



*Ministry of Housing and Urban
Poverty Alleviation, GoI*

**Pradhan Mantri Awas Yojana: Housing for All
(Urban)**

*Regional Workshop for Western Region,
Mumbai*

21st March, 2016



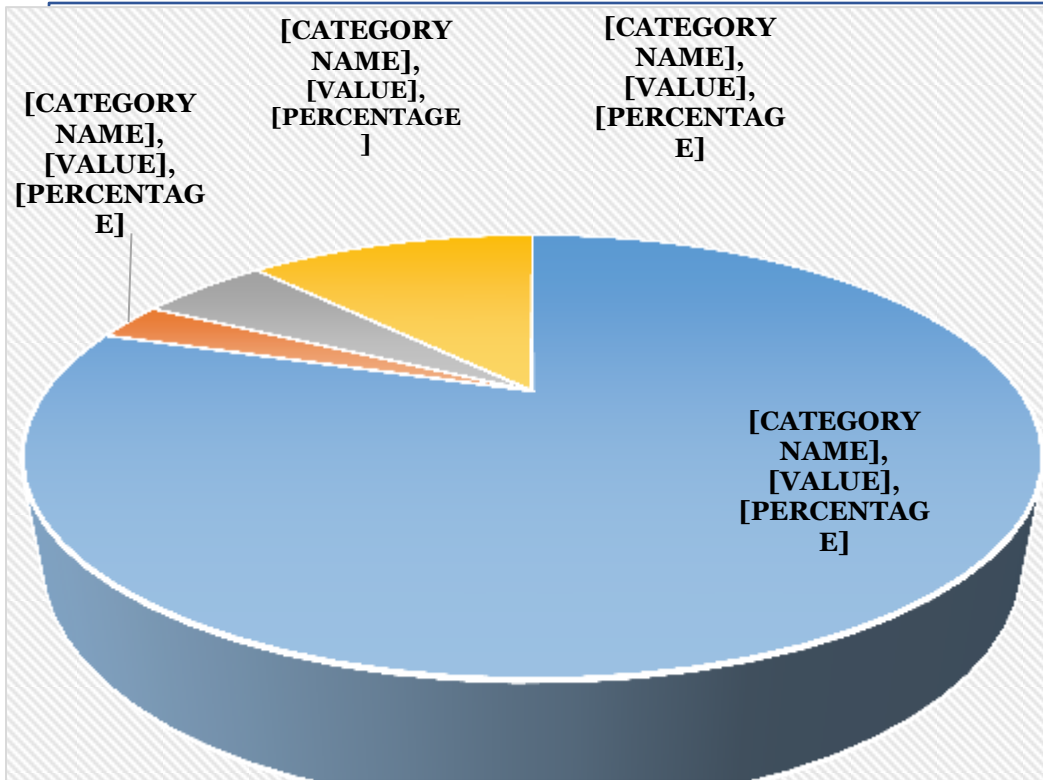
Presentation Outline

1. Background: Urban Housing Shortage
2. About PMAY-HFA Mission
3. Advocacy Strategy
4. Overall Progress
5. JnNURM and RAY Progress

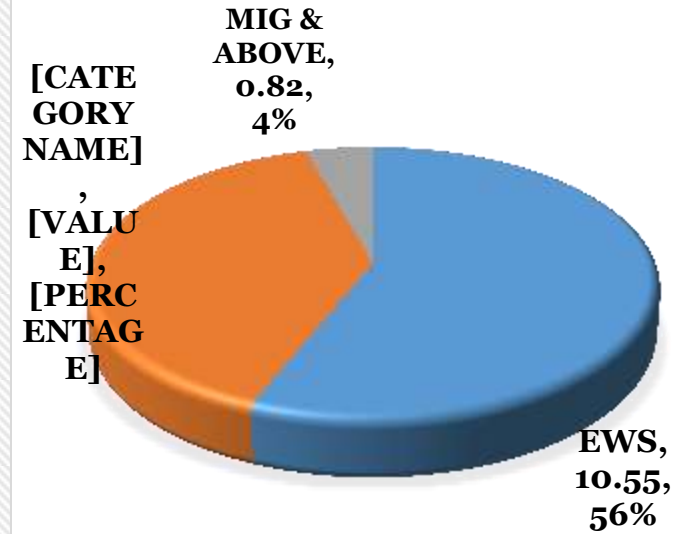


Background: Urban Housing Shortage

Background-Urban Housing shortage*



- Maharashtra:1.94 M(10%)
- Gujarat:0.99 M (5%)
- Karnataka:1.02 M (5.43%)
- Goa:0.06 M((0.34%)
- 3 UTs:0.07 M(0.38%)



To address the housing shortage, GoI launched the new flagship programme "PMAY:HFA(U)" on 25.06.2016

* As per Report of Technical Group on Urban Housing Shortage (TG-(2012-17)



About PMAY-HFA Mission

PMAY-HFA (U) - Components

"In situ" Slum Redevelopment

- Using land as a resource
- With private participation
- Extra FSI/TDR/FAR if required to make projects financially viable
- GoI grant Rs. 1 lakh per house

Affordable Housing through Credit Linked Subsidy

- Interest subvention 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

Affordable Housing in Partnership

- With private sector or public sector including Parastatal agencies
- Central Assistance of Rs. 1.5 lakh per EWS house in projects with 250 houses where 35% houses for EWS category

Beneficiary-led Indl. house Construction

- 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!

Coverage/ Duration/Method of Implementation

Coverage

- All the Statutory towns in the country.
- The Planning area as notified with respect to Statutory Town and which surrounds the concerned municipal area

Duration

From 2015 – 2022

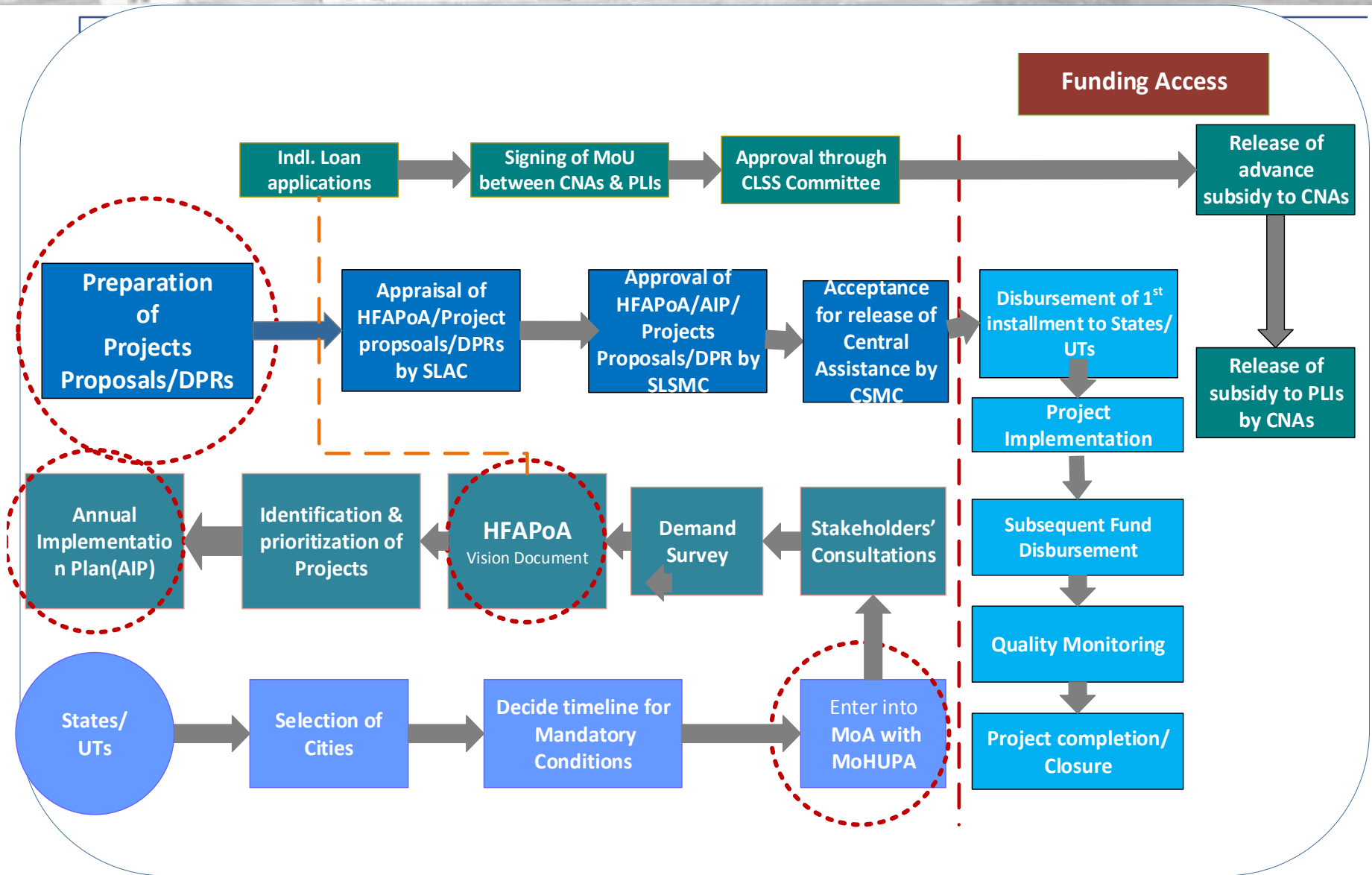
Method of Implementation

- Will be implemented as:
- Centrally Sponsored Scheme (CSS) for all 3 components,
 - Central Sector Scheme(CSS) for CLSS

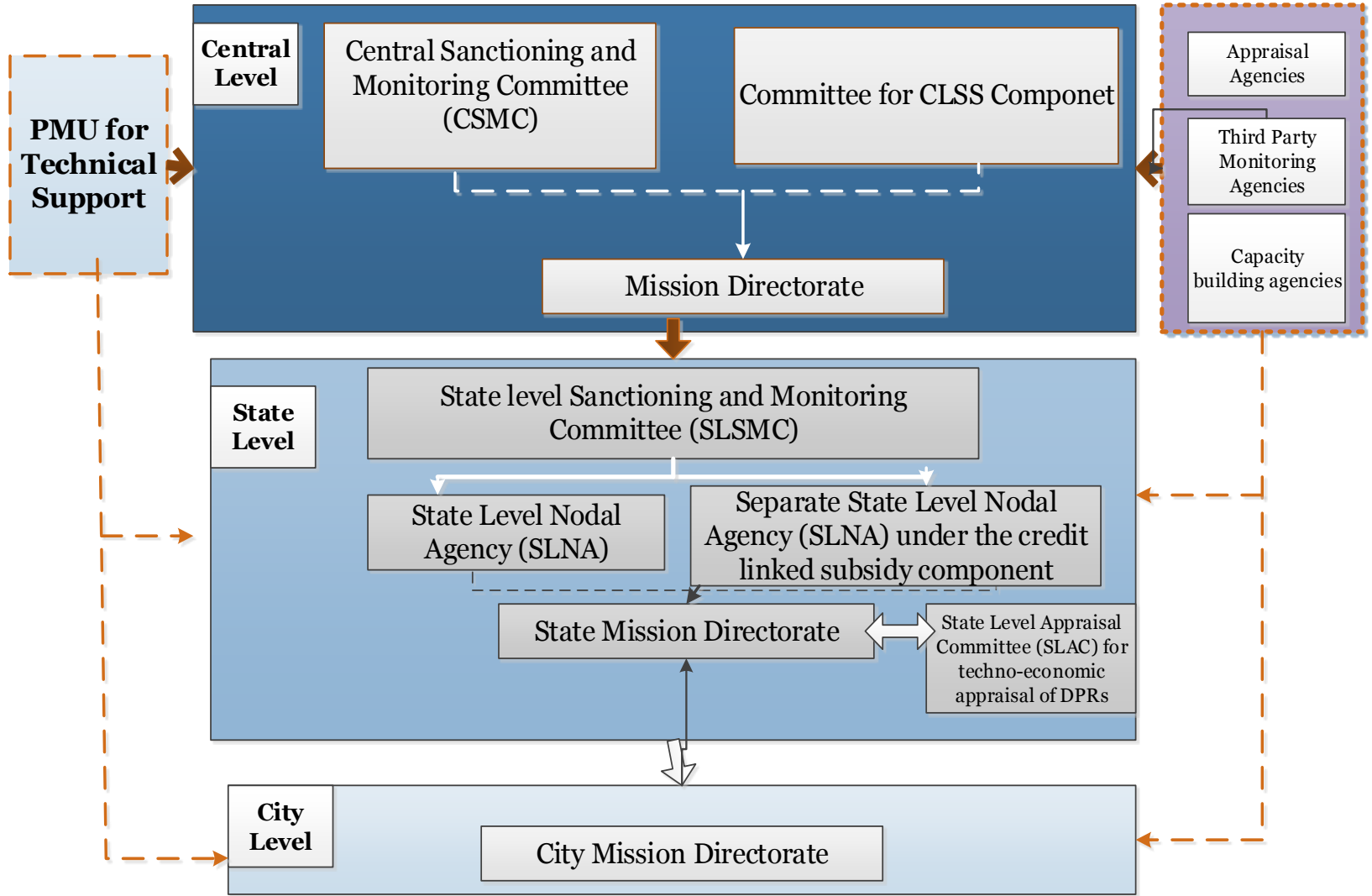
Mission Highlights

- States/UTs may decide a cut off date for eligibility of beneficiary needs to be resident of that urban area.
- Beneficiary: A family comprising husband, wife and unmarried children.
- Beneficiary should not have any pucca house anywhere in India.
- EWS category defined as a family with income upto Rs. 3 lakh and LIG from Rs. 3-6 lakh.
- Size of EWS house - 30 Sq M., States to have flexibility but Central assistance fixed
- Project approval at state level.
- House constructed should be in the name of female head or in the joint name of male head and wife.
- Aadhaar Card/Bank Account Number/PAN Number (if available) required from beneficiary or a certificate of house ownership from Revenue Authority of beneficiary's native district.

Overall Process



Administration and Implementation Structure



Release of Central Assistance

For all Components except for CLSS

Allocation	Based on urban population and estimated slum population
Central Share	Would be released in 3 installments of 40%, 40% and 20%
Annual Implementation Plan (AIP)	State/UTs will submit AIPs to assess budgetary requirement

For CLSS component

Advance Subsidy	Advance subsidy will be released to each CNA at the start of the scheme; release of subsequent amount after 70% utilization
Disbursement	Based on loan disbursed by PLI to EWS and LIG beneficiaries. CNA will release the subsidy amount to PLI based on claims submitted
Application	State/UTs will submit AIPs to assess budgetary requirement

Mandatory Conditions

Mandatory conditions are included in HFA (Urban) Mission to ease administrative and regulatory bottlenecks

SL. No.	Mandatory Conditions	Status as on 1.03.2016					Dadra & Nagar Haveli	Lakshadweep
		Maharashtra	Gujarat	Karnataka	Goa			
1	Dispensing the need for separate Non Agricultural (NA) Permission `	× (Committed to achieve by 2016)	Committed to achieve by 2017	√	MoA not received	MoA received and is under examination with respect to timelines in annexure "A"	MoA not received	
2	Prepare/amend their Master Plans earmarking land for Affordable Housing	× (Committed to achieve in 2017)	Committed to achieve by 2017	√				
3	Single-window, time bound clearance for layout approval and building permissions	× Committed to achieve by 2017)	Committed to achieve by 2016	√				

Mandatory Conditions

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SL. No.	Mandatory Conditions	Status as on 1.03.2016					
		Maharashtra	Gujarat	Karnataka	Goa	Dadra and Nagar Haveli	Lakshadweep
4	Adopt the approach of deemed buiglding permission and layout approval on the basis of pre-approved lay outs and building plans	× Committed to achieve by 2017)	Committed to achieve by 2016	√	MoA not received	MoA received and is under examinatio n with respect to timelines in annexure “A”	MoA not received
5	Amend or legislate existing rent laws on the lines of the Model Tenancy Act	× Committed to achieve by 2019)	Committed to achieve by 2019	√			
6	Additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/ Transferable Development Rights (TDR) and relaxed density norms	× Committed to achieve by 2016)	Committed to achieve by 2016	√			

Enabling Activities

Technology Submission

- **Modern, innovative and green technologies and building material**
- Layout designs and building plans suitable for various geo-climatic zones
- Geotagging for BLC
- Assist State/Cities in deploying **disaster resistant and environment friendly technologies**
- Centre and State/UT to **partner with** willing IITs, NITs and **Planning & Architecture institutes**

Capacity Building

- Central assistance for establishing Technical Cell at State and City level;
- Undertaking other capacity building activities
- Preparation of HFAPoA
- Engagement of /TPMA
- Conduct of Social Audit of approved projects

Convergence with Other Minsitries

- Convergence with other Central/State Government Programme for provision of Infrastructure facilities and land availability.



Advocacy Strategy

Need for Advocacy activities

- Beneficiaries need to know about the scheme
- They need to know the process and advantages of the scheme
- To develop a connect between the beneficiaries with the government
- Need to create awareness amongst TG about the MHUPA schemes (NULM & PMAY)

Target Group (indicative list)

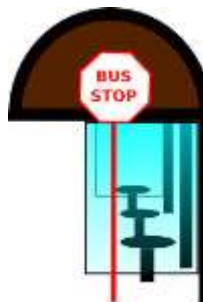
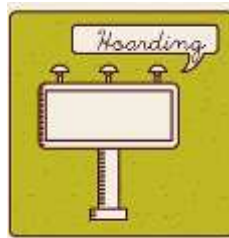
Beneficiaries (Indicative list)

- Urban Poor living in States/ UTs
- Street Vendors
- Chai/ Vegetable Vendor
- Auto/ Rikshawala
- Labour/ Migrant Labour
- Delivery Boys
- Domestic Help
- Class IV employees
- Industrial Workers
- Employees
- IT Junior Professionals, and
- All other Eligible categories

Stakeholders (Indicative list)

- Domestic/ Foreign Investors
- Developers
- Funding Institutions
- ULBs
- Govt./ Private Construction Agencies
- Policy Makers
- Builders/ contractors
- Engineers/ Architects
- Research/ Training Institutions
- Academicians
- NGOs & CBOs,
- Others

Medium to implement advocacy activities



Implementing Agency

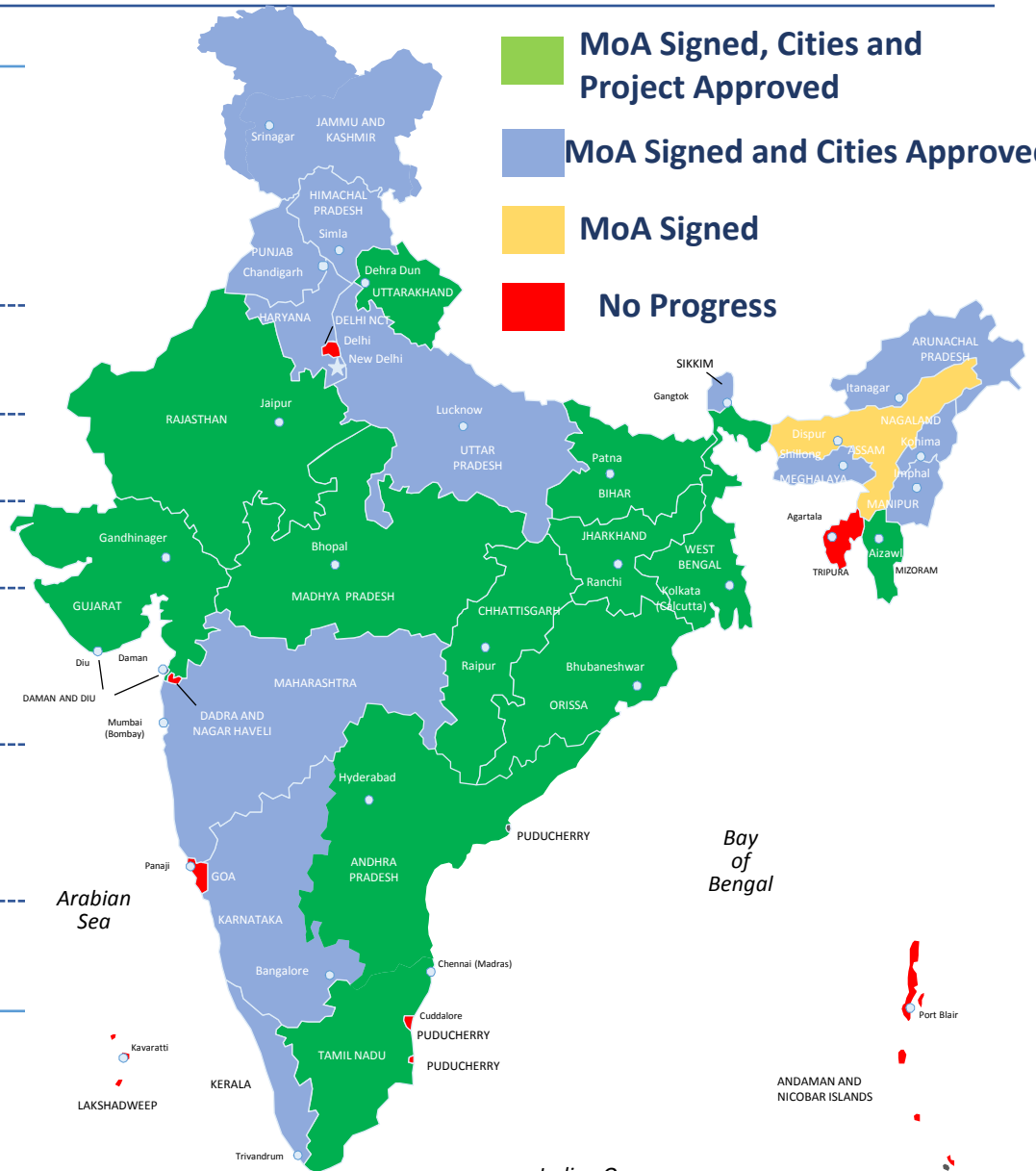
- At national level, Ministry will execute the media strategy in collaboration with a government empanelled agencies (DAVP & NFDC).
- States/UTs have to design and develop the advocacy activities as per their requirements using their own funds and GoI funds as applicable in Capacity Building under HFA subject to approval at appropriate level.



Overall Progress

Overall Progress (as on 1 March, 2016)

S.No.	Particulars	Numbers
1	MoAs Signed	28
2	SLNA Identified	27
3	SLSMC Formed	26
4	Cities Approved	2508
5	States for which Projects Accepted	13
6	No. of Projects Accepted	746
7	No. of EWS houses	5,08,902



Points to ponder



During Planning Stage:

- SECC validation
- Beneficiary share and consent to relocate to transit site
- Basic facilities availability at the transit site
- Site approval while preparing DPR
- Availability of litigation free land
- Pace of Mandatory reforms
- Online data entry pf projects and Beneficiaries
- Disaster and Earthquake technology (Eco-regions)
- Representation of vulnerable categories

Points to ponder



During Implementation Stage:

- Ensuring the availability of basic services and social infrastructures like water supply, electricity, cmty. centres etc.
- Convergence with other Central programmes
- Adoption of disaster and earthquake technology for construction of houses
- Online data entry of projects and beneficiaries

Way forward



- Completion of demand survey (if not completed) through suitable methods for assessing actual demand for housing.
- Preparation of HFAPoA by cities on the basis of the demand survey .
- Preparation of AIP for the FY 2016-17 (HFAPoA & AIP are compulsory from 2016 onwards).
- Submission of HFAPoA and beneficiary list.
- Submission of Project proposals/DPRs with the approval of SLSMC to HUPA for consideration of CSMC.



JnNURM and RAY Progress

JNNURM (BSUP + IHSDP)

Sl. No.	State	Number of Dwelling Units				%age DUs occupied*
		Approved	Under Progress	Completed	Occupied	
1	Maharashtra	1,77,272	50,232	1,27,040	73,043	57.5%
2	Karnataka	45,162	2,283	42,879	35,722	83.3%
3	Gujarat	1,32,565	12,723	1,19,842	98,882	82.5%
4	Daman & Diu	14	0	14	14	100.0%
5	D & N Haveli	144	96	48	0	0.0%

* out of completed DUs

No JNNURM projects have been sanctioned in Goa and Lakshdweep



Sl. No.	State	Number of Dwelling Units					%age DUs occupied*
		Approved	Under Progress	Non Starter	Completed	Occupied	
1	Gujarat	30,494	25,001	2,691	2,802	-	0 %
2	Karnataka	23,125	10,082	9,415	3,628	1,889	52.1%

No RAY projects have been sanctioned in Maharashtra, Goa, Lakshdweep, Daman & Diu and D&N Haveli

Thank You