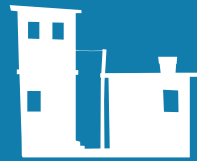


Discourses on Affordable Housing in India and Best Practices under PMAY-U



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Team

Kuldip Narayan
Suvasish Das
Anukriti Pathak
Shruti Shiksha
Pooja Bhatt
Nupur Panwar

Design & Layout

Roopal Khanna

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Ministry of Housing & Urban Affairs
Government of India

Message by Hon'ble Minister (HUA)

हरदीप एस पूरी
HARDEEP S PURI



आवासन और शहरी कार्य मंत्री
पेट्रोलियम एवं प्राकृतिक गैस मंत्री
भारत सरकार

Minister of
Housing and Urban Affairs; and
Petroleum and Natural GAS
Government of India

Message

The Pradhan Mantri Awas Yojana-Urban (PMAY-U) mission has been transforming lives of beneficiaries of urban India by providing them pucca houses' with basic amenities. The seven years of implementation of PMAY(U) has been a glorious journey of challenges and accomplishments. This journey has been possible with the support of States/UTs in the true spirit of cooperative federalism.

This publication titled 'Discourses on Affordable Housing in India and Best Practices under PMAY(U)' is an attempt to take the readers through this exciting journey and how the major states participated in the Mission coming up with unique approaches and strategies that are best suited to their respective states. These stories needed to be told.

I appreciate the efforts taken by each State/UT in taking PMAY(U) ahead by implementing various new initiatives at their level. I hope this publication will be helpful to policy makers, States/UTs and other stakeholders concerned, for their adoption in future housing projects.

New Delhi


(Hardeep S Puri)

Message by Hon'ble Minister of State (HUA)

कौशल किशोर

KAUSHAL KISHORE



आवासन और शहरी कार्य राज्य मंत्री
भारत सरकार

Minister of
State for Housing & Urban Affairs
Government of India

Message

It gives me immense pleasure and satisfaction to see the lives transformed by PMAY-U. The Mission has not only transformed lives of more than 50 million people of our country but also given fillip to more than 200 sectors of the economy. Further, the convergence adopted by various States/UTs in the implementation of the Mission has led to upgrading overall quality of life of the citizens.

The Mission has beautifully realised the cooperative federalism as envisaged by the Constitution of India. The Central Government has been in the supportive role, implementing the Mission through respective implementing agencies in States/UTs. Our Government has trusted the capabilities and awareness of the State/UT Governments in gauging their local housing needs and demands. This measure has yielded significant result, we have sanctioned more than 1.22 crore houses which is the largest ever witnessed by any housing programme in independent India. Recently Mission has been extended till 31st December 2024 to complete houses sanctioned upto 31st March 2022.

This publication encapsulates the evolutionary journey of India in the field of affordable housing. It traces the origin, objective and outcomes of housing policies and programmes in India. At the same time, it also captures the case studies and best practices undertaken by States/UTs in the implementation of PMAY-U. The book is an ode to the spirit of cooperative federalism and the long & strong housing journey of this country.

I congratulate the 'Housing for All' team for bringing out such an informative compilation and hope that this acts as a learning experience for all the stakeholders.

New Delhi

(Kaushal Kishore)

Message by Secretary (HUA)

मनोज जोशी
सचिव

MANOJ JOSHI
Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली -110011

Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi - 110011

Message

Cooperative Federalism forms the very basis of Pradhan Mantri Awas Yojana (Urban). Over time, different design elements have been developed within the system of the Scheme to meet the housing needs of the eligible beneficiaries thus, helping them in providing a dignified living. How important cooperative federalism is and the pivotal role it would play in fulfilling the goal of providing affordable housing to people was realised at the beginning when the Scheme skeleton was being laid down. As this publication is being released, we are in 8th year of implementation of the Scheme. We have come a long way and many milestones have been achieved through the years. As on 31.03.2022, more than 1.22 crore houses have been sanctioned, out of which 1.04 crore have been grounded for construction and around 63 lakh have been completed and delivered to beneficiaries. Recently Mission has been extended till 31st December 2024 to complete houses sanctioned upto 31st March 2022.

The States/UTs have been vested with the major power to run the scheme as per the requirements in their respective areas. This was the first step which led us in winning the trust of the States/UTs which build the core of PMAY(U). As anticipated, it yielded the results and helped in implementing the Scheme swiftly at all levels.

Through the years, our country has made substantial efforts in fulfilling the housing need of the population. We have traversed through different challenges and opportunities. This book is an attempt to consolidate the journey of housing policies and programmes since independence of the country. The first part of the book aims to draw parallels between the socio-economic context, macroeconomic paradigms and affordable housing policies and programs of the country.

I appreciate the efforts of 'Housing for All' team, States/UTs and other key stakeholders for putting in concerted efforts in fulfilling the dream of urban poor and for compiling best practices and case studies under PMAY(U) in this Compendium.

New Delhi

Manoj Joshi
(Manoj Joshi)

Preface

Housing is always more than just a roof over head. An adequate housing is not only a luxury but a necessity as it acts as a driver for holistic growth for an individual as well as for the family. Due to rapid growth in urbanisation over the years and economic challenges attached to it, availability of affordable housing in urban areas is one of the major hurdles that most of developing countries are facing round the world.

After India gained freedom, the journey towards affordable housing in India began. The country had significant intrastate and interstate migration from rural to urban areas for two decades in a row. The Government has launched a number of initiatives to address the demand for housing and other basic services, which has grown dramatically. The Government has faced a variety of opportunities and challenges over the years. Over time, the role of Government changed from being an enabler to that of a facilitator, having faith in the aspirations of beneficiaries.

After so many years and endless efforts by the different Governments, a drastic transformation was witnessed by the citizens of India to have an all-weathered pucca house under Pradhan Mantri Awas Yojana- Urban. With the vision of our Hon'ble Prime Minister, PMAY-U has transformed the urban landscape over the period of seven years. With the concept of cooperative federalism as envisioned by the Constitution of India the mission has improved the lives of more than 50 million people in our nation, the Mission has also boosted more than 200 different economic sectors.

The main intent for the publication 'Discourses on Affordable Housing in India and Best Practices under PMAY-U' is to embrace the journey of affordable housing in the country. This publication is the compilation of various housing policies adopted by different states post-independence era. This book also detailed out the best practices followed by the states in the affordable housing sector to ensure availability of sustainable habitat for their people.

**- Kuldip Narayan
JS&MD (HFA)**

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PART 1: Evolution of Housing Policies and Programs in India



Housing is a complex intertwined affair of political, social and economic affairs. With urbanisation and growing economic activities, the challenges associated with affordable housing in urban areas have been a critical challenge to India's growth story since independence. However, the Government of India has made consistent efforts in the form of monetary allocations, housing programs and policies to answer the housing question in the country. The housing policies and programs have responded to the bigger macro-economic agendas of the Government and aligned with the international policy paradigms of respective eras. A number of housing programs have been implemented in India since independence, while on the one hand some have been targeted towards pre-decided sections of the society, others have tried to focus on developing a self-conducive affordable housing ecosystem in the country which enabled the citizens to build or acquire their own dwelling units.

The objective of this section is two-folds: one, to review the economic, urban and housing context of housing policies in the country and second, to trace the trajectory of housing initiatives which led to the formulation of the current housing program- Pradhan Mantri Awas Yojana (Urban)- Housing for All Mission. The section builds upon five year plans of Government of India and various Annual Reports of Ministry of Housing and Urban Affairs.

Housing as a Welfare Good (1947- 1965)

Background:

It was recognised that due to World War-II just ending and industrial revolution around the world, the housing problem was acute in most of the industrial regions of the world. There was an increased recognition between relations of housing, health and well-being of the people. It was also believed that private enterprises alone without the direct interventions of the Government cannot solve the housing situation of the world. In India, there was a steady growth of urban population since 1921. The population grew at 21%, 32% and 54% during the 1921-31, 1931-41 and 1941-1951 census periods respectively. The main reason identified behind the growth of urban population was the growth of heavy industries and building of war production plants in urban areas of the country. Further, since the partition of the country there was a very high influx of refugees who tried to settle in the urban areas. The supply of housing on the other hand did not keep pace with the increasing demand. Private enterprise, which was the sole agent of building activities till independence, tended to shrink on account of scarcity and high price of building materials during and immediately after the second world war. Additionally, it was observed that rents had been generally high, but during and after the second world war, landlords began to realise rents at much higher rates, sometimes wholly out of proportion to the capital outlay. Various State Governments attempted to control rents and avoid eviction of tenants by means of special legislations.

Initiatives:

The building of a new nation post-independence focused on facilitation of industrial activities and production of capital goods. The First Five-Year plan assumed Government as the central actor for provisioning welfare goods and controlling economic activities. The plan identified that owing to industrialisation and creation of new urban centres, there is a large scale migration from rural to urban areas in search of better quality of life and employment. This migration has led to the growth of “sub-standard houses and slums containing insanitary mud-huts of flimsy construction poorly ventilated, over congested and often lacking in essential amenities such as water and light” (Government of India, 1951).

The First Five Year Plan dedicated 33% of its total expenditure to housing, building on the principle that “it is not possible for the private enterprise by itself to meet the housing expenditure of the Lower Income Groups” (ibid). The policy-makers and planners identified the housing needs of the most vulnerable sections of the society and created targeted housing policies for industrial workers, dock workers, plantation workers, lower income groups by provisioning direct subsidy to the identified groups. To provide housing for migrant population from Pakistan, “Model towns” were established and in cities of Gujarat, Uttar Pradesh, Haryana, Punjab and Chandigarh housing colonies were built for people from West Pakistan and in West Bengal for people from East Pakistan. Further, for enhancing the rental housing supply in the new urban centres, Rent Control Act, 1961 was rolled out. Further, Central Government organisations like the Railways, Posts and Telegraph Department, Defence built accommodation for their employees. Similarly, State Government undertakings built accommodation for their employees. Additionally, the Housing Policy laid down by the First Five Year Plan highlighted the need for cooperatives to ensure supply of Middle Income Group housing.

Departments	No. of Houses
Ministry of Rehabilitation	3,23,000
Ministry of Works, Housing & Supply	3,00,000
Public Authorities	7,42,000
Private Sector	6,00,000

Houses Constructed under First Five Year Plan
(Source: Second Five Year Plan Document, Government of India)

Departments	No. of Houses
Subsidised Industrial Housing	1,28,000
Low Income Group Housing	68,000
Re-housing of slum dwellers including sweeper	1,11,000
Middle Income Group Housing	5,000
Plantation Labour Housing	11,000
Housing for coal mine labours	7,53,000
Private Sector	8,00,000

Houses Estimated under Second Five Year Plan
(Source: Second Five Year Plan Document, Government of India)

The 1950s and 1960s emerged as a major period of institutional development across the country- housing boards were established in various States with a mandate to administer the Central Housing Fund, activate housing programmes and to administer construction of houses for the public. The Ministry of Works and Supply was expanded to the Ministry of Works, Housing and Supply (now MoHUA) in 1952 with a mandate to eradicate urban poverty, provide housing and run employment programs. In 1954, the National Buildings organisations was created under the Ministry of Works, Housing and Supply with a mandate for technology transfer, experimentation, development and dissemination of housing statistics. With the birth of Town and Country Planning organisations and with the merger of the erstwhile Town Planning organisations (TPO) and Central Regional and Urban Planning organisations (CRUPO) in 1962, Policy makers recognised that the availability of sufficient and affordable land was central to the success of all housing schemes, and emphasis was placed on the preparation of master plans and regional plans for different categories of urban areas (Hingorani 2011).

Institutional Development in Housing (1965- 1985)

Background:

The Third Five Year Plan recognised that the growth of population in urban areas, required at least three general considerations in relation to which the direction of housing programmes should be developed in the subsequent five year plans. First, it recognised that housing policies need to be set in the larger context of economic development and industrialisation. It called for a cohesive decision between the location & dispersal of industries and the housing problem. Secondly, the plan called for a coordinated effort between all the agencies concerned, whether public, cooperative or private. Thirdly, the entire programme of housing construction was to be so oriented that it serves specially the requirements of the low income groups within the community.

Initiatives:

Regional and Urban development was accorded particular recognition. By 1968, almost all the States has introduced Town Planning Legislations with varying scopes. Provision was made in the States sector for urban development, housing and metropolitan schemes. To supplement these resources a provision of Rs. 10 crore was made in the Fourth Five Year Plan for establishment of a Housing and Urban Development Corporation (HUDCO). It was expected that HUDCO will build up a revolving fund of Rs. 200 crores through Governmental allocations, mobilisation of private savings and support from appropriate international agencies. Loan were to be provided to the respective State Governments from this revolving fund to finance projects of housing and urban development.

S.No	Scheme	Year of Introduction	Tenements Built by 1968-69
1	Subsidised Housing Schemes		2,331,79
2	Subsidised Housing Schemes For Industrial Workers And Economically Weaker Sections	1952	1,65,623
3	Slum Clearance And Improvement	1956	69,556
4	Loan Schemes		1,72,271
5	Low Income Group	1954	1,35,196
6	Middle Income Group	1959	19,040
7	Rental Housing Schemes For State Employees	1959	18,035
	Total Schemes		4,07,450

Number of Tenements Built by 1968-69
Source: Fourth Five Year Plan, Government of India, 1969

During this era, “the holistic understanding of the nature of urban habitat issue was gradually catching up and a slow shift towards a systemic approach to the problem was beginning” (Baksiet et al, 2009, p29). The programmes initiated in this era called for greater public participation with an understanding of poverty alleviation as a part of shelter programmes (ibid). This led to the shift in the approach of housing policies from building houses directly to upgrading the environment. Moreover, globally the works of John FC Turner in Lima and achievements of the Indonesian Kampung Improvement Program in 1969 influenced the fifth Plan viewed slum-upgrading as the solution to housing problems and thus in-situ slum upgradation assumed the central stage. The approach gave birth to schemes like Environmental improvement of urban slums and Sites and Services Scheme. The aim behind these schemes was that the beneficiaries themselves will gradually improve the quality of accommodation in

due course of time (Government of India, 1980). The Sixth Five Year Plan saw reduction in the provision of direct subsidies for urban housing. It recommended provision of subsidies in the form of infrastructural and sanitation facilities which were aimed at improving the environment for people alongwith provision of stimulus and support to private housing to channelise savings into housing construction sector. There was a recognition for modification of existing building bye-laws, land use controls, minimum plot requirements and land requirements for roads which were viewed as hinderances in attempting to reduce the cost of dwelling units. Further, housing was beginning to be recognised as an economic activity that generated employment.

Further, prior to the 1970s Government was the sole provider of financial support for building housing, routed through various State housing boards and public housing schemes. Upto 1977, Life Insurance Corporation (LIC) has provided Rs. 728.56 crores in loans for various housing programmes. LIC customised products and encouraged the market by merging insurance policies with housing. In 1980s, NHB was launched as a principal agency to promote housing finance institutions both at local and regional levels and to provide financial and other support to housing finance institutions with an aim to ensure stability in the housing finance market to both skilled and unskilled labourers. Further, establishment of private lending institutes like Housing & Urban Development Corporation (HUDCO) led to broadening of housing finance market.

Shelter as a Basic Human Need (1985-1992)

Background:

The housing shortage at the beginning of the Seventh Five Year Plan (1985-90) was placed at 24.7 million dwelling units, out of which 5 million units were short in the urban areas of the country. Further, it was estimated that there would be an additional requirement of 3.8 million dwelling units due to the natural increase in the population. It was therefore envisaged that during the Seventh Five Year plan period, the focus of housing policies would be on the provision of finance for house construction on a large scale, development of suitable land sites in urban areas, provision of house sites in rural areas, developing and applying low-cost technology in house construction and policies relating to rent control

Scheme	No. of Houses/Tenements
Subsidised Industrial Housing	72,260
Low Income Group Housing	65,132
Middle Income Group Housing	33,111
Rental Housing	33,108

Physical Achievements during the Sixth Plan Period (1980-85)

Initiatives:

The economic activities in India were on the increase during this phase, but at the same time, the improvement in the standard of living was minimum or negligible. The Seventh Plan thus recognised housing as the main amenity to uplift the standard of living of the population in Indian cities (Government of India, 1985). Housing was meant to fulfil fundamental objectives of the Plan: “providing shelter, raising the quality of life, creating conditions which are conducive to the achievements of crucial objectives in terms of health, sanitation and education, creating employment and dispersed economic activity, improving interpersonal equity and generating voluntary savings” (Government of India, 1985).

The Seventh Plan established that the Government has to play an active role through developing the necessary delivery system in the form of housing finance market and taking steps to make developed land available at right places and at reasonable prices. It was further envisaged that the public sector should not engage in direct house construction except in the case of weaker sections of the society.

This era saw emphasis in need to invest in small and medium town through Integrated Development of Small and Medium Towns (IDSMT), making a point that decentralisation of urban growth was necessary (GoI, 1990). In the Seventh Plan document, there was a growing concern over the need of devolution of funds and power to the ULB's for the revitalisation of civic bodies and to increase community-centric participation. It also aimed at enhanced private initiative and investment in urban development (ibid). The era recognised that government funds were limited and thus ULB's with the help of the private sector must mobilise additional resources. It was during this period that ULB's received a constitutional status by 74th Amendment Act, 1992.

Within the backdrop of the Seventh Plan, the National Housing Policy 1988 was launched. The preamble of the policy recognised shelter as a basic human need. The policy emphasised on “the all-encompassing term of affordability in housing, which implied linkage to the improvement of incomes as well as correction in shelter casting” (Sahu et al. 2009, p 32). The policy envisaged the role of the government to be slowly diminishing from being that of a direct provider to that of an enabler where the government would modify laws to increase provision of finance and land for housing. Housing was

included, as a part of national employment mission aiming to uplift the overall standard of living of an individual.

It was envisaged that the most crucial need for housing development was the need to establish a proper and diversified institutional structure for housing finance and construction. Already established organisations like HUDCO and other housing cooperatives were entrusted to meet the financial requirements of the weaker sections of the society while organisations like HDFC were believed to cater to middle and higher income groups. The field of housing finance started further maturing in this era with the establishment of National Housing Bank (NHB), as a subsidiary of the Reserve Bank of India in 1988. NHB aims to “mobilise household savings, increase access to institutional credit for housing, increase land availability and building materials and maintain affordability for different income groups. For this purpose, NHB can raise funds by issuing bonds” (NHB, 1990, p3).

The housing market thus started getting liberalised; the main aim was to increase the paying capacity of the beneficiary in order to access the housing market. The Government through increasing credit availability, introducing livelihood missions with housing was aiming to increase the demand for housing.

Liberalisation of Housing Policies (1992-2005)

Background:

The era began structural adjustment programmes leading to globalisation and liberalisation of the economy. There was a growing recognition of the role and importance of the urban centres for the growth of national economy. Housing deficit was identified to be a byproduct of exponentially increasing land and construction costs and deteriorating quality of life in urban pockets (GoI, 1992). Within these contexts, the Eighth plan envisaged “Shelter for all” on a self-sustaining basis and recognised the need of direct state intervention for the provision of housing to the vulnerable sections of the population. It further recognised that state intervention in housing which started as a welfare activity is now recognised as a social and economic imperative. The Eighth Plan estimated that during the period of the Seventh Plan, 7.14 lakh EWS and 1.67 lakh LIG dwelling units were constructed, 2.3 lakh dwelling units were constructed under cooperative housing schemes and subsidy and loan was provided for the construction of 5.73 lakh dwelling units. Further, the Night Shelter Scheme benefitted around 26,000 pavement dwellers.

Initiatives:

Following the Global Housing Strategy, the National Housing Policy 1994 was adopted in India with the main objective being “to assist all people and in particular the houseless, the inadequately housed and the vulnerable sections, to secure themselves affordable shelter through access to developed land, building materials, finance and technology” (ibid). The role of the Government was outlined to create an enabling environment for housing activity by eliminating constraints and by developing an efficient system for the delivery of housing inputs, focusing on expansion on infrastructure facilities, mobilising housing finance and facilitate investment in housing (ibid). It was also given on the onus of the state to initiate direct steps for improving the housing condition of the poorest and most vulnerable sections of the society. An important development in the Eighth Plan was the bringing about of a consensus in the approach to human settlements development.

“In relation with the urban habitat space, this era provoked a thought process on structural reshaping of the land market, to answer the shelter problem” (Baksi et al. 2009, p 32). Amidst arguments related to rising land prices and rents in Indian cities, the Urban Land Ceiling and Regulation Act was repealed in many states, inviting FDI and investment by non- resident Indians in the land market especially of metros like Delhi and Mumbai. The Rent Control Act too was altered with a premise to increase investment in rental housing and to balance the interests of both the tenants and the owners.

The Eighth Plan also laid substantial emphasis on saving construction cost through promotion of low cost and innovative building materials and technology as building materials account for a major part of the total cost of construction. This led to the establishment of Building Materials and Technology Promotion Council (BMTPC) in the year 1990. National Building organisations also undertook experimental housing projects in different geo-climatic regions of the country and developed appropriate design and safety measures in zones prone to land-slides. As a part of Centrally Sponsored Scheme, a network of over 200 building centres (Nirnith Kendras) were established across the country to impart training to artisans in low-cost construction skills and produce building materials and components by utilising agro-industrial waste.

Apart from the construction of new dwelling units, the Ninth Plan also highlighted the agenda of upgradation and renewal of old and dilapidated housing stock which form a major part of the old city cores in Indian cities. It was recognised that steps in this direction are crucial to improve overall health

and sustainability of the urban environment. Minimum adequacy standards were beginning to be emphasised in this era, with the ninth plan aiming to set minimum housing adequacy norms that would include “per capita living space, structural durability, access to drinking water with minimum quantitative and qualitative norms, sanitation facilities and connectivity” at the level of the ULB. The National Housing and Habitat Policy, 1998 with an aim to provide shelter to all especially to the poor and deprived set a target of construction of 20 lakh houses per year, out of which 7 lakh were to be in urban areas.

The era also saw changes in the deliberation of responsibility to the ULB. It was expected out of the ULB to meet the growing housing demand within the efficacy of town planning and urban development programmes, minimising the growth of informal settlements. It was during this plan's period that the National Slum Development Policy was highlighted through the introduction of in-situ slum rehabilitation policies (VAMBAY). It was envisaged that decentralisation would benefit the slum redevelopment programmes at the city level. The focus was to benefit the slum dwellers and provide them with an increased opportunity to articulate their needs and obtain increased assistance from civic authorities and planners. It was expected out of the ULB that the livelihood mission Swarna Jayanti Shahari Rozgar Yojana (SJSRY) would be enacted in coherence with the housing policies by increasing the participation of urban poor in the implementation and design of the projects and service delivery.

The era was a step forward in the role of the government from making need-based policies to demand-based policies. The role of the Government was limited to being that of a facilitator, and it was on the onus of the individual to improve her housing conditions. The idea of social housing as envisaged during the first plan was now drifting towards affordable housing. There were attempts to enhance the demand for housing through livelihood missions, emphasis on project-based planning, increasing finance accessibility. The new programmes introduced were closer to the perception of need of the urban poor. For example, the in-situ slum rehabilitation focus through VAMBAY aimed to address the need of the urban poor but in effect addressed the planner's perception of need as the parameters remained the same for all the projects.

Background:

The number of urban agglomerations in India had increased from 2768 in 1991 to 5161 in 2001 (Office of the Registrar General and Census Commissioner, 2001). The time was seen apt for India to launch its National Urbanisation Policy which focused on large-scale urban infrastructure, laid base for Jawaharlal Nehru National Urban Renewal Mission (JNNURM). The primary objective of the urbanisation policy was to achieve sustainable development by reducing spatial disparities (GoI, 2005). The Policy envisaged strengthening of the urban local bodies through capacity building and financial management. It aimed to increase the efficiency and productivity of cities by deregulation and development of land, dismantling public sector monopoly over urban infrastructure and creating a conducive environment for the private sector to invest.

The era began with a recognition that progress in affordable housing has been hampered by the unavailability of suitable land for in-situ slum rehabilitation. “The scarcity of land is the result of sub-optimal land use patterns largely induced by the regulatory regime in place, lack of long-term planning and lack of participatory planning process to determine the most efficient use of a parcel of land” (GoI, 2012, p336). The eleventh and twelfth Plans suggested multiple ways in which the availability of land can be enhanced and the use of land can be optimised to maximum, e.g. by increasing the FSI and ground coverage (GoI, 2007, 2012).

It was recognised that the huge investment required to bridge the gap between demand for affordable housing and its availability cannot be met alone by the Government and hence the key would be to increase beneficiary's contribution and private investment. The focus of the programs was towards increasing the paying capacity of the urban poor in order to make housing affordable by increasing their access to institutional credit or by encouraging them to organise in self-help groups. These measures were to enable the beneficiary to incrementally improve her living conditions or rent a shelter. The government launched Rajiv Awas Yojana (RAY), a flagship programme for in-situ slum rehabilitation centred around community participation and beneficiary involvement.

The urban housing formed a minor part of JNNURM, as it was not acknowledged as part of urban infrastructure. JNNURM constituted of two housing missions, namely, BSUP (Basic Services for Urban Poor) concentrating on larger cities and IHSDP (Integrated Housing and Slum Development Programme) for small and medium towns. The reforms aimed through JNNURM were to work on the principles: “1) urban poor should be enabled to have access to land and not squeeze out of the urban land market in the face of skyrocketing land prices. 2) a dedicated budget be created at the city/state level to ensure steady flow of resources for urban poverty alleviation and slum upgradation including provision of land and housing to the poor, and 3) basic services have to be provided to the urban poor based on agreed milestones and deliberately planned efforts to develop inclusive cities” (Baksi et al, 2009, p 37).

The era observed capacity building at the level of ULBs. The ULB had the autonomy to design its project, monitor and implement it with the financial support from the central Government. At the same time, this also became the reason for a delay in delivery of the projects (Baksi et al., 2009) as the project delivery was dependent on the ULBs capacity. There was increased private sector involvement in projects like in-situ slum rehabilitation which clearly define the role of the Government to be that of a facilitator or enabler. Furthermore, the era saw an increased emphasis on demand based programmes where direct subsidies were completely abolished, and no basic services and housing were provided to the urban poor free of cost. JNNURM set in tone neoliberal development in urban India where “the Mission sought to set in motion a predominantly market-driven process of urban development” (Batra,

2009, p31). In this context, JNNURM responded to the need of economy at the level of the city, enhanced public participation with the help of civil society and saw the increased role of ULB in both project delivery and design reducing the role of the Government to that of an enabler.

Housing For ALL (2015 onwards)

Government of India launched the Pradhan Mantri Awas Yojana-Urban (PMAY-U) on 25 June 2015 to provide all-weather pucca houses to all eligible families with all basic civic amenities in the urban areas of the country to fulfil vision the vision of Hon'ble Prime Minister of 'Housing for All'. Under the Mission, Central Government provides central assistance/ subsidy to the beneficiaries through State/UT governments and Central Nodal Agencies.

PMAY-U is one of the largest housing programs in the world. It is highly relevant and aligned with national development priorities and global goals for providing 'Housing for All'. recognising the need for tenure security, the Mission acknowledges the demand for housing across EWS, LIG and MIG sector and aims to build adequate physical and social infrastructure by providing all weather housing units with water, kitchen and toilet facilities. The Mission comprehensively addresses the commitment in achieving the Sustainable Development Goals: goal 1 of no poverty, goal 5 of gender equality, goal 6 of clean water and sanitation, goal 11 of sustainable cities and communities, and goal 13 of climate action.

PMAY-U has scaled up the program for delivery of affordable housing units multiple times compared to its' predecessor schemes and brought its focus towards 'Housing for All'. So far PMAY-U achieved a milestone of sanctioning more than 12.2 million houses. More than 10 million houses have been grounded for construction of which, more than 6 million houses have been completed and delivered to the beneficiaries.

Unlike earlier Schemes of housing development, the Mission follows a multi-pronged approach and provides a set of options to beneficiaries to choose from as per their eligibility (one out of the four verticals) and preference. It builds on a bottom-up demand driven approach. It is implemented on cafeteria approach, wherein the States and ULBs have the freedom to choose from the four implementation verticals based on the local demand. The Mission is highly relevant and has appropriately developed different design elements over the time to meet the needs of the different target groups for housing and dignified living.

The Mission adopts a demand driven approach strengthening the ethos of cooperative federalism. There is presence of National and State level institutions which provide a strong backing for the implementation of the Mission. The Mission uses various measures to ensure that intended benefits reach only to the genuine beneficiaries for which various linkages have been placed with UIDAI portal for Aadhar validation of beneficiaries, transfer of construction linked subsidy through DBT mode with PFMS and GIS based central MIS, etc. A comprehensive and robust MIS system has been developed which helps all stakeholders to seamlessly manage information and record-keeping pertaining to physical and financial progress. The MIS is equipped with five staged Geo-tagging features and integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and BHARAT MAP of National Informatics Centre (NIC) for monitoring the progress of construction of houses under the BLC, ISSR and AHP verticals. The MIS has also been integrated with CLAP for real- time monitoring mechanism, PMAY- Gurukul KnowledgeLab, UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information.

Apart from the direct physical and financial progress, the Mission has propelled a cascading effect on the economy due to its backward and forward linkages which impact about 130 sectors of economy. It is estimated that so far, construction activity under the Mission would have consumed approximately 5.8 MT of cement and 14 MT of steel, as a much-needed impetus for the economy. In addition to this, other ancillary industries like hardware, fixture, paints, furniture, etc. create additional industrial activities.

Further, it is also estimated that the Mission has been able to generate 46 lakhs direct and 104 lakh indirect jobs. Overall, the Mission addresses 'housing poverty' dimension by enabling housing ownership to the beneficiaries that has significant impact on overall 'urban poverty' and improving the ontological security of the beneficiaries.

The Mission is inclusive in nature, providing equal opportunity to all, irrespective of gender, caste, creed or religion. The implementation process gives preference to women, SC/ST/OBCs, minorities, persons with disabilities and transgender. The Mission promotes empowerment of women through giving the ownership of house in the name of female head of household. Access to housing leads to significant improvements in socio-economic status specially of vulnerable/economically weaker sections of the society. It overall creates a conducive and healthy atmosphere for happy and healthy living.

Housing Policies since Independence

1947

1970

1990

2010

Policies and Programs

- Industrial Housing Scheme
- Integrated Subsidized Housing Scheme for Industrial Workers and EWS
- Setting up of Model Towns
- Low Income Housing Scheme
- Slum Clearance and Improvement Scheme
- Rental Housing for State Government Employees
- Rent Control Act & Land Acquisition
- Environmental Improvement of Urban Slums
- Site & Services Scheme
- Scheme for Urban Low-Cost Sanitation for Liberation of Scavengers
- Urban Basic Services Schemes
- National Housing Policy
- Night Shelter for Pavement Dwellers
- Urban Basic Services for Poor
- National Slum Development Program
- 2 Million Housing Program (HUDCO)
- Valmiki Ambedkar Awas Yojana
- Jawaharlal Nehru National Urban Renewal Mission (JnNURM)
- Rajiv Awas Yojana
- National Urban Housing and Habitat Policy

Institution Building

- Introduction of Housing Boards at State Level
- Establishment of National Buildings Organization
- Establishment of Housing and Urban Development Corporation (HUDCO)- 1970
- Establishment of Housing Development and Finance Corporation- 1977
- Establishment of National Housing Bank- 1987
- Devolution of power to ULBs

Overall Approach

- Targeted Housing Programme for specific Groups
- Institutional Building
- Creating an Enabling Environment for People to build their houses themselves
- Enhancement of Private Participation
- Capacity building of ULBs

PART 2: Evolution of Housing Policies in States & Best Practices under PMAY-U





UTTAR PRADESH



Overview of Housing Initiatives in Uttar Pradesh

With the population of more than 22 crore, Uttar Pradesh is the most populous state in the country. Owing to the large population, the state faces a large number of developmental problems like congestion, deteriorating public health conditions, unsanitary living conditions, inadequate infrastructure, lack of affordable housing, etc. As a response to the challenges, the State has had a history of viewing housing initiatives as a part of larger town-improvement policies.

In the early 1920s and 30s the British Government had launched extensive town improvement policies with an aim to de-congest the existing fabric and enhance sanitation. These urban improvement schemes were based on extensive land-acquisition and re-planning the congested areas, as well as urban territorial expansion in the peripheries. For the execution of the ambitious urban improvement strategies, Town Improvement Trusts were established in major towns like Lucknow, Kanpur and Allahabad. However, the strategies adopted by the Trusts served only to accentuate the scarcity of housing for the poor, often with the deterioration in their living and health conditions.

After independence aligning with the national housing policies and strategies, the Government of Uttar Pradesh undertook large scale construction of standardised units for urban poor. This was led directly by the Government Agencies mostly aimed at providing housing to their workforces. In the mid-1970s the focus shifted towards facilitating construction of houses where the Government provided support for sites & services to the urban poor for building their own houses. This was largely taken as an approach to upgrade the existing slums in the State.

Further in the 1980s, the approach of the Central Government shifted from being a direct provider of housing to being a facilitator. Subsequently, the State Government also followed the same approach and laid stress on enhancing private sector participation in the affordable housing sector. It led to growing market of affordable housing sector built on public-private partnerships.

In 1995, the State Government announced the State Urban Housing Policy. The policy was broadly built on the role of the Government Agencies for being a facilitator in the provision of housing, improvement in the working of administrative/ developmental authorities, provision of infrastructure services, creation of land bank for affordable housing, promotion of private and cooperatives, encouragement to self-building of houses, creation of infrastructure facilities in under-developed colonies/ localities, quality and technical enhancement, ease of rules and procedures, improvement of existing housing stock, creation of database related to housing, linkages of livelihood and housing programmes and linkages of transportation & location of houses. The policy also highlighted the need for enhancing formal sector access to housing finance. Subsequently, Awas Bandhu, an institution under the Housing and Urban Planning Department was created in 1997. The objective of the institution is to oversee the performance of housing sector and coordinate the activities of subordinate department/ agencies to facilitate the housing sector in the State.

In 2014, the State Government revised the housing policy and launched the State Housing and Habitat Policy, 2014 with an objective to improve standard of living of all economical segments of the society with a special focus on economically weaker section by providing them affordable housing. The policy focused on strategies like land pooling and management, framing new land acquisition policy, alternative land pooling schemes, transferable development rights and simplification of land acquisition/pooling by legal reforms. The policy further emphasises on earmarking of 20% of houses in all new group housing projects for EWS and LIG. To strengthen the legislative ground of affordable housing, the policy recommended legal and regulatory reforms in property rights to slum dwellers act, street vendors act, rent control act and property dealers act. To improve the quality of construction, the policy envisaged on promotion of cost-effective building materials and technologies, encouraging use

of prefabricated building components for construction. Further, to integrate housing with the overall urban planning paradigms in the State, the policy recommended use of satellite data, aerial photography and GIS in urban land use mapping and planning. The policy encouraged adoption of multiple models of partnership with the private sector like utilising land owned by Central/State Governments/ULBs and parastatal for affordable housing and inviting financial and technical resources provided by private developers through incentives like TDR/FAR/FSI and other relaxations.

Since 2015, PMAY-U is being implemented in Uttar Pradesh. The State has taken multiple initiatives to facilitate the implementation of PMAY-U, some of them are highlighted below:

Best Practices adopted by the State for benefit of the beneficiaries:

Objective and Target Group:

To facilitate the implementation of PMAY-U in a streamlined manner in order to complete construction of houses and to provide the beneficiaries with all relevant information regarding the scheme

Implementing Department and Partners:

Ministry of Housing and Urban Affairs, Government of Uttar Pradesh, Urban Local Bodies (ULB).

Duration of the projects/initiatives:

- Provide first instalment of Rs 50,000 at the first stage: Since 2018
- Establishment of Call Centre: Since 2019

Key Stakeholders:

- MoHUA
- Government of Uttar Pradesh
- Urban Local Bodies

Provide first instalment of Rs 50,000 at the first stage to the beneficiaries for house construction

Introduction:

To facilitate the implementation of PMAY-U, the initiative aims to provide first instalment of Rs 50,000 at the first stage (before the beginning of construction) to the beneficiaries, along with other challenges like e-records, operational and fund management. During the implementation of PMAY-U in Uttar Pradesh, several issues were identified and dealt with at an earlier stage, for its better and effective execution. One of the initiatives was to provide first instalment of Rs 50,000. As per the Scheme guidelines, as assistance under the Beneficiary-led Construction (BLC) (New and Enhancement) vertical, the State Government should release financial assistance to beneficiaries in 3-4 instalments, depending on progress of construction of the house. The guidelines prescribe that the fund should be released to the beneficiary commensurate to the construction. It means that the beneficiary should mobilise their own resources and does some construction, say up to plinth level, and then only the first instalment is released to them. While interacting with beneficiaries during site visits, it was observed that the pace of construction of houses was very slow as the beneficiaries were not able to mobilise enough savings to invest on construction of the house. It was also learnt that they were borrowing money from the market at a very high rate of interest. On detailed discussion, it was realised that more harm is being done to the beneficiary in this process of house construction under PMAY-U, as by the time their houses will be completed, they will be under huge debt burden due to exorbitant interest rate.

Implementation:

It was thus decided that the first instalment of Rs 50,000 from the State share of Rs 1,00,000 per house to

the beneficiary under BLC should be given as advance, immediately after the sanctioning of houses by the Central Sanctioning and Monitoring Committee (CSMC). Further, it was learnt that the first instalment of Rs 50,000 is not enough for construction up to lintel level. Therefore, State Government decided to release the second instalment after the construction reaches plinth level. The assistance of Rs 2.5 lakh (comprising of Central assistance of Rs 1.5 lakh and State share of Rs 1 lakh) is being released to the beneficiaries in three instalments, which is as follows:

Instalment	Stage	% of Release	Amount
First	After approval of the house by the CSMC	20%	₹50,000
Second	After construction till plinth level	60%	₹1,50,000
Third	Completion of House	20%	₹50,000

Outcome:

The initiative built the trust of the beneficiaries on PMAY-U and enhanced the pace of implementation of the Mission.

Establishment of Call Centre in State Urban Development Agency (SUDA)

Introduction:

A Call Centre has been established in SUDA to provide help regarding fund disbursement, status of PMAY-U applications (online and offline) filled up by the people residing in the urban areas of all 75 districts of Uttar Pradesh to avail the benefits of the Scheme. Information regarding all four components of PMAY-U and about Light House Projects (LHPs) is also provided via the service. The helpline service was started on 27th November 2019 in the State Urban Development Agency (SUDA), Uttar Pradesh for the purpose of resolving the problems of the beneficiaries of PMAY-U and providing complete information about the scheme. Since 16th December 2019 the Call Centre has been working smoothly.

Implementation:

After a problem or a complaint is registered at the Call Centre by the beneficiary, it is immediately forwarded to the project officer of the respective district, CLTC and the concerned SLTC at the agency headquarters for quality and satisfactory solution. The officials of the Call Centre are regularly in touch with the concerned stakeholder through telephone, e-mail etc., till a satisfactory solution is provided. After which, the application and the solution is provided to the beneficiary by sending a message on his mobile number. A proper chart of the how the solution has been addressed is also provided to the top official.

0522 – 2838310 is the contact number of the Call Centre. An app named SUDA has also been created to register problems of the common citizen. This app can be downloaded from the Google Play store. When a person registers a complaint, it is directly received on the portal. In the first phase, the Call Centre was operated by four members but due to the outbreak of Covid-19 pandemic, in compliance

with the instructions mentioned in the orders related to Covid-19 by the Government, the service was being run by two members. With the establishment of Call Centre, the public is getting immense benefits.

Outcome:

A total of 17,535 calls have been received at the Call Centre since its inception, out of which 15,963 were for information related to the scheme. 100 per cent quality and satisfactory resolution of 1,990 calls related to the problems of the beneficiaries have been done. It was also through this initiative, that beneficiaries and other stakeholders got complete information about Pradhan Mantri Awas Yojana (Urban), Deendayal Antyodaya-National Urban Livelihoods Mission (DAY-NULM), PM Svanidhi Yojana etc.



MADHYA PRADESH



Madhya Pradesh Housing Board (MPHB) was established as a body under the Madhya Pradesh Griha Nirman Mandal Adhiniyam, 1972. The Board was established with a commitment to ensure customer satisfaction by ensuring provision of houses/plots/ commercial spaces at affordable cost and to ensure transparent and ethical dealing with clients. Over the years, the Board has emerged as one of the largest builder and real estate producer in the state. The majority of the houses constructed by MPHB are for low-income groups and economically disadvantaged sections. Further, the Board in its project formulation follows the practice of internal cross subsidization which negates the need for external funding and grants.

In 1976, the Government of Madhya Pradesh (GoMP) formulated the Madhya Pradesh Slum Act which gave the power to the State Government to notify a public area as “slum”, meeting the pre-defined criterion. Under the Act, GoMP formulated the Madhya Pradesh Gandi Basti Kshetra (Sudhar Tatha Nirmulan) Adhiniyam, 1976. The act focused on two aspects: improvement and clearance of slums. Under the act, the areas which are unfit for human habitation by reason of dilapidation, faulty arrangement and design of buildings, hazardous and unwholesome trade carried on therein, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities or any combination of these factor which are detrimental to safety, health or morals were to be declared as slums. Based on the identification, the Development Authority may serve the owner of the land with a notice to undertake demotion of the building and then reconstructing it. The law further stipulates that the cost of improvements is to be borne by the owner of the land or the tenants. The law provided with protection to the tenants. Further, GoMP formulated Madhya Pradesh Gandi Basti Kshetra (Sudhar Tatha Nirmulan) Niyam, 1978. Under the rules, MPHB was deemed responsible for acquisition by purchase, exchange of any property for improvement, development, or clearance of buildings for the implementation of the rules. MPHB was also to undertake the provision of basic civic and social amenities like water, roads, communication, and transport.

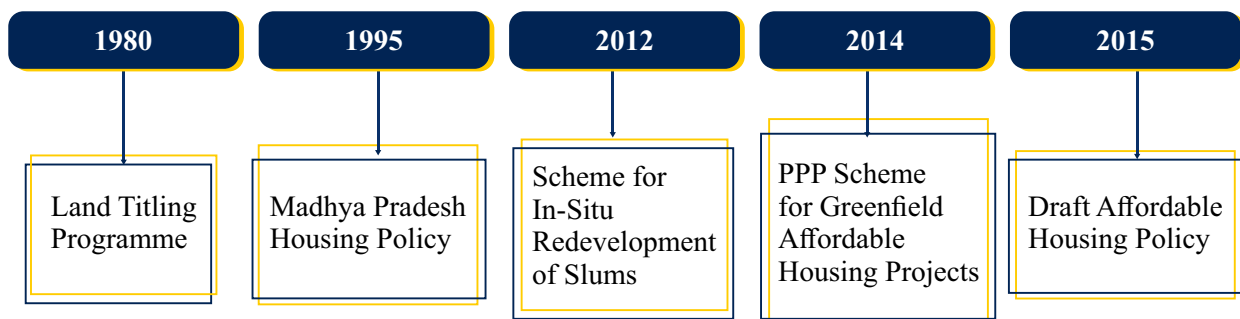
In 1984, GoMP enacted the Madhya Pradesh Nagariya Kshetron Ke Bhumihin Vyakti (Pattadhruti Adhikaron Ka Pradan Kiya Jana) Adhiniyam, 1984 with an aim to confer leasehold rights on the landless people in the urban areas of the State. Under the act, GoMP may provide land to the occupant at the same place of residence or any other land not exceeding 50 sqm on non-transferable but heritable leasehold basis. Under the initiative, tenure security of 30 years is provided, subject to renewal. Temporary patta of one year is also offered to slum dwellers who are liable to get resettled. The act stipulates the formation of a community decision-making structure called the “Mohalla Samiti”, at every settlement that is liable to get a patta. The members of the Mohalla Samiti are to be chosen in a manner to guarantee inclusivity by including women and members of the SC and ST community. The act stipulates that the committee will be made up of 7-15 members, and that 50% of the members should be from SC, ST and Other Backward Class (OBC) communities. One-third of members should be women. This community organisations is responsible for preparing a detailed scheme for the development of the community, either at its present site, or at the site of resettlement. The committee is also responsible for social issues such as that of security, prevention of child labour, intoxication, gambling etc., and welfare functions such as campaigns of healthcare etc. Further, to ensure minimum set standards of urban design and architecture standards across the State, GoMP enacted the Madhya Pradesh Bhumi Vikas Rules in 1984. The Rules recognised the special requirements for low-income housing and thus laid guidelines for development of low-income neighbourhoods. It focused on the minimum sizes of the built-up area, provision of infrastructure services and social amenities in the neighbourhoods.

Following the footsteps of National Housing Policy, 1994, GoMP enunciated their Housing Policy in 1995 with a focus on economically weaker sections. The policy aimed for sustainable development of urban centres with proper civic facilities while encouraging private entrepreneurs in the sector. In 2007,

following the outline set by the National Housing and Habitat Policy, GoMP launched Madhya Pradesh Housing and Habitat Policy 2007. The Policy adopted a multi-dimensional approach towards urban planning that simultaneously focuses on slum development, infrastructure, and land development. The policy established that every district in the State will undertake housing demand assessment and prepare action plan to meet the demand in both rural and urban areas. The policy established that following the 74th amendment of the Constitution of India, every district with more than 50,000 population will prepare developmental plans. The policy also makes provisions to seek the participation of the corporate and private sector in order to meet the housing requirements of the state. Additional Floor Space Index (FSI) has also been made available for the redevelopment of slum areas. In addition to this, the policy also reserves 30% of all plots/houses developed by the state for the poor. 15% of plots in private projects were also reserved for additional Floor Area Ratio (FAR) benefits. The policy also mentioned that area owned by Government agencies, falling within 30 kms of major urban centres will be made available to development agencies to encourage low density, low height residential areas. The policy established Madhya Pradesh Urban Infrastructure Fund and City Development Capital Fund in major cities across the State. It brought the concept of Development Bonds for the development of housing and infrastructure.

With an objective to provide public land at discounted rates to EWS/LIG beneficiaries for constructing their houses and develop land, Atal Ashray Yojana (AAY) was launched by GoMP in 2011. AAY states that GoMP may grant its land between 25-48 msq per beneficiary at one rupee. The policy states that it is the responsibility of the town authorities to identify suitable government land for such projects, which can then be transferred from the office of the District Collector. The pattas allocated under AAY are non-transferable but heritable for 15 years. After a period of 15 years, the patta can be transferred after paying 15% of the price of the land set during allotment.

Since the inception of housing policies and initiatives in the State, GoMP has imparted special focus to establish partnership with the private sector. To invite private sector and create a conducive environment for investment in the housing sector of the State with a focus on EWS and LIG, GoMP launched EWS and LIG Housing through PPP Policy in 2014. The initiative allows houses to be available at a discounted rate compared to the market price. Under the PPP scheme, the ownership of completed projects are to be transferred back to the government for ten years. Further, to ensure growth of the real estate sector in the State, GoMP launched Madhya Pradesh Real Estate Policy in 2019. The objectives of the policy revolved around achieving simplification and streamlining of permissions and clearances by designated regulatory and service-provisioning departments, enhance ease of doing business by reducing transaction time and cutting costs, improving transparency in decision making and accountability in execution, attract new investments and expand employment and contribute to growth of planned neighbourhoods and liveable cities.



Timeline of Housing Initiatives in Madhya Pradesh

Best Practices under PMAY-U

Objective and Target Group:

Enhancing land rights for making beneficiaries eligible under the BLC vertical of PMAY-U.

Implementing Departments and Partners:

Ministry of Housing and Urban Affairs, Government of Madhya Pradesh, Urban Local Bodies

Duration of the projects/initiatives:

Land Title (patta) provided to the landless families

Key Stakeholders:

- MoHUA
- Government of Madhya Pradesh
- Urban Local Bodies
- Beneficiaries

Best Practices adopted by Madhya Pradesh for benefit of PMAY-U beneficiaries

Land Title (Patta) provided to the landless families

Background

To extend benefits of Pradhan Mantri Awas Yojana (Urban), Pattas (Land Titles) are provided to eligible beneficiaries as per “Madhya Pradesh Nagariya Kshetro Ke Bhoomihin Vyakti (Pattadhriti Adhikaron Ka Pradan Kiya Jana) Adhinyam, 1984”. Government of Madhya Pradesh has issued instructions to the District Administration & ULBs to distribute Patta to every eligible citizen. More than 45,000 Pattas have been distributed so far.

In many ULBs, government land has been allotted to ULB by revenue department for distribution of Patta to beneficiaries and ULBs are providing developed plots with all basic amenities and infrastructure like roads, drains, streetlight, garbage collection. Many poor families living on Abadi Land were not able to avail the benefit of the Mission due to lack of rightful ownership land title document. In view of this, the State Government issued instructions to provide benefits of BLC vertical based on property tax receipt of last 5 years and notarised sale/gift deed to all those residing on Abadi Land having undisputed ownership.

There has been rapid spread in inhabitable living conditions due to urbanisation. Unavailability of proper space forces inhabitants to pitch tents and create shanties wherever possible, leading to several risks. Such conditions were prevalent in various parts of the state which were identified and solved through proper policy implementation by the Madhya Pradesh government.

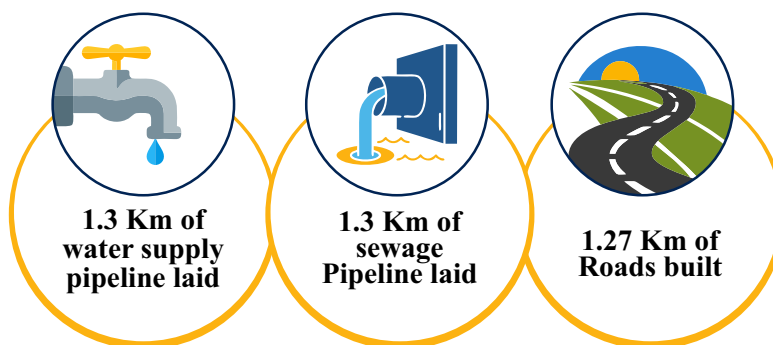
Objectives

- To ensure that vulnerable sections of the society are able to get benefit under PMAY-U.
- To provide land (patta) for group housing for the identified groups of people, hence safeguarding their social structure and means of living

Initiative:

The State Government had resettled families at Chitwa and Irayta areas when a highway was proposed to be constructed near Datia in Madhya Pradesh. At Chitwa site, an integrated township was planned to accommodate 321 beneficiaries. Consent was taken from the beneficiaries for moving them. ULBs

conducted a survey and identified the people living in inhabitable conditions e.g., catchment areas of rivers and slums. These families, however, neither owned a land area to avail benefit through BLC vertical of PMAY-U, nor had enough resource to pay the required amount to opt for benefit under AHP vertical. Hence, it was decided to allot plots to them so that they can avail the benefits of BLC vertical. The site is also facilitated with roads, electricity, water supply and sewage disposal network. This was the first township project in Datia, neither developed by a private developer nor Government agencies for EWS Families.



Infrastructure built at Chitwa Site

Granting Additional Subsidy by State to Construction Labour to reduce their contribution

Background

The construction industry of Madhya Pradesh was valued at \$6.173 Million in the year 2018 with a growth rate of 5.8%. The share of employment in this industry was 6% in FY 2012 which then increased to 16% within 4 years i.e., FY 2016. More than 15 Lakh construction workers were registered under the Board of Construction Workers in the state. Most of these construction workers are from adjoining rural areas who migrated to urban areas in search of jobs and a better life. Hence, they usually set up camps in open plots or live-in shanties or shacks in unhygienic conditions. Realising the plight of this driving force of construction industry, the Madhya Pradesh government provided additional grant of Rs 1 Lakh to poor registered construction workers under the schemes Mukhya Mantri Bhavan and Nirman Karmakar Yojana. This additional grant provided relief to the poor workers who were unable to give their beneficiary share to avail the benefits of PMAY-U.

Objectives:

- To ensure the poor construction workers avail benefits of PMAY-U.
- To provide monetary assistance through Shramik Karmakar Mandal.

No of registered beneficiaries in Karmkaar Kalyan Mandal	2,867
No of approved beneficiaries	1,287
Sanctioned amount (Rs. In Lakh)	₹1141
Disbursed amount (Rs. In Lakh)	₹848

State level details of Shramik Karmakar Mandal

Case Study of Shahganj, Sehore District:

Shahganj is a municipal board in Sehore district of Madhya Pradesh. Here, PMAY-U site is distributed in six wards. Wards 3, 4, 5, 7, 8 and 12 consist of 299 houses. From these houses, 299 beneficiaries have been registered under the Karmkaar scheme. A total sum of Rs 170 Lakh was sanctioned. Till date, the whole amount has been disbursed and utilised to construct homes for the beneficiaries.

No of registered beneficiaries in Karmkaar Kalyan Mandal	299
No of approved beneficiaries	299
Sanctioned amount (Rs. In Lakh)	₹170
Disbursed amount (Rs. In Lakh)	₹170

Details of Shramik Karmakar Mandal in Shahganj

Timely Benefit of PMAY-U Extended to Houses Affected/Destroyed due to Flood/Heavy Rainfall

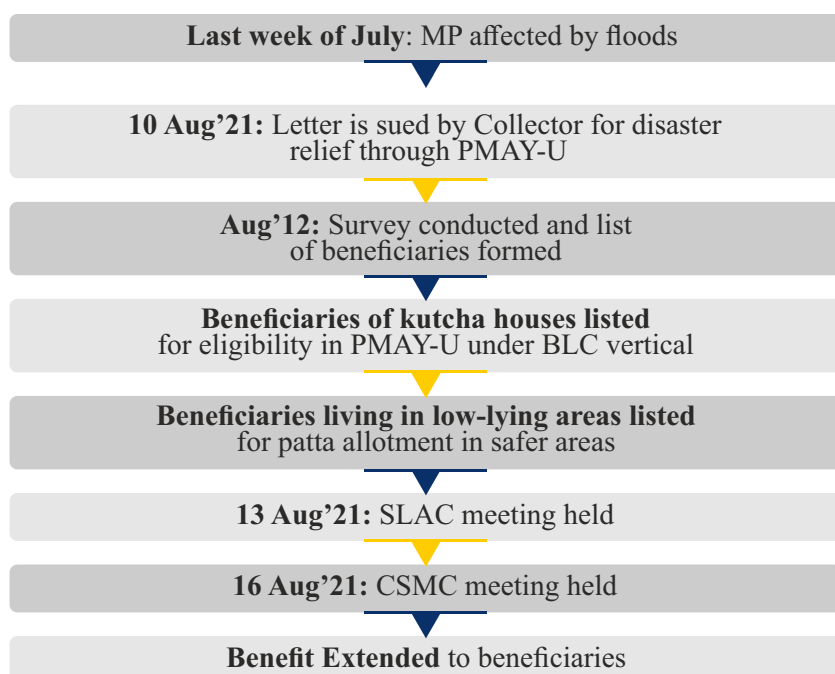
Background:

Madhya Pradesh saw devastating floods in August 2021 leading to displacement of several people. These were specifically the ones who resided in low lying areas and illegal settlements in the catchment areas of the rivers. Subsequently, the state government sprang into action, formed and implemented strategies for disaster impact reduction as well as disaster preparedness through PMAY-U.

Objectives:

- To facilitate relief work for flood affected people in the whole state.
- To extend the limits of PMAY-U to mitigate impacts of natural disasters.
- To incorporate disaster preparedness in flood prone areas through PMAY-U.

Relief work through PMAY-U: The State Government prioritised the relief work for EWS victims of the flood. After a thorough and dedicated survey across the state, a detailed list of potential beneficiaries under the BLC vertical was formed. The identified beneficiaries were approved in the State Level Appraisal Committee (SLAC) meeting and the same were then sanctioned in the Central Sanctioning and Monitoring Committee (CSMC) meeting. An online event was organised to present the sanctioned beneficiaries with the first instalment under PMAY-U. Hon'ble Chief Minister Shri Shivraj Singh Chouhan transferred an amount of Rs 9.75 Crore to 975 beneficiaries across 23 ULBs.



Strategy Formed

Forming Inclusive Society for Bhil Tribe

Background:

As per Census 2011, Madhya Pradesh has the highest Scheduled Tribe population in India. Hence, the State Government has taken numerous measures to ensure that the tribes do not stay neglected from benefits of welfare programs including PMAY-U. The housing needs of Bhil tribe residing in Dhar, and Jhabua of Indore division were especially mapped and were provided benefits under the BLC vertical of PMAY-U. Among the 122.33 Lakh population of Scheduled Tribes in Madhya Pradesh, Bhil tribe is the most populous constituting of 37.75% of total tribal population in the state.

Objective:

To ensure dignified living conditions for vulnerable sections of the society and improving their living conditions.

Initiatives:

Mandav is a town and Nagar Panchayat in Dhar district (Indore division) of Madhya Pradesh. As per Census 2011, the total population of Mandav was 11,000 with 51% males and 49% females. After a detailed survey, it was concluded that there was a requirement of 2,000 houses in Mandav. Realising the need of housing, 957 EWS houses were sanctioned under BLC vertical of PMAY-U. These 957 houses are scattered in three sites with 86, 425 and 446 dwelling units, respectively.

Total population of Mandav (Census, 2011)	10,659
Requirement of houses in Mandav	2,000
Sanctioned houses in Mandav (at 3 sites)	957
Grounded units	97
No. of beneficiaries currently living in PMAY-U houses	386
No. of Bhil beneficiaries currently living in PMAY-U houses	225

Dahi district: Indore division has total 17 projects which have more than 50% beneficiaries from the Scheduled Tribes. Specifically in Dahi district the Bhil tribe constitutes 94% of the total beneficiaries. Five projects in Alirajpur, Dhar, Jhabua and Burhanpur have 60-80% of beneficiaries from Scheduled Tribe. Another five projects in Dhar and Jhabua districts have 80-92% of beneficiaries from Scheduled Tribe. In all these districts, the Scheduled Tribes comprise mostly of the Bhil Adivasis. They are mostly engaged in field works and construction works as daily wage laborers. The people were deprived of good living conditions even though they owned land. Hence, it was made sure that they avail the benefits of BLC vertical of PMAY-U.

Outcome:

Under the Mission, the families did not only get a permanent and safe house to live in, but their lifestyle also changed drastically. Aspects like education and sanitation were automatically taken care of. The transformation from being a vulnerable section of the society to a dignified one made quite an impact on the beneficiaries which will surely be taken ahead in future generations which will contribute to build a better country and hence a better world.

Transformation of Lohapeete Nomadic and Semi-nomadic Tribal Community through development of an Inclusive Society

Background:

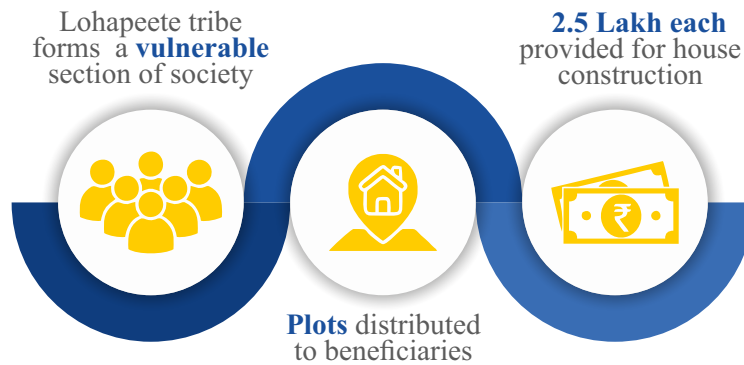
The Lohapeete nomad forms a significant part of Morena district's population. The migratory community “Lohapeete samaaj” people are basically blacksmiths by profession and used to live on the bullock-carts, seldom pitching tents as and when required in a place near to availability of their jobs. This nomadic behaviour led to negative implications on their lives. Providing them a permanent residence through PMAY-U not only helped them lead a settled life but increased the chances of betterment of their future generations manifold. The State Government assisted them in living a dignified life through Pradhan Mantri Awas Yojana-Urban, especially in Gwalior division of the state.

Objectives:

To ensure that nomads and semi-nomads avail benefits of PMAY-U and to assist in the formation of an inclusive society in the state

Initiative:

Chhonda site in Morena Nagar Nigam of Gwalior division is home to the Lohapeete tribe. The changing norms of the society at large has greatly impacted the nomadic lifestyle, turning these wanderers into a vulnerable section. Facing the challenges arising due to low income and stigma, their situation was further worsened after COVID outbreak. Post a detailed survey, the Madhya Pradesh government vowed to improve their living conditions. Hence, Morena Nagar Nigam arranged for relocation of Lohapeeta tribe people from slum area to a permanent residency by allocating plots to beneficiaries along with Rs 1 Lakh each.



Status of Chhonda Toll Plaza site, Morena Nagar Nigam		
	Total	Lohapeete
No of beneficiaries	1,705	1,705
No of sanctioned beneficiaries	1,705	1,705
Grounded Units	1,705	1,705

Status of Chhonda toll plaza site, Morena Nagar Nigam

Ankur Abhiyan

Objectives:

- To implement thought-provoking measures amongst beneficiaries hence, motivating them for a better future.
- To inspire beneficiaries for environment protection and a healthy life.

State Government of Madhya Pradesh launched a mega tree plantation drive - Ankur Abhiyaan in 2021, wherein the residents are encouraged to participate in tree plantation and upload the progress of the same on Vayudoot app under Ankur Abhiyan. The beneficiaries of AHP and BLC vertical of Pradhan Mantri Awas Yojana (Urban) were also encouraged to participate in the Ankur Abhiyaan. Tree plantation drive was carried out in front of houses constructed under BLC as well as in open public spaces like parks developed in the campus of AHP projects. Large scale plantation drive was carried out specifically in the duration of 150 Days Challenge (June – November 2021). More than 2,95,644 trees have been planted out of which 47,197 trees have been planted under AHP vertical and under the BLC vertical also 2,48,202 trees have been planted by the beneficiaries.



JHARKHAND



Overview of Housing Initiatives in Jharkhand

After the creation of State of Jharkhand on 15th November 2000, the trend of migration from rural to urban areas was significantly on a higher side. As the urban population participated in the growth of the state, it brought mounting pressure on the existing urban infrastructure, which was needed to be taken care with the growing demand. Responding to the growing housing demand, the State Government enacted the Jharkhand State Housing Board Act in 2004 creating the Jharkhand Housing Board with an aim to facilitate housing provision for beneficiaries from different income groups and to implement housing policies in the State.

Subsequently, in 2011 Jharkhand Government enacted the Jharkhand Building (Patta, Rental and Evacuation) Control Act. The Act lays down the roles and responsibility of both owner and tenant of a rental property. It outlines the provisions for both the clauses: a) where rental agreement is present; b) where rental agreement is not present. It also details the provisions for transfer of tenure in case of a deceased tenant. It lays clauses for eviction of tenant and the notice period to be given by the owner. The Act makes special provisions for serving and ex-armed forces personnel, Central or State Government employees, differently-abled, senior citizens and widows.

Recognising the link between affordable housing, slum rehabilitation and redevelopment, the State Government in 2016 launched the Affordable Urban Housing Policy 2016 with an objective of providing Housing for All and special emphasis on the urban poor. The overarching vision of the policy is to ensure that all residents of urban areas in Jharkhand have access to a range of housing options within their affordability limits by putting in place a system that will deliver results consistently over a period of time along with creating mechanisms where housing supply matches the dynamic housing demand. The policy builds on public-private partnership and promotes inclusive and participatory planning in slum redevelopment projects. It envisions to integrate various livelihood programmes with housing to ensure overall socio-economic transition in the lives of urban poor/ slum dwellers. It lays out regulatory and administrative provisions for enhancing the supply of affordable housing in the State. The specified target groups for the policy are Economically Weaker Sections of the society (annual income upto Rs. 3 lakhs) and Lower Income Groups (annual income between Rs. 3 and 6 lakhs). The policy is being implemented through 9 implementation models: mandatory development of EWS housing, development of affordable housing projects, in-situ slum redevelopment, relocation and rehabilitation, beneficiary led individual housing construction and enhancement, credit linked subsidy (under PMAY-U), rental housing, housing projects by cooperative societies and development of EWS/ LIG housing on whole by private developers.

Best Practices under PMAY-U

Objective and Target Group:

- Passbooks for BLC beneficiaries under PMAY-U
- Enhancing livelihood opportunities for PMAY-U beneficiaries under Rani Mistri Scheme

Implementing Departments and Partners:

Ministry of Housing and Urban Affairs, Government of Jharkhand, Urban Local Bodies (ULBs), Banks/Financial Institutions

Duration of the project/initiative:

Since 2017

Key Stakeholders:

- MoHUA, Government of Jharkhand, Urban Local Bodies, Banks/Financial Institutions

• Passbooks for BLC beneficiaries under PMAY-U

Introduction:

The BLC component of PMAY-U, driven through self-construction, is highly dependent on beneficiaries' actions and knowledge to be able to avail the benefits under the Mission. MoHUA, along with respective State/UT Governments, have conducted multiple awareness activities so that the benefits of the scheme reach the grass root level of beneficiaries. Documenting the whole process of construction of individual house and its monitoring becomes crucial in the BLC vertical particularly. Hence, the State Government of Jharkhand developed an innovative practice of issuance of “Passbooks” for BLC beneficiaries to spread awareness and create a more accountable and transparent system. Also, the experiences of erstwhile housing schemes shows that the beneficiaries had no documentary proof of getting associated with the Scheme. The initiative of giving passbook to BLC beneficiaries aimed at providing a documentary proof to the beneficiaries which would enhance the transparency of the scheme as well as establish a great sense of ownership. It contains beneficiary details, scheme information, instalment details – paid and due, physical progress and geo-tagging, etc.

Implementation Strategy:

The practice was conceptualised it in the year 2017 in view of various issues faced during implementation of previous schemes. The major issues faced were non-availability of any document with respect to the scheme with beneficiaries, lack of awareness amongst beneficiaries regarding their rights and responsibilities within the scheme, including awareness about timelines of construction and due instalments. This led to conceptualisation of the idea of passbook by Jharkhand, which would make both the Government agencies as well as beneficiaries accountable and responsible for the progress under PMAY-U.

The passbook is given to the beneficiary in the form of a sole document (printed booklet) related to the scheme which informs and educates the beneficiary that at which level of housing construction the Government assistance would be provided. It also provides information about the instalment that has been received against the construction level of housing unit.

Impact:

More than 80,000 passbooks have been printed and issued to the BLC beneficiaries across all ULBs covered under the scheme in the State. There has been a plan for scale-up or mainstream implementation. A strategy is being chalked out to distribute the passbooks to all BLC beneficiaries under PMAY-U in Jharkhand. Creating a transparent system along with spreading awareness among the beneficiary makes the system highly efficient. Such innovative and pro-poor initiative can also be adopted for other schemes across different Ministries which involves the subsidy disbursements in multiple instalments.

Enhancing livelihood opportunities for PMAY-U beneficiaries under Rani Mistri Scheme

Introduction & Background: To empower women by training them to construct houses under PMAY-U and subsequently help them to take up the work independently. Rani Mistri is a unique movement which started from the Rural Development Department, Jharkhand, where these Mistris used to construct toilets in rural areas. It was taken forward by Urban Development Department, Jharkhand with the convergence of PMAY-U and National Urban Livelihood Mission (NULM), resulting in trained Rani Mistris to get engaged in construction sector including PMAY-U which reflected the identity and self-confidence of women empowerment.

Implementation Strategy:

With the success of sanitation movement, wherein a huge number of female beneficiaries/ SHG members/ female workers got training for toilet construction for making the district Open Defecation Free (ODF), Rani Mistri term was accepted by the society and that gave motivation to the women. In this context, many of the Rani Mistris are motivated to work as mason in construction sector, particularly in housing. Directorate of Municipal Administration has issued direction to all ULBs to facilitate, and train interested female masons. Various ULBs of Jharkhand started to train Rani Mistri in convergence with NULM/ Skill Mission/ Civil Societies like Mahila Housing Trust.

District administration further decided to create a pool of Rani Mistris in areas which has shortage of trained masons. Training was conducted in the form of theoretical orientation and practical training between the communities.

Impact:

The State has trained thousands of women to become toilet masons, along with the skills to extend their abilities to other building opportunities. PMAY-U converged with NULM and other social schemes and helped women getting trained as mason/ plumber/ electrical worker, etc. The Government of Jharkhand recognised the importance of Rani Mistri and issued a direction to all ULBs to train more women on Housing Construction. Initially, only few women came forward to take training to construct houses. But gradually, it was accepted by the other women and was considered as one of the important facets of their life, as it helped in improving their livelihood and building confidence. This has also helped to tackle the gender-based barriers in the community and overcome the social stigma attached to patriarchal norms. So far, over 1,400 Rani Mistris were trained and are engaged in construction sector, including PMAY-U.

Hon'ble Prime Minister during his video conferencing with PMAY-U beneficiaries in Khunti district of Jharkhand highlighted the unique concept of Rani Mistry. Hon'ble Prime Minister has interacted with few Rani Mistris and congratulated them. During Mann Ki Baat programme in March 2018, Hon'ble Prime Minister also mentioned about the commendable work of Rani Mistris in Jharkhand.

The Jharkhand Government has scaled up this model in the entire State. The role of Rani Mistris has been included in the process of PMAY-U and other centrally sponsored schemes which have not only boosted the urban development but also the women empowerment in the State. Specialised training programmes through non-government organisations are organised for skill development of Rani Mistris, which has enhanced their basic construction skill.

At the beginning, there was resistance in the family. Male members of the village, including their family members, were initially sceptical. Rani Mistris reveal that when they started bringing in the ₹ 400 per day as their daily wage like any Raj Mistry, the family got convinced. Also, they proudly mentioned that everyone now admits that the quality and finish of the houses/toilets made by them is better than those made by the men. Even the Raj Mistris admit that the women have done a good job so far.



ODISHA



Overview of Housing Initiatives

In 1968, the Orissa State Housing Board came into existence by an Act of the State Legislature. The prime objective of the Board is to provide affordable homes in both urban and semi-urban areas in order to alleviate an acute shortage of housing in the State. The Board aimed at providing not just physical dwelling units but also ensure quality of the house where residents can live effectively and breathe easily. The main objectives of the Board are to make Odisha slum-free, provide consultancy on turn-key basis for engineering, management and finance, associate with the Housing and Urban Development Department of the State Government to provide housing for all in the state, making it slum-free. Besides these, OSHB also aimed to build spaces to facilitate the commercial growth, help in the process of rapid urbanization, and maintain environmental balance by promoting Green Houses.

As Odisha continued to urbanise, it needed a coherent slum development policy to create 'Slum Free Cities' and bring about a significant improvement in the quality of lives of slum dwellers through a process of integration, participatory slum upgrading and housing development. The Slum Rehabilitation and Development Policy was launched in the year 2011 with an aim of creating an enabling environment at the State and city level for citywide slum upgrading and poverty reduction. It also provided the framework within which the Rajiv Awas Yojana was implemented.

Later in 2012, the Urban Affordable Housing Scheme of Government of Odisha was launched which intended at creating an enabling policy environment, which made it possible to promote affordable housing in a significant way with a special focus on housing for the urban poor in line with the Slum Rehabilitation and Development Policy of Odisha. Further, the Government of Odisha launched Slum Rehabilitation and Development Policy in 2012, to prevent growth of slums in the cities of Odisha and to provide basic services to the urban poor by increasing the stock of affordable housing through incentives and mandatory provisions in the laws.

recognising the need for an effective and efficient institutional mechanism for achieving the objectives of 'Housing for All' in urban areas, AWAAS (Odisha Urban Housing Mission) was launched by the Hon'ble Chief Minister of Odisha on 11th October, 2015. The Government of Odisha had accorded top-priority to 'AWAAS - Odisha Urban Housing Mission' at the state level. The Government, further envisaged creation of District Urban Housing Societies (DUHS) for the provision of additional managerial and technical capacity to the Odisha Urban Housing Mission, at the district level. 30 DUHS was setup in 30 districts and one at Bhubaneswar Municipal Corporation.

In August 2017, the Government of Odisha enacted a landmark legislation 'The Odisha Land Rights to Slum Dwellers Act 2017', to assign land rights to slum dwellers in medium and small towns. The Odisha Land Rights to Slum Dwellers Act, set in motion a pioneering programme to formalise the state's 2,919 slums and improve living conditions for 400,000 households (1.8 million people). The legislation is the first of its kind in India and marks a major policy shift by the Odisha government, as it seeks to settle slum dwellers on the land they currently occupy - rather than viewing them as 'encroachers'. It also recognised the significant contribution of slum dwellers to the economy and to future growth by ensuring inclusive development for all residents. As per this legislation, the slum dwellers in slums across the state became entitled to heritable and mortgageable land rights for up to 30 square meters for residential use. Further, depending on the extent of land currently occupied by a slum household, there would be a ceiling of forty-five (45) square meters in medium cities and sixty (60) square meters in smaller cities on payment of a certain percentage of benchmark value. The Odisha Land Rights to Slum Dwellers Project, is now acclaimed as World's largest slum land rights project, benefiting a million individuals and providing them freedom from the fear of eviction.

The Act was rooted in the conviction that tenure was the first step towards overall slum upgradation and

comprehensive improvement in the quality of life of slum dwellers. This was given shape through the launch of the Jaga Mission on 7th May 2018 by Shri Naveen Patnaik, Hon'ble Chief Minister in the presence of Shri. Ratan N Tata, Chairman Tata Trusts, Lord Norman Foster, Pritzker award winner British Architecture and other dignitaries. Since its inception Jaga Mission has gone out to win national and international laurels as World's largest slum titling and development project.

Objective and Target Group:

- Land Rights to Slum Dwellers – JAGA Mission
- Standardisation of techniques and formats and community involvement/mobilisation

Implementing Departments and Partners:

Ministry of Housing and Urban Affairs, Government of Odisha, JAGA Mission, Urban Local Bodies (ULBs)

Duration of the project/initiative:

Since 2017

Key Stakeholders:

- MoHUA
- Government of Odisha
- Urban Local Bodies
- Banks/Financial Institutions

Land Rights to Slum Dwellers – JAGA Mission

Initiatives:

JAGA Mission presently covers 114 cities, 2,936 slums and more than 1.7 million slum dwellers. It works to provide adequate infrastructure services in informal settlements and enhance liveability in them, providing land rights to slum dwellers. Technology and innovation are extensively deployed to create accurate datasets. Drone imagery and geo-spatial mapping of slum were also done to demarcate existing built and open spaces within an existing slum. Further, the collected data was verified through door-to-door surveys of the slums. Slum Development Associations were formulated to ensure equitable and just land rights distribution. These Associations played an active role while designing the liveable habitat, provisions were made to ensure proper lighting, water and drainage along with COVID-19 safety in the slums. Further, employment opportunities were also created for families in slums who were affected by the pandemic. The habitat was understood as the entire area in and around the dwelling unit. Along with building new houses under the BLC vertical of PMAY-U, JAGA Mission also worked on neighbourhood development approach to help the beneficiaries to build their own houses.

Learnings:

The project excelled in areas of community participation, mobilisation, spatial data collection and management, and networking with knowledge partners from the private sector. The involvement of private technical agencies for slum mapping and GIS related activities brought innovative techniques by combining drone surveys with ground level physical verification of slum settlements by the NGO and SDA. Most importantly, the project adopted a strong integrated and accountability framework during the execution of the project. It adopted a community-based approach with a focus on a delivery of services where in the ULB and NGO partners interact with slum dwellers. The project also used technology and partnership with different resource organisations for efficient service delivery. It also

aimed to promote sustainable development to ensure equitable supply of land, shelter and services at affordable prices to all sections of the urban poor. The Odisha Liveable Habitat Mission addressed urban poverty as a multi-dimensional issue faced by the poor in cities and towns and tries to comprehensively integrate occupational, residential and social needs.

Standardisation of techniques and formats and community involvement/mobilisation

Background:

Umerkote Municipality in Odisha has sanctioned 815 Dwelling Units (DU) till date, out of which 677 DUs are completed. In order to achieve 100% completion status, achieving the target within a stipulated time frame was the key challenge. Therefore, entire process was evaluated, and it was concluded that standardisation of techniques and formats would help in a great extent to eliminate the error and save cost as well as time.

Standardisation means to make identical items with predefined pattern or format leaving very minor scope of reiteration and resulting into higher output within the same time. The automobile industry could manage to achieve high volume with negligible error only because of standardisation. Similarly, the Government of Odisha chalked out a predefined design and standard items for each unit starting from layout to finishing stage. This included the layout, basic structure, material chosen, elevation, internal fittings, and also appearance (colour) etc. This technique has been adopted whenever it was practically possible. It helped them to eliminate cost and time, as the entire value chain starting from ULB staffs, beneficiaries, contractors and raw material suppliers all fairly clear about the pre-defined standards. Even within community, one beneficiary was also capable to guide a new beneficiary. Combinedly, the entire standardisation process helps us to complete identical houses faster. Apart from that, identical houses irrespective of their economic differences adds to their togetherness, bonding and unity. Appearance wise, it was pre-decided that the DUs shall be painted with white colour, so that PMAY-U houses should be prominently visible even from a distance, which is observed to save time for ULB staffs when they approach those houses. Also, it is worth mentioning that a standard white painting results into lower cost of painting for the beneficiary apart from taking relatively shorter time.

Inspiration from automobile sector was taken which achieved mass manufacturing of large quantities with standardised products and assembly lines. Further, community involvement/mobilisation helped the beneficiary to save cost, complete houses on time and get incentive. Timely unavailability of labour is one of the bottlenecks and key reasons of delay in completion of houses. It was also noted that due to smaller value construction units, skilled labours and contractors usually do not show much interest in BLC houses. Initially, this aspect was not being analysed properly but later the government realised that a huge chunk of time was getting wasted when the labours were not available to beneficiaries for construction, especially in the cultivation season, impacting timely completion. On this backdrop, a community mobilisation involvement idea was crafted at the ULB level and the same was communicated to the beneficiaries to take them into confidence. The idea was to engage their family members (keeping in view of child labour norms) for constructing their own DUs and add value by their own labour. It resulted into multiple layers of benefits, for the beneficiaries and the community as a whole. Community level meetings were conducted to take them in confidence to tackle the labour challenge. At the end, many beneficiaries constructed their own house and got incentives provided by the State for timely completion. There are cases where the incentive benefits are being shared with in the family members, which boosts a sense of ownership and satisfaction, apart from the financial benefits. Within no time, this concept started gaining acceptance and today it's a widely accepted practice amidst beneficiaries.

Impact:

During COVID-19 while availability of external resources was a major challenge, this practice helped Umerkote Municipality to sustain a decent progress despite such a major pandemic situation. Further, the standardisation practice which is being followed in ULBs makes it easy to adopt and construct in a standardised design even without skilled labours.

Apart from tackling the labour challenge, this idea helped the state to create some additional jobs, enhancing bonding between the relatives and an impeccable sense of ownership towards the completed dwelling units.

Standardisation Technique and Community Involvement has helped the Municipality in completing the DUs on time and benefitted the beneficiaries on various fronts.



KERALA



Overview of Housing Initiatives in Kerala

Kerala is well known for its high level of achievements in human development indices. According to the measurement methodologies, the most prominent indicators of human development are life expectancy, education and per capita income. Several researchers and academicians believe that all the three factors are directly or indirectly linked to safe and adequate housing. Understanding the importance of housing and its direct and indirect impacts, the State Government of Kerala has historically worked on the rural-urban continuum pattern of housing development. On one hand, they have strived to provide for population migrating from rural to urban areas while on the other, they have prepared regional development plans to ensure sufficient basic services by creation of social infrastructure. At the micro level, the State Housing Policy of Kerala, 2001 aims at integrating livelihood mechanisms with the housing programmes.

The history of Government Housing in Kerala dates to 1950s with the Village Housing Scheme implemented with the support of the Community Development Programme sponsored by Government of India. It was followed by the pioneering MN One Lakh Housing scheme launched in 1972. Later, housing schemes for SCs and STs were taken up in a major way integrated with the centrally sponsored employment generating schemes of National Rural Employment Programme (NREP), Rural Landless Employment Guarantee Programme (RLEGP), etc. The flagship housing scheme of Government of India, Indira Awas Yojana was launched in 1996.

Meanwhile, Kerala also launched many loan-subsidy linked housing programmes for economically weaker sections of the society through the Kerala State Housing Board, which was established in 1971. The Board implemented various land development schemes also aimed at the middle income group apart from creating social infrastructure. A massive housing programme named Rajiv One Million Housing Scheme (ROMHS) catering to all the sections of the society was launched by the Board in 1991. It was followed by the Mythri Housing Scheme launched in 1996 targeting the housing needs of the economically weaker sections of the society.

The thrust given for the housing of the poor by the Local Self Government institutions made substantial contribution in meeting the demand-supply gap in the housing sector. The Kerala State Nirmitti Kendra, which was established in 1987 pioneered many innovative experiments in the development of cost effective and environment friendly building technology. The Total Housing schemes implemented by District Panchayats in the districts of Thiruvananthapuram, Kollam and Thrissur had reasonable spread and reach. The EMS Housing Scheme, launched in 2007, targeted the housing for all with the local bodies in the lead role. Then the Kerala Government launched MN One Lakh House Reconstruction Scheme which aimed at upgrading the quality of houses already constructed with public funding.

LIFE (Livelihood, Inclusion and Financial Empowerment) Mission was launched in 2016 by the Government of Kerala to comprehensively provide housing to the landless and homeless people in the State along with provision for pursuing their livelihoods, converging social services including Primary Health Care, Geriatric Supports, Skill Development and provision for financial services inclusion.

Since 2015, Pradhan Mantri Awas Yojana (Urban) is being implemented in Kerala. PMAY-U has been converged with LIFE Mission and unit cost under BLC new component has been enhanced from Rs. 1.5 lakh to Rs. 4 lakh and additional assistance is provided under the LIFE Mission. The initiative has resulted in achieving the voluntary participation from the part of corporate houses. It has succeeded in the effective engagement of multiple stakeholders and thus creating a positive impact on the society and guiding them for community's empowerment. This initiative has also resulted in the increase of the coverage of the programme. It is seen that through this campaign, various local bodies in the state have taken initiatives to implement different innovative programmes at grassroots level.

Convergence of PMAY-U and LIFE Mission

Objective and Target Group:

LIFE Mission is launched to provide housing to the landless and homeless people in the state of Kerala, along with the provision for livelihood activities, social services and provision for inclusion of financial services.

Implementing Department and Partners:

Ministry of Housing and Urban Affairs, Government of Kerala, Urban Local Bodies (ULB).

Duration of the project/ initiative:

Since 2018

Key Stakeholders:

- MoHUA
- Government of Kerala
- Urban Local Bodies
- NGOs and other entities

The State Government modelled this Mission, a multi-faceted convergence model under three different stages:

- Completion of unfinished houses already designed under the previous schemes
- Building of 400 sq. ft. houses under the budget of Rs. 4 lakh on the beneficiaries land
- Building flats for landless beneficiaries under AHP vertical of PMAY-U

Under stage 1, Mission provided additional funding to the beneficiaries who could not complete their houses due to limited financial assistance. Stage 2 focused on construction of houses for those who had land but not the resources to build a house. Under this, funds available under the PMAY-U scheme of GoI, as well as the housing schemes under SC-ST and Fisheries department, supplemented by GoK's funding assistance.

LIFE Mission along with focused approach towards housing provisioning, focused on provisioning of many other benefits. Convergence with flagship programmes, schemes of State Government, ULBs, NGOs and corporates are integrated to ensure comprehensive development of PMAY-U beneficiaries, including basic needs of the beneficiaries such as ration cards, voter ID cards, Aadhaar cards, land ownership documents etc.

Guarantee Scheme (AUEGS), 90 man-days are provided to PMAY-U beneficiaries to provide additional financial assistance of Rs. 24,390/ beneficiary. Beside this, additional financial resources for the construction of the houses through provision of building materials at the concessional rates and so on.

Further, to achieve the above goals, the GoK has also undertaken other activities in convergence inclusion of all eligible beneficiaries:

- Handholding for completion of unfinished homes.
- Mission as part of empowering women in self-employment, identified construction as a potential area for meeting the desired objectives and constituted All Women Construction Groups . Currently 50 units consisting of 496 members are functioning across various ULBs in the state. These groups also supported the Mission in development of cement bricks needed for houses
- As part of construction activity, Kudumbashree has formed 45 cement brick units across the state.

These members will be engaged with the construction of cement bricks for the construction of LIFE houses in convergence with MGNREGA.

Implementation Mechanism

To complete the construction activities, Kudumbashree and the ULB joined hand to mobilise resources from different sources so as to provide the beneficiary with additional support. As a result, a range of partnerships started evolving in different project cities. Along with known CSR initiatives such as BPCL, Chittilapilli Foundation, the partnership was created also with financial institutions, small Civil Society organisations and Philanthropic Institutions. It is learnt that around 38 project cities received additional support from CSR and other similar initiatives. The amount comes to around Rs 2,51,68,025 reaching to about 896 beneficiaries across the state in different project cities.

The ULB's which excelled in mobilising financial resources includes Kollam Corporation, Kochi Corporation, Palakkad municipality, and Maradu municipality. In addition to the financial support, four beneficiaries in Sulthan Bathery municipality were supported with 20 cent land/Rs 10 lakh.

Best Practices

Some best practices in this regard can be highlighted as below:

Partnership with Educational Institutions and Rotary Club to Support Homeless - Kollam Municipal Corporation:

About 54 beneficiaries, who cannot build a house without additional support, were identified. A socio-economic assessment was also carried out which explored instances of unemployment among them. The beneficiaries were thus willing to participate in mobilisation initiatives. As a result, a good response was received from Bishop Jerome Group of Institutions in the city. The team expressed the willingness to take up the construction of an economically weak family's house in collaboration with BharathaRanji Latin Catholic Church under diocese of Quilon. The college had spent more than Rs 4 lakh and among them 2 lakh was shared by the parish. The design was drawn by the civil department of BJGI and the students actively participated in the construction process. They took it as a project work of that batch and every step in the construction took place under the supervision and participation of the students. Subsequently, the City Level Technical cell started approaching other institutions. Initially, four beneficiaries were supported by TKM arts and Science college and Rotary Club. Later, they got support from other institutions also to reach out to other needy beneficiaries.

Rehabilitation of Slum Inhabitants of Vennalappara, Kochi Corporation:

Vennalappara, a slum with 28 families, is situated in the 42nd division of Cochin Corporation. These 28 families were residing in the slum for the past 40 years. It is spread in 32 cents of land and the families did not have possession of land in their name. The area was a quarry earlier, which has left 2 deep trenches in the area. The trenches will be filled with rainwater and the families were residing on the bank of these trenches in kutchha houses. The inhabitants of the colony used to work in unorganised sectors.

During the demand survey, it was identified that the houses with basic infrastructure are the essential requirements for the settlement. Hence, an innovative housing strategy with handholding support for the community was advised. On the basis of survey findings, it was proposed to construct group housing. But considering the scheme structure, it is possible only for implementing individual housing scheme for these families under PMAY-U. These families did not have possession certificates as well. Hence, the council took a special initiative and gave the possession rights for the land where they have

been residing for the past several years. Since the majority of the beneficiaries are labourers, they are not able to raise the balance amount to complete the construction. Neither they can raise the gap fund required for completing their houses through bank loans as they have no land to pledge with the bank for meeting the extra amount. In this condition, the city administrators decided on implanting the scheme as a social housing project. When the procedures started, five families opted for individual households and corporation provided them an additional incentive of Rs 1.5 lakh to these families. The remaining families were given housing through four G+2 housing complexes.

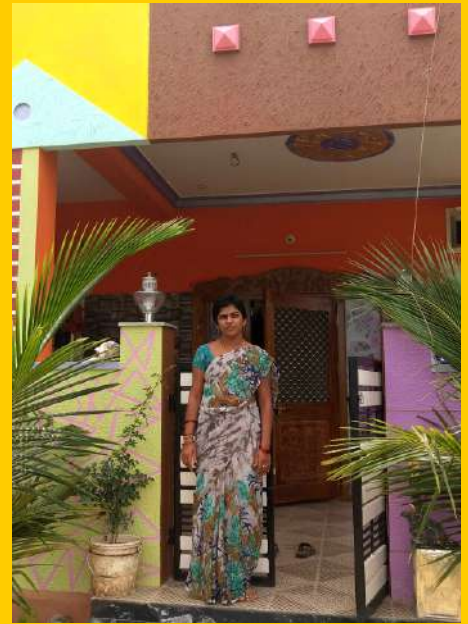
To meet the financial constraints, the project received the support of CSR initiatives of Bharat Petroleum Company Limited and K. Chittilapilly Foundation and Puravankara Foundation. The total project estimate was Rs 12,62,50,000. About Rs 6,50,000 was received from Chittilapilli, Rs 20,00,000 from Puravankara foundation and sanction for Rs 56,75,000 was received from BPCL, out of which about Rs 26,00,000 has been already received and work is in progress.

Additional Support to PMAY-U Beneficiaries in Maradu Municipality:

In the city, about 100 families were identified who could not complete the housing without an additional financial support. The city managers presented the case and sought the support of K. Chittilapilly foundation. Convinced about the need of the beneficiaries, the special project received the approval of the foundation. At the first phase, the foundation selected 40 houses to support completion. Selection is done by PMAY-U officials of Maradu Municipality and of K Chittilappilly Foundation. The team visited the houses and those completed up to roof level were selected for support. Efforts have been taken to select beneficiaries from all wards and also the needy ones. The selected beneficiaries were given Rs 50,000 in two instalments. The foundation has entrusted to provide support for 100 houses in the Municipality under PMAY-U Scheme.

Outcome

The key result of carrying out this partnership initiative is the provision of extra support services to the needy PMAY-U beneficiaries according to the requirement. This need assessment brought light to the fact that if resources are properly channelised, the issues of the homeless can be solved with proper ownership feeling among different stakeholders. When that happens, even the slums can be transformed into beautiful liveable city spaces.



ANDHRA PRADESH



Overview

In the early 20th century, the city of Hyderabad was first hit by flood in Musi River in 1908 and then by plague in 1911. Both the incidents wreaked havoc in the city, claiming hundreds of lives and rendering thousands of people homeless. In the wake of the catastrophes, the then Nizam of Hyderabad Mir Osman Ali Khan consulted with his ministers, high officials and city planners to develop the city with special emphasis on improving sanitation and hygiene which resulted in the formation of City Improvement Board (CIB) in 1912. The mandate of CIB was to bring about a planned development for Hyderabad, the specific tasks being improvement of slums, housing for poor, acquiring open lands, underground drainage, road widening. On similar lines, in 1931, the Nizam formed the Town Improvement Trust (TIT) of Secunderabad.

In 1956, under the Andhra Pradesh Housing Board Act the Ex-CIB and TIT were merged to give birth to Andhra Pradesh Housing Board (APHB). Following the bifurcation of Andhra Pradesh and Telangana, APHB was renamed Telangana Housing Board (THB) in 2014. The main objective of THB is to provide housing to the needy citizens at an affordable price. THB undertakes construction of houses under integrated/ composite housing schemes and allotment of the constructed houses to LIG, MIG and HIG categories. THB also facilitated self-financing scheme for MIG and HIG beneficiaries to enable them to construct their own houses. The Board also undertakes construction of commercial properties to augment its financial resources. Further, in 1956, the Government of Andhra Pradesh enacted the AP Slum Improvement (Acquisition of Land) Act, 1956. The Act facilitated the Government to acquire land where slums were located for carrying out the slum redevelopment/ improvement activities.

Specifically, to address the housing needs of economically weaker sections, AP State Housing Corporation Limited (APSHCL) was established in 1979 under Companies Act as a techno-financial Government owned company. The chief objective of APSHCL was to enhance dignity, decency and decorum to each and every below poverty line family in the state by providing financial and technical assistance to the families in both rural and urban areas. The company has been the nodal agency for implementing Central Sector Schemes. The technical assistance provided by APSHCL aims to bring innovative technologies in housing construction. Further, APSHCL also supplies cost effective building materials to beneficiaries through Nirmith Kendras and also provide construction material to beneficiaries at subsidised cost.

In 1983, Government of Andhra Pradesh launched the Weaker Section Housing Programme with an objective of providing an all-weather dwelling unit to the BPL families. The Programme was implemented by APSHCL. Along with implementing the housing programs and policies, APSHCL has established 45 NirmithiKendras with assistance from HUDCO and Government of Andhra Pradesh for promoting cost effective and environmentally friendly building components and technologies. APSHCL has also been taking up targeted housing programs for occupational groups like Bedi Workers, Weavers, Fishermen, and salt workers.

Under the aegis of APSHCL the Government of Andhra Pradesh has implemented a slew of policies and programs for urban housing like Urban Permanent Housing launched in 2006. The programme worked in convergence with the Rajiv Awas Yojana launched by the Government of India. Further, the State Government merged all the State sponsored housing schemes and formulated Integrated Novel Development in Rural Areas and Model Municipal Areas (INDIRAMMA) housing scheme with an overarching objective of providing an all-weather dwelling unit to all BPL families. In 2007, Rajiv Swagruha Yojana was launched by the Government of Andhra Pradesh with an aim to facilitate the moderate income group in accessing housing. The mandate of the scheme was to provide houses within gated communities at 25% lesser market price. The overarching aim of the scheme was also to stabilise

the housing market of the state.

Overview of Housing Initiatives under PMAY-U in Andhra Pradesh

Objective and Target Group:

Enhancing land availability for beneficiaries under Pradhan Mantri Awas Yojana (Urban) and rehabilitation programmes for special groups

Implementing Departments and Partners:

Ministry of Housing and Urban Affairs, Government of Andhra Pradesh, Urban Local Bodies (ULBs), Banks/Financial Institutions.

Duration of the project/initiative:

Since 2015

Key Stakeholders:

- MoHUA
- Government of Andhra Pradesh
- ULBs

Best Practices Followed:

Enhancing land availability for PMAY-U beneficiaries

Introduction:

The State Government of Andhra Pradesh has undertaken a special drive to provide house sites to 3.07 million eligible poor families throughout the state. For this purpose, 68,677 acres of land, inclusive of 25,433 acres of government land, has been acquired and pattas were issued to eligible beneficiary households on the name of female head of the household.

Implementation Strategy:

So far, 17,005 Economically Weaker Section (EWS) housing colonies (layouts) are being developed in ULBs and Urban Development Authority areas, duly mapping the required infrastructure in terms of roads, drains, water and electricity along with necessary social infrastructure. Out of 17.19 lakh PMAY-U beneficiaries, the above land patta is provided to about 12.50 lakh beneficiaries in the planned layouts.

Further, Andhra Pradesh has leveraged the maximum potential benefit of the Housing Program through convergence of various Central and State Government programs; benefits were undertaken associated with Pradhan Mantri Ujjwala Yojana for providing LPG to Households, Electricity under Pradhan Mantri Sahaj Bijli Har Ghar Yojana – 'Saubhagya', Drinking Water under Jal Jeevan Mission, and bank accounts under Jan Dhan Yojana; in addition to the State Government initiatives such as Ammavodi scheme to empower mothers to educate children.

Outcome and Impact:

Construction of the houses at such large scale gives a huge boost to the economy, besides providing massive employment to people belonging to 30 occupational categories such as masonry, carpentry, plumbing and other low-income groups, daily wagers and other informal sector migrant workers, contributing to post-Covid economic revival.

So far 2.27 lakh houses have been constructed and occupied by the beneficiaries under BLC. And 12.50 lakh women beneficiaries got land patta to construct houses under PMAY-U and about 12 lakh houses are under construction.

To scale up the implementation, Andhra Pradesh is providing construction materials such as Cement, Steel at subsidized rates and sand at free of cost to all eligible beneficiaries. Moreover, the eligible beneficiaries are linked with banks to meet out the beneficiaries' contribution. Also, low-rise housing construction technologies have also been adopted under BLC vertical to reduce the cost and for quick delivery of houses.

Integrated township & infrastructure development across the state

Introduction:

Andhra Pradesh Township and Infrastructure Development Corporation (APTIDCO) Limited is a state level nodal agency for PMAY-U. APTIDCO has taken up large-scale urban housing projects in the state. It does holistic planning, development, financing and implementation of affordable housing in the state under Municipal Administration and Urban Development Department so as to ensure effective coordination of functioning among the key institutional stakeholders – ULBs & Development Authorities. Apart from APTIDCO Housing, Jagananna Colonies, and MIG Housing Scheme, Andhra Pradesh has a number of additional housing programmes in operation.

Under PMAY-U-Affordable Housing in Partnership vertical (Gated Community Model) in 85 ULBs in the state with over 2.62 lakh houses were taken up by APTIDCO in G+3 pattern with latest facilities like vitrified tile flooring, stainless steel kitchen sink, Granite kitchen platform, Modern washrooms fittings etc along with external civil infrastructure like blacktop/CC roads, streetlights, underground drainage system and Sewage Treatment Plant, Gardens etc.

Funding Mechanism:

It is estimated that the beneficiary contribution ranging from Rs 3.15 lakhs to Rs 4.15 lakh per unit based on type of house. For which, the Central share is Rs 1.5 lakh while the Government of Andhra Pradesh provides share between Rs 1.9 lakh to 1 lakh based on the location.

PEDALANDARIKI ILLU (State Flagship program) :

With the aim of providing a piece of land to the eligible landless poor in the state and building a pucca house in it is conceptualised into formation of 17000 new Jagananna Colonies spread across the state. These layouts have been conceived to give 1 cent in urban areas and 1.5 cents in rural areas. Apart from the tangible government lands, land acquisition was done by purchasing private lands wherever necessary. This major task was fulfilled by distributing 30 lakh house site pattas to the landless poor in the state. For Middle Income Group Housing, MIG citizens living in the urban areas are given option of purchasing plots in the layouts developed by Government of Andhra Pradesh on Not-for-Profit basis.

The demand assessment is measured by:

- Number of property tax assessments in the city is taken as criteria to finalise probable number of urban homeless.
- Number of Rice Cards (Ration Cards)
- Number of applications filed in Secretariat and Online Portals
- Number of applications received in various grievance portals

Initiatives:

Nellore Municipal Corporation:

The Total Dwelling Units in Nellore Municipal Corporation is 27,888. Under Phase-I, 4,800 units in Venkateswarapuram are completed; among them 3,000 Units keys were handed over to the beneficiaries.

Under Phase-II, 18,624 units are under construction; of which 70% of the units have been completed and basic amenities work has begun. Under Phase-III, 4,464 units will be constructed, which would be completed by end of December 2022.

YSR Jagananna Colonies:

In a major development, 30 lakh houses will be constructed in the next four years. In Phase-I, construction of 15 lakh houses will be done; in Phase-II, construction work will also be done for 15 lakh houses. Housing will be provided to all beneficiaries who have been granted house site pattas by the State Government. The supply of quality housing materials will be done from manufacturers to all beneficiaries in less than the market price through reverse tendering with providing infrastructure facilities.

Housing for Street Vendors (Transgenders) of Chittoor City

To overcome the socio-economic status of transgenders in Chittoor Municipal Corporation of Andhra Pradesh under PMAY-U for 17 Transgenders, houses have been sanctioned under the BLC vertical. With the assistance provided by the Central and State Governments, they have been able to construct their own pucca houses with all facilities.

With an asset such as a house, the members of the community have been empowered to make a living for themselves. Some of them are running small provision shops, some as tailors, etc. They are supported by government scheme, Self Help Groups (SHGs) and have availed loan through banks with the help of community coordinators and resource persons from municipal offices. Ten of the SHG group members were trained under the Andhra Pradesh Government's poverty eradication and women empowerment programme to start different type of business activities. With the individual houses availed through PMAY-U scheme, these transgenders no longer have to face discrimination.

Rehabilitation programmes for communities

a) Vellaturu SC, ST colony is located in Vellaturu Panchayati of Bhattiprolu Mandal in Guntur district of Andhra Pradesh. Here, 111 ST Beneficiaries have been authorised homes under PMAY-U. The people lived in houses made of mud, bamboo sticks, and leaves of palm. In the new house site where houses are to be built, the local panchayat has given 15 connections from the huge water tank that is built in the village. Water from these 15 connections will be used for the construction work. Once the new houses are built, permanent electric connections will be obtained. However, there are enough streetlights. The local panchayat (local government) will provide streetlights in the new colony once it is ready.

No. of Houses Sanctioned	BBL	BL	LL	RL	RC	Comp	Total
111	0	2	99	10	0	0	111

No. of Houses Mapped: 111 | No. of Houses Geo-Tagged: 111

Stage	Stage wise payment under NPI
Basement Level	60000
Roof Level	60000
Roof Caste	30000
Finishing/Comp	30000
Total	180000
Total Unit Cost: Rs. 1,80,000	

- 20 Mts of Sand Supplied by AP Govt with free of cost.
- Cement, Steel Supplied by Govt of AP with lowest cost with compared to local market.
- Govt of Andhra Pradesh is providing additional amount from MEMPA and DRDA for construction of Houses as per Beneficiary Eligibility for supply of HBG Metal and Bricks.

b) Komerapudi is a village in Sattenapalli Mandal in Guntur District of Andhra Pradesh. In the district, 1,22,435 houses have been taken up under “Navaratnalu PedalandarikiIllu” in Phase-1 Housing Programme. Out of which, in Sattenapalli Constituency 4,668 houses have been taken up in 30 “Jagananna” Layouts and 602 Houses in own sites with a total of 5,270 houses. There are 23 Layouts in Sattenapalli UDA Mandal and 7 Layouts for Sattenapalli ULB which are located Geographically in UDA Area. In Sattenapalli UDA Mandal, Komerapudi village is located from 10 kms from Sattenapalli Mandal headquarters and very adjacent to State Highway from Guntur to Hyderabad. In this village, 2.15 acres of land was acquired for the preparation of Jagananna Layout by Revenue Authorities and prepared layout with 117 Plots. In this regard 115 houses have been taken up under “Navaratnalu PedalandarikiIllu” Programme in Phase-1 Housing. A “Model House” in Sattenapalli Mandal was completed within a month's time by a beneficiary – Smt Narala Ratnakumari. Steps taken in construction of model houses:

- Technical guidance by the department to the beneficiary and masons
- Making good rapport between private material suppliers and beneficiaries
- Getting maximum support from local people's representatives
- Speedy construction



CHHATTISGARH



Overview of Housing initiatives in Chhattisgarh

Chhattisgarh State had been carved out from the State of Madhya Pradesh in 2000. The responsibility of housing initiatives in Urban Area had been entrusted to the Urban Administration and Development Department, while the Housing Board was reconstituted in 2004 with an aim to ensure dwellings with necessary support infrastructure for all citizens of Chhattisgarh State.

Subsequently, the Chhattisgarh State Housing Policy was formulated. Aligning with the National Housing and Habitat Policy, 1998, the State policy was built on the principle that the role of the Government would remain that of a facilitator which would provide fillip to private and individual efforts in building houses. The main objectives of the policy are to enhance the role of cooperative societies in the provision of housing, building houses in partnership with the private sector wherein the Government would work towards removing legal and administrative barriers for robust housing activities in the state by enhancing single window clearances, reduction in taxes and other fees, enhancing the land availability for construction of housing and enhancing the availability of funds for housing. The policy further highlights upgradation of slums and improvement of infrastructure in urban areas.

State Urban Development Agency which is a subsidiary of the Urban Administration and Development Department, acts as the nodal agency for implementing all schemes in the Urban Development Domain.

In the state of Chhattisgarh numerous new initiatives and amendments in policy have been carried out which has resulted in the fast-track implementation of the PMAY – HFA Mission, namely:

- Building permission for PMAY houses at free of cost,
- Special projects focusing on community upliftment,
- Rental Communities also made a part of PMAY,
- Allotment of land for PMAY projects at a nominal rate of Rs. 1/ SQFT,
- Implementation of Projects through BMTPC approved New Technologies,
- Provision of the “Patra Hitgrahi Praman Patra” to the eligible beneficiaries,
- Allotting land rights through Patta to eligible beneficiaries,
- Dedicated call-centre and helpdesk in each ULB,
- Standardization of the Tendering Process across all ULB,
- Conceptualization and implementation of Convergence based model,
- Dress codes for the SLTC/CLTC team for ease of access to citizens.

Since 2015, the State has been implementing PMAY-U. The following are the best practices to provide impetus to the implementation of the Mission in the State:

Best Practice followed under PMAY-U

In the State of Chhattisgarh numerous best practises have been followed in implementation of the BLC vertical, like the provision of the building permission free of cost, issuance of Patta/ Patra Hitgrahi Praman Patra, etc. However, the most promising initiative has been the convergence-based implementation model. While implementing the BLC projects emphasis has been laid on converging the benefits of multiple schemes, which resulted in better acceptability of the mission within the citizens and fast-track implementation with reduced costs of construction. This convergence-based implementation model has also been awarded by the MoHUA and HUDCO as one of the best practises across India.

Objective and Target Group:

- Rehabilitation of leprosy affected families
- Provision of housing for left wing extremism affected families
- Provision of safe abode for sex-workers

Implementing Departments and Partners:

Ministry of Housing and Urban Affairs, Government of Chhattisgarh, Urban Local Bodies (ULBs), Banks/Financial Institutions.

Duration of the project/initiative:

Since 2015

Key Stakeholders:

- MoHUA
- Government of Chhattisgarh
- ULBs

Special Project to rehabilitate leprosy-affected families – Rajnandgaon Municipal Corporation**Introduction**

Municipal Corporation Rajnandgaon (RMC) through PMAY-U, in cooperation of Chhattisgarh Govt, has brought a new-found hope in the lives of residents of Asha Nagar locality of Rajnandgaon, Chhattisgarh. Suffering from Leprosy, 61 families were living here in unorganised Kutcha houses since 1984. They had been spending a marginalised life full of physical struggles. Getting a pucca house for themselves remained a distant dream for years.

Implementation

State Urban Development Agency (SUDA) and RMC had taken steps to address need of the hour of providing the sustainable housing for the leprosy-affected community residing in Asha Nagar area in Rajnandgaon, Chhattisgarh.

RMC had the responsibility of acting as approving authority for the works being implemented, fund disbursement, overall planning and monitoring of the activities. While SUDA being the State level nodal agency was responsible for approval of the project at State and Central government level, monitoring of the work and providing appropriate funding.

Under PMAY-U, they were selected as beneficiaries and through convergence with multiple state & central government schemes the process of constructing pucca houses was initiated. They were selected not only to provide an all-weather house but also to bring them to mainstream, raise their socio-economic standard, inculcate faith in government policies & provide livelihood. While implementing this project benefits of 17 central and state government sponsored schemes were provided to the eligible beneficiaries.

The primary focus of the project was to support leprosy affected communities in accessing government schemes to which they are entitled for. Under the initiative, secured land rights have been granted to build homes, which has acted as a foundation and has been a catalyst in rebuilding their lives. Enhanced access to state-sponsored nutrition programmes has improved food security and health among the community. More children attend school and have access to scholarships, while women hold leadership positions within the community and have been supported to become self-sufficient. Through its

community-led approach, the project empowers the ostracised community to resist tyrannical practices and access their basic human rights, restoring their dignity and transforming their lives for generations to come.

In this project of “Asha Chadhi Parwan” community mapping and survey of slum was performed, by bringing together the use of drone and mobile based technology and community participation. This information played vital role and was utilised to assign land rights to eligible residents – followed by up-gradation of the physical infrastructure like roads, drains, streetlights, community park, sanitation and clean water supply.

Aims & Objectives

The basic aim was to empower this section of society by giving them a better quality of life characterised by:

- Land rights and safe housing
- Food security and access to secured livelihood opportunities
- Assured access to basic education and adequate health services
- Sustainable use and management of natural resources
- Options for appropriate family and community infrastructure and sources of energy
- Strong self-governing people's institutions (SHG) with equal participation of men and women
- Increased self-reliance, self-esteem and political awareness

Project Costing, source of fund, Project Particulars, Infrastructures

Major funding for the project has been provided by Central and State Government via various schemes, out of which the Pradhan Mantri Awas Yojana- Housing for all (PMAY-HFA) Mission has played the pivotal role. Approximately ₹1.37 Crore has been utilised in the implementation of the project which has been funded via PMAY-HFA Mission, while from the Swacch Bharat Mission (Urban) & Municipal Corporation, this project has received funding to the tune of ₹ 28 Lakh for construction of toilets.

For minimising the beneficiary share various initiatives had been taken, like reusing of the dismantled material, construction in pairs, convergence with multiple schemes, livelihood options, resulting to which the houses were constructed with practically no beneficiary share, making it financially sustainable. Also, the beneficiaries have been provided with the employment opportunities making them self-reliant, hence through this project the financial needs for future repairs, maintenance of the project is also catered.

For overall implementation of the Pradhan Mantri Awas Yojana (Urban) - Housing For All (PMAY-HFA) mission in the State of which this particular project is also a part of, the State Government has raised fund from the Nationalised Bank, State Bank of India amounting to ₹ 825 Crore as state share to mitigate the funding requirement in the implementation process.

Impact

The initiative of Asha Chadhi Parwan has not just focused on being sustainable by achieving targets of Sustainable Development Goals but has also focused on fulfilling requirements of New Urban Agenda and is also addressing target of WHO in “Global leprosy strategy 2016–2020’. The project aims at achieving the following Sustainable Development Goals:



The project has provided livelihood opportunities for women not only of this community, but also those residing nearby. The females from this community and nearby area have been trained in handloom, with the help of Khadi Gram Udyog and Chhattisgarh State Skill Development Authority (CSSDA) a Government Handloom business has been setup for them; along with the Handloom, for residents who have lost body parts and cannot do laborious works, Silk & Forest Department has allotted 10 Acres of land for Kosa Silk Worm Breeding and are provided a daily wage according to the Collectorate Man-Day Rate. All such activities have been taken care by the Self-Help Group (SHG) of that area. At least one member from each household, preferably a woman, has been brought under this Self-Help Group network. This group serves as a support system to meet their financial and social needs.

Also, housing with land rights opened new avenues through which they could mortgage the home and through financing from banks, could generate new livelihood.

The success of this project has greatly influenced over implementation of Housing for all scheme and the State Government has initiated a state-wide scheme named “Mor Jameen Mor Makaan” benefitting more than 2 Lakh families, wherein all the beneficiaries of the scheme are provided benefits of all applicable government schemes via convergence-based implementation model.

Replicability

This project has easy transferability, any project which focuses on addressing the housing needs of a particular group/faction/gender/ Urban Poor residing in the same locality can be implemented by following what has been successfully executed in this project. By selecting such group of individuals as beneficiary and converging the benefits of multiple scheme, aided by wholistic planning of project implementation can yield far-fetched results which are beneficial not only for the citizens, but also for the implementing agencies and the society at large.

Multiple project in similar line are being implemented in the State of Chhattisgarh in similar fashion as follows: -

Location	Community Benefitted
Gandai, Chhattisgarh	Rehabilitation of Commercial Sex workers Community.
Kanker, Chhattisgarh	Rehabilitation of Community affected by Left Wing Extremism
Bodla, Chhattisgarh	Rehabilitation of Baiga a Tribal Community facing extinction of their culture and tradition.

Further there are more than 1000 projects which are being implemented by converging benefits of applicable government schemes in Chhattisgarh State benefitting more than 2 Lakh families.

Outcome

The project has been seen as a major force of imbuing self-respect, socio-economic upliftment and other benefits amongst beneficiaries. On evaluating the outcome of the project, following are the benefits of the project implemented:

- With this project, aim to convert a slum into a society with all facilities is being fulfilled.
- The lives of people of Asha Nagar have transformed, as before this project they were living their life in a slum and now they are going to reside in an uplifted locality.
- People have got a respectable job in handloom industry, Silkworm Breeding (Sericulture) and have a permanent source of income.
- Through education and medicinal facilities available in Anganwadi the children, are learning new things along with being disease free.
- The special emphasis on women, children, and those with disabilities is expected to flush out more hidden leprosy cases.
- Family income has quadrupled, (Previous – INR 3000/ Month, Current – INR 8000/ Month)
- Societal acceptance has increased,
- Conversion from being beggars to bread earners,
- Increase in happiness index,
- The project has also improved nutrition and food security
- Number of patients with Grade 2 Deformation (G2D) of leprosy has not increased,
- No New leprosy cases both in children and adults.

Upholding principles of social justice and Human Rights for LWE-affected community

With the assistance of Pradhan Mantri Awas Yojana (Urban), Chhattisgarh Government has been able to provide maximum benefits to **Left Wing Extremism (LWE)** affected community with provision of adequate house including all basic amenities. This special project is located in Antagarh district.

Ensuring principles of Social Justice and Human Rights, Chhattisgarh Government launched a special project of providing pucca houses to the once-neglected section of society, the LWE affected community in Antagarh city. The state government has completed 80 pucca houses with the provision of all basic amenities such as water, electricity, medical benefits, streetlights, toilets, LED bulbs, gas cylinders. etc.

Implementation Process

The district government provided each family of the community with provision of 81 sq. mt land along with employment opportunities. Unfortunately, the land provided was in high terrain with no access to roads, electricity and water. Moreover, unlike other projects, construction of houses in Antagarh required special intervention to diminish the fear of LWE among contractors and behaviour change to sensitise unwilling beneficiaries. The administration undertook a critical approach with pre-planning to counter each barrier with **five approaches** to enhance their living standards:

- **Diminishing the fear of LWE attacks** by meetings with contractors assuring them of protection and payment disbursement.
- **Convince unwilling beneficiaries** by holding workshops to explain the benefits of living in pucca houses along with briefing them about emotional, behavioural and cognitive challenges faced by children living in dilapidated houses. The regular visits and counselling sessions convinced 80

- families to accept PMAY-U benefits and to use grants wisely.
- Following the demand assessment survey with the consent of beneficiaries, a Detailed Project Report (DPR) for availing grants from Central and State Governments was prepared. The Digital India movement through PMAY-U facilitated one portal approval integrating swift approvals by Central and State Governments.
- Land was allotted, was behind a Government college with no wide roads for machinery movement. After due approval, the Education Department considered helping PMAY-U beneficiaries by offering some land to pave a way to their colony. The integrated road network not only helped the movement of civil machinery but also connected the isolated community to mainstream activities which will act as a strong link to poverty reduction in the coming days.
- After the planning and approval processes, the construction process to build 80 houses began. Convergence through Angikaar scheme helped in providing a safe, resilient, sustainable and hygienic habitat with all basic amenities, uplifting their social-economic status. Convergence through schemes such as AMRUT, Swachh Bharat, Ujjwala Yojana, Jan Dhan Yojana, Social Security Pension Scheme among other have benefitted the community to a larger extent.

Outcome

The State Government and Nagar Panchayat Antagarh, with assistance from PMAY-U, ensured basic Human Rights to adequate housing to the once neglected and marginalised section of society in the following ways:

- **Legal security of tenure:** PMAY-U provided security of tenure which guarantees legal protection against forced eviction, harassment and other threats for LWE affected community.
- **Habitability:** Administration ensured physical safety of LWE affected community with habitable houses for protection from cold, dampness, heat, rain wind or other threats.
- **Location:** Road pavement allowed access to employment options, food, healthcare services, schools, childcare centres and other social facilities.
- **Physical security:** This special project ensured basic rights to private life and physical well-being for the community.
- **Cultural adequacy:** The houses are influenced by Bastar traditions painting, thus protecting the cultural identity of LWE affected community.

The Transformation

The vision of providing basic Human Rights and social justice through PMAY-U houses is largely changing their mindset of not being lured back to jungles. The developments through special projects like these will gradually sensitise many others to avail government benefits, thus ending violence.

Special Project to provide housing comfort to Sex Workers in Gandai City

Introduction

A special project by Government of Chhattisgarh under PMAY-U ushered in change in the lives of beneficiaries with adequate housing along all basic amenities and employment which is rooting out prostitution gradually. The initiative of the project focused on the holistic development of Female Sex Workers (FSW) with the provision of livelihood along with adequate house including all basic amenities. Implementation of housing project in convergence with other government schemes acted as

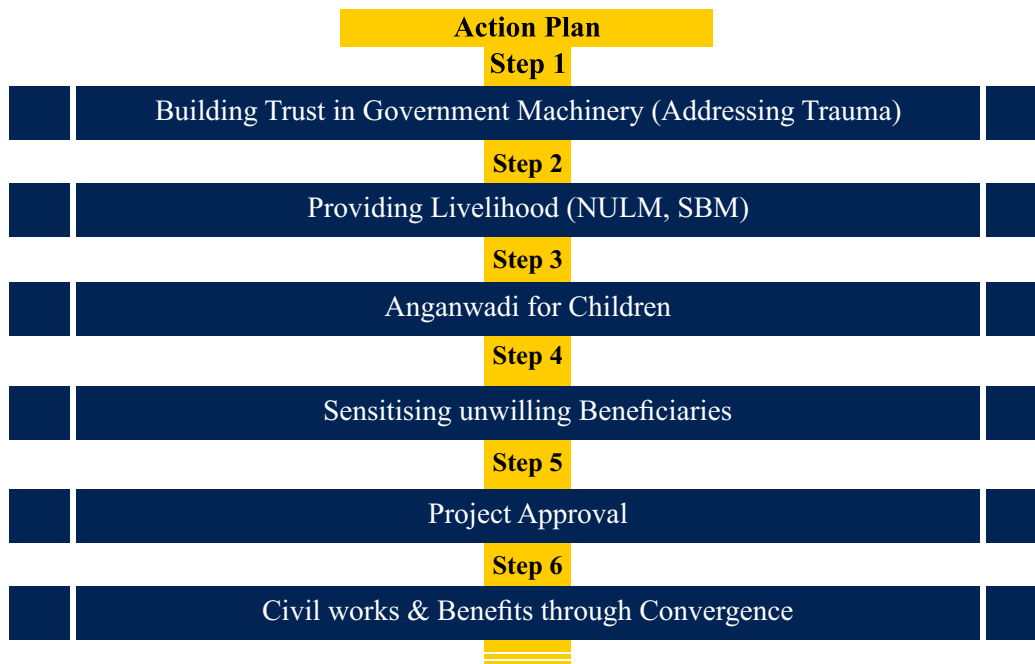
social welfare campaign adhering to following:

- “The National Plan of Action 1998” to rescue sex workers
- Facilitation of Constitution of India's Article 21 to Rehabilitation of Women in Prostitution
- Focus on Sustainability by achieving Sustainable Development Goals of United Nations.
- Project is in line with mandated convergence requirements of Angikaar Campaign

Implementation Process

Implementing a housing scheme with a critical approach in sorting social barriers to convergence with multiple government-sponsored schemes had been the crux to a successful implementation of PMAY-U scheme in Gandai City. For improving the quality of life, the state government has completed 40 pucca houses with the provision of all basic amenities as water, electricity, medical benefits, streetlights, toilets, LED bulbs, Gas Cylinder and Anganwadi for children. But it was never an easy feat for the administration to implement the PMAY-U scheme in Nayapara colony, Gandai.

As the stigma of social exclusion was overwhelming their reliance and acceptability towards government grants was lacking. Modus operandi required convergence of PMAY-U with National Urban Livelihood Mission (NULM) and Swachh Bharat Mission (SBM) as primary for building their trust in government machinery before sensitising them for availing the benefits. This is the most remarkable part of this project where the Nagar Panchayat Gandai worked on to counter their trauma of being social excluded and marginalised. The administration undertook critical approach with pre-planning to counter each barrier with six approaches enhancing their living standards:



Outcomes:

Social Inclusion:

Today, they feel confident and high in self-esteem as they have adequate housing with basic amenities, employment, healthcare and Anganwadi for their children. Joining them to Self Help Groups have made them more social, eradicating the prolonged trauma and low self-esteem. Anganwadi largely helped in eliminating the ostracisation faced by their children in other schools by admissions being denied.

Breaking Generational Curse of Prostitution:

Pradhan Mantri Awas Yojana (Urban) came as ray of light changing their lives as never before. The scheme has given them more than a house, it has given them a new beginning which they always longed for themselves and their children. The Nagar Panchayat Gandai's vision of making them Aatma Nirbhar has provided them options to deviate from the paths of prostitution to the path of development.

Affordable Housing in Partnership (AHP) Vertical

For implementation of the AHP vertical at expedited pace, state government has undertaken taken major policy level interventions like, allotting the land at a token amount of Rs. 1/SQFT; implementing projects through BMTPC approved new technologies; standardised tendering process across all ULB - resulting in competitive rates, optimal quality and ease of monitoring; convergence of benefits. The major policy decision among all have been providing the rights of a dwelling unit to the rental communities across the state in Urban Area.

Under the first phase of implementation of PMAY-U, households residing in slum areas were encouraged to become beneficiaries of AHP vertical under the Mission. However, the State Government felt the need to enhance the implementation model by allowing rental tenants, to meet the target of Housing for All. Therefore, the State Government has launched a rental housing policy to make housing available to homeless households who are living in slums and other informal settlements.

Under this initiative the Urban Local Bodies are conducting a detailed survey of the beneficiaries and are identifying families living on rent in slums and other informal settlements, registration of families of willing tenants is being done according to the eligibility criteria of the scheme by organizing camps at the local level, and in the AHP projects such identified beneficiaries are being allotted houses through a transparent draw system.

Credit Linked Subsidy Scheme (CLSS)

Easy Finance Model

The State Government of Chhattisgarh has conceptualised an easy finance model to help people avail the benefits of the scheme, who:

- a) Lack documented proof of income
- b) Lack financial literacy
- c) Negative approach of the lenders towards small ticket loans
- d) Might have to pay exorbitant rate of interest on informal income sector

The objective of the exercise is to fill up these missing links to increase the access to housing finance to community at large. Under PMAY-U, the State is helping people willing to purchase/construct their own house but are unable to do so due the above-mentioned reasons. The government is making these people avail housing finance/credit from Banks/Housing Finance Companies easily. The informal income groups are deprived of housing credit. Hence, this practice aims at assisting these people to avail housing credit and, also create awareness about the benefit of interest subvention under PMAY-CLSS depending on individual & eligibility.

Implementation Strategy

The best practice is being implemented across the State. A dedicated team was formed to create awareness, clear doubts, coordinate with lending agencies to fast track the process of sanction and

disbursement of the housing loan applications. Meanwhile, awareness camps across major cities like Raipur, Bilaspur, Korba, Jagdalpur and Raigarh were also conducted to encourage people to avail the benefit of this initiative practice.

Approximately, 27,000 Beneficiaries had registered themselves in five camps organised in 2019 for getting benefit under CLSS. The first-of-a-kind initiative in the country has been rolled over across the entire state covering 170 Urban Local Bodies (ULBs) with population of more than 65 Lakh. The primary audience of the initiative is the working class living in rented premises.

Outcome

- Beneficiaries who were not aware of this important component Credit Linked subsidy scheme of PMAY-U. They came to these camps and got to know about this scheme in detail, due to which they became aware and got benefited from this scheme.
- Beneficiaries who were unable to access formal banking sector earlier, got access to bank loans which enhanced the affordability of the house under PMAY-U.
- The biggest motivation behind the entire initiative is upliftment in the socio-economic status of the urban poor by addressing one of the basic needs i.e., housing in a sustainable manner.
- Change in the Involvement of organisations and institutions. Capacity transformation of organization, targeted area or community and implementing agency.
- Changes and involvement of resources - Financial, Technical, Human from National level to local level.
- Boost of confidence in communities, change in behavioral attitude and responsibilities.
- Increased credibility of beneficiaries/community towards financial institutions and local bodies.
- This important component of the PMAY-U, the loan-based subsidy scheme reached every section of the community and the lower-income families.
- At present, under this important component as per demand assessment survey (DAS) total 44,546 beneficiaries have been identified for being eligible of this loan-based interest subsidy scheme of PMAY -U in Chhattisgarh. More than 25,000 beneficiaries have been approved for interest subsidy for purchase of new houses/construction of houses in the entire state.



GUJARAT



Overview of Housing Initiatives in Gujarat

In 1961, the newly formed Government of Gujarat after bifurcation of states of Maharashtra and Gujarat, established Gujarat Housing Board (GHB). GHB was established with an objective to improve living standard for citizens at an affordable price with a larger objective of improving their socio-economic conditions. GHB was established throughout the urban areas including Ahmedabad, Surat, Rajkot, Bhavnagar, Jamnagar, Bhuj, Vapi, Bharuch, Veraval, Porbandar, Gandhidham, etc. Since inception, GHB has remained one of the most dominant public housing agencies in the State. The bulk of its housing construction in the initial period was of subsidised housing for industrial workers under the schemes initiated by the Government of India and the remaining housing stock was divided among EWS, LIG and MIG income groups (Mehta and Mehta 1987). Initially, the houses were allocated to the beneficiaries on hire-purchase basis at a moderate price, to be paid in monthly instalments for 13 years. In some cases, the repayment period was extended upto 20 years.

With an aim to comprehensively address the needs of urban poor, Government of Gujarat launched Garib Samruddhi Yojana in 2007. The Scheme aimed to provide opportunities for employment, access to better health and nutrition, provide housing alongwith adequate basic facilities; bringing urban poor in the mainstream developmental paradigm. During the 11th and 12th five year plans financial sanctions were made towards the implementation of the Scheme. In 2010 Government of Gujarat formulated the Regulations for Slum Redevelopment and Rehabilitation, aimed at facilitating in-situ slum rehabilitation projects through public-private partnership (PPP). Incentives like Transferable Development Rights, free sale development rights, enhanced Floor Space Index/ Floor Area Ratio and rationalised planning norms were put in place to make the projects viable for private developers. These regulations were amended in 2012 and replaced by a new policy in 2013 called Gujarat Slum Rehabilitation Policy- 2013, launched under the Mukhya Mantri Gruh Yojana. The Policy built on the same incentives as the previous Regulation and ensured provision of EWS houses with atleast 25 sqm carpet area, consisting of two rooms, kitchen, a toilet and bathroom, with basic amenities free of cost. To consolidate the efforts of the State Government and reorganise the Gujarat Housing Board, Mukhya Mantri Gruh Yojana was launched in 2013. The policy was launched with an objective to make urban areas slum free and provide housing at affordable price to EWS, LIG and MIG families. The policy aimed delivery of housing by both public and private sectors. It had two components: Gujarat Slum Rehabilitation Policy- PPP: 2013 and Gujarat Affordable Housing Policy: 2014. Under the policy, housing schemes for EWS were to be carried out by ULBs and Development Authorities on public land and affordable housing for EWS, LIG, MIG on other land parcels were to be constructed through PPP and GHB. Further, the Government entered into partnership with banks and finance organisations to provide home loans to eligible beneficiaries which relieved GHB from providing housing finance to the beneficiaries directly.

Recognising that buildings need continuous repair and maintenance and thus to revamp the dilapidated and reorganising existing public housing in a PPP mode, the Government of Gujarat launched the Redevelopment of Public Housing Scheme- 2016. The Scheme was launched with an objective to upgrade existing housing stock in the State, create additional affordable housing stock wherever possible, to utilise available land in optimal manner and to improve neighbourhood at no or minimal cost to the Government. The project overall may have three components: redevelopment of existing public housing, creation of additional affordable housing stock and free sale component.

Enhancing the Availability of Land

With an objective to promote land pooling and readjustment, Town Planning Schemes (TPS) were launched in Gujarat. This mechanism was put in place through the Bombay Town Planning Act of 1915

and was more widely used in cities of Gujarat after 1999 amendment to the Gujarat Town Planning and Urban Development Act (GTPUD Act) of 1976. TPS allows the city to appropriate land from private landowners for public purposes, such as roads, open spaces, low-income housing, underlying utility infrastructure, affordable housing, and other community services. The primary objective of TPS is to ensure more equitable distribution of land across all income groups and a specific focus on urban poor. The intent of the initiative was to give a push to the new order economy in the state, building on PPP. TPS is intended to work in conjunction with the developmental plans.

TPS model is based on two-stage process- a macro-planning stage and a micro-planning stage. At the macro level, the development authority draws the decadal development plan for the whole area where the city is expected to expand. The development area is then divided into a number of smaller areas. At the micro level, the Development Authority in a phased manner takes up these smaller areas for development of a TPS there.

GTPUD Act, 1976 includes a provision for allocating upto 10% of the total land under TPS area for the provision of housing for socially and economically backward classes of people, ensuring the supply of land for affordable housing.

Best Practice followed to provide ease of living to PMAY-U beneficiaries:

Objective and Target Group:

- To facilitate in-situ slum rehabilitation on Private land parcels, through PPP
- Redevelopment of Public Colonies
- To enhance private participation in the implementation of PMAY-U

Implementing Departments and Partners:

Ministry of Housing and Urban Affairs, Government of Gujarat, Urban Local Bodies (ULB)

Duration of the projects/initiatives:

From 2015

Key Stakeholders:

- Government of Gujarat
- Municipal Corporations
- Urban Development Authorities
- District Authorities
- Town Planning Department
- Private Players/builders
- NGOs

Redevelopment of Slums situated in Private Land

Introduction:

Under PMAY-U, redevelopment of slums is majorly done for the slums situated at Government land. A survey conducted by the State Government found that approximately 1.5 lakh families consisting of 8-10 lakh members live in slums which are situated on private land in the major cities of Gujarat. The Gujarat Government thus announced In-Situ Slum Redevelopment for the slums situated on private land in 2019 with an objective to make cities slum free and provide houses to the homeless people at an affordable price. The slum dwellers residing on private land on or before 1st December 2010 were considered eligible.

The funding/incentives to private developer is done through incentives of Transferable Development Rights (TDR), free sale development rights, enhanced Floor Space Index (FSI) and rationalised planning norms.

Benefits to Beneficiaries:

Allocation of EWS type houses with at least 37 sqm. carpet area, consisting of two rooms, kitchen, a toilet & bathroom, with all basic amenities free of cost. There is also a provision of shop of 12 sqm. who have a shop in the slum.

Implementation Process:

Prescribed authorities have also been setup at City Level for Municipal Corporation under the Chairmanship of Municipal Commissioner and at District level under the Chairmanship of District Collector for the Municipalities in that District. Their main function is to identify and notify slums, formulate slum free City action plan and take up slum rehabilitation projects accordingly.

Firstly, the owners of the private land on which the slum is located will have to apply for permission to rehabilitate/redevelopment slums on private land, to the appropriate authority, which will then be approved or rejected after studying the slum areas in urban areas and the basic status of lands, reviewing the list of families living in slums. The appropriate authority will enter into a concession agreement with the private landowner covering the incentives, concessions and functions and duties of both the parties to the private landowner for slum resettlement.

The Slum Rehabilitation Committee (SRC) will declare any slum area as a slum abolition extension as per the powers vested in Section: 3 (1) of the Gujarat Dirty Settlement Extension Act, 19 and Section 11 of the same Act. Further, the appropriate authority will take action to declare the slum with the approved application.

In order to increase the participation of the families living in the slums in the development process, the private landowners will conduct a survey of the people living in the slums with the help of voluntary organizations/community-based organisations and compile a list of them and submit it to the appropriate authorities.

The private landowner will have to prepare detailed architectural as well as structural drawings and designs as per the existing GDCR and National Building Code (NBC) for slum resettlement and get the approval from the appropriate authority.

During the implementation of the scheme of slum redevelopment approved by the private landowner, the beneficiaries of the scheme will have to be accommodated in another place as well as in the accommodation allotted under the scheme at the same place after completion of the scheme. The houses constructed under the Slum Rehabilitation Scheme will have to be allotted by computer draw in the presence of the beneficiaries under the supervision of the prescribed authority board. Beneficiaries will have to be provided basic facilities under the scheme in addition to accommodation. An association of scheme beneficiaries will have to be formed for the maintenance of the scheme.

The draft project report (DPR) prepared by the appropriate authority as per the guidelines of Pradhan Mantri Awas Yojana (Urban) has to be approved at the state level as well as at the central level and the beneficiary details is finally uploaded on the portal It has to be given at the center level.

Eligible slum dwellers will have to hand over the possession of those privileged dwellings in the presence of a representative of the collective authority board after completion of construction.

The ownership of the accommodation allotted will be in the joint name of the husband and wife and the property card will have to be maintained by registering accordingly. After the certificate of completion of the work of the slum resettlement scheme is issued by the prescribed authority, the landowner will have to hand over the work of its repair and maintenance to the group/ association of the people living in the slum. But the responsibility for repair and maintenance of lifts and other facilities will remain with the private landowner for at least five years.

To ensure effective planning and implementation of the scheme by private landowners, the participation of communities living in slums will have to be ensured at every stage of implementation of slum resettlement. The help of NGOs/Community Based Organizations can be availed for increasing the participation of slum dwellers in the development process for easy rehabilitation through private landowners.

Benefits to be received by eligible slum dwellers:

- Eligible slum dwellers under this policy will be provided a pucca house with two rooms with a carpet area up to 37 sqm. kitchen, bathroom as well and other facilities free of cost instead of their huts.
- Beneficiaries will be provided basic facilities of drinking water-sewerage line as well as electricity connection by the landowner. The beneficiary will be responsible for the permanent maintenance, upkeep and payable expenses. The beneficiary will have to pay regularly the tax due on this building of the local self-governing body.
- The beneficiary will not be able to sell or rent the accommodation allotted to them for 15 years.
- The registration of the allotted DUs has to be done on a stamp paper of Rs 100.
- If the beneficiary has a shop in a slum, then under the rehabilitation scheme, a shop of 12 Sqm. area will be provided to him.
- Out of the three FSIs available to the private landowner, at least 50 % of the FSI or the number of slum dwellers whichever is higher should be used to build affordable housing. After the inclusion of slum dwellers, in case of non-utilisation of 50 % FSI, the remaining FSI will have to be made affordable housing as per the choice of the private landowner.

Outcomes:

- In-situ slum rehabilitation in PPP mode leads to win-win situation for the slum dwellers by providing them decent house with basic amenities free of cost; for ULB, it provides better hygienic conditions, better public health; facelift of the city, for the Government as it requires no budgetary support and for private developer for the development opportunity.
- Initial resentment and skepticism among slum dwellers and private partners transformed into cooperation and proactive enthusiasm.
- All slum rehabilitation projects are in city limit resulting into accessibility to basic amenities, better connectivity and being inclusive part of city economy due to land provision.

Redevelopment of Public Colonies

Introduction:

There are several public housing schemes, which are either in dilapidated condition or/and where FSI is not fully utilised. Such public colonies in urban areas under Gujarat housing board/urban local body/Urban authorities etc., are redeveloped in accordance with policy and regulations. The redevelopment policy was announced by Gujarat Government in 2016 for public societies/colonies

which are 20-year-old/under deteriorated condition and whose FSI is not completely utilised.

The objectives are to upgrade existing housing stock, to create additional affordable housing stock wherever possible, to utilise available land in optimal manner and to improve neighbourhood at no or minimum cost to the government.

Implementation:

Prescribed authorities have also been setup at City Level for Municipal Corporation under the Chairmanship of Municipal Commissioner and at District level under the Chairmanship of District Collector for the Municipalities in that District. Their main function is to identify the colonies and take up redevelopment activities of public housing projects accordingly.

Benefits to be received by existing housing owners:

- Beneficiary will get dwelling unit with higher carpet area and latest specification than existing one.
- Beneficiary will get free of cost O&M facility from developers for first seven years from the obtaining Building Use Certificate.
- If the beneficiary has a shop or non-residential unit in an existing building/projects, then under the redevelopment scheme, a shop of 125% carpet area than existing one will be provided to him.

To enhance private participation in the implementation of PMAY-U

Introduction:

Government of Gujarat, through its PPP Policy and Mukhyamantri Awas Yojana launched, 'Gujarat Slum Rehabilitation Policy-PPP in 2013' with the primary objective of making cities slum free. Subsequently, multiple projects of ISSR were initiated in Gujarat. Through this policy intervention coupled with formal institutional development, Government of Gujarat sought to achieve major changes within slum households by providing them with better access to facilities and legal ownership/titles of their houses.

The state has initiated the scheme of 'In- situ Slum Redevelopment' through Public-Private partnership (PPP) model, where higher FSI, transferrable development rights are to be given to private developers in lieu of the cost of contribution. Apart from the provision of physical infrastructure like underground drainage, water supply, internal roads, social infrastructure like schools, Anganwadis, healthcare centres, are also provided and the State assistance is Rs 1 lakh per house against Central Assistance of Rs 1 lakh per house.

Implementation Strategy:

At City level, a Slum Rehabilitation Committee (SRC) is formed which examines the issues in a monthly meeting and communicates the decision taken to the State Government. The project development process followed in the State is as follows:

- The Chief/ City Engineer of the Municipal Corporation, along with other officials are responsible to develop the projects and present the same to the committee for their views. The suggestions and modifications, if any, are recorded and incorporated in the project.
- To develop the project following broad steps are carried out:

a) **Slum identification:** All the slums identified are categorised into three groups - Slums on

Government land, Slums on Municipal Corporation and Slums on private land.

b) The due diligence of the slum area is carried out by the Municipal Corporation based on the different slums identified. Further, based on the information like land value, number of slum households to be rehabilitated, the market potential of the land etc., the project is structured.

- Based on the developed project, Chief Engineer carries out the tender process and selects the private player through a transparent process. The tender document is drafted so that it allows the bidder to quote the lump sum amount as the premium. It can be positive premium or negative premium based on the land value, slum dwellers to be rehabilitated, and market potential of the land.

Outcome:

The Slum redevelopment under the PPP model has received encouraging response from slum dwellers and developers.

- More than 62,317 houses have been sanctioned under this component and around 7,400 houses are completed and rest are in progress at different stages under PPP model.
- In-situ slum redevelopment in PPP mode leads to win-win situation for the slum dwellers, by providing them decent house with basic amenities free of cost; for ULB as it provides better hygienic conditions, better public health; facelift of the city; for the Government as it requires no budgetary support and for private developer for the development opportunity.
- Initial resentment and skepticism among slum dwellers and private partners transformed into cooperation and proactive enthusiasm.
- All slum rehabilitation projects are in city limit resulting into accessibility to basic amenities, better connectivity and being inclusive part of city economy due to land provision.

Challenges faced:

- Routine conventional building-based tendering
- Item rate tendering process had rigid planning and implementation
- Lack of model Tender Document; concession agreement created confusion in stakeholders. As a result, PPP policy remained a non-starter.
- No priority to In-situ Rehabilitation: led to displacement of slum dwellers in fringe areas with negative impact on employment and resulted into their resentment
- Written Consent of slum dwellers strengthened unauthorised slum lords at the cost of slum dweller
- Inadequate incentives to Private Developer: Led to non-viability of project for private developer resulting in their non-participation
- Negligible Reservation for affordable housing earlier lead to increase in formation of slums derailing number of projects for want of land
- Government Land at price: as decided by state government needed to be paid leading to shying away of ULBs.
- Lack of inclusive land use planning: Same development regulations applied to all types of housing

Reward and Recognition:

- Best State for ISSR projects in Special category under PMAY-U awards - 2019
- Award of Excellence - Slum Redevelopment Project for Bharatnagar 7B Slum Area in Rajkot City under PMAY PPP ISSR Scheme awarded by ELETS – National Housing Summit



TAMIL NADU



Overview of Housing Initiatives in Tamil Nadu

Tamil Nadu Housing Board was established in 1947 as a small organisations in the name of "City Improvement Trust" in order to cater to the Housing needs of Madras City, later developed into a full-fledged organisations as "Tamil Nadu Housing Board" (TNHB) in the year 1961 to cope up with the increasing demand in housing sector all over the state due to urban growth leading to migration to urban areas in search of employment opportunities. TNHB as a matter of policy aims to ensure availability of quality materials in construction, using the latest modern construction techniques and provide shelter to the people under EWS, LIG, MIG and HIG at an affordable cost. TNHB has the unique capacity of developing very large neighbourhood schemes, each one of them, remains a self-contained neighbourhood by itself. TNHB has emerged as one of the biggest institutions in India catering to the shelter needs of various income groups of the society.

In 1971, the Tamil Nadu Town And Country Planning Act was enacted to provide for planning the development and use of rural and urban land in the State and for purposes connected therewith. Later in 1995, The Tamil Nadu Urban Development Project was implemented by Tamil Nadu Slum Clearance Board with World Bank Assistance. The scheme envisaged providing basic amenities like roads, access pathways, P.C. units, and drainage, street lights, Water supply etc. After the development of site, the land was transferred to TNSCB for providing sale deeds to the beneficiaries. Further, to improve the general condition of the slum assistance of basic amenities @ Rs. 1500/- per family was provided. The beneficiaries were provided with plinth area of 300 sqft. Under this scheme 8755 tenements were proposed. The scheme was completed in 1994.

With a view to improve the amenities and accommodation in Government Servants Rental Quarters and also to increase the number of Government Servants Rental Quarters State Government had launched Tamil Nadu Government Rental Housing Scheme in 2016. Further, TNHB had entered into an understanding with the Government to demolish and redevelop the old and dilapidated Government Rental Quarters on self-financing basis by exploiting the availability of higher FSI permissible for the site. Where TNHB redeveloped units to bear the cost towards there development of Tamil Nadu Government Servants Rental Quarters.

Later in 2020, **Tamil Nadu Affordable Urban Housing and Habitat Policy was launched with an objective** to increase the access to diverse housing solutions, define the key policy principles and specify focus areas for the state government. In this policy, GoTN envisioned a robust housing market ecosystem, where scarce fiscal resources were prioritised for the most vulnerable sections and the private sector participation (developers and financial institutions) was encouraged to provide relevant expertise and capital to the housing sector. Tamil Nadu is one of the most urbanised states in India, where approximately 50 per cent of its population is living in urban areas. The policy's objectives aligned with the state government's Vision 2023 to become a progressive state *“where its people enjoy all the basic services of a modern society and live in harmonious engagement with the environment and with the rest of the world.”* The policy also resonated with the Sustainable Development Goal (SDG) of ensuring universal access to adequate, safe and affordable housing with basic services.

Tamil Nadu has been following its housing policy by creating conditions conducive to the provision of quality housing at affordable cost especially to the Economically Weaker Sections by regulating and encouraging developments through planned inclusions and balanced growth. With a view to encourage and facilitate private partnership in the development of Economically Weaker Sections, the Government has incorporated enabling provisions in the regulatory framework by making it mandatory for developers to provide 10 percentage of the developed area for the Economically Weaker Sections. The Government would involve the various stakeholders in the provision of housing at an affordable

price through facilitation and regulation of the housing services.

Best Practice being followed by Tamil Nadu

Objective:

- Infusion and Promotion of technology for ease of living
- Financial assistance to affordable housing projects
- Free house site patta to landless urban poor households
- Amendment in urban regulations
- Ease of doing Housing under BLC vertical
- Provisions for facilitating Rental Housing

Implementing Departments and Partners:

Ministry of Housing and Urban Affairs, Government of Tamil Nadu, Tamil Nadu Slum Clearance Board, Urban Local Bodies (ULBs)

Key Stakeholders:

MoHUA
Government of Tamil Nadu
Urban Local Bodies
Banks/Financial Institutions

Introduction:

Considering the rising trend of urbanisation, Tamil Nadu has been adapting and adopting to new practices to ensure affordable housing for all urban residents in the state. Many housing and habitat centric scheme and programmes have been implemented over the years to address issues related to affordable housing. Tamil Nadu Housing Board (TNHB), Tamil Nadu Slum Clearance Board (TNSCB), Tamil Nadu Cooperative Housing Federation (TNCHF) and Tamil Nadu Shelter Fund (TNSF) are the institutions that have been set up for the same. TNSCB is the State Level Nodal Agency (SLNA) for implementation of PMAY-U in Tamil Nadu.

Innovative funding models, providing lands to fulfil housing needs, regulatory relaxations, promoting technology, provisions for facilitating rental housing are some of the best practices introduced by the State Government to help people in getting a roof over their heads; the primary being technology infusion, under which Light House Projects have been built.

Infusion & Promotion of technology for ease of living

The State has taken a lead in construction of Light House Projects (LHPs), under which affordable houses with all infrastructure have been allocated to eligible beneficiaries. A total of 1,152 eco-friendly, disaster-resilient flats have been built at Perumbakkam area of Chennai in a challenge mode. Apart from Chennai, five other cities, namely Indore (Madhya Pradesh), Rajkot (Gujarat), Lucknow (Uttar Pradesh), Ranchi (Jharkhand) and Agartala (Tripura) are the hosts of LHPs. The foundation stones of the housing project were laid by Hon'ble Prime Minister on 1st January 2021. LHP Chennai was subsequently inaugurated by Hon'ble Prime Minister on 26th May 2022.

Six globally innovative technologies were selected through Global Housing Technology Challenge-India (GHTC-India) in 2019 to construct the LHPs. The six technologies were identified and mainstreamed from among 54 technologies. These technologies are sustainable, green and disaster-resilient, cost-effective, fast-track construction process, complying with quality standards and meet diverse geo-climatic conditions of the region.

For Chennai, Precast Concrete Construction System-Precast Components Assembled at Site technology was selected, the origin is from Finland & USA. The construction process involves all components to be manufactured in a casting yard. The in-situ jointing of components reduces construction time, optimises resource and delivers improved quality of material with and precision. The technology eliminates use of plaster and helps in keeping the construction site neat, clean and dust free.

In order to promote cross-learning and exposure to LHP technologies, large number of students and stakeholders, named Techograhis, have visited the sites time and again.

Light House Projects, especially the timely completion of Chennai, will have a large-scale impact on the construction landscape of India. Overall, the project demonstrates Government's resolve to comprehensively include innovation and excellence in the run for a self-reliant India or precisely, AatmaNirbhar Bharat.

The Funding Model

Tamil Nadu Shelter Fund provides financial assistance to affordable housing projects in urban India. Under PMAY-U, Government of Tamil Nadu is primarily implementing Affordable Housing in Partnership (AHP), Beneficiary led Construction (BLC) and Credit Linked Subsidy Scheme (CLSS). Under AHP, average cost of a 400 sq ft. house is Rs 10 lakh with basic and social infrastructure. In this, the Central Government share is of Rs 1.50 lakh and State Government share is of Rs 7 lakh while beneficiary contribution is of Rs 1.50 lakh - both as in-Situ reconstruction and resettlement at alternate locations, to provide houses for families living in dense slums, waterbodies and other objectionable locations.

Issuance of Patta

The Tamil Nadu government provides lands owned by various departments to Tamil Nadu Slum Clearance Board, free of cost to promote AHP projects. The government issues free house site patta (land title) to landless urban poor households to facilitate the implementation of BLC projects.

Relaxations

To make housing more affordable and allow higher densities in urban areas, the State Government has amended urban regulations through Tamil Nadu Combined Development Building Rules (TNCDBR) to increase the FSI from 1.5 to 2.0. The regulatory change increases the supply of housing by allowing higher densities. To increase the supply of affordable housing under TNCDBR, developers are required to allocate 10% of layout area for EWS plots in residential layouts exceeding 1 hectare.

Ease of doing Housing under BLC vertical

Houses constructed under the BLC vertical of PMAY-U are exempted from obtaining planning permission from ULBs. Subsequently, it has reduced cost and time required for obtaining planning permission. In order to reduce the cost of construction, the State Government provides cement at concessional rate to the EWS urban poor households constructing houses under the BLC vertical. TNSCB coordinates with the affordable housing Finance Companies, Small Finance Banks and Non-Banking Financial Companies (NBFC) – Micro Finance Institutions to facilitate housing loan to the beneficiaries of the BLC projects.

Provisions for facilitating Rental Housing

The State Government has replaced Tamil Nadu Buildings (Lease and Rent Control) Act, 1960 with

Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act to promote development of rental housing. The act regulates rent as per the terms and conditions of the agreement entered between the owner of the premises and the tenant. It balances the rights and responsibilities of the landlord and the tenant. The act provides for compulsory registration of all rental agreements.



**Ministry of Housing and Urban Affairs
Government of India**

**Nirman Bhawan
Maulana Azad Marg, New Delhi-110011
www.mohua.gov.in**



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