

- ULBs should, after verification of land documents, approved layout & inspection of the site, enter into an agreement with the beneficiary outlining construction and payment milestones.
- Beneficiary may start the construction using his own funds or any other fund and GOI assistance will be released by the States/UTs/ULBs in proportion to the construction by individual beneficiary.
- The last installment of Rs. 30,000/- of GOI assistance should be released only after completion of the house.
- The progress of such individual houses should be tracked through geo-tagged photographs so that each house can be monitored effectively.
- States will be required to develop a system for tracking progress of such houses through geo-tagged photographs.
- Transfer of funds to the beneficiary's bank account by Direct Beneficiary Transfer (DBT) mode is mandatory based on geo-tagging of house at various stages of construction under BLC vertical.

#### Why Enhancement?

- As per the Technical Group on Urban Housing Shortage (2012-17), 80% of households are living in congested houses.
- Congestion factor is defined as the percentage of households in which each married couple does not have a separate room to live.

#### Provisions related to enhancement in PMAY(U) Guidelines\*

As per clause 7.2 (b) of PMAY(U) guidelines:

- "If the beneficiary has a pucca house with carpet area of up to 21 sq. mt. or a semi-pucca house, lacking in one of the facilities (i.e. room, kitchen, toilet, bathroom or a combination of any of these), it may be taken up for enhancement

\* Under PMAY(U), beneficiaries can avail benefit of one vertical only.  
\* Grant/Subsidy/Assistance available in each vertical.



subject to ULB/State ensuring structural safety of the house and adherence to following conditions:

- The total carpet area after enhancement must not be less than 21 Sq Mt and must not be more than 30 Sq Mt.
- Enhancement shall mean addition of minimum carpet area of 9.0 Sq Mt into the existing house with pucca construction of at least one habitable room or room with kitchen and/or bathroom and/or toilet conforming to NBC norms.
- The details of the enhancement proposals under BLC vertical shall be submitted in proposed Annexure 7D of the PMAY(U) guidelines."

\*addendum dated 25-May-2016

#### Illustrative list of beneficiaries who can avail assistance under enhancement component of PMAY(U)

- EWS category beneficiaries having existing house with carpet area upto 21 sq. mts.
- Families where married son does not have a separate room.
- Joint families living in congested condition where more than one family share a house can expand the house by constructing additional room/dwelling either in open plot or vertical expansion.



## Beneficiary Led 'Individual House' Construction or Enhancement (BLC)



Ministry of Housing and Urban Affairs  
Government of India



The Joint Secretary & Mission Director (Housing for All)  
Ministry of Housing & Urban Affairs,  
Government of India  
Room No.116, G-Wing, Nirman Bhawan, New Delhi-110011  
Tel: 011-23061419; Fax: 011-23061420  
E-mail: jshfa-mhupa@gov.in  
Website: <http://mohua.gov.in>



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“सबका सपना... घर हो अपना”

**Beneficiaries could avail the benefits of scheme component for**

- New construction
- Enhancement of existing house

**Highlights of ‘Beneficiary Led (Individual House) Construction’ or Enhancement (BLC)**

Progress to be tracked through geo tagged photographs of the house.

**Eligibility**

1. Urban residents of Economically Weaker Section (EWS) with annual income upto Rs.3 lakh.
2. In case of BLC (New Construction), beneficiary families should not own a pucca house anywhere in India.
3. In case of BLC (Enhancement), beneficiary having a pucca house with carpet area of upto 21 sqm. or a semi-pucca house, lacking in one of the facilities i.e. room, kitchen, toilet, bath or a combination of these would be covered.
4. The maximum carpet area after enhancement should not be more than 30 sqm.
5. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha or Semi-Pucca house.

**Benefit**

- To individual eligible families belonging to EWS categories, to either construct a new house or enhance existing house on their own to cover the beneficiaries, who are not able to take advantage of other components of the mission.
- Such families may avail of central assistance of Rs. 1.50 lakhs for construction of new house or for enhancement of existing house under the mission.

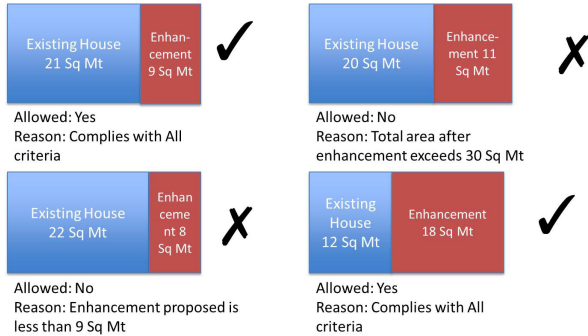
**Implementation through ULBs**

- Beneficiaries desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them.
- The ULBs shall validate the information given by the beneficiary and building plan for the house

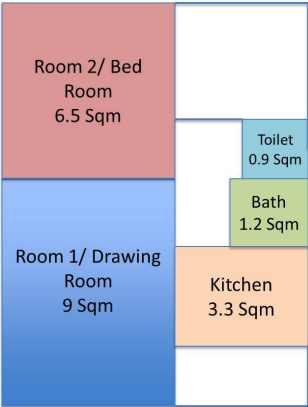
submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained.

- The condition of the houses e.g. Kutcha, Semi-Kutcha etc. of the prospective beneficiary should be checked with SECC data to ensure beneficiary’s consequent eligibility for construction of new housing.
- SECC data regarding number of rooms, details of family members etc. should also be checked to ensure beneficiary’s eligibility for enhancement of house.
- On the basis of these applications, ULBs will prepare an integrated city wide housing project for such individual beneficiaries in accordance with the City Development Plan (CDP) or other such plan of the city to ensure construction of proposed houses are as per planning norms of the city and scheme is implemented in an integrated manner.
- Individual applicants for assistance shall not be considered. Such Projects would be approved by States in SLSMC.
- While approving projects for individual house construction, ULBs and States/UTs should ensure that required finance for constructing the planned house is available to the beneficiary from different sources including his own contribution, Gol assistance, State Government assistance etc. In no case, Gol assistance will be released for house where balance cost of construction is not tied up, as otherwise release of Gol assistance may result into half constructed houses.
- States/UTs or cities may also contribute financially for such individual house construction. Central assistance will be released to the Aadhar linked bank accounts of beneficiaries identified in projects by the States/UTs as per recommendations of ULBs/implementing agency.
- Though the funds from Central Government to State Governments would be released in lumpsum including assistance for this component, State Government should release financial assistance to the beneficiaries in 3-4 installments depending on progress of construction of the house.

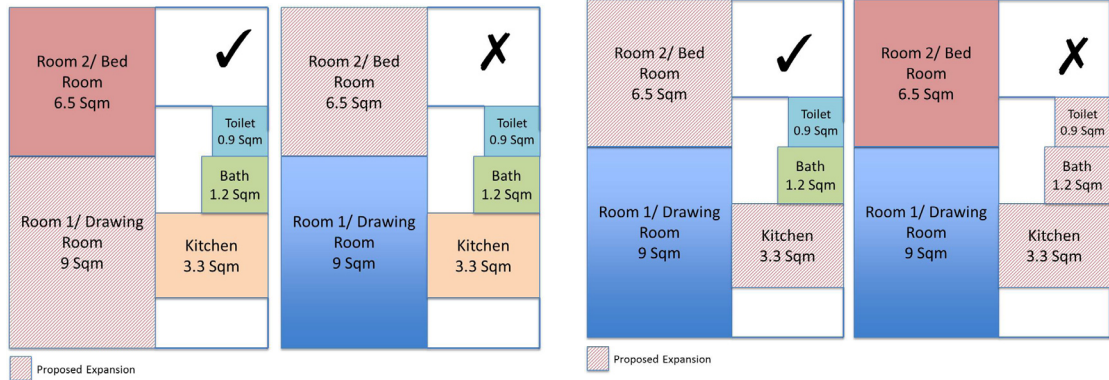
**ILLUSTRATION**



**MINIMUM CARPET AREA AS PER NBC**



**Illustration of Enhancement allowed under PMAY (Urban)**

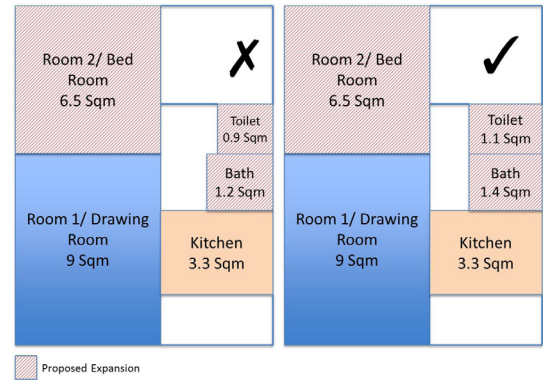


**Allowed: Yes**  
**Reason: Complies with all criteria**

**Allowed: No**  
**Reason: Proposed Enhancement is less than 9 Sq Mt**

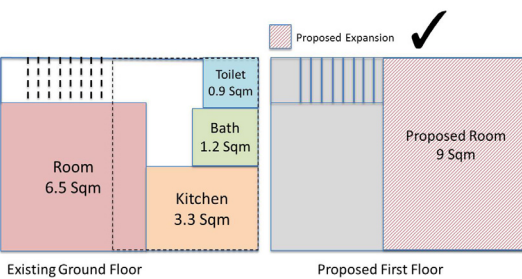
**Allowed: Yes**  
**Reason: Complies with all criteria**

**Allowed: No**  
**Reason: Enhancement must include at least One room**



**Allowed: No**  
**Reason: Enhancement proposed must be at least 9 Sq Mt**

**Allowed: Yes**  
**Reason: Complies with all criteria**



In case, there is not enough space on the ground floor, enhancement can also be carried out on the first floor; provided that the Structural Safety is ensured.

# Illustrations shown are not to scale.