

Government of Jammu & Kashmir



Pradhan Mantri Awas Yojana – Housing For All (Urban) Mission

**Meeting of Central Sanctioning & Monitoring Committee (CSMC)
For the Approval of DPRs of Udhampur & Baramulla towns, prepared under
Beneficiary Led Individual (Enhancement).**

Presented by:

**Secretary,
Jammu & Kashmir Housing Board
Housing & Urban Development Department.
Government of Jammu & Kashmir.**



JAMMU & KASHMIR HOUSING BOARD

State Nodal Agency (SNA) for "Housing for All (Urban) Mission"



FOR INFORMATION OF GENERAL PUBLIC

It is informed and clarified to the public in general and beneficiaries in particular that J&K Housing Board (SNA) has entrusted the job of Urban Housing demand survey and Preparation of Plan of Action – HFAPOA under Housing for All Mission (Urban) Pradhan Mantri Awas Yojana to M/S Comtech Institute of Technology, Srinagar for 25 selected cities. The Mission seeks to address the housing requirement of urban poor including slum dwellers through following four vertical components.

S.NO	Name of the Component	Brief Description
1.	Promotion of Affordable Housing through Credit Linked Subsidy Scheme - (CLSS) <i>(for all the statutory towns of the State)</i>	Interest subvention subsidy for Economically Weaker Section (EWS) and Low Income Group (LIG) (EWS - Annual Households income up to Rs 3.00 Lacs and House size up to 30 sqm. Carpet Area) (LIG - Annual Households income between Rs 3.00 - Rs 6.00 Lacs and House size up to 60 sqm Carpet Area) Interest subsidy (upfront) = 6.5% Max. Duration of repayment = 15 years Benefit for :- i. New Construction. ii. Enhancement (addition of rooms, kitchen, toilet, etc to existing dwellings as incremental housing. (Format 'B' to be filled by the Surveying Agency) • The beneficiary at his / her discretion can build a house of larger area but interest subvention would be limited Rs 6.00 Lacs only • The complete scheme guidelines, checklist, loan application forms are available at official website of J&K Housing Board (www.jkhousingboard.gov.in) same with requisite forms to be submitted for Srinagar, Ganderbal, Jammu & Samba to respective Deputy General Managers of J&K Housing Boards and in other towns forms shall be submitted to respective Project Officers (District Urban Development Agencies – DUDAs)
2.	Subsidy for Beneficiary Led Individual House Construction or Enhancement. <i>(Applicable for 25 identified cities detailed at point 5 below)</i>	For Individual EWS category beneficiary who want to construct New House or desiring Enhancement of existing house maximum subsidy to beneficiary = Rs 1.5 Lacs for New Construction / Enhancement Rest of the amount for Construction / Enhancement shall be borne by the beneficiaries
3.	In Situ Slum Rehabilitation <i>(Applicable for 25 identified cities detailed at point 5)</i>	Slum rehabilitation of slum dwellers with participation of private developers using land as a resource (Format "A" to be filled by Surveying Agency)
4.	Affordable Housing in Partnership – PPP Mode. <i>(Applicable for 25 identified cities detailed at point 5 below)</i>	Development of Affordable Housing Projects with Private Sector or Public Sector including parastatal agencies where 35% of constructed houses are earmarked for EWS category. (Applicant has to fill survey format 'B' prescribed by MoHUPA GOI).
5.	Name of the selected cities / towns - 25 selected cities / towns in Phase -1	Jammu, Samba, Bashedi, Kathua, Doda, Ramban, Bhandarwah, Poonch, Rajouri, R.S.Pura, Kishtwar, Udhampur, Srinagar, Anantnag, Bijbhera, Baramulla, Sopore, Budgam, Kupwara, Handwara, Pulwama, Shopian, Ganderbal, Leh, Kargil

General Public in this regard is informed and clarified as under :-

- J&K Housing Board is not issuing forms for Housing Demand survey. All the application forms of demand survey as per format A and B as prescribed by the Ministry of Housing and Urban Poverty Alleviation MOHUPA-GOI are being provided and filled on door to door basis free of cost by the surveyors of engaged firm M/s Comtech and filled form shall have to be signed by the intending beneficiary, which at later stage shall be properly cross checked/vetted by concerned SMC/ULB officials. In case any house hold is left during the survey or for any query contact M/S Comtech Institute of Technology, 3rd floor Khidmat Complex, The Bund, Regal Lane, Srinagar, 190001 **Contact Nos :- For Kashmir Division 7051403180 / 8493015735 and for Jammu Division 9419632415 / 9419121537**
- Submission of more than one application forms may lead to disqualification of the applicants.
- General Public is requested to cooperate with the surveying staff of M/s Comtech while providing the correct information for filling the demand Survey formats.
- General public is requested to have patience and not to be panic if there is any delay in holding of survey in any area or mohalla.
- General public is requested not to approach J&K Housing Board with filled up forms as it is clarified that J&K Housing Board is neither issuing forms nor receiving these forms.
- Cooperation from public is expected for the smooth implementation of Housing for All Mission in J&K State which will address the housing requirements of urban poor in all the towns in phased manner.

The present exercise carried out by J&K Housing Board through M/S Comtech is only to access the housing requirement in the selected cities / towns and mere filling of forms shall not entail any beneficiary / applicant any kind of financial assistance which will be provided only after housing demand survey is completed and strict verification of the identified beneficiaries is conducted by the Municipal Bodies / Housing Board.

Sd/-
(Ram Pal Sharma)
Secretary,
J&K Housing Board
State Nodal Agency, HFA (Urban)

Jammu & Kashmir: Urban Profile

Total Population:	1,25,41,302
Urban population:	34,33,242
% of Urban Population:	27.37 %
Total towns:	122
Statutory towns:	86
<i>Municipal Corporations</i>	2
<i>Cantonment Boards</i>	2
<i>Municipal Councils</i>	6
<hr/>	
<i>Municipal Committees</i>	76
Census towns:	36

The projected Housing Demand in the State is roughly estimated to be 2.50 Lakh dwelling units.

Housing For All – Progress

- **State Housing & Urban Development Department has designated J&K Housing Board for implementation of Housing For All (Urban) Mission in the state.**
- **Commissioner/Secretary to Govt., Housing & Urban Development Department is the Mission Director**
- **Managing Director, J&K Housing Board is the Nodal Officer for HFA (Urban) Mission.**
- **State Level Sanctioning & Monitoring Committee (SLSMC) has been constituted vide Govt. Order No 224-GAD of 2016 dated 15/03/2016 to be chaired by the Chief Secretary of the state.**
- **State Level Appraisal Committee (SLAC) has been constituted vide Govt. order No. 80 - HUD of 2016 dated 10/03/2016 with Commissioner/Secretary to Govt. Housing & Urban Development Department as its Chairperson.**

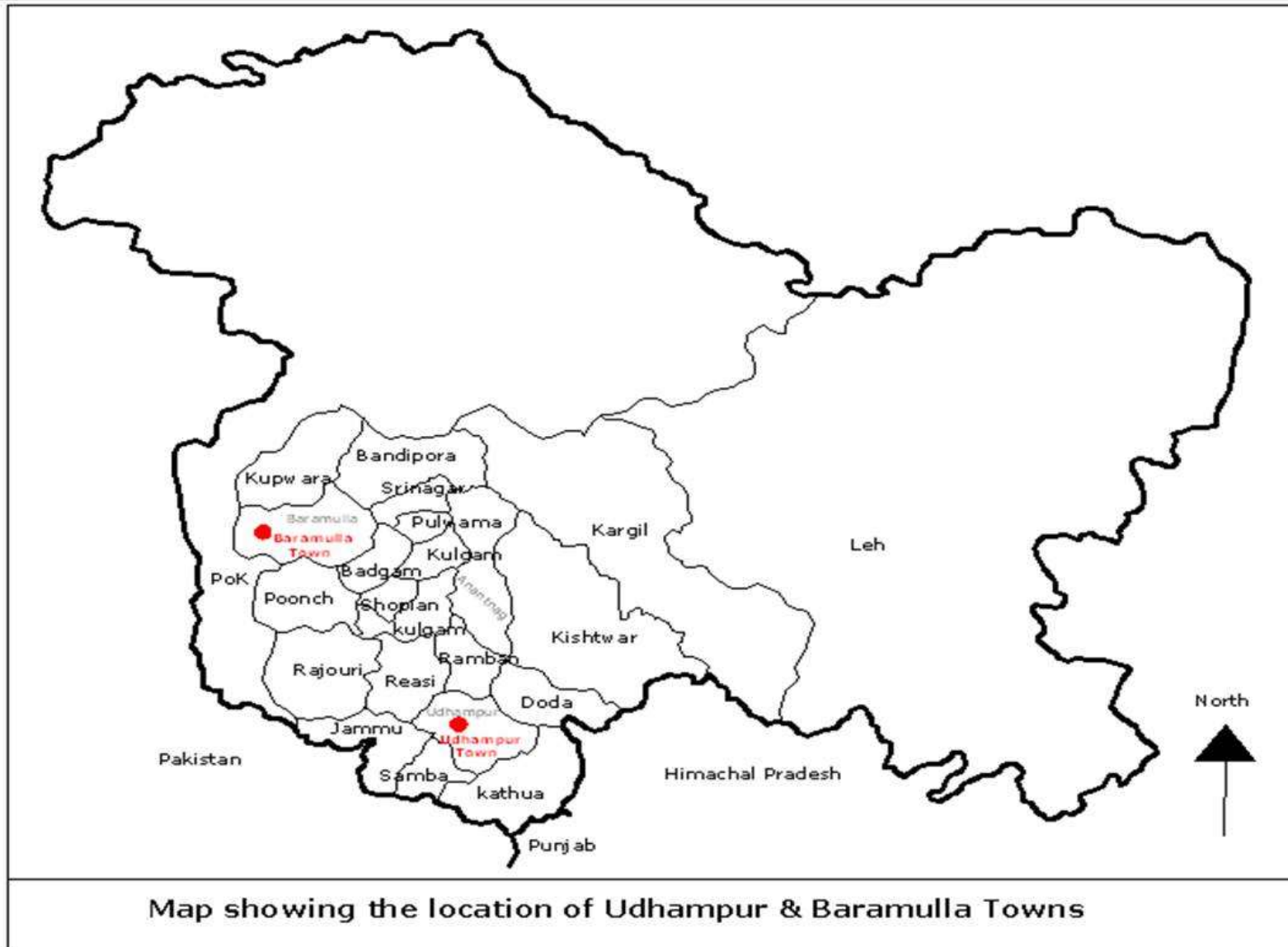
Housing For All – Progress *(continued)*

- **In the first phase of the Mission period 25 towns/cities have been selected under Housing For All (Urban) Mission.**
- **Out of 25 selected cities/towns, 12 cities/towns viz. Jammu, R.S Pura, Samba, Kathua, Basholi, Poonch, Rajouri, Udhampur, Ramban, Kishtwar, Baderwah and Doda fall in Jammu region, whereas 11 cities/towns viz. Srinagar, Ganderbal, Budgam, Anantnag, Bijbehara, Shopian, Pulwama, Baramullah, Sopore, Handwara and Kupwara fall in Kashmir region. Besides, Leh and Kargil towns of Ladakh region are also included under First Phase of HFA (Urban) Mission**

- **Urban Housing Demand Survey and preparation of Housing For All Plan of Action (HFAPoA) has been outsourced to COMTECH.**
- **The survey is going on and data entry in MIS has been initiated and is expected to get completed by the end of May 2016.**

**Detailed Project Reports (DPRs)
prepared under
Beneficiary Led individual House Construction &
Enhancement
for Udhampur & Baramulla Towns**

Location of Udhampur & Baramulla towns.



Detailed Project Reports (DPR)

Udhampur Town

Project Detail – Udhampur town

Number of Beneficiaries New Construction	Number of Beneficiaries Enhancement
141 Projects Stands Approved	180

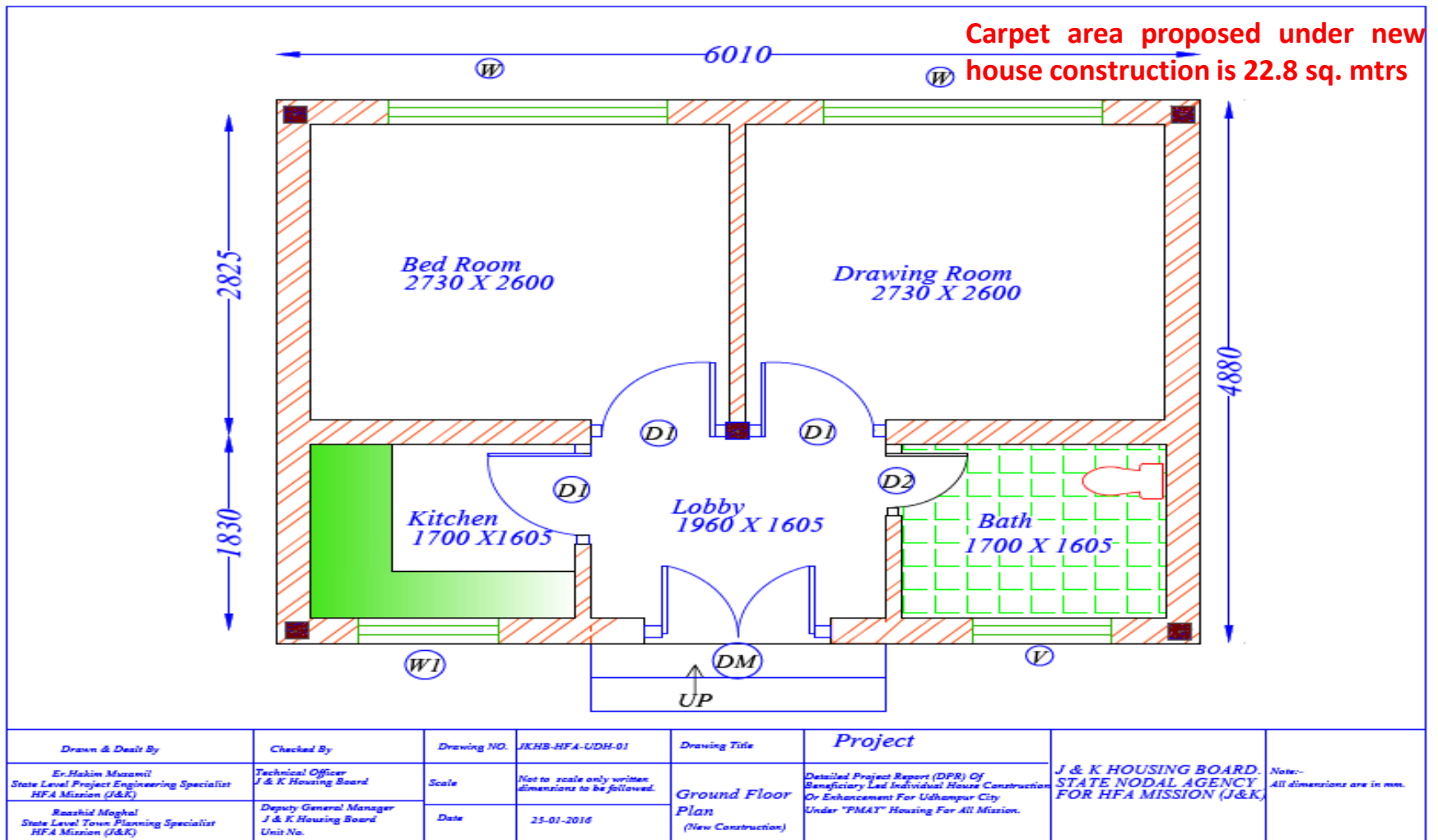
No of Beneficiaries covered in the project					
General	SC	ST	OBC	Total	Minority
83	175	40	23	321	73

Total Project Cost	777.11 Lacs
Govt. of India Grant required	481.50 lacs
State share	53.49 Lacs
Beneficiary contribution	242.11 Lacs

Project Details – Udhampur town

Financial Projection	
Total Project Cost	Rs. 7,77,11,277
Total Central Government Share	Rs. 4,81,50,000.00
Total State Government Share	Rs. 53,49,786.00
Total Beneficiary Own Contribution Share	Rs. 2,42,11,491.00
A - New Construction	
Total Dwelling Units	141 Houses
Total Cost per Dwelling Unit	Rs. 2,76,197.00
Total central Govt Share per Dwelling Unit	Rs. 1,50,000.00
Total StateGovt Share per Dwelling Unit	Rs. 16,666.00
Total Beneficiary Contribution (Balance Amount)	Rs. 1,09,531.00
Total Central Government Share	Rs. 2,11,50,000.00
Total State Government Share	Rs. 23,49,906.00
Total Beneficiary Own Contribution Share	Rs. 1,54,43,871.00
A = Total Cost for New Construction (141 x 276197)	Rs. 3,89,43,777.00
B – Enhancement	
Total Dwelling Units	180 Houses
Total Cost per Dwelling Unit	Rs. 2,15,375.00
Total central Govt Share per Dwelling Unit	Rs. 1,50,000.00
Total StateGovt Share per Dwelling Unit	Rs. 16,666.00
Total Beneficiary Contribution (Balance Amount)	Rs. 48,709.00
Total Central Government Share	Rs. 2,70,00,000.00
Total State Government Share	Rs. 29,99,880.00
Total Beneficiary Own Contribution Share	Rs. 87,67,620.00
B = Total Cost for New Construction(180 x 215375)	Rs. 3,87,67,500.00
Total A + B	Rs. 7,77,11,277

Type design for New Construction – Udhampur town



The issue of type design was discussed with beneficiaries and they were not agreeing to change. The type design has been prepared with view of topographic /climatic conditions of the State. The changes as suggested have been incorporated and beneficiaries shall be advised at the time of implementation to the scheme on ground to adhere to the revised plan.c

Detailed Project Reports (DPR)

Baramulla Town

Project Detail – Baramulla town

Number of Beneficiaries New Construction	Number of Beneficiaries Enhancement
83 Project Stands Approved	279

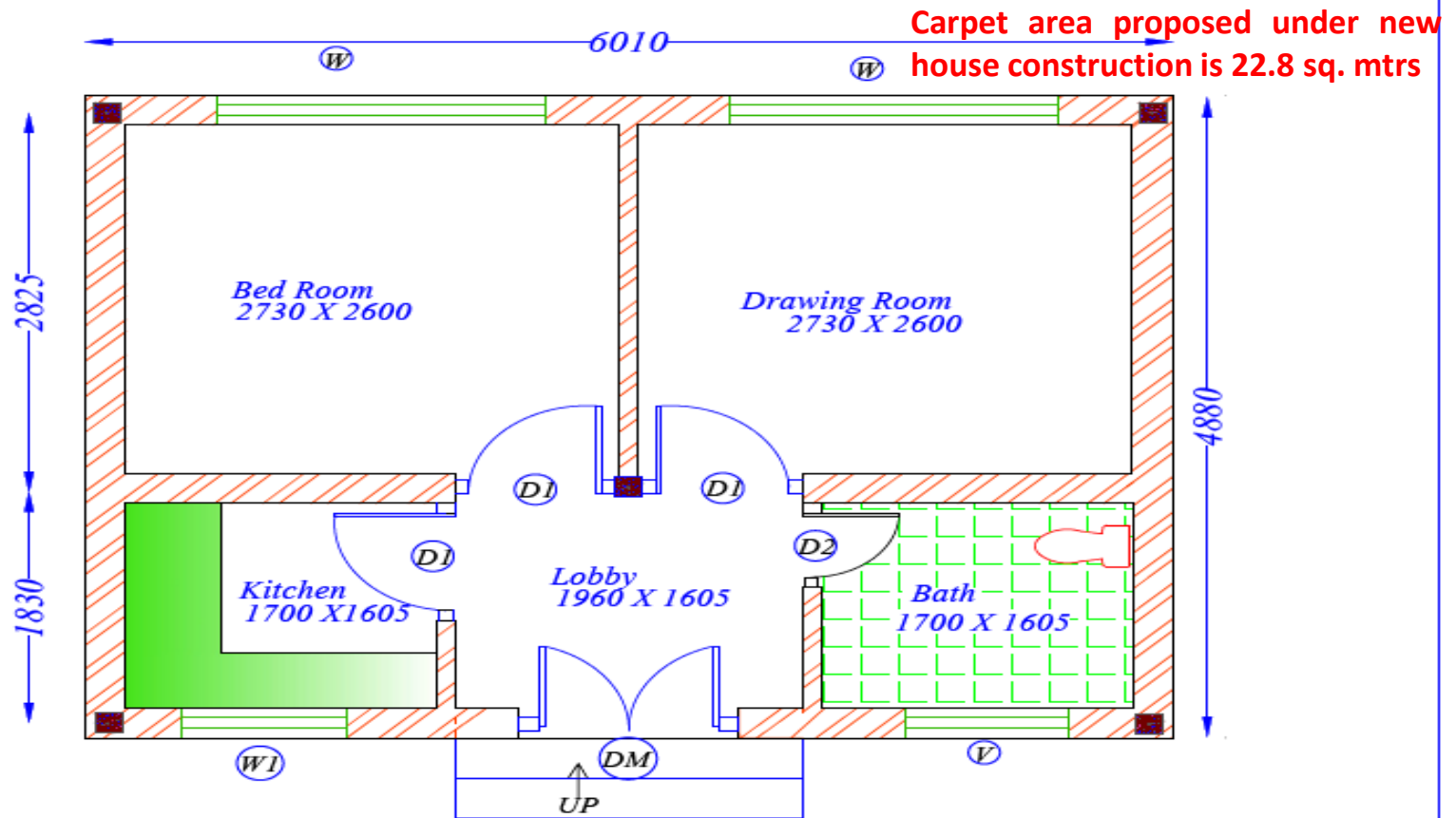
No of Beneficiaries covered in the project					
General	SC	ST	OBC	Total	Minority
330	0	0	32	362	362

Total Project Cost	830.13 Lacs
Govt. of India Grant required	543.00 lacs
State share	60.33 Lacs
Beneficiary contribution	226.80 Lacs

Project Details – Baramulla town

Financial Projection	
Total Project Cost	Rs. 8,30,13,976.00
Total Central Government Share	Rs 5,43,00,000.00
Total State Government Share	Rs. 60,33,092.00
Total Beneficiary Own Contribution Share	Rs. 2,26,80,884.00
A - New Construction	
Total Dwelling Units	83 Houses
Total Cost per Dwelling Unit	Rs. 2,76,197.00
Total central Govt Share per Dwelling Unit	Rs. 1,50,000.00
Total State Govt Share per Dwelling Unit	Rs. 16,666.00 (10 %)
Total Beneficiary Contribution (Balance Amount)	Rs. 1,09,531.00
Total Central Government Share	Rs. 1,24,50,000.00
Total State Government Share	Rs. 13,83,278.00
Total Beneficiary Own Contribution Share	Rs. 90,91,073.00
A = Total Cost for New Construction (83 x 276197)	Rs. 2,29,24,351.00
B - Enhancement	
Total Dwelling Units	279 Houses
Total Cost per Dwelling Unit	Rs. 2,15,375.00
Total central Govt Share per Dwelling Unit	Rs. 1,50,000.00
Total State Govt Share per Dwelling Unit	Rs. 16,666.00 (10 %)
Total Beneficiary Contribution (Balance Amount)	Rs. 48,709.00
Total Central Government Share	Rs. 4,18,50,000.00
Total State Government Share	Rs. 46,49,814.00
Total Beneficiary Own Contribution Share	Rs. 1,35,89,811.00
B = Total Cost for New Construction(279 x 215375)	Rs. 6,00,89,625.00
Total A + B	Rs. 8,30,13,976.00

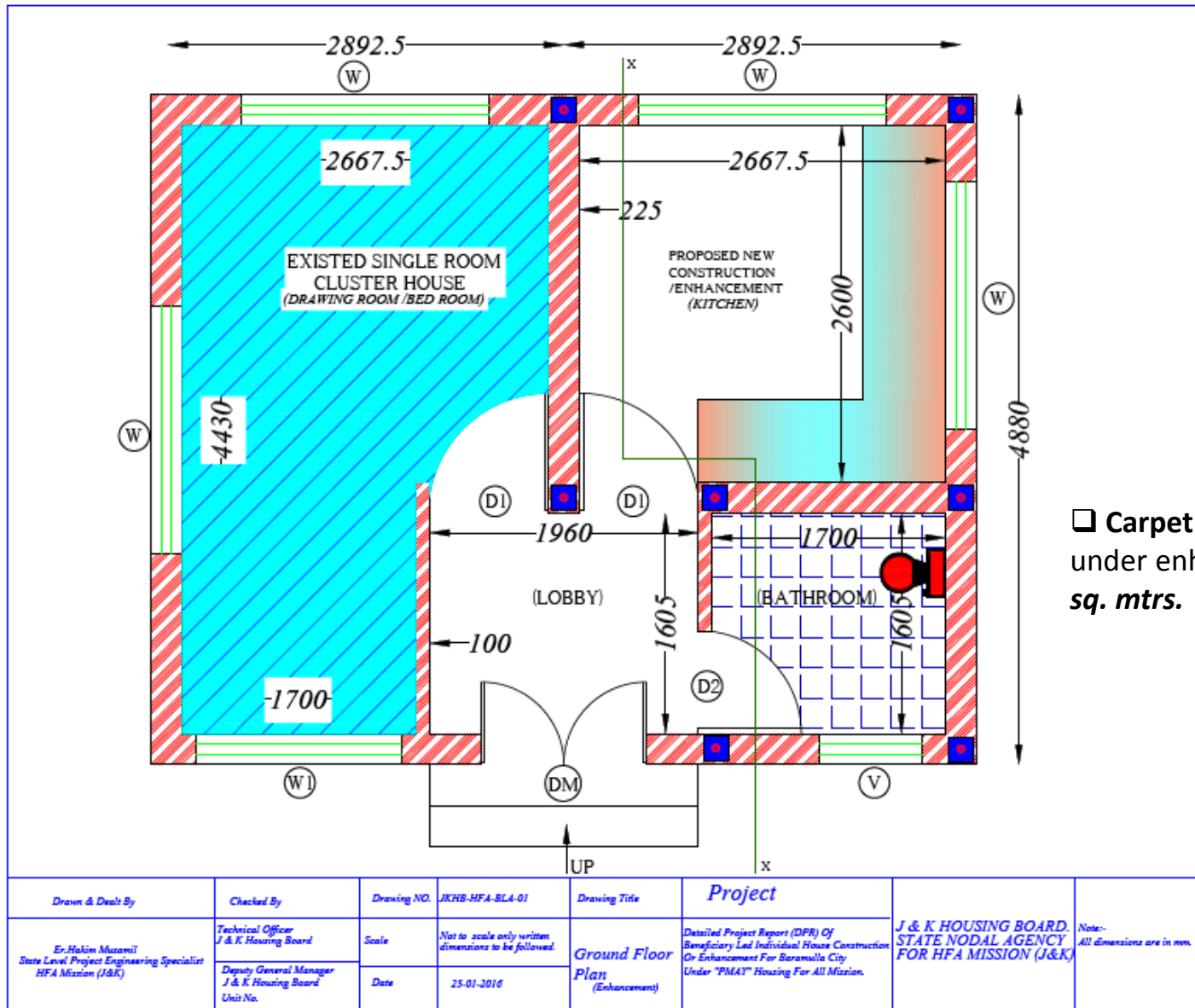
Type design for New Construction – Baramulla town



Drawn & Desalt By	Checked By	Drawing NO.	JKHB-HFA-BLA-01	Drawing Title	Project	J & K HOUSING BOARD, STATE NODAL AGENCY FOR HFA MISSION (J&K)	Note:- All dimensions are in mm.
Er.Habib Masamil State Level Project Engineering Specialist HFA Mission (J&K)	Technical Officer J & K Housing Board Deputy General Manager J & K Housing Board Unit No.	Scale	Not to scale only written dimensions to be followed.	Ground Floor Plan (New Construction)	Detailed Project Report (DPR) Of Beneficiary Led Individual House Construction Or Enhancement For Baramulla City Under "PMAY" Housing For All Mission.		
		Date	25-01-2016				

The issue of type design was discussed with beneficiaries and they were not agreeing to change. The type design has been prepared with view of topographic /climatic conditions of the State. The changes as suggested have been incorporated and beneficiaries shall be advised at the time of implementation to the scheme on ground to adhere to the revised plan.c

Layout Plan for Enhancement – Baramulla town



Approval of DPRs by State.

- ❑ The HUDCO has apprised/scrutinized the project of Udhampur town prepared under Beneficiary led Construction component of HFA (Urban) Mission by having site visit on 19/03/2016.
- ❑ SLAC approved the DPR of Udhampur & Baramulla towns under BLC held on 21-03-2016 and minutes of meeting circulated vide communication No HUD/Plan/299/2016 dated 31-03-2016.
- ❑ The DPRs prepared under Beneficiary Led Individual House Construction & Enhancement for Udhampur & Baramulla towns also got approval of State Level Sanctioning & Monitoring Committee (SLSMC) in its first meeting held on 22/04/2016 and minutes of meeting circulated vide No HUD/PLAN/76/2016 dated 24/04/2016.

Annual Capacity Building Plan 2016-17

The SLSMC has approved the Capacity Building Plan 2016-17 for sanction & release of funds from Ministry of HUPA, Govt. of India.

S. No	Name of the activity	Proposed Budget 2016-17 (Rs in Lacs)		
		Central Share	State Share	Total
1.	Establishment of SLTC	81.54	9.06	90.60
2.	Establishment of CLTC	227.93	25.32	253.25
3.	Training / Workshops	17.00		17.00
4.	Translation of Training modules	3.00		3.00
5.	Exposure Visits	6.00		6.00
6.	Documentation of case studies / Research Studies	35.00		35.00
7.	New CB activities	27.00		27.00
	Total	397.47	34.38	431.85

Thank You
