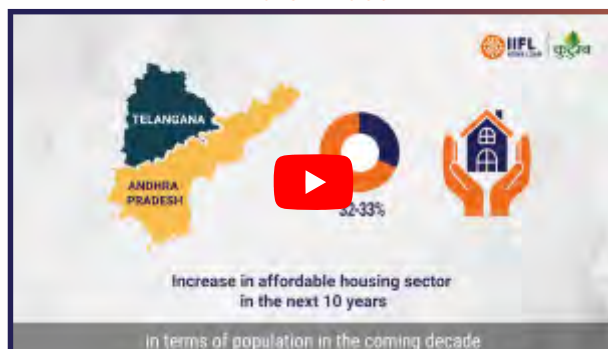
IIFL Green Value Partnership is a focal point between the developer, the green rating agency and a green building consultant, bringing together that eco system and making it simpler for the developer to achieve green certification and also fulfill their sustainability commitments. IIFL HFL GVP’s six step simple process which is to be followed is:

6 Easy steps to achieve Green Certification with IIFL's GREEN VALUE PARTNER

CONCEPTION TO CERTIFICATION



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Status of Green Affordable Housing In Andhra Pradesh and Telangana

AWARDS



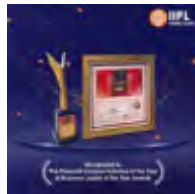
**Sustainability Initiative
Of The Year -
Sustainability Awards 2021,
by Business Intelligence group**



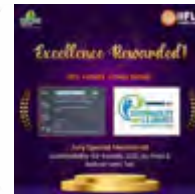
**Green Brand Of The Year -
Iaa Olive Crown Awards 2021,
by International Advertising
Association**



**Inn-tech 2021 Innovation
And Technology Awards,
by Inkspell Media Solutions**

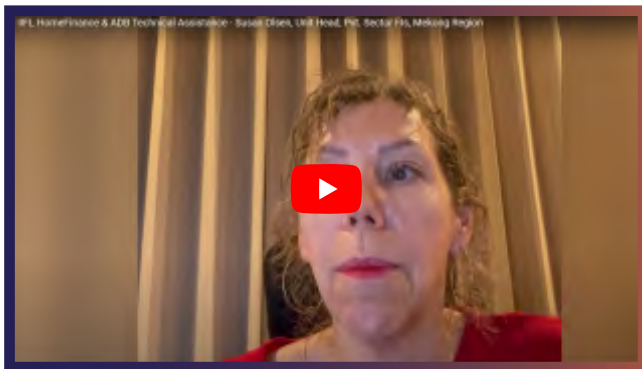


**Recognized as The Financial
Inclusion Initiative
of the Year at Business Leader
of the Year Awards**

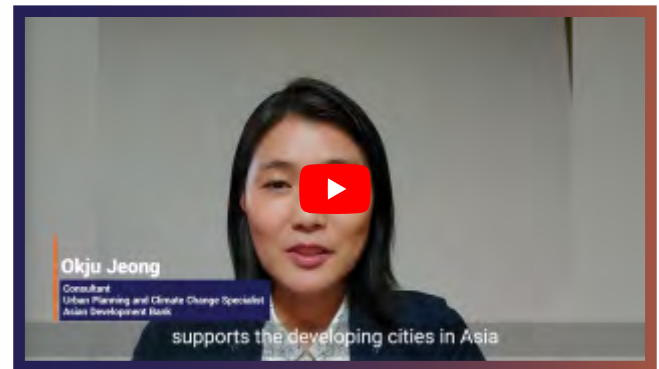


**Jury Special Mention at
Sustainability 4.0 Awards 2021,
by Frost & Sullivan and Teri**

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Watch Susan Olsen, Unit Head, Private Sector Financial Institutions, Mekong Region, Asian Development Bank
"We chose IIFL Home Finance to work with in the sector as they have been a pioneer of green affordable housing in the country"



Watch: Okju Jeong, Urban Planning & Climate Change Specialist, Asian Development Bank
"Asian Development Bank is delighted to have supported IIFL HFL through the joint initiative for green affordable housing for women in India"

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