

HOUSING FOR ALL
(URBAN)
[HFA(U)]

Overview

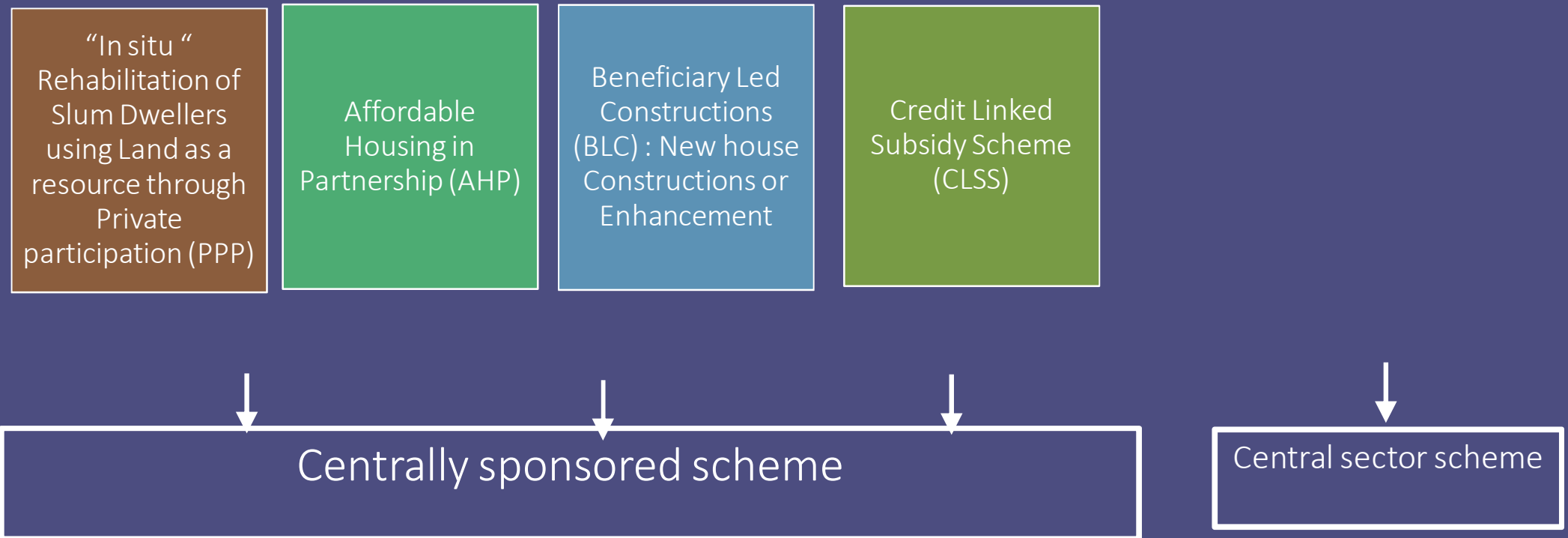
- MoHUPA, GoI launched PMAY-HFA (U), a Mission Mode Programme on 25th June, 2015.
- It is a seven year programme that envisages provision of Housing to all EWS and LIG category families by 2022.
- PMAY-HFA (U) by 2022 was approved by Cabinet on 17.06.2015
- The Mission will be implemented upto 31.03.2022

Coverage

- ▶ All 125 ULBs in the State are covered under this programme from 2015-16 with the concurrence of Government of India.
- ▶ MoA has been signed with Government of India specifying timeline for implementation of Mandatory Conditions

Overview...contd.

The four components of the Mission:



The Mission intends to cover all slums and non-slum areas as well

Vertical wise Demand on the basis of Demand Survey

Cities co-opted for participation in programme	125
Cities where Housing for All Plan of Action has been completed after demand survey & where DPRs have been taken up/ completed for 2015-16 & 2016-17	121
Cities where demand survey is still going on/ completed but data is being collated (Kolkata MC, Howrah MC, Darjeeling and Domkal)	4

Housing demand across four verticals for the 121 cities for the entire Mission period

VERTICALS	TOTAL DEMAND
Insitu Slum Redevelopment (ISSR)	10,342
Affordable Housing in Partnership AHP	179,472
Beneficiary Led Constructions of new houses (BLC)	268,544
Credit Linked Subsidy Scheme (CLSS)	62,723
TOTAL	521,081

Procedure

Demand Survey undertaken by all ULBs; Survey data consolidated & HFAPoA prepared

Detailed Project Reports (DPRs) prepared and submitted by ULBs

DPRs are reviewed and approved by State Level Sanctioning and Monitoring Cell (SLSMC) and approved by GoI

Online entry & Attachment of beneficiary data into PMAY-MIS

Dwelling Units completed and occupied by beneficiaries

Geo-tagging of Dwelling Units done

Constructions of Dwelling Units initiated

“In-Situ” Rehabilitation of Slum Dwellers

- ▶ Such slums are selected which are located in untenable or semi-tenable conditions.
- ▶ The slum dwellers shall be relocated temporarily to transit housing in a different location.
- ▶ While the slum dwellers are relocated, the slum will be developed fully in terms of dwelling units and infrastructure.
- ▶ After completion, slum dwellers return back to their location.
- ▶ 35% of the slum land shall be used for EWS housing and the rest 65% may be used by the ULB for revenue generating projects (construction of HIG / MIG flats).
- ▶ Central share for such projects is Rs. 1.00 Lakh per beneficiary.
- ▶ Rest shares (State share and Beneficiary contribution) are decided after the costing of the project is finalized.

Affordable Housing in Partnership (AHP)

- ▶ Such are projects may be taken up for slums / non-slums which are located on encroached lands
- ▶ In this case the slum / non- slum dwellers shall have to be relocated permanently to a different location.
- ▶ A land has to be identified by the ULB, where the project (Dwelling Units and basic Infrastructures) will be executed.
- ▶ 35% of the slum land shall be used for EWS housing and the rest 65% may be used by the ULB for revenue generating projects (construction of HIG / MIG flats).
- ▶ Central share for such projects is Rs. 1.50 Lakh per beneficiary.
- ▶ Rest shares (State share and Beneficiary contribution) are decided after the costing of the project is finalized.

Credit Linked Subsidy Scheme (CLSS)

- ▶ Subsidy on home loan interest: For EWS applicants, interest subsidy will be 6.5% till a loan of Rs. 6 lakhs.
- ▶ Families not having any pucca house and monthly income of maximum Rs.10,000 per month can apply.
- ▶ ULB may only verify the authenticity of the applicants.
- ▶ HUDCO and National Housing Bank (NHB) are the facilitating agencies.

Beneficiary Led Construction – New House constructions

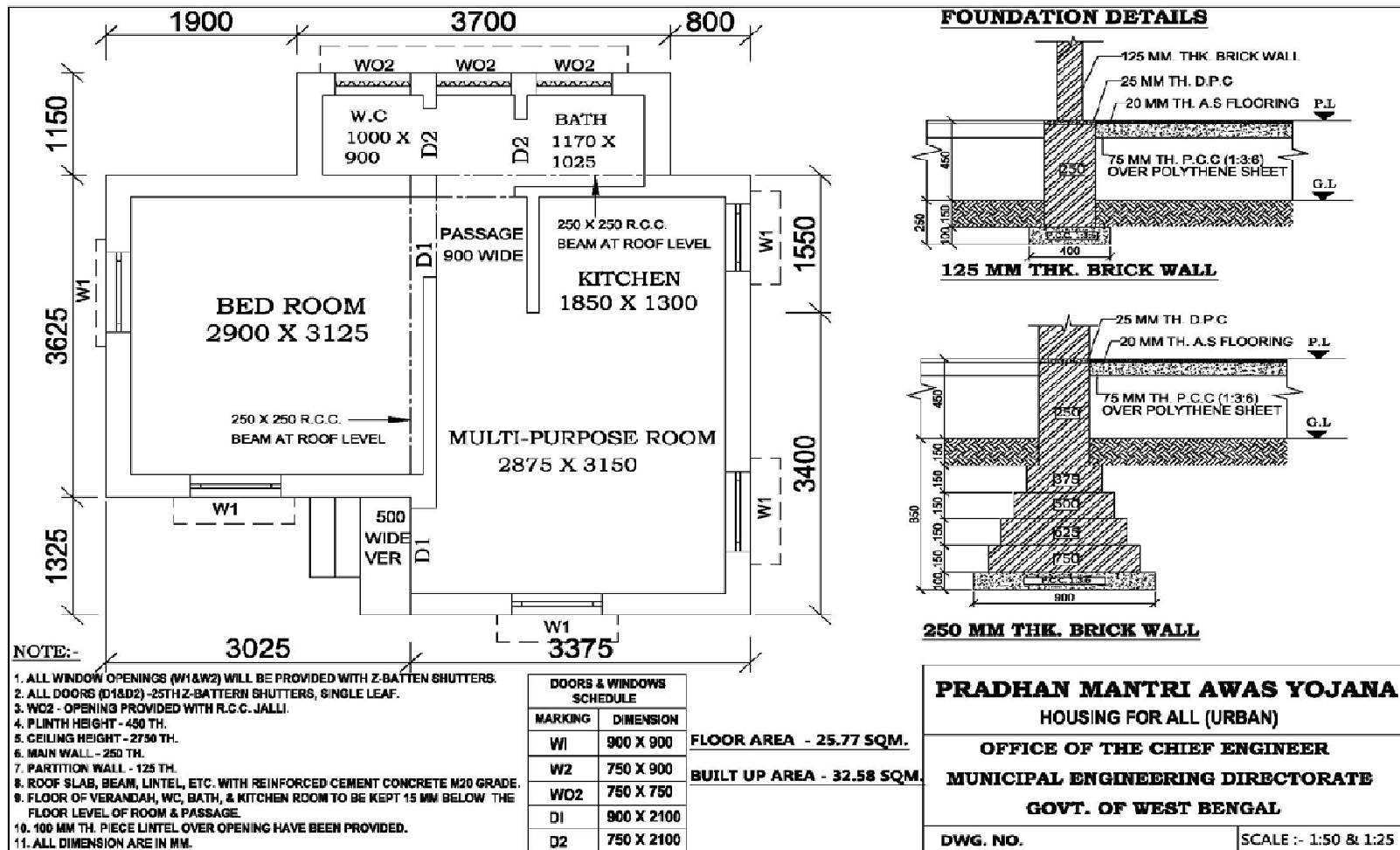
Eligibility criteria:

- Slum / Non-slum dwellers having land in their own names
- Slum / Non-slum dwellers not having *Pucca* house in their name
- Should be able to contribute Rs. 25,000 towards construction

Major features:

- ▶ Dwelling unit shall be constructed not exceeding 30 sq. m.
- ▶ Should have one toilet and a kitchen
- ▶ Basic minimum infrastructures to be provided

Model Design of Dwelling Unit for BLC



Beneficiary Led Construction: Infrastructure Development

HFA_guidelines_March2016-English.pdf - Adobe Reader

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2.1 All statutory towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the Mission.

Note: States/UTs will have the flexibility to include in the Mission the Planning area as notified with respect to the Statutory town and which surrounds the concerned municipal area.

2.2 The mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre. Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULB should ensure that individual houses under credit linked interest subsidy and beneficiary led construction should have provision for these basic civic services.

2.3 The minimum size of houses constructed under the mission under each component should conform to the standards provided in National Building Code (NBC). If available area of land, however, does not permit building of such minimum size of houses as per NBC and if beneficiary consent is available for reduced size of house, a suitable decision on area may be taken by State/UTs with the approval of SLSMC. All houses built or expanded under the Mission should essentially have toilet facility.

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Beneficiary Led Construction...contd.

Cost Sharing:

- Dwelling Unit (DU) : Rs. 3.68 Lakhs
- Infrastructure Development (ID) : Rs.0.368 Lakhs

- ✓ Central Share (only for DU) : Rs. 1.50 Lakhs
- ✓ State Share (for DU and ID) : Rs. 2.114 Lakhs
 - ✓ *State Share for DU* : *Rs. 1.93 Lakhs*
 - ✓ *State Share for ID* : *Rs. 0.184 Lakhs*
- ✓ ULB share (for ID) : Rs. 0.184 Lakhs
- ✓ Beneficiary Share (for DU) : Rs. 0.25 Lakhs

Project Progress

	FY 2015-16	FY 2015-16	TOTAL
Projects Approved	108	42	150
Approved No. of DUs	74,880	68,664	143,544
Foundation Level	5,443	366	5,809
Lintel Level	13,757	123	13,880
Roof Level	24,435	4	24,439
Completed	16,805	-	16,805
Occupied	13,916	-	13,916
Total DUs Grounded	60,440	493	60,933
DUs Geo-Tagged	53,094	16,935	70,029
DUs yet to be Geo-Tagged	14,712	13,682	28,394

Project Progress monitoring

Foundation	Lintel	Roof
5,809	13,880	24,439
Dwelling Units in Progress		
44,128		

Completed
16,805

Enhanced performance
60,933

Role of the Ward Councillors in implementation

- Proper verification of the selected beneficiaries following the norms as specified by Govt. of India and Govt. of West Bengal
- Ensure that selection is done following proper norms as prescribed in the guidelines
- Facilitate the release of funds to the beneficiaries based on the progress of construction of Dwelling Units
- Ensure weekly / fortnightly monitoring of the progress
- Involvement of community through Ward Committees / SHGs / Area Sabhas for smooth execution of the project in respective Wards
- Ensure that Geo-tagging of the under construction of Dwelling Units is done in four stages i.e., Foundation, Lintel, Roof and Completed stages
- Ensure that the issues related to Banks (viz., opening of bank accounts, Aadhar linking with the bank accounts etc.) are identified and raised with the bank officials
- Ensure that, the drawings (as per the same approved by MEDte) are strictly followed; issues pertaining to it are discussed with the appropriate authorities.

Role of the Ward Councillors in implementation

- Ensure that the proposed Dwelling Unit of a Beneficiary is completed and handed over to the beneficiaries at the earliest possible as most of them are either staying in temporary house or in rent. This should be the prime focus.
- Ensure that the land litigation issues are raised at the level of the Committee formed at the Sub Divisional level to sort out the land related issues and overall monitoring of the progress of the projects

Some glimpses of constructed Dwelling Units under PMAY–HFA (U)

Some glimpses of completed Dwelling Units (Bongaon



Liakat Ali Mondal/Ly Makched Mandal - Ward No. 18, Purba Para



Nur Mohamad Mondal/Sunatali Mandal - Ward No. 18, Purba Para



Ashadul Shekh/Mainul Shekh - Ward No. 1, Joypur, Pachim Para



Mariam Nesha/BibiBulu Mondal - Ward No. 1, Motiganj, Palpara

Some glimpses of constructed Dwelling Units under PMAY–HFA (U)

Some glimpses of completed Dwelling Units (Dubrajpur)



Kasem Khan - Ward No. 11, Bankati Para, Dubrajpur



Mir Sukur - Ward No. 11, Bankati Para, Dubrajpur

Thank You