PRADHAN MANTRI AWAS YOJANA

Housing For All – Urban Meghalaya



Housing for All (Urban)

➤ With the vision of "Housing for All by 2022", GOI launched Pradhan Mantri Awas Yojana (PMAY)Mission in June'2015.

>Coverage:

All Statutory Towns as per Census 2011 and towns notified subsequently.

State has the flexibility to include the planning area as notified with respect to Statutory town and which surrounds the concerned Municipal Area

> Eligible Beneficiaries:

A family (Husband, wife, unmarried son & daughter) belonging to EWS (Rs.3 lakh) & LIG (Rs.3 - 6 lakh) categories should not own a pucca house in any part of India

>Size of House:

EWS House: 30 Sq Mt, LIG House: 60 Sq Mt

PMAY - HFA (U): Components

Slum Redevelopment (1) Affordable Housing through Credit Linked Subsidy (2) Affordable Housing in Partnership (3) Subsidy for beneficiary-led housing (4)

"In-situ" using land as a resource with private participation

Extra FSI/FAR and TDR, if required

Gol grant Rs. 1 lakh per house

Subsidy for EWS and LIG for new house or incremental housing

Upfront subsidy @ 6.5% for EWS and LIG for loans upto Rs. 6 lakh, calculated at NPV basis With private sector or public sector including Parastatal agencies

Central
Assistance of Rs.
1.5 lakh per EWS
house in projects
where 35%
houses for EWS
category.

For individuals of EWS category for new house or enhancement

Cities to prepare a separate integrated project for such beneficiaries

Central assistance of Rs.1.5 lakh per beneficiary.

- Beneficiary can take advantage under one component only
- CLSS is a Central Sector Scheme, while other 3 components are to be implemented as Centrally Sponsored Schemes

Rationale of proposed verticals in HFA

- Out of the four verticals "in-situ slum redevelopment" is not possible due to the following:
 - Out of the 65 Slums in Shillong UA except two slums, rest of them are in private land.
 - Most of the eligible beneficiaries are tenant.
 - Benefit of the mission cannot be extended to land owner.
 - Due to resistance by the occupants in two slums in municipal land.
- > Affordable housing in partnership
 - Constrain of availability of land with government.
 - Absence of private developer/builder dealing with EWS housing.

Due to the above reasons emphasis, has been given on Credit Link Subsidy & Beneficiary Lead Individual Construction.

TOTAL DEMAND FOR HOUSING IN SHILLONG CITY

Total Demand of Housing - Slums and Others Urban Poor

	Comment				Slu	ms		Oth	ers U	rban l	Poor	Тс	otal	
SL. No.	Component of Mission under which beneficiary need assistance under PMAY	Total Number of Beneficiaries	Economic Category	Total Number of Beneficiaries		New housing Sing	Sub-Total	Total Number of Beneficiaries		New housing Sement	Sub-Total		New housing New housing	Grant-Total
A	Beneficiary-led Individual House Construction or Enhancement (BLC)	248	EWS	248	90	158	248	541	163	378	541	253	536	789
В	Credit Linked Subsidy Scheme	717	EWS	683	320	363	683	1005	189	173	362	509	536	1045
100	(CLSS)	100	LIG	34	2	32	34		354	289	643	356	321	677
	Sub-Total	965	7	965	412	553	965	1546	706	840	1546	1118	1393	2511
С	Affordable Housing in Partnership (AHP)	306	EWS	306		306	306	750		750	750		1056	1056
	Sub-Total	306		306		306	306	750			750		1056	1056
Gran	at-Total (A+B+C)	1271		1271	412	859	1271	2296	706	1590	2296	1118	1056	3567

Source: HFA Demand Survey-2016, Census-2011, RAY-2015 & SECC Data

Total Projected Financial Requirement for Four (4) Verticals in Shillong City under PMAY:

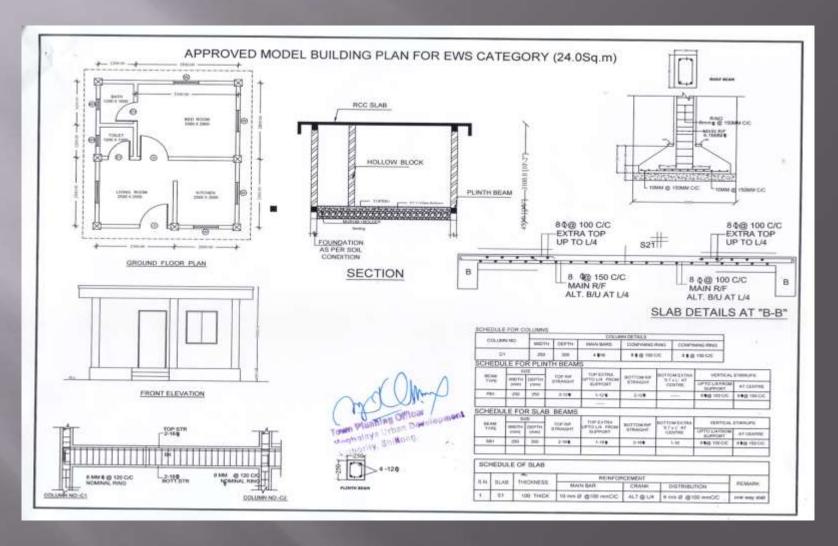
SL	Vanticale	Proje	cted N eficiar	o. of	% of Seneficiarie % of SC Beneficiarie % of ST Beneficiarie			Financial	
No.	Verticals	Total	SC	ST	% Benef: % ≪	Benef	% ox Benef	Requirement (Rs. in lakhs)	
a.	In-situ Redevelopment using Land as a Resource - (NA in Shillong)	0	0	0	0	0	0	0	
b.	Credit Linked Subsidy Scheme (CLSS)	1722	448	1171	48.28	26 %	68 %	7390.50	
C.	Affordable Housing in Partnership (AHP)	1056	253	686	29.60	24 %	65 %	6108.48	
d.	Beneficiary-led Individual House Construction or Enhancement (BLC)	789	205	560	22.12	26 %	71 %	2823.30	
	Total Requirement (a+b+c+d)	3567	906	2417	100			16322.28	

Amount of Central Assistance required (Rs. in Lakhs): 5070.46 Amount of State/Institutional Finance/Promoters' Contribution (Rs. in Lakhs): 4947.48 Amount of Beneficiary Contribution (in Rs.): 6304.33

Demand Survey - Phase I

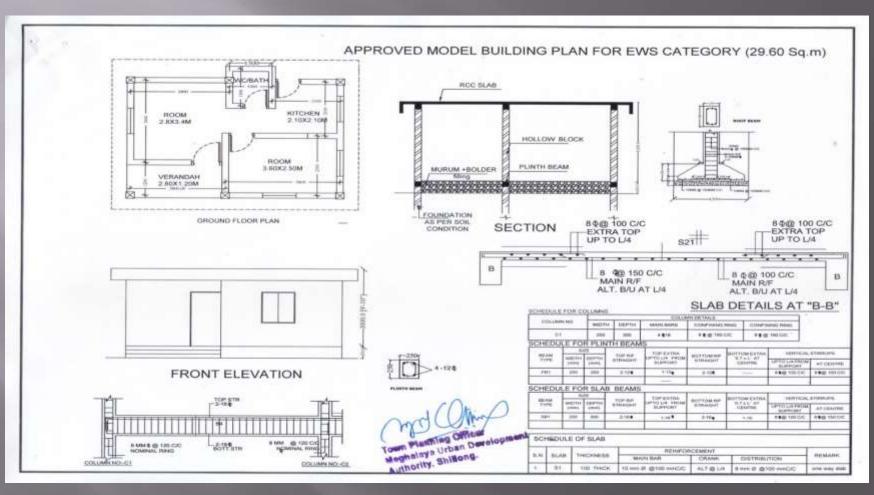
Demand survey Findings									
	Component of Mission under which	Total Number of Beneficiaries	Income Group (EWS= Income	lber of tries	Housing requireme nt				
SL No.	beneficiary need assistance under PMAY		Upto 3 lakhs) (LIG= Income 3 to 6 lakhs)	Total Number Beneficiaries	New housing	Enhancement	Total		
A	Beneficiary-led Individual House Construction or Enhancement (BLC)	32	EWS	32	21	11	32		
В	Credit Linked B Subsidy Scheme		EWS	40	22	18	40		
	(CLSS)	111	LIG	71	39	32	71		
Tota	1 (A+ B)	143		143	93	57	143		

Building Design Under New Construction (24.0 Sqm)



Estimated Cost:-420000.00

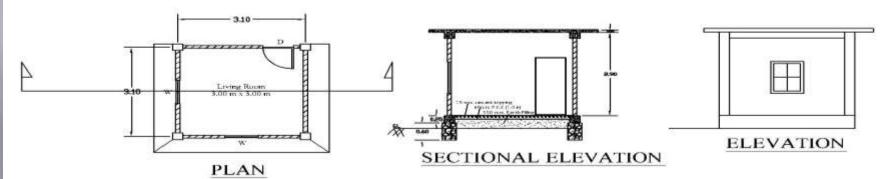
Building Design Under New Construction (29.60 Sqm)



Estimated Cost :- 5,04,000.00

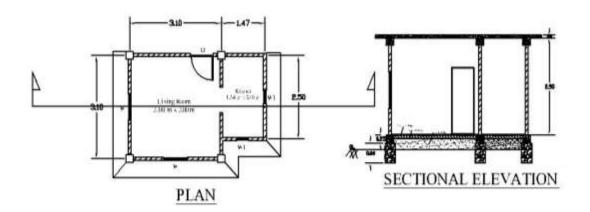
Building Design under Enhancement 9.61 Sqm

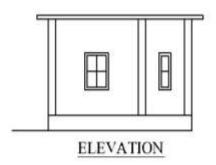
APPROVED MODEL BUILDING PLAN FOR SINGLE ROOM ENHANCEMENT (9.61 SQ MT)



Building Design under Enhancement 12.91 Sqm

APPROVED MODEL BUILDING PLAN FOR ONE ROOM AND KITCHEN ENHANCEMENT (12.91 SQ MT)





Financial Structuring - Phase I

Estimations

Cost of EWS/LIG Dwelling Units:

Beneficiary-led Individual House Construction or Enhancement (BLC):-

Average total area decided for new housing for EWS = 24 Sq Mt.

**Average total area decided for Enhancement of Housing for EWS = 13 Sq Mt.

GOI Share: Rs.1.5 lakh/DU State Share: Rs.75,000/DU

	Housing requirements									
Eco	New h	ousing	Enhancement							
Category	Area in Sq.m	Cost (In Rs.) as per State SOR	Area in Sq.m	Cost (In Rs.) as per State SOR						
EWS	24	4,20,000	12.91	2,02,000						
	1986		9.61	1,81,500						

Overall Financial Structuring of the Project

New Construction

Housing requirements	Unit s	Estimated Cost	Central Share	State Share(Propose d)	Beneficiary Share
New Construction	21	88,20,000.00	31,50,000.00	15,75,000.00	40,95,000.00

Enhancement

Housing requirements		Estimated Cost	Central Share	State Share(Propose d)	Beneficiary Share
Enhancement	11	20,58,000.00	16,50,000.00		4,08,000.00

Reforms

S1. No	Conditions	Timeline	Progress
1	State shall remove the requirement of separate Non Agricultural (NA) permission in case land falls in the residential zone earmarked in the master plan of city/ town.	2016	Achieved
2	State shall prepare amend the master plan earmarking land for Affordable Housing.	2016	The Shillong Master Plan is under preparation and the same is being incorporated in the land use plan.
3	The state shall put in place single window time bound clearance system for layout approvals and building permissions.	2017	Single window system is already in place.

4	State shall adopt pre approved building permission and layout approval system for EWS/LIG Housing or exempt approval below certain build up area/plot area.	2016	Achieved. As per bye law No.21 (VI) pre approved building plans for LIG / EWS housing upto 50 Sq.m single storey building can be obtained at a nominal cost. The area of 50 Sq.m is being enhanced to 60 Sq.m which is under process.
5	State shall legislate or amend existing rent laws on the lines of the Model Tenancy Act circulated by the First Party.	2017	Under Progress
6	State shall provide addition Floor Area Ratio (FAR)/ Floor Space Index(FSI)/Transferable Development Rights(TDR) and relax density norms, for slum redevelopment and low cost housing.	2016	Under examination

THANK YOU