

Pradhan Mantri Awas Yojana
Housing for All (Urban)

State Urban Development Agency
(SUDA)

Housing for All - Overview

- Mission Period 2015 – 2022
- Mission to cover all 4041 statutory towns focusing 500 Class 1 cities and beneficiaries belonging to EWS, LIG categories
- Mission has four components:
 - 1) **“In situ” Rehabilitation** of existing slum dwellers
 - 2) **Credit Linked Subsidy (CLS)**
 - 3) **Affordable Housing in Partnership**
 - 4) Subsidy for **beneficiary-led individual house construction or enhancement.**

Credit Linked subsidy component is Central Sector Scheme while other 3 to be implemented as Centrally Sponsored Scheme.

Mission Highlights

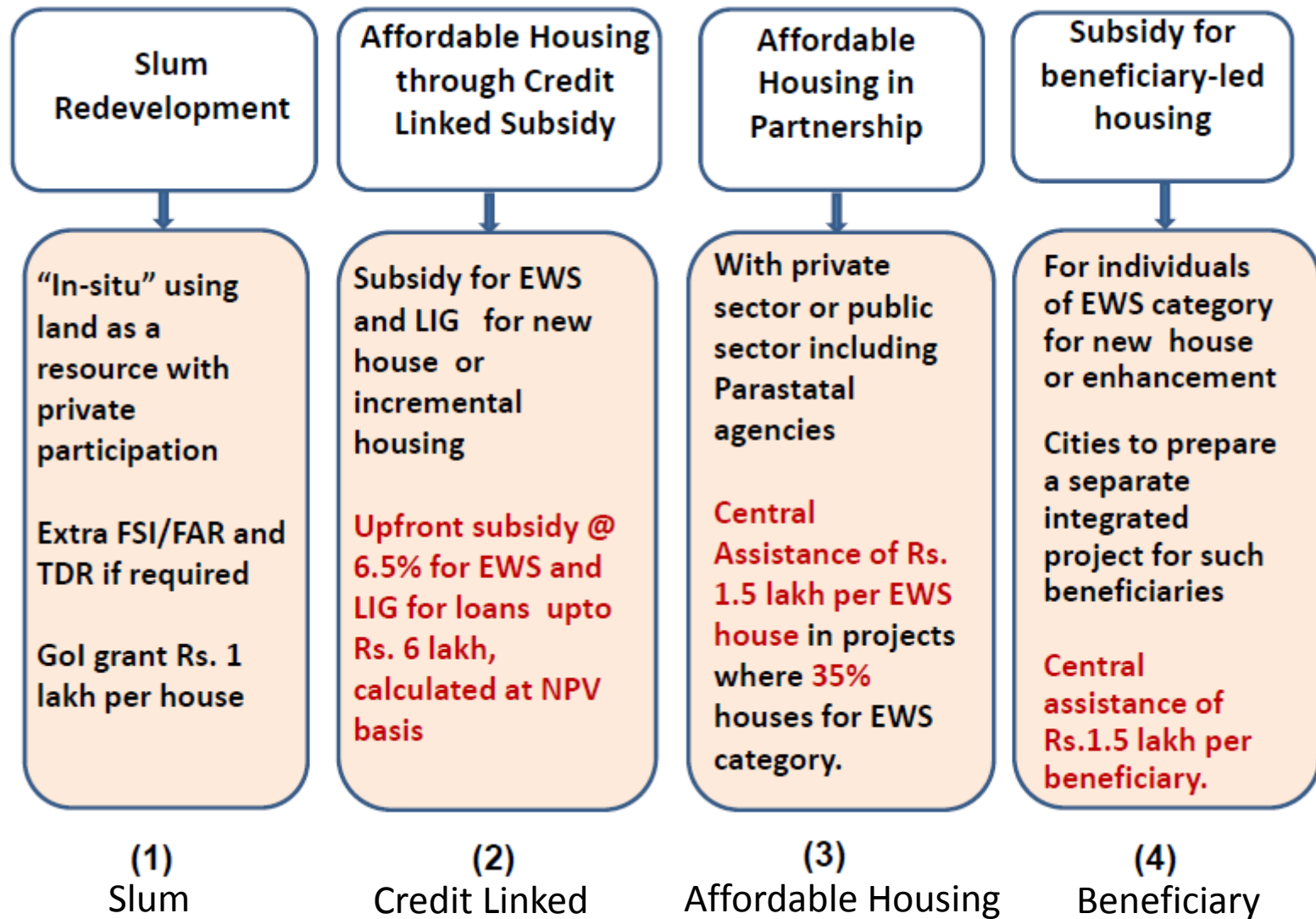
- Demand assessment of Housing shortage in urban areas.
- State may decide a cut off date for eligibility of beneficiary needs to be resident of that urban area. *(June, 2011 for Slum Dwellers, as per State Slum Policy)*
- Beneficiary defined as a family comprising husband, wife and unmarried children. Further, Beneficiary should not have any pucca house anywhere in India to be eligible to receive support under the mission.

Mission Highlights

Contd.

- EWS category defined as a family with income upto Rs. 3 lakh and LIG from Rs. 3-6 lakh.
- Size of EWS house – 30 SqM., LIG house – 60 SqM., States to have flexibility but Central assistance fixed and Mission will support construction of houses upto 30 SqM. with basic civic infrastructure.
- Aadhaar Card/Bank Account Number/PAN Number (if available) required from beneficiary or a certificate of house ownership from Revenue Authority of beneficiary's native district to avoid duplication of benefits.
- Project approval at state level.

Housing for All - Options



Beneficiary can take advantage under one component only

Delivery Mechanism – State/City level

- **Signing MoA with Government of India**
- Selection of Cities in consultation with Ministry.
- Preparation of city-wise ‘Housing for All’ Plan of Action (HFAPoA) with different options and fund requirements from different sources. [HFAPoA](#)
- Based on HFAPoA, Annual Implementation Plan (AIP) to be submitted for annual budgeting.
- Project approval at State level through **State Level Sanctioning & Monitoring Committee (SLSMC) under the chairmanship of Chief Secretary**
- Financial Assistance from GoI to be released in lumpsum based on proposals submitted by State.

Composition of SLSMC

1	Chief Secretary	Chairperson
2	Secretary, Urban Development	Vice-Chairman
3	Secretary, Housing	Member
4	Secretary, Finance	Member
5	Secretary, Revenue	Member
6	Secretary, Forest & Environment	Member
7	Convener, State Level Banker's Committee	Member
8	State Nodal Officer, HFA	Member

Note: The Chairperson of the SLSMC will have the authority to co-opt any other member or invite special invitees to the meeting of the SLSMC as and when need arises.

Functions of SLSMC

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

Fund Release Mechanism

- Central Assistance to be released in 3 instalments – 40%, 40% and 20% with approval of CSMC
- On the basis of **HFAPoA submitted to Ministry, requirements of financial assistance from Gol would be projected**
- Annual **Budgetary requirement to be assessed based on AIP** submitted each year by States
- States to submit AIP and details of projects approved by SLSCMC under different components for release of 1st instalment
- Subsequent instalments on 70% utilization of earlier releases
- Funds to be kept in **separate account**
- During first year (2015-16) , AIP will not be necessary

CA for credit linked subsidy component

- Advance subsidy release to Central Nodal Agency (CNA)- HUDCO, NHB
- Based on the loan disbursed by a PLI to EWS and LIG beneficiaries, the CNA will release the subsidy amount to PLIs directly. Subsidy will be released to the PLI by the CNA in maximum of four instalments.
- Subsidy will be credited by the PLI to the borrower's account upfront by deducting it from the principal loan amount of the borrower. The borrower will pay EMI as per lending rates on the remainder of the principal loan amount.
- PLIs will be given a lump sum amount of Rs. 1000 per sanctioned application. **PLIs will not take any processing charge from the beneficiary.**
- Beneficiary can apply for a housing loan directly or through the ULB or the local agencies identified by the State/ULBs for facilitating the applications from intended beneficiaries.
- Rs.250 per sanctioned application would be paid in the form of incentive to the designated facilitator (ULB/ NGO) payable through State Governments.

Technology Sub-Mission

- Set up to facilitate :
 - Adoption of **Modern, innovative, green and Earthquake & other disaster resistant technologies and building material for** faster and quality construction of houses
 - Preparation and adoption of layout designs and building plans suitable for various geo-climatic zones
- Coordinate with various regulatory and administrative bodies for mainstreaming and up scaling the deployment of modern construction technologies and material in place of conventional construction.
- State would also partner with willing IITs, NITs and Planning & Architecture institutes for developing technical solutions, capacity building and handholding.
- State or region specific needs of technologies and designs would also be supported under this Sub-Mission.

Capacity Building and A&OE

- **5% of the allocation earmarked for Capacity Building, IEC and A&OE**
- **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 @ 90:10 for NE and special category States
- **Quality monitoring and assurance plans involving third party agencies and Social Audit plan**
 - Central Assistance @90:10 for NE and special category States, at most three visits

- 100% financial assistance for undertaking social audit
- **Capacity Building(CB) & IEC activities**
(Training, Workshop, Seminar, Exposure Visits etc.)
 - Mission will empanel **Resource Centres**
 - State may also empanel Resource Centres with prior approval of CSMC
 - Formation of technology submission
 - All CB and IEC activities approved by CSMC would be fully funded by Ministry

- **Preparation of HFAPoA**

- Data already collected under earlier schemes to be used for preparing HFAPoA
- Norms regarding per capita cost etc. of various activities to be determined by CSMC. In the interim norms under earlier schemes would prevail.
- Financial assistance @90:10 for NE and special category States.

Mandatory Conditions for States/UTs

- **Dispensing the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone earmarked in Master Plan of city or area.**
- **Prepare/amend their Master Plans earmarking land for Affordable Housing.**
- **Single-window, time bound clearance for layout approval and building permissions at ULB level.**

- Adoption of the approach of **deemed building permission and layout approval on the basis of pre-approved layouts and building plans for EWS/LIG housing or exempt approval for houses** below certain built up area or plot area.
- **Legislation or amendment in existing rental laws on the lines of model Tenancy Act** being prepared by Ministry.
- Provision of **additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/ Transferable Development Rights (TDR)** and relaxed density norms for slum redevelopment and low cost housing, if required.

Immediate Action Points

- Development of proposal for inclusion of Cities in the mission with broad assessment of housing and resources requirement.
- Joint meeting with Revenue, Housing & Town planning and Food & Civil supplies to finalize timeline for the fulfillment of mandatory conditions to be submitted to Gol along with MoU, as part of State's commitment.
- Signing of MoA with HUPA, Gol.

- **Constitution of State Level Sanctioning & Monitoring Committee (SLSMC) under the chairmanship of Chief Secretary.**
- Orientation of Mayors/ Chairmen and MNAs/EOs of Cities selected under HFA.
- City wide Survey for assessing the actual demand of housing.
- Based on survey, preparation of HFAPoA & AIP.