UN-HABITAT

Sanjaynagar Slum Redevelopment in Ahmednagar, Maharashtra

Submitted By: Community Design Agency (Registered entity is called Curry Stone Design Foundation)



Organization Profile

Organization Name: Community Design Agency (Registered entity is called Curry Stone Design Foundation)

Organization Type: Foundation and philanthropy

Website:
https://communitydesignagency.com/

Practice Details

Country(ies): India

City(ies): Ahilyanagar (formerly Ahmednagar)

Start Year: 2018 **Ongoing:** Yes **End Year:** N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Housing & Informality
- Housing Rights & Social Inclusion
- Housing & Climate Adaptation

Relevant SDGs:



UN-HABITAT

Problem & Context

India faces an urban housing shortage of 29 million homes, with nearly half the urban population living in informal settlements. Despite strong political will through PMAY-Urban, progress on in-situ slum redevelopment has been minimal by 2017, only 2-3% of sanctioned houses were under the ISSR vertical, which remains the weakest performing component even as overall PMAY delivery has crossed 90 lakh homes. This gap highlights the mismatch between intent and impact for the urban poor most in need of secure housing. Conventional redevelopment further displaces residents to city peripheries, severing long-standing social and economic ties. In smaller cities, redevelopment faces added gaps: metro-centric real estate models do not apply, leaving the private sector absent. With limited PMAY funds and weak policy mechanisms, existing frameworks remain inadequate to catalyze inclusive, climate-resilient redevelopment.

Solution Developed

The Sanjaynagar Project in Ahilyanagar addresses policy and market gaps in India's housing sector. While PMAY's in-situ vertical has underperformed nationally, this initiative shows how community-driven redevelopment can succeed in smaller cities. Co-developed by Community Design Agency (CDA), Ahmednagar Municipal Corporation, and Snehalaya, it delivers climate-resilient housing for 298 families across 8 buildings without displacement. Residents co-designed homes, courtyards, and social spaces, preserving networks while building agency, with slum committees leading governance and upkeep. One building is complete, a second is starting, and the rest will continue under PMAY 2.0. Financially, the project blends PMAY subsidies, city land, resident contributions, and philanthropy, ensuring affordability, secure tenure, and mixed-use livelihood spaces. By merging participatory planning, climate-responsive design, and innovative finance, it offers a replicable framework for dignified, inclusive housing. Building on this proof-of-concept, the Equitable Communities Project seeks to scale across Tier 2/3 cities through collective action for scalable, financially viable slum redevelopment.

Implementation

The Sanjaynagar project was initiated with residents in late December 2017. Beginning with community meetings in January 2018, designs were co-created through workshops and exposure visits, achieving 95% consensus by April. Eight housing clusters were formed, with two registered as cooperatives. Construction of Phase 1 began in March 2019. Despite pandemic delays and cost escalations, the first building, Swapnapurti (Dreams Fulfilled), was inaugurated in March 2022; Phase 2, comprising 24 homes, is set to begin soon, with the remaining 241 homes to continue under PMAY 2.0.

The building design sets a benchmark for slum redevelopment, translating aspirations into compact but dignified homes with cross-ventilation, natural light, and multiple rooms.

Courtyards, terraces, and shared spaces serve as social nodes, while sustainable materials and passive cooling strategies ensure climate resilience. By going beyond minimum standards, the project demonstrates how thoughtful architecture can redefine slum redevelopment, delivering comfort, pride, and long-term value.

AMC provided land, approvals, and service connections; PMAY-Urban subsidies (₹2.5 lakh per home) and Rang De's peer-to-peer housing finance enabled resident contributions. Philanthropic partners supported project development, design, and gap funding. Snehalaya anchored daily community engagement, while a youth cohort mobilized residents and strengthened governance.

Enablers & Obstacles

The Sanjaynagar redevelopment was driven by strong community engagement, with 95% resident consensus achieved through participatory design and exposure visits. Critical political support came from the Ahmednagar Municipal Corporation, which provided land, approvals, and service connections. A blended finance model-combining PMAY subsidies, resident contributions, peer-to-peer lending, and philanthropy-bridged affordability gaps, while Snehalaya anchored daily engagement and trust.

Key obstacles included systemic barriers to capital, as families earning USD 50–250 per month were excluded from conventional finance, while public funding was scarce and philanthropy inconsistent. Funders often undervalued participatory design, focusing on construction costs over long-term benefits. Further challenges arose from regulatory delays, weak private sector interest in smaller cities, and COVID-19 disruptions. For Phase 1, these were mitigated through gap funding and sustained stakeholder dialogue.

Results & Impact

The project shows that dignified, climate-resilient housing can transform quality of life while strengthening social cohesion. In Sanjaynagar, 937 residents co-designed their neighborhood, resulting in 8 residential buildings, 25+ social spaces, and a cohort of trained community leaders, many of them women. Families in the first completed building report homes 8–10°F cooler through passive cooling, ventilation, and fly-ash bricks reducing reliance on fans and improving sleep and health. Rainwater recharge pits raised groundwater levels by 10 cm, while waste systems and rooftop gardens improved soil and air quality. A peer-reviewed study has documented these thermal comfort results.

All homes include indoor plumbing, kitchens, and multiple rooms, with reliable municipal water and electricity. Women now own 50% of homes and report stronger roles in household and community decisions. Financial literacy and a blended finance model integrating PMAY subsidies, resident contributions, and concessional capital have enabled homeownership, stability, and livelihood spaces.

Going beyond minimum standards, the project benchmarks aspirational design in slum redevelopment. Study areas, courtyards, and community nodes foster dignity, inclusion, and pride. Broader impacts include stronger governance, ecological regeneration, and renewed community resilience. The in-situ approach preserves social networks while transforming a degraded site into a sustainable, equitable urban neighborhood.

Replication & Scale Up

The practice has not yet been replicated, but its adaptability makes it viable in other Indian cities with similar informal settlement contexts. Replication requires institutional support, blended finance instruments, and policies that legitimize participatory, in-situ redevelopment. Critical factors include strong community buy-in, municipal land and service support, and coalitions that align government, nonprofits, and private actors.

Scaling requires embedding this model into policy and practice. The Equitable Communities Project (ECP) is advancing this by building coalitions across governments, nonprofits, and private actors, piloting new financing tools, and demonstrating cost-effectiveness. Expanding to Tier 2/3 cities, it aims to impact over one million people, institutionalizing participatory, climate-resilient redevelopment as a scalable and financially viable solution.

Policy Uptake

This housing practice is a new or innovative practice that is not yet adequately or fully integrated into formal policy frameworks.

This practice is innovative but not yet fully integrated into policy. Existing frameworks like PMAY do not adequately enable in-situ, participatory redevelopment in smaller cities. To embed this approach, policies must legitimize blended finance, incentivize private and philanthropic participation, and mandate community engagement. Equally important, policies should recognize aspiration-driven, climate-resilient design that goes beyond minimum standards, ensuring housing uplifts dignity and long-term resilience, not just shelter.

Lessons & Takeaways

The Sanjaynagar phase 1 pilot proved the value of participatory, in-situ redevelopment but relied heavily on philanthropic funding as patient, risk-tolerant capital. To sustain and succeed - a stronger market-based blended finance model is essential for scale and long-term viability of this deeply participatory in situ - slum redevelopment.Through the Equitable Communities Project, CDA is refining this model, engaging with government, financial actors, and practitioners to secure sustainable financing, influence policy, and enable replication across Tier 2/3 cities.

UN-HABITAT

Note

Image credit: Rajesh Vora