



Pradhan Mantri Awas Yojana

Housing for All (Urban)

Housing for All Plan of Action (HFAPoA)

Training Module



**Ministry of Housing & Urban Poverty Alleviation
Government of India**



Step by Step Process - HFAPoA

Step 1: Initiation of HFAPoA Preparation



Step 2: Assessment of Slums



Step 3: Demand Assessment of Urban Poor in Slums and Non Slums Areas



Step 4: Devising Development Options for Beneficiaries into Four (4) Verticals



Step 5: Assessment & Phasing of Investment Requirements and Preparation of Financial Plan



Step 6: Formulating Institutional Framework for Implementation of HFAPoA



Step 7: Finalization of HFAPoA & Formulation of Annual Implementation Plan



Step 1: Initiation of HFAPoA Preparation

- ❑ ***Conducting stakeholder workshop to elucidate the scheme components***
 - Explain the scheme modalities, share existing information on urban poor, preparatory process of HFAPoA.
Stakeholders to Include:
 - Elected Representatives
 - Banks & Financial Institutions
 - Real Estate Developers & Contractors
 - Government Departments
 - Community

- ❑ ***Brief City Profile and Housing Programme***
 - Physical characteristics of the City
 - Social, Demographic, Economic, Housing and Physical Infrastructure Profile
 - **Review the status of the past interventions** implemented in a city in order to arrive at future housing requirements for the urban poor.



Step 2: Assessment of Slums

❑ *Update list of Slums*

- Comprehensive list of slums on lands belonging to State / Central Government/Urban Local Bodies/Public undertakings of State / Central Government, any other public/private land.
- Enumeration block data on slums prepared by Registrar General of India may also be taken into account.
- New slums if any identified as per the definition under the scheme should be included in the list after close consultations with the concerned stakeholders

❑ *Demarcation of Slum Boundaries & Vacant Lands*

- Demarcate the slum boundaries on city map (may use satellite image available from NRSC) to understand location of slums and to **explore the possibility of in-situ redevelopment through private participation.**
- Demarcate vacant land within the jurisdictions of the statutory town including planning area to explore the possibility of proposing Affordable Housing.

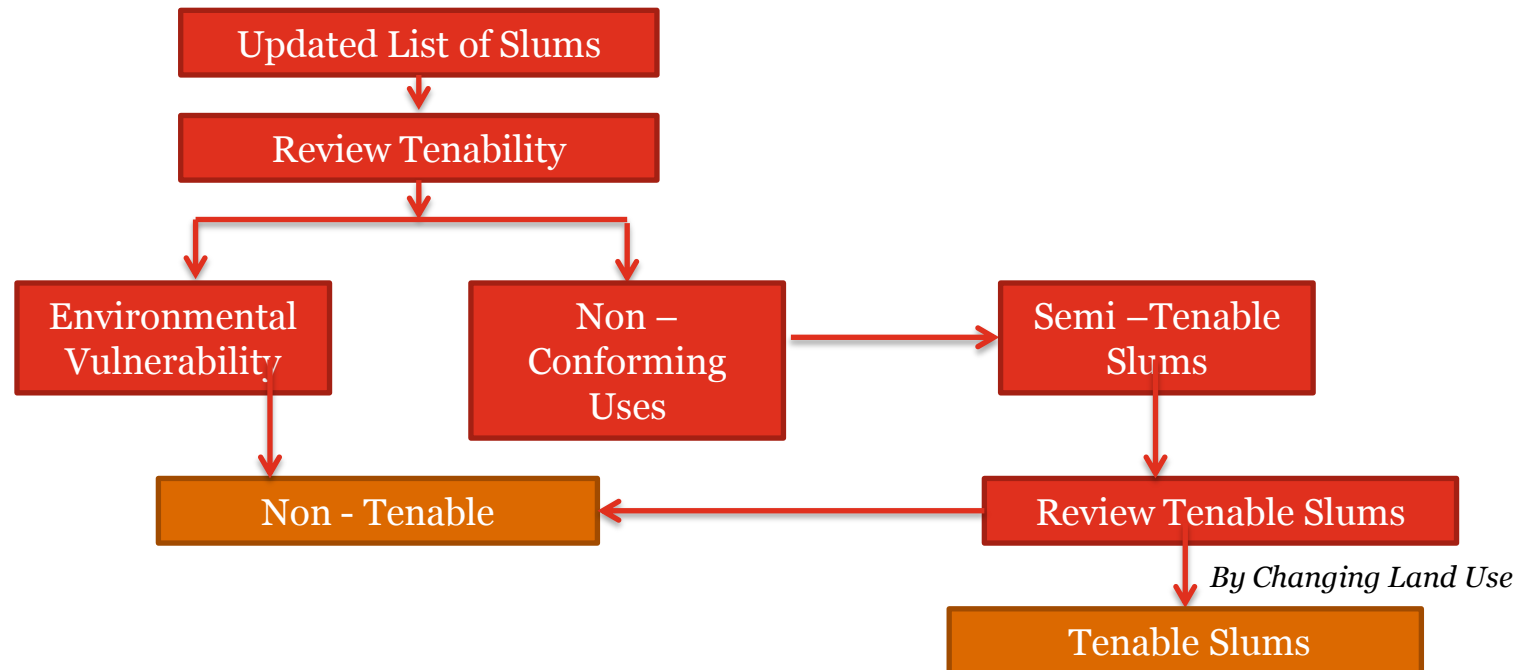
❑ *Details of Slums*

- Details such as locations, area of slums, land use, number of households, general housing condition (Pucca, Semi-Pucca, Kutchha), prevailing land values etc. needs to be collected

Step 2: Assessment of Slums

❑ *Categorization of Slums based on Tenability Analysis*

- **Untenable Slums:** Located along major storm water drains, other drains, railway lines, major transport alignment, along river or water body beds and banks, other hazardous and objectionable areas
- **Semi-Tenable Slums:** Located on lands on non-residential land uses.
- **Tenable Slums:** Located on Non-objectionable & non-hazardous lands
- Based on the physical location and land use of the slums tenability shall be determined.





Step 3: Demand Assessment in Slums & Non- Slums Areas

- **Demand Assessment** shall be conducted in Slums and Non-Slum areas for collecting the beneficiary information using the formats **as per Annexure 4 of “Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015”**.

Possible Demand Assessment Strategy

- Online application through Citizen Service Centers- Amravati model, Vishakhapatnam model
- Through inviting direct application at ULB
- Door to door Survey
- Through organizing camps in wards
- Engaging ward level officials with identified volunteers.
- Other options like inviting web registration, establishing facilitation center
- Engaging elected representatives/ward councilors



Step 4: Devising Development Options for Beneficiaries

❑ *In – Situ Slum Redevelopment Feasibility*

- Feasibility of In-Situ Slum Redevelopment through private participation can be determined considering the following factors:
 - **Housing Conditions:** Predominantly the housing condition in the slum shall be Kutcha/ Semi-Pucca
 - **Density:** Preferably slums with low (<350 DU/ha) or medium density (<500 DUs/ha). States where Transfer of Development Rights (TDR) policy is effectively implemented slums with high density can also be considered.
 - **Land Values:** Slums where the prevailing land values determined by the revenue circles are high.



Step 4: Devising Development Options for Beneficiaries

❑ *In – Situ Slum Redevelopment Feasibility*

....Contd.

- Slums identified to be further analysed to determine the feasibility of using land as resource as per following method:

S.No	Parameter	Unit	Calculation Method
Estimation of land/built-up area:			
a.	Total Slum Area	Sq.mts	a
b.	Total Slum Households	Nos.	b
c.	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Nos.	c
d.	Permissible FSI/FAR	Nos.	d
e.	Total Built-up area permissible as per FSI/FAR norms	Sq.mts	$e = a * d$
f.	Proposed Super built-up area of each DU	Sq.mts	f
g.	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq.mts	$g = c * f$
h.	Remaining Built-up area for sale component of private developer	Sq.mts	$h = e - g$

Step 4: Devising Development Options for Beneficiaries

❑ In – Situ Slum Redevelopment Feasibility

....Contd.

S.No	Parameter	Unit	Calculation Method
Financial Viability:			
i.	Avg. cost of construction (including infra)	Sq.mts	i
j.	Cost of construction of Slum Rehab Component	No.s	$j = g * i$
k.	Cost of construction for built-up area under sale component	No.s	$k = h * i$
l.	Total investment made by developer	INR.	$l = j + k$
m.	Prevailing Market Value per Sq.mtr	INR.	m
n.	Selling Cost for built-up area under sale component	INR.	$n = m * h$
o.	Total Profit	INR.	$o = n - l$
p.	Profit Margin for developer	%	$p = (o / l) * 100$

Note: For the project to be viable the profit margin should be reasonable.

Possible Incentives to Developer:

- Slum Rehabilitation Grant of Rs. 1 lakh under this scheme to increase viability
- Additional FAR/FSI on the Sale Component
- Transfer of Development Rights (TDR)



Step 4: Devising Development Options for Beneficiaries

❑ *In – Situ Slum Redevelopment Feasibility*

....Contd.

▪ **Transfer of Development Rights (TDRs):**

- **Transfer of Development rights** is making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land.
- States have different TDR policies which incentivizes the developer for constructing in-situ redevelopment projects.
- **Additional FSI/FAR**
 - Offer to developer additional FSI/FAR or additional built-up area.
 - In case of non-availability of excess built up area as sale component, **TDR option** can be explored.

Step 4: Devising Development Options for Beneficiaries

❑ *In – Situ Slum Redevelopment Feasibility*

....Contd.

- Once the feasibility of In-Situ Redevelopment through land as resource is determined then **format I : Slum –wise Intervention Strategies for Tenable Slums given in Annexure 5** of “ Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015” should be filled:

Name of the Slum	Area of the Slum in sq.mts	Total No. of Slum Households as per	Eligible Slum Households	Whether ‘in-situ’ redevelopment with Private Participation	Required area for in-situ Redevelopment in Sq.mts	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
						Existing	Proposed		
1	2	3	4	5	6	7	8	9	10

Note: * List the source of information

Details in Column 1, 2, 3 can be obtained from the Slum Profiling conducted in earlier steps

Details in Column 4 needs to be determined by the ULB based on the cut-off date determined by the State

Details in Column 5,6,7,8 & 9 can be obtained following the steps listed in Step 3 of this module.

Details in Column 10 shall be determined by the ULB



Step 4: Devising Development Options for Beneficiaries

❑ *Development Strategies for unviable tenable slums*

- Tenable slums not viable for in-situ redevelopment option are eligible for the following options:
 - **Affordable Housing in Partnership (AHP) for:**
 - ✓ Residents on rent (tenants) and do not own land in any part of the Country.
 - **Credit Linked Subsidy Scheme (CLSS) for:**
 - ✓ Land owners living in Kutcha or Semi-Pucca houses. For construction of new house or enhancement of existing house
 - ✓ Land owners residing in Pucca houses, only enhancement of existing house up to 30 sq.mts of carpet area.
 - ✓ Residing on rent (tenant) in slums and owns land or willing buy a house elsewhere in the City/Country.
 - **Beneficiary-led Individual House Construction or Enhancement:**
 - ✓ Land owners living in Kutcha or Semi-Pucca houses. For construction of new house or enhancement of existing house
 - ✓ Land owners residing in Pucca houses only enhancement of existing house up to 30 sq.mts of carpet area.



Step 4: Devising Development Options for Beneficiaries

❑ *Development Options for Untenable Slums*

For untenable slums under Section 2.2 of the SFCPoA, demand assessment shall be conducted as per format 'B' in Annexure 4 of "Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015").

- Untenable slum beneficiaries are eligible for the following options:
 - **Affordable Housing in Partnership (AHP):**
 - Beneficiary not owning house in any part of the Country and willing to buy a house.
 - **Credit Linked Subsidy Scheme (CLSS):**
 - Beneficiary who owns land or willing buy a house elsewhere in the City.
 - **Beneficiary-led Individual House Construction or Enhancement:**
 - Beneficiary who owns land elsewhere in the City.
 - **Clubbing with other Tenable Slums (in-situ redevelopment)**
 - Can be accommodated in In-Situ redeveloped slums if viable



Step 4: Devising Development Options for Beneficiaries

❑ *Development Strategies for untenable slums*

- For untenable slums, demand assessment shall be conducted as per format ‘B’ in Annexure 4 of “Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015”).
- Explore the possibilities of clubbing with other slums being taken up for slum redevelopment
- Accordingly, the intervention strategy can be devised based on **Format II**. Slum-wise Intervention strategies for Untenable slums under Annexure 5 of “Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015”

Name of the Slum	Area of the Slum in sq. mtrs	Total No. of Slum Households as per*	Proposed Development Strategy i. Affordable Housing Project (AHP) ii. Credit Linked Subsidy Scheme (CLSS) iii. Beneficiary Led Construction iv. Clubbing with other Tenable Slums**	Proposed Year of Intervention
1	2	3	4	5

Details for Column 1, 2, 3 can be obtained from slum profile, Column 4 from demand survey & Column 5 to be proposed by ULB.



Step 4: Devising Development Options for Beneficiaries

❑ *Development Strategies for Urban Poor in Non – Slum Areas*

- The demand assessment is to be conducted as per **format ‘B’ in Annexure 4** of “Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015”
- As per the demand assessment , urban poor beneficiaries residing in non-slum areas are eligible for the following options as per the criteria mentioned in the Pradhan Mantri Awas Yojana – Housing for All (Urban) Scheme Guideline 2015:
 - ✓ Affordable Housing in Partnership through Credit Linked Subsidy Scheme (CLSS)
 - ✓ Affordable Housing in Partnership (AHP)
 - ✓ Beneficiary-led Individual House Construction or Enhancement



Step 5: Assessment of Investment Requirement and Preparation of Financial Plan

□ *Assessment of Investment Requirement*

- In the investment plan of the HFAPoA , the investment requirement for phased implementation programme is required to cover the number of urban poor in phases.
- This has to be filled in format V. Year –wise targets under different components of Annexure 5 of “Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015”).

Format 5 III. Year-wise Proposed Interventions in slums & Other urban Poor

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)														
	Redevelopment thru Private Partner Participation			Beneficiary-led Construction			Credit Linked Subsidy			Affordable Housing in Partnership			Total		
	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	
2015-16															
2016-17															
2017-18															
2018-19															
2019-20															
2020-21															
2021-22															
Total															



Step 6: Formulating Institutional Framework for Implementation of HFAPoA

- The implementation modalities for the various components identified in the HFAPoA would need to be worked out broadly following appropriate frameworks.
- The collaborative structure would be chaired by the ULB commissioner and aided by an expert committee. An indicative table as given below can be framed.

Stakeholder	Community Participation	Planning	Implementation	Mandatory Conditions	Post Implementation
ULB	✓	✓	✓	✓	✓
Slum Clearance Board		✓	✓		✓
Urban Development Authority		✓	✓		
Housing Board			✓		✓
Beneficiary			✓		
Private Sector		✓	✓		✓



Step 7: Finalizations of HFAPoA

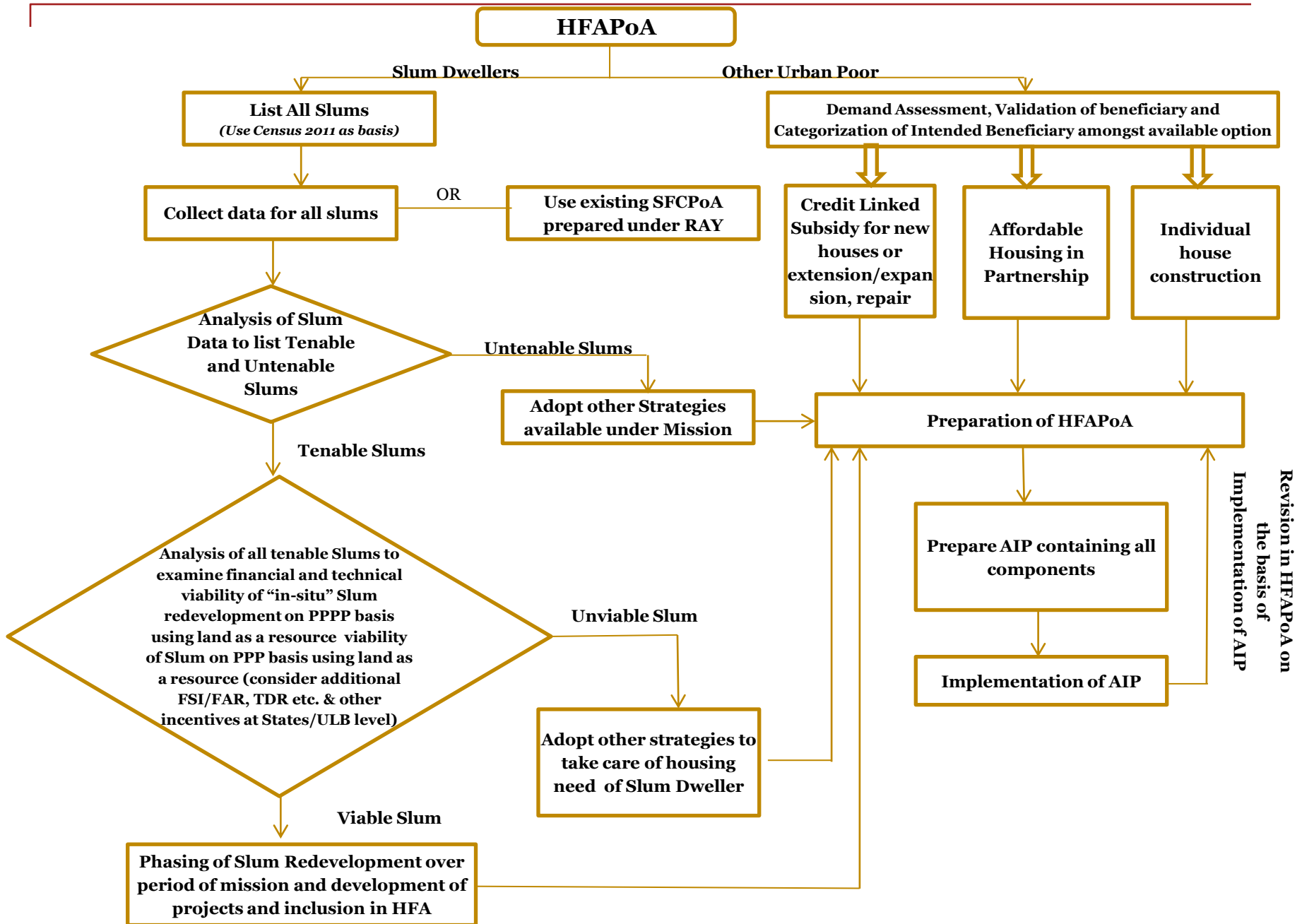
Finalized contents of HFAPoA Report

- City Profile & review of past housing programs
- Initial Stakeholder workshop findings
- Method adopted for Demand survey
- Data Profile of Updated Slum List
- Social Categorization of beneficiaries- General, SC, ST, OBC, Minority, Transgender etc.
- Tenability Analysis and List of Tenable, Untenable and semi-tenable slums
- Development Options for beneficiaries in slums & non-slum areas
- Information as per Annexure 5 (I-V)
- Investment requirements and financial plan
- Institutional frameworks for implementation of HFAPoA

B. Sharing of HFAPoA with elected representatives and incorporation of findings

C. SLSMC approval

D. Submission to MoHUPA





Step 7: Formulation of Annual Implementation Plan

□ *Formulation of Annual Implementation Plan (AIP)*

- On the basis of HFAPoA, subsequently States/Cities will prepare the Annual Implementation Plans (AIPs)
- For larger cities, HFAPoA and AIPs can be prepared at sub-city (ward/zone etc.) level with the approval of concerned State/UT Government
- HFAPoA should be reviewed on a yearly basis to make changes in view of implementation of AIP in the preceding years
- States/UTs will submit AIP each year for the next year in prescribed format given at Annexure 6 so that Ministry can assess budgetary requirement.
- After approval of AIP the State/UT submit details of the projects approved by SLSMC under different components of the mission as in prescribed format kept at Annexure 7 of “Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015”)



Formulation of Annual Implementation Plan

- Annual Implementation Plan (AIP) is the document comprises component/vertical and year wise task from 2016 upto 2022 in view of the availability of resources and priority.
- The summary sheet for AIP will contain previous year target and achievement and current year target and achievement.
- This will also contain remaining target as per HFAPoA.
- AIP is required for approval of project post-June 2016.

Step 7: Formulation of Annual Implementation Plan

❑ Formulation of Annual Implementation Plan (AIP)Contd.

The AIP should be filled in format given below (Annexure 6 of “Pradhan Mantri Awas Yojana – Housing for All (Urban), 2015”)

Admissible Components	Target for Year*	Achievement for Year*	Target for Year**	Remaining Targets as per HFAPoA
A. Beneficiar- led Construction				
New Houses				
Enhancement				
Sub Total (A)				
B. In-Situ Slum Rehabilitation with Participation of Private Sector				
Number of Slums				
Number of Households (B)				
C. Affordable Housing in Partnership (EWS Category) (C)				
D. Credit Linked Subsidy				
• EWS Households				
• LIG Households				
• Sub Total (D)				
Total (A+B+C+D)				

I. Subsidy for Beneficiary-led Individual House Construction or Enhancement

Beneficiary-led Individual House Construction or Enhancement in Slums & Non - Slum Areas									
Year *	No. of Beneficiaries		Resource Mobilization (Rs. in Crores)						
	New Housing	Enhancement of existing House	New Housing	Enhancement of existing housing	Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16									
2016-17									
2017-18									
2018-19									
2019-20									
2020-21									
2021-22									
Total									

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

II. Slum Rehabilitation of Slum Dwellers with Participation of Private Sector

Slum Rehabilitation through Participation of Private Sector							
Year *	No. of Slums	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)				
			Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16							
2016-17							
2017-18							
2018-19							
2019-20							
2020-21							
2021-22							
Total							

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

III. Affordable Housing in Partnership with Public & Private sectors

Affordable Housing in Partnership with Public & Private Sectors						
Year *	Number of Projects	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)			
			Total Project Cost (AHP)	Central Share	State Share	ULB Share (if applicable)
2015-16						
2016-17						
2017-18						
2018-19						
2019-20						
2020-21						
2021-22						
Total						

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

IV. Affordable Housing for Weaker Section through Credit Linked Subsidy

Affordable Housing through Credit Linked Subsidy							
Year *	Credit Link Subsidy Availed for	Number of Beneficiaries Availed Loan		Resource Mobilization (Rs. in Crores)			
				Estimated Loan		Estimated Interest Subsidy Availed	
		EWS	LIG	EWS	LIG	EWS	LIG
2015-16	New Housing						
	Enhancement (Existing Housing)						
2016-17	New Housing						
	Enhancement (Existing Housing)						
2017-18	New Housing						
	Enhancement (Existing Housing)						
2018-19	New Housing						
	Enhancement (Existing Housing)						
2019-20	New Housing						
	Enhancement (Existing Housing)						
2020-21	New Housing						
	Enhancement (Existing Housing)						
2021-22	New Housing						
	Enhancement (Existing Housing)						
	Total						

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

Signature
(State Level Nodal Officer)

Signature
(Secretary/Principal Secretary, Concerned Department)



Thank You