

Pradhan Mantri Awas Yojana Housing For All By 2022

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Mission Objective

“By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access.”

Coverage and Duration

All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities in three phases :

- Phase I (April 2015 - March 2017) to cover 100 Cities selected from States as per their willingness.
- Phase II (April 2017 - March 2019) to cover additional 200 Cities
- Phase III (April 2019 - March 2022) to cover all other remaining Cities
- Flexibility regarding inclusion of additional cities in earlier phases in case there is a resource backed demand from States.

Components

1. Slum redevelopment of Slum Dwellers with participation of private developers using land as a resource
2. Promotion of Affordable Housing for weaker section through credit linked subsidy
3. Affordable Housing in Partnership with Public & Private sectors
4. Subsidy for beneficiary-led individual house construction

(Beneficiaries can take advantage under one component only)

Beneficiary

- A beneficiary family will comprise husband, wife, unmarried sons and unmarried daughters.
- Should not own a pucca house either in his name or any member in any part of India.
- States may decide a cut-off date of resident of that urban area.
- The houses should be in the name of the female head or in the joint name.

- Beneficiary identification link to Aadhaar, Voter card or a certificate of house ownership from Revenue Authority of Beneficiary's native district to avoid duplication.
- Preference to EWS/ LIG segments, Manual Scavengers, Women/ Widows, Scheduled Castes/ Scheduled Tribes/ Other Backward Classes, Minorities, Disabilities and Transgender.

- Construction of houses upto 30 square meter carpet area with basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. and should essentially have toilet facility.
- The minimum size of houses should conform to the standards provided in National Building Code (NBC).
- Structural safety against earthquake, flood, cyclone, landslides etc.

Component- 1

“In-situ” Slum Redevelopment

- **Using land as a resource with private participation**
- **Slums on Central Government land/State Government land/ULB land**
 - **Slum rehabilitation grant of Rs. 1 lakh per house, on an average.**
 - **Flexibility to States/Cities to deploy this central grant for other slums being redeveloped**
 - **States/Cities provide additional FSI/FAR or TDR to make projects financially viable**
 - **Land cost not to be charged by Central Govt. Agencies**
- **Slums on Private Owned Land**
 - **States/Cities provide additional FSI/FAR or Transfer of development rights to land owner as per its policy**
 - **No Central Assistance**

- **State/UTs shall decide:**
 - **Eligibility criteria** like cut off date etc. preferably through legislation
 - **Beneficiary contribution**
 - **allotment** on ownership rights or on renewable, mortgageable and inheritable leasehold rights basis
 - **Restriction on transfer**
- Identify all tenable slums and their parameters such as area, available FSI, market potential etc.
- Examine **financial and technical viability** of all tenable slums for redevelopment with private partner using land as a resource
 - Consider additional FSI/FAR, TDR, relax density norms
 - Mixed usage of land
 - Cluster of slums as single project

- **Two Components:**
 - **slum rehabilitation component: provides housing along with basic civic infrastructure**
 - **free sale component: available to developers for selling in the market so as to cross subsidize the project**
- **Only the required slum land to be given to private developers.**
- **Consultations with Slum Dwellers' Associations for formulating projects**
- **All financial and non financial incentives and concessions to be declared in the bid document**
- **Private partner to be selected through open bidding process**

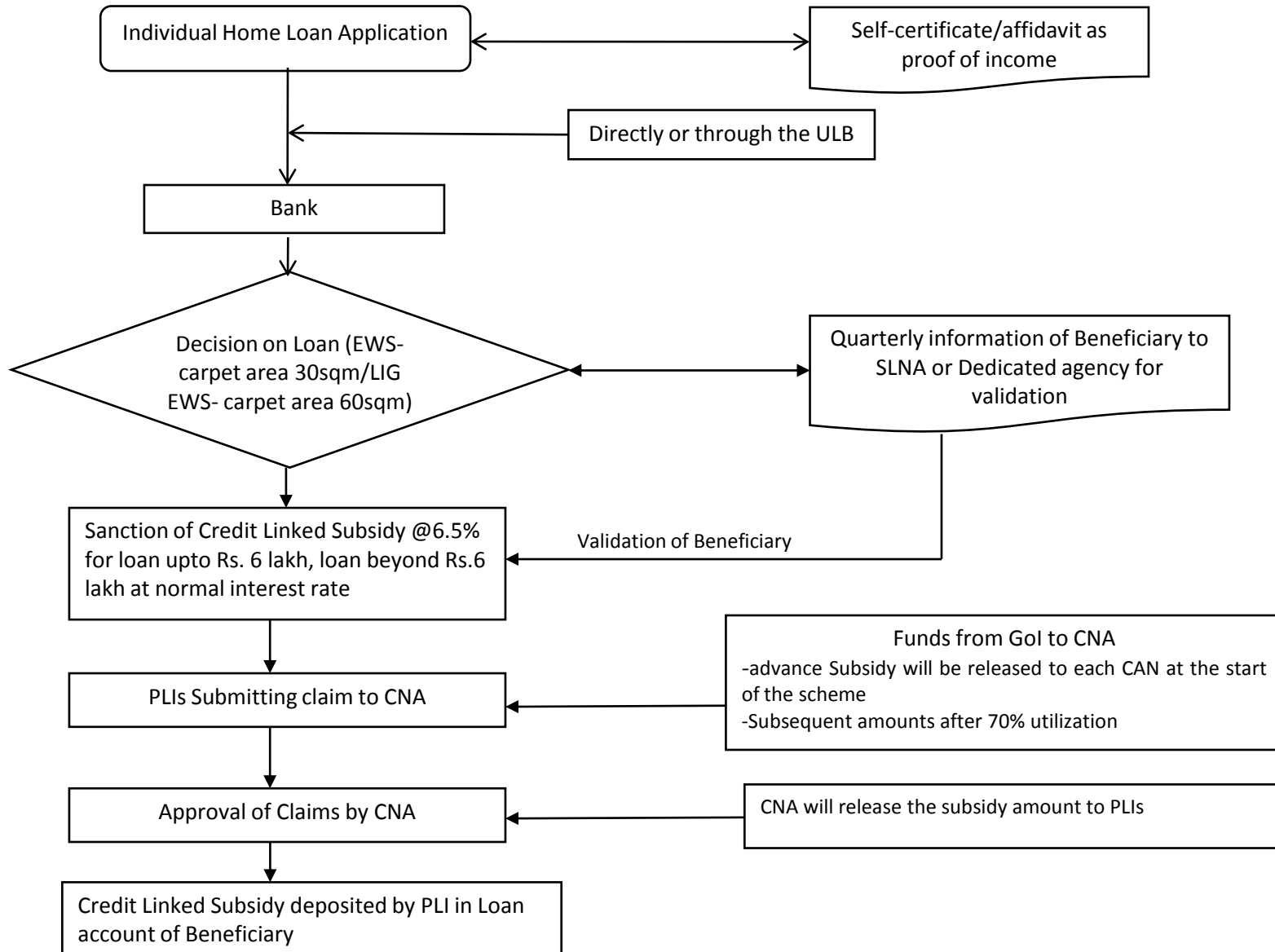
Component- 2

Credit-Linked Subsidy Scheme

- **A demand side intervention**
- Interest subvention on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction or enhancement of house
- **Interest subsidy of 6.5%** available on housing loans of **upto Rs. 6 lakhs** with tenure of **15 years** for EWS/LIG, loans beyond Rs. 6 Lakhs at market rate
- Interest subsidy calculated on **NPV basis @9% discount rate**
- **Subsidy credited upfront to the loan account** of beneficiaries through lending institutions
- **Carpet area** limited to 30 sq. m. and 60 sq. m. for EWS and LIG respectively

- Preference to Manual Scavengers, Women/widows, SC/ST/OBCs, Minorities, differently-abled and Transgender subject to them being EWS/LIG
- Self-certificate/affidavit as proof of income from loan applicant
- **Central Nodal Agencies (CNAs)** to channelize subsidy to the lending institutions and for monitoring the progress
 - Housing and Urban Development Corporation (HUDCO) and
 - National Housing Bank (NHB)
- PLIs can sign **MoU with only one Nodal Agency**
- **PLIs to take NOCs quarterly** from States/UTs or designated agency for list of beneficiaries covered under credit linked subsidy to avoid duplication.

Steps in Credit Linked Subsidy Scheme

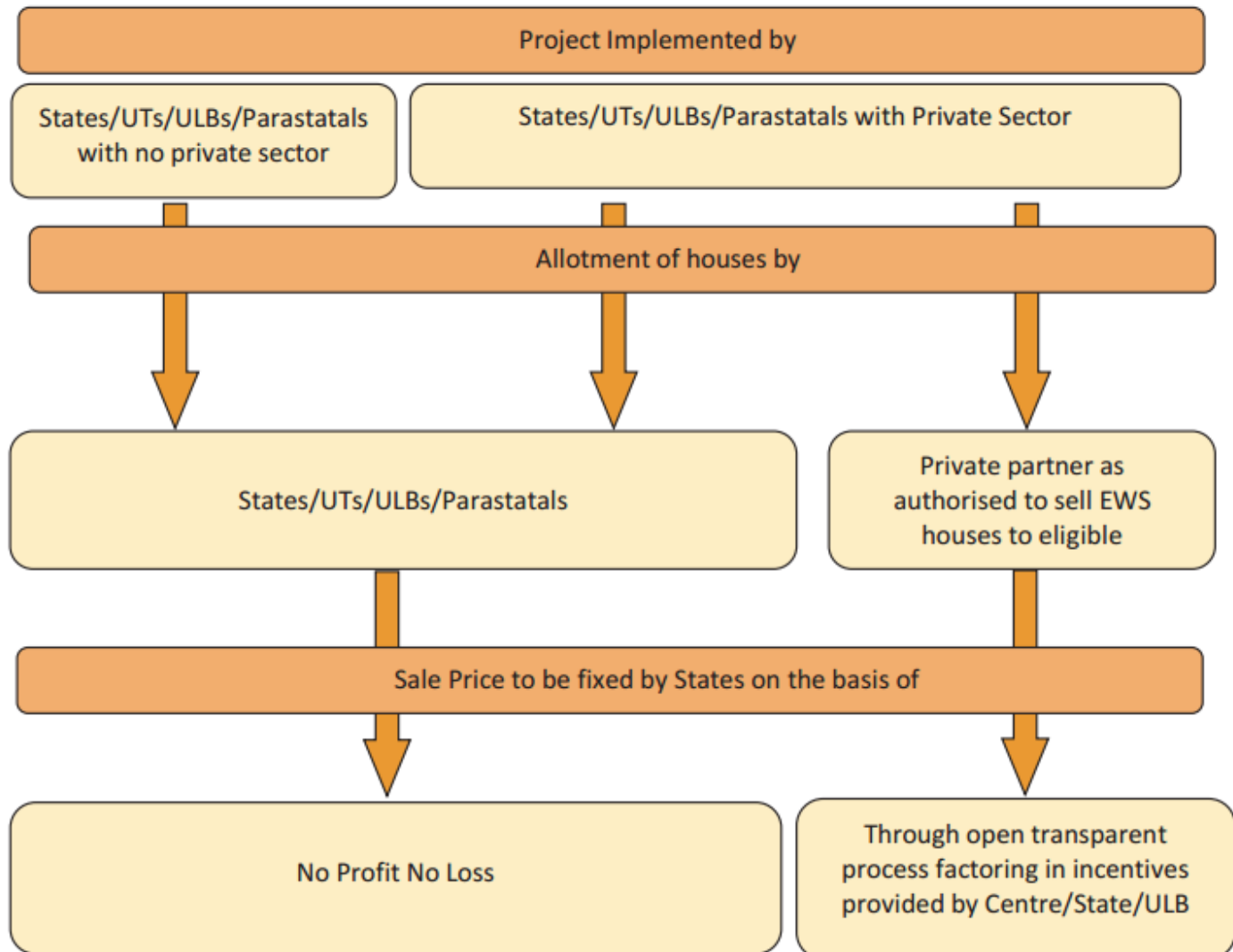


Component- 3

Affordable Housing in Partnership (AHP)

- States, either through its agencies or with private sector including industries, can plan affordable housing projects.
- Central Assistance at the rate of Rs. 1.5 Lakh per EWS house.
- The States would decide on an upper ceiling on the sale price of EWS houses.
- State and cities may extend other concessions as State subsidy, land at affordable cost, stamp duty exemption etc.
- At least 35% of the houses in the project are for EWS category and a single project has at least 250 houses.

The sale prices may be fixed either on the project basis or city basis using following principles



Component- 4

Beneficiary-Led Individual House Construction or Enhancement

- **Assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own**
- **Central assistance @ Rs. 1.5 lakh per house**
- **Beneficiaries, in or outside slums, to approach ULBs with proof of land/house ownership**
- **Kutcha houses in slums not taken up for redevelopment can be covered**
- **ULBs to ascertain ownership of land, economic status and eligibility etc. of beneficiary**
- **Socio-economic Caste Census (SECC) data to be used to verify current housing status of applicant and consequent eligibility**
- **ULBs to prepare integrated city wide individual housing project**

- **Individual applicants** for assistance shall not be considered.
- States/UTs/Cities to ensure that Gol assistance is committed only after **balance cost of construction is tied up**
- **State/UT or cities may contribute financially**
- Central assistance will be released to **bank accounts of identified beneficiaries through States/UTs**
- Gol contribution to be **released in proportion** to the value of construction **in 3-4 instalments**
- Last instalment of Rs. 30,000/- of Gol assistance to be released only after completion of the house
- **Mechanisms to track progress** of such individual houses through geo-tagged photographs

Technology Sub-Mission

- The Sub-Mission will work on :
- Design & Planning
- Innovative technologies & materials
- Green buildings using natural resources
- Earthquake and other disaster resistant technologies and designs.
- Simple concept of designs ensuring adequate sunlight and air should be adopted.

Mandatory Conditions

- 1. Suitable changes in the procedure/rules for obviating the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone.**
- 2. States shall prepare/amend Master Plans for earmarking land for Affordable Housing.**
- 3. Ensured single-window, time bound clearance for layout approval and building permissions at ULB level.**
- 4. Deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EWS/LIG housing.**
- 5. States would legislate/amend existing rental laws on the lines of Model Tenancy Act being prepared by Ministry.**
- 6. Provide additional FAR/FSI/TDR and relaxed density norms for slum redevelopment and low cost housing, if required.**

Capacity Building and Other Administrative Activities- 5%

- **State level Technical Cell (SLTC) and City level Technical Cells (CLTC)** with the approval of CSMC
 - SLTC with 5-10 professionals and CLTC with 2-4 professionals
 - Central assistance @75:25 and @90:10 in case of NE and special category States
- State/UTs should draw up their quality monitoring and assurance plans involving **third party agencies (TPQMA)** and social audit plan
 - Central Assistance @50:50 and @90:10 in case of NE and special category States
 - 100% financial assistance for undertaking social audit with the approval of CSMC
- Mission will empanel **Resource Centres** for providing training and to undertake other activities.

- State may also empanel Resource Centres with prior approval of CSMC for specialised needs
- All CB and IEC activities approved by CSMC would be fully funded by Ministry
- Activities for **Preparation of HFAPoA**
 - Central assistance @ 75:25 and @ 90:10 in case of NE and special category States
 - Funds already released for preparation of SFCPoAs to be utilised before claiming support under HFAPoA
- **Norms regarding per capita cost etc. of various activities** to be determined by CSMC.
- In the interim norms under earlier schemes would apply.

Administration and Implementation Structure

Central level

- An inter-ministerial committee viz. Central Sanctioning and Monitoring Committee (CSMC) is constituted under the Chairpersonship of Secretary (HUPA).
- A Committee of Secretary (HUPA) and Secretary (Department of Financial Services) in Government of India is also constituted for monitoring the credit linked subsidy component of the Mission.
- A Mission headed by Joint Secretary (Mission).

Central Sanctioning-cum-Monitoring Committee for “Housing for All” Mission:

Composition

1	Secretary, Ministry of Housing and Urban Poverty Alleviation	Chairperson
2	Secretary (UD), Ministry of Urban Development	Member
3	Secretary, Ministry of Finance (Deptt. of Expenditure)	Member
4	Secretary, Ministry of Social Justice and Empowerment	Member
5	Secretary, Ministry of Health and Family Welfare	Member
6	Secretary, Department of Banking, Ministry of Finance	Member
7	Secretary, Ministry of Labour	Member
8	Secretary, Ministry of Minority Affairs	Member
9	Joint Secretary (UPA), Ministry of HUPA	Member
10	Joint Secretary and Financial Adviser, Ministry of UD/HUPA	Member
11	Mission Director (Smart Cities), Ministry of UD	Member
12	Joint Secretary and Mission Director in charge of Housing for All, Ministry of Housing and Urban Poverty Alleviation	Member

Illustrative Functions of Central Sanctioning and Monitoring Committee (CSMC)

CSMC will be important decision making body for the Mission at Gol level. Key functions of CSMC are as given under:

1. Overall review and monitoring of the Mission
2. Assessing resource requirement based on HFAPoA and AIP submitted by States/UTs
3. Approval of central releases under various components of the Mission
4. Approval of Capacity Building Plans of States/UTs
5. Devising financial and other norms for various activities undertaken as part of the Mission
6. Approval of Annual Quality Monitoring Plans, Social Audit Plans etc.
7. Any other important issues required for implementation of the Mission

State Level

- **State Level Sanctioning & Monitoring Committee (SLSMC)** for approval of Action Plans and projects **headed by Chief Secretary.**
- **State Level Nodal Agency (SLNA)**, wherein a **State Level Mission Directorate** will be set up for coordination of the scheme and reform related activities.
- **State Level Appraisal Committee** for techno- economic appraisal of DPRs.
- A separate **State Level Nodal Agency (SLNA)** under the **credit linked subsidy.**

**State Level Sanctioning & Monitoring Committee (SLSMC)
under “Housing for All” Mission**

Composition

1	Chief Secretary	Chairperson
2	Secretary of Urban Development/Municipal Administration/Local Self-Government/Housing dealing with implementation of HFA Mission	Vice-Chairman
3	Secretary of Urban Development/Municipal Administration/Local Self-Government/Housing	Member
4	Secretary, State Finance Department	Member
5	Secretary, Revenue/Land Administration	Member
6	Secretary (Housing) of the State Govt.	Member
7	Secretary in charge of Environment of the State Government	Member
8	Convener, State Level Banker’s Committee	Member
9	State Nodal Officer, HFA	Member

Illustrative Functions of State level Sanctioning and Monitoring Committee (SLSMC)

SLSMC will be in-charge of overall implementation of the Mission including following:

1. Approval of Housing for All Plan of Action (HFAPoA)
2. Approval of Annual Implementation Plan
3. Approval of DPRs under various components of the Mission
4. Approval of Annual Quality Monitoring Plans
5. Reviewing progress of approved projects in the State and cities
6. Monitoring of implementation of Mission
7. Any other issues required for effective implementation of the Mission.

City Level

- A city level Mission under the chairpersonship of the Mayor or Chairman of the ULB.
- City Level Technical Cell (CLTC) with 2-4 professionals depending on the size of the city and quantum of work

Monitoring & Evaluation

- Mission will be monitored at all three levels: City, State and Central Government.
- CSMC will monitor formulation of HFAPoA, Annual Implementation Plans (AIPs) and project implementation.
- States and cities will also be required to develop monitoring mechanism.
- Suitable grievance redressal system should be set up at both State and City level.

Thank You