

Policy Gaps in Rental Housing Provision for Urban Poor in Kerala

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Abstract

Despite Kerala's social welfare achievements, national and state housing policies mainly address housing solutions that many urban poor households cannot access, creating a growing need for affordable rental housing for the urban poor. The purpose of the study is to examine the policy gaps existing in providing affordable rental housing for the urban poor in Kerala. The study uses a comparative policy analysis of national and state housing policies and schemes including PMAY-U, ARHC, Kerala Housing Policy, LIFE Mission, and KSHB schemes, along with secondary data on urban poverty, housing conditions, and rental housing trends in Kerala. The analysis is structured across institutional, regulatory, and financial dimensions of rental housing provision. The findings show major gaps in rental housing provision due to fragmented governance, absence of a dedicated rental housing framework, outdated tenancy regulations, and low incentives for rental housing development, indicating that policy reform is the first step to address the growth of informal settlements, tenure insecurity, and poor living conditions. The study concludes that the main policy gap lies in the mismatch between ownership-oriented housing policies and rental housing demand, and that policy reform must integrate affordable rental housing as a core component of housing development for the urban poor, providing a policy-focused basis for strengthening affordable rental housing provision in Kerala.

Keywords

Housing policy gaps, rental housing, urban poor, urban poverty.