

Query and Response

Sl.	Query	Response
Slum Rehabilitation Scheme		
1.	Whether a slum can be taken up under this component of the scheme, in partnership with private sector, pending preparation of HFAPoA?	Please refer to Para 14.5 of the Scheme Guidelines. Slum re-development component may be undertaken, pending preparation of HFAPoA, for the year 2015-16 i.e. the first year of the Mission.
2.	Will the 'free sale component' under slum rehabilitation component have to be residential only?	The composition of the free sale component i.e. residential or mixed usage will be decided by the State Government / City Government as per prevalent rules and regulations while formulating project.
3.	If the 'free sale component' is to cross-subsidise the rehabilitation component only, what would be the basis of determining 'free sale component'?	The free sale component will be determined by considering the earmarked area, its land value etc. at the time of project formulation and is to be declared 'a priori' in the bid document by project implementing authority.
4.	According to the guideline, if any surplus land in a slum exists after meeting rehabilitation and free sale requirements, the same land should not be handed over to the private developer and be used for housing for other urban poor – what is the definition of 'other urban poor'? What happens if any such surplus land, given its quantum and dimensions, is not adequate to construct such housings?	(i) Other urban poor are defined as eligible beneficiaries in identified income categories, but residing in untenable slums and in non-slum areas. (ii) The usage of surplus land, which is not adequate to construct housings given its quantum and dimensions, will be decided by State government as per its norms and policies.
5.	When is the central grant of Rs.1 lac per house under slum rehabilitation scheme is to be available and whether the grant would be passed on to the private partner?	Please refer to Para 4.8.12 of the Scheme Guidelines. The grant will be credited into a single project account for slum redevelopment projects maintained by State project planning and implementation agencies. Such grants will be deployed by implementing agencies, as per the terms and conditions of the bid documents.
Credit Linked Subsidy Scheme		
6.	Under this scheme, it needs to be clarified if the benefit would be extended to EWS/LIG applicants allotted dwelling units under a project being developed by a private sector without any association with public sector. Can a private developer have tie-ups with PLI(s) for the purpose of bringing the eligible beneficiaries within the fold of this central scheme?	Yes

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7.	Would it possible to draw up the list of documents that a EWS/LIG borrower has to furnish in order to meet the eligibility criteria.	The EWS/LIG borrower has to satisfy the due-diligence process of the PLI that he chooses to apply for the home loan.
8.	Is there any State Government sponsorship or approval required for availing benefits under this scheme for Private Developers?	Private developers do not require any approval. However, NOC is requested from State Government to ensure that a single person does not take benefit of the scheme twice. Please refer to HFA Guidelines para No. 5.12 as amended on September 10, 2015.
Affordable Housing in Partnership		
9.	Is there any price limit for LIG dwelling units?	There is no price restriction for LIG dwelling units. However, as per Para 6.2 of the Scheme Guidelines, the States/UTs would decide on an upper ceiling on the sale price of EWS houses. If State is extending any concession to LIG house, then the State, at its discretion may decide to fix a price limit for LIG houses also.
10.	Is there any specific allotment rules?	Please refer to Para 6.5 of the Scheme Guidelines which states that : Allotment of houses to identified eligible beneficiaries in AHP projects should be made following a transparent procedure as approved by SLSMC and beneficiaries selected should be part of HFAPoA. Preference in allotment may be given to physically handicapped persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgender and other weaker and vulnerable sections of the society. While making the allotment, the families with differently-abled persons and senior citizens may be allotted house preferably on the ground floor or lower floors.
General		
11.	Whether the definition of 'carpet area' of EWS and LIG dwelling unit/flat shall include open terrace, alcove and cupboard (which are not habitable areas) or not?	Please refer to pg. (iii) of the Scheme Guidelines which states that: Carpet area is the area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls. Terraces will not be included in carpet area. Ordinarily built-in alcoves and cupboards being inside the inner wall is included as part of carpet area but in specific cases, depending upon design of

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		cupboard, etc State Govt. will decide appropriately.
12.	If in a standalone private sector led project, there are dwelling units/flats of sizes upto 60 sqm. carpet area, along with other dwelling units / flats of larger sizes; can the allottees of upto 60 sqm. size apply to the concerned PLI for 'credit linked subsidy' under the Mission?	Yes