

## HARNESSING HOUSING UNDER BLC



**Government of Tamil Nadu** 



**Housing and Urban Development Department** 

#### Tamil Nadu - Profile

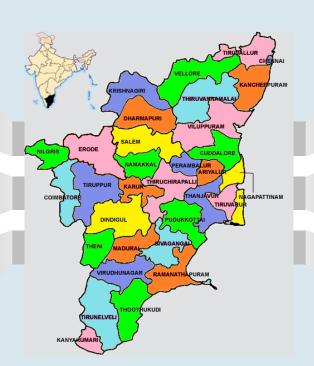
Districts 32

Area 1,30,000 sq.Km.

Population

72.1 Million

Source: National Census report 2011



Male Female 36.1 Million 36.0 Million

Rural Population 51.60%

Urban Population 48.40%

	Tamil Nadu (In Millions)	Percentage	Chennai (In Millions)	Percentage
Population	72.15	5.96% of National Population	7.1	9.8% of State Population
Urban Population	34.92	48.4% of State Population 9.3% of National Urban Population	7.1	100% of Urban Population
Slum Population	5.8	16.6% of State Urban Population 9% of National Slum Population	1.34	23.1 % of State slum population
Urban Households	8.93	16.6% of National Urban Household	1.15	12.8% of State Urban Households
Slum Households	1.5	16.8% of State Urban Households 11% of National Slum	0.30	20% of State Slum Households

### Rural and Urban Population in Tamil Nadu



--- Rural --- Urban

### Housing Shortage



As per report of the Technical Group study on Urban Housing Shortage 2012 – 2017

- Housing shortage in urban India is 18.78 Million
- Housing shortage in urban Tamil Nadu is 1.25 Million

TNSCB has registered 1.39 Million applications requesting affordable housing (as per demand survey under PMAY-HFA and online registration)

#### Tamil Nadu Vision 2023 – SLUM FREE CITIES

"Tamil Nadu Vision – 2023" launched in 2012

 Long term plan for infrastructure development for rapid economic growth in the State

- Provision of 1 million houses with infrastructure for all urban slum fa milies in Tamil Nadu to make the State slum free by 2023.
- Estimated investment of NR 65,000 Crore



#### **ASSESSED HOUSING DEMAND IN TAMILNADU**

01

02

03

04

In-situ Slum Redevelopment

- 47,309

**Credit Linked Subsidy scheme** 

- 4,84,105

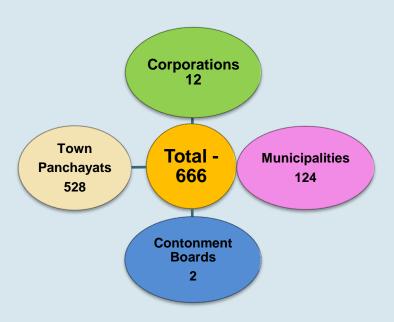
Affordable Housing in Partnership - 3,41,832

Beneficiary Led Constructions - 5,18,363

Total Requirements in all vertical - 13,91,609

#### VELLORE KANCHEEPURAM RISHNAGIRI THIRUVANNAMALAL DHARMAPURI VILUPPURAM SALEM ERODE NILGRIS CUDDALORE NAMAKKAI PERAMBALUR KARUR THIRUCHIRAPALLI TIRUPPUR THANJAVUR COIMBATORE NAGAPATTINAM TIRUVARUE PUDUKKOTTAL DINDIGUL BIVAGANGAL THEN VIRUDHUNAGAR, RAMANATHAPURAM THOOTHUKUDI TIRUNELVELI KANYAHUMARI

## PMAY – HFA implemented in Statutory Towns





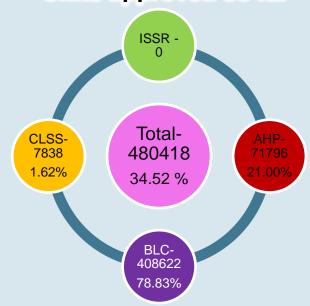
#### **Demand Survey Vs Approval**



#### **Demand Survey**



#### Units approved so far

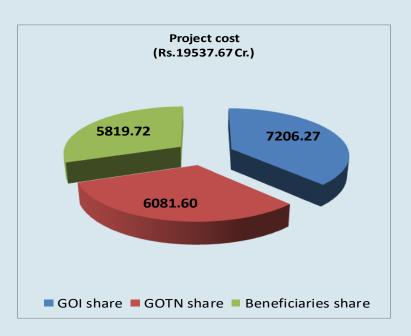


## Projects Approved Under PMAY (U) - HFA

#### प्रधान मंत्री आवास योजना–शहरी Pradhan Mantri Awas Yojana-Urban

#### Rs.in Crore

	K3.III Crore					
SI. No.	DESCRIPTION	АНР	BLC	Total		
1.	No. of Projects	139	1881	2020		
2.	Dwelling Units	71796	408622	480418		
3.	Project Cost	7167.91	12369.76	19537.67		
4.	Central Share	1076.94	6129.33	7206.27		
5.	State Share	3629.87	2451.73	6081.60		
6.	Institutional share	430.08	0	430.08		
7.	Beneficiaries Share	2031.02	3788.70	5819.72		



 $<sup>^{*}</sup>$  Details pertaining to projects approved till  $35^{\text{th}}$  CSMC

#### Affordable Housing in Tamil Nadu



- Providing housing for the urban poor is always a priority.
- Tamil Nadu Housing Board established in 1961 and
   Tamil Nadu Slum Clearance Board in 1970.
- 1.50 million houses have been constructed since inception.
- In-situ developments together with land tenure were provided under World Bank aided Madras Urban Development Project (MUDP) and Tamil Nadu Urban Development Project (TNUDP).
- State Government has implemented various Centrally Sponsored Schemes
   like Nehru Rojgar Yojana, Cash Loan Scheme, VAMBAY, JNNURM, RAY etc.
- Schemes so far implemented have limited reach, targeting the slum dwellers only.
- PMAY(U) Housing For All Mission is the only scheme that assures a house not only to the houseless slum dwellers, but to the Urban poor, LIG and MIG categories as well.

#### State Policy on Land Tenure



- The State Government regularizes the unauthorized hamlets on unobjectionable lands by issuing house site pattas.
- The State has issued 20.00 lakh House site pattas to the eligible beneficiaries since
   2011.
- Besides, under Madras Urban Development Project (MUDP) and Tamil Nadu Urban
   Development Project (TNUDP), the State has allotted 1.08 lakh house sites possessed
   by the beneficiaries and issues land tenure to them.
- Every year, the State Government issues 3.50 lakh pattas and now the Government has proposed to acquire even private lands for issuing pattas to poor beneficiaries.
- 10% plots are reserved for EWS category under Land Bank Scheme in the developed layouts
- House site pattas are provided exclusively for Scheduled Caste beneficiaries by acquiring private lands by Adi Dravidar Wellfare Department.

#### SCOPE OF BLC IN TAMIL NADU



- •All the beneficiaries who get pattas are not able to construct their houses in their plot
- •All the Central missions so far implemented provide dwelling units through the implementing agencies only.
- •BLC vertical under PMAY is the only scheme that encourages the beneficiaries to construct their houses on their own.
- •This Vertical enables the Beneficiaries to construct their dream houses according their will and wish.
- ■There is 100% transparency and the quality of construction assured

# Harnessing housing under BLC



- ■Under VISION 2023, announced by Late Chief Minister, the State Government ensures construction of 1.00 million houses at an estimated cost of Rs.65,000.00 crore.
- •Out of total demand of 13,91,609 houses, the demand under BLC vertical is 5,18,363
- The State has, so far, got sanctioned 4,08,622 Dwelling Units under BLC (78.83% of total demand), the highest figure in the Country under this vertical.
- •The people are contacted at their doorsteps and the details of implementation of the vertical and benefits are explained.
- •The documents are verified and with their consent, they are proposed under this vertical for construction of houses.

# Harnessing housing under BLC



- •After approval by the CSMC, the beneficiaries are informed and directed to take up construction work.
- •The beneficiaries are provided with technical assistance for construction of technically sound, durable and disaster resistant houses.
- •Bulk Supply of building materials is arranged and shared according to their requirement, which reduces the cost.
- •Financial assistance for those who are unable to invest initially is arranged through Micro Financial Institutions.
- Beneficiaries are successful and satisfied by their new houses.

#### Glimpse of BLC projects In TamilNadu



















































