

PMAY – Housing for All : an overview

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OPTIONS

1

In-situ Slum Redevelopment

Using Land as a resource

Private participation

Extra FSI/TDR to make projects viable

2

Credit Linked Subsidy

Interest subvention for EWS and LIG for new house or incremental housing

3

Affordable Housing in Partnership

Projects through Public sector / Private sector

Central Assistance for EWS in housing projects where 35 percent of houses are for EWS

4

Subsidy for Beneficiary – led Individual House Construction or Enhancement

For individuals of EWS category

State to prepare a separate project for such beneficiaries

In-Situ Slum Redevelopment

- Private partner for redevelopment to be selected thru' *transparent bidding process*
- *Incentives* for additional density/FAR/TDR to be given if required to make project viable
- *Grant of Rs. 1 lakh/house on an average* for eligible slum dwellers on *public land*
- Eligibility, cut off dates, beneficiary contribution, system of allotment, etc. *to be decided by State*

- All tenable slums to be identified
- A viable project to be prepared with REHAB component and FREE SALE component
- Consultations to be held
- Transit accommodation to be provided
- FREE SALE component to be linked to project completion
- Govt. agency to make allotments
- Single project account
- Approval process to be streamlined

Credit Linked Subsidy

- Credit linked subsidy on home loans taken by EWS/LIG
- Interest rate of 6.5 percent, repayment upto 15 years, loan amount upto Rs.6 lakhs.
- EWS 30 sq.m. and LIG 60 sq.m. carpet area
- Subsidy channelised thru' HUDCO/NHB
- PLIs to register with HUDCO/NHB
- Beneficiary identification thru' Aadhar/Voter ID etc.
- Self certification/Affidavit as proof of income

Affordable Housing in Partnership

- Financial assistance for EWS housing projects
- Central assistance @ Rs.1.5 lakhs / EWS house
- Sale price to be decided by local agencies based on affordability, viability, etc.
- Other concessions can also be given by states.
- Project can be a mix of various income groups but at least 35 percent EWS houses.
- Projects can be by public sector alone or in partnership with private sector.

Beneficiary Led Individual House Construction / Enhancement

- To assist individual EWS families
- Central assistance of Rs.1.5 lakhs
- New house or improvement
- Based on integrated city wide housing project for such individual beneficiaries
- Progress tracking with geo-tagging

Implementation Process

- States to sign an MoA with Centre
- States to send proposals to Ministry
- States to carry out demand survey and prepare HFAPoA as per formats given
- Unique identification details of intended beneficiaries to be integrated in data base after validation
- AIPs to be prepared
- Demand survey, HFAPoA and AIP to be discussed with local representatives incl. MLAs and MPs
- Get HFAPoA and AIP approved by SLSCMC and submit to Ministry for approval
- Prepare DPRs and get them approved by SLSCMC
- A beneficiary will be eligible for availing only a single benefit under only one option.

Technology Sub-Mission

- This sub-mission will work on
 - design and planning
 - Innovative technologies and materials
 - Green buildings and
 - Earthquake and other disaster resistant technologies
- States can partner with willing IITs/NITs/SPAs for the above

Mandatory Conditions

- Ease NA permissions
- Ease plan sanctioning processes
- Ease approval system – one window
- Introduce deemed / pre-approved approvals
- Amend rental laws
- Provide incentives viz. FAR etc.

Capacity Building

- 5 percent of allocation under the scheme is earmarked for capacity building, IEC and A&OE.
- Resource Centres shall be empanelled for conducting various programmes
- Social Audit shall also be conducted
- Appraisal agencies shall also be empanelled
- Ministry will create State Level Technical Cells (SLTCs) for providing technical help to states/cities for enhancing their capacities.

Convergence

- Industries would be requested to provide housing for industrial workers (thru' DIPP)
- Railways would be requested to undertake redevelopment of slums on railway lands
- MoUD would be requested to converge infrastructure augmentation
- Min. of Labour will be requested to ask States to create rental housing for workers as a welfare measure
- States shall be requested to converge Missions on Livelihood, Health, Siksha, etc.

Mechanism for Release of Funds

- Indicative State wise allocation shall be made based on urban population and estimated slum population. This can be changed if required.
- Funds shall be released in 3 installments of 40, 40 and 20 percent each.
- In case of beneficiary led individual house construction, the assistance shall be transferred electronically to the beneficiary bank accounts.

System for Administration and Implementation

- 3 tier structure viz. :
 - Central Sanction and Monitoring Committee
 - State Level Sanctioning and Monitoring Committee
 - State Level Appraisal Committee
- At the centre, there will be a *Mission Directorate* and at the state, there will be a *State Level Nodal Agency*.

System for Monitoring and Evaluation

- Suitable monitoring mechanisms shall be developed at the City, State and Central levels.

Thank you.