



Ministry of Housing
& Urban Affairs
Government of India

Ashraya

Sabka Sapna, Ghar Ho Apna

A Quarterly Newsletter



PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN)

“ Pradhan Mantri Awas Yojana is a step towards fulfilment of the vision of Housing for All by 2022.”

~ Narendra Modi
Hon'ble Prime Minister of India

Volume 2, Issue 4, October – December 2017, New Delhi

Ministry of Housing & Urban Affairs celebrates World Habitat Day

Ministry of Housing and Urban Affairs organised a programme on the occasion of 'World Habitat Day' on the theme 'Housing Policies : Affordable Homes' in New Delhi on 5th October 2017.

Shri Hardeep Singh Puri, Hon'ble Minister of State (I/C) for Housing and Urban Affairs inaugurated the programme along with UN representative. Hon'ble Minister addressed the gathering of diplomats, government officials, differently abled school children, etc. and spoke about the new urban missions launched by the Government viz. the Pradhan Mantri Awas Yojana (Urban) is at the core of ensuring affordable homes to the poor and the needy while other Missions like the Swachh Bharat Mission (Urban) and Atal Mission for Rejuvenation and Urban Transformation (AMRUT) aims at enabling the much needed basic infrastructure for a decent habitat.

He stressed upon the fact that the Government has taken several initiatives to give a boost to housing sector and in particular to affordable housing to meet the housing needs of people. Amid concerns of slowdown, he said that he had reasons to believe that the real estate sector will bounce back soon, and that after a long time, in the interest of the sector the Government has brought this sector under a regulatory framework. While referring to the SDGs-2030, he articulated that India's performance would be the key to achieve these goals at global scale. Noting that 15 of the 17 SDGs are in the domain of urban local bodies, he said the Government is endeavoring to improve the capacities of city governments.

The Minister also distributed prizes to children for their performances in drawing and painting competitions on this occasion.





National Consultation on Accelerating Implementation of Urban Missions-PMAY(Urban)- Strategies & Way Forward

A day long National Consultation on 'Accelerating Implementation of Urban Missions-PMAY(Urban) and SBM' was inaugurated by Shri Hardeep Singh Puri, Minister of State (I/C) for Housing and Urban Affairs on 29th November, 2017 in new Delhi. The workshop was chaired by Shri Durga Shanker Mishra, Secretary, MoHUA and it was attended by nearly 170 participants including Principal Secretaries (Urban Development) of States, State Mission Directors for SBM, Municipal Commissioners and other officials along with representatives from the Ministry.

The objectives of the workshop was to understand and address the issues and concerns of the States/UTs while planning and implementing AHP & ISSR projects by them; to learn the successful models of AHP and ISSR projects being implemented in various States/UTs; to discuss on how the PPP models for AHP be used to encourage private sector participation in developing affordable housing and to learn from States/UTs on use of innovative construction technologies in AHP & ISSR verticals under PMAY(U).

The following strategies were suggested for moving forward: -

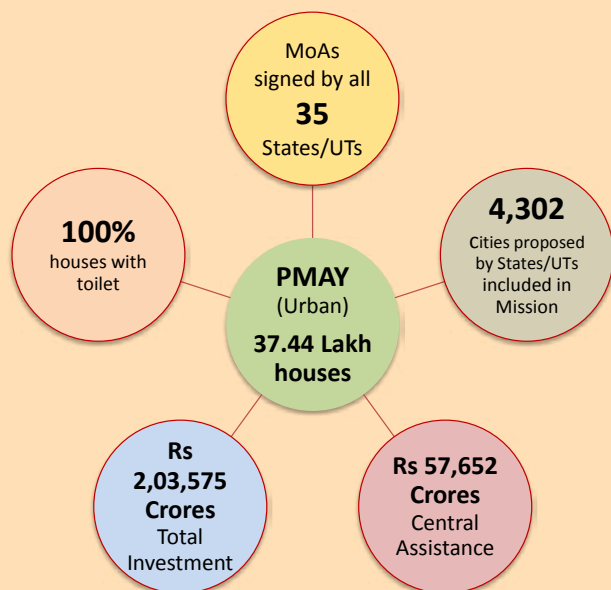
1. States/UTs need to implement necessary land reforms to ensure that beneficiaries have valid land document (land pattas/land title).
2. State/UTs to put in place a Single-window time bound clearance system for layout approvals and Building Permissions.
3. States/UTs to share their respective road map with respect to Slum Redevelopment Projects under ISSR.
4. States/UTs to focus on the ISSR vertical using land as a resource with minimum relocation, make a model by leveraging value of the land. Incentives like additional FAR & TDR should be given to make the ISSR projects viable. Provide rental accommodation to the slum dwellers while resettling them in ISSR projects.
5. States/UTs to prepare a land database to

ensure availability of land and facilitate ease of implementation with respect to the affordable housing.

6. States/UTs to converge their states policies with new 8 PPP models and utilize suitably to promote affordable housing.
7. States/UTs to emerge with innovative strategies to promote the CLSS vertical. With the increased carpet area of MIG in CLSS (120 sq. mt for MIG -I & 150 sq. mt for MIG-II) there is a huge boost for demand in MIG sector. The States to target specific categories such as Teachers, Anganwadi workers, Paramilitary forces, State Police Depts. etc. The States/UTs shall collaborate with SLBCs and DLBCs to monitor the progress of the CLSS vertical.
8. States/UTs to adopt 16 alternate innovative modern, sustainable, green and disaster resilient technologies that have been identified and SoR of 7 technologies have already been issued. The States/UTs are encouraged to adopt these technologies for fast and quality construction of houses under AHP and ISSR verticals.
9. The Ministry has launched the Global Housing Technology Challenge - India to globally identify best technologies, which are suitable for mass housing. Through this challenge, all entrepreneurs, technology providers, institutions, academia and other stakeholders across the world, are intended to be invited to contribute to the future of India's Housing Development. The Ministry also proposes to conduct Region/State wide demonstration of technologies to explore and identify appropriate technologies as a way forward.

In order to facilitate cross learning among States/UTs, presentations were made by States of Gujarat, Odisha, Andhra Pradesh and Madhya Pradesh wherein the ISSR and AHP verticals have shown good performance and are replicable models with State perspective and policy.

Progress of PMAY(U)



As on 31.12.2017, 37,43,631 houses have been given nod from Central Government with a Central Assistance of Rs. 57,652 Cr. and a total investment of Rs. 2,03,575 Cr. This includes Rs. 1,684 Cr. disbursed towards loan subsidy to 83,334 beneficiaries under the 'Credit Linked Subsidy Scheme' (CLSS).

Central Sanctioning & Monitoring Committee (CSMC) Meetings

Central Sanctioning & Monitoring Committee (CSMC) is a decision making body for the PMAY(U) chaired by Secretary, Ministry of Housing & Urban Affairs and members from other concerned departments. The main function of CSMC includes accepting projects submitted by States/UTs for release of central assistance, overall review and monitoring of the Mission.

During the quarter Oct-Dec' 17, 03 CSMC meetings were held in which a total of 1,513 projects under Affordable Housing in Partnership (AHP), Beneficiary Led Construction (BLC) and In-Situ Slum Development (ISSR) components involving 8,67,475 houses were accepted from 20 States/UTs.

A total Central Share of Rs.12,943 Cr. is involved for 8.67Lakh houses accepted as above.



28th CSMC meeting held on 29th Nov 2017

Increase in the carpet area under the Credit Linked Subsidy Scheme for the Middle Income Group under PMAY(U)

The Union Cabinet chaired by Prime Minister Shri Narendra Modi approved the increase in the carpet area of houses eligible for interest subsidy under the Credit Linked Subsidy Scheme (CLSS) for the Middle Income Group (MIG) under Pradhan Mantri Awas Yojana (Urban) in November 2017.

To further enhance the scope, coverage and outreach of the Scheme, the Cabinet approved the following:

- I. increasing the carpet area in the MIG I category of CLSS from the existing 90 square meter to “up to 120 square meter” and increasing the carpet area in respect of MIG II category of CLSS from the existing 110 square meter to “up to 150 square meter”; and
- II. making the above change effective from 01.01.2017 i.e. the date the CLSS for MIG had become effective.

The CLSS for MIG has been a pro-active step in meeting the challenges of urban housing shortage. It is also a pioneering step to enable the Middle Income Group to access the benefits of an interest subsidy scheme. It covers two income segments in the MIG viz. Rs.6,00,001 to Rs.12,00,000 (MIG-I) and Rs.12,00,001 to Rs.18,00,000 (MIG-II) per annum. In the MIG-I, an interest subsidy of 4% has been provided for loan amounts up to Rs.9 lakh while in MIG-II, an interest subsidy of 3% has been provided for loan amount of Rs.12 lakh. The interest subsidy will be calculated at 9% NPV over a maximum loan tenure of 20 years or the actual tenure, whichever is lesser. Housing loans above 9 lakh (MIG-I) and 12 lakh (MIG-II) will be at non-subsidized rates. The CLSS for MIG is currently effective up to 31.03.2019.

Mobile App on Earthquake Hazard Map of India (A joint initiative of NDMA & BMTPC)

During the World Habitat Day 2017 celebrations on October 5, 2017, Shri Hardeep S. Puri, Hon'ble Minister of State (I/C) for Housing & Urban Affairs, Government of India, launched the Android and iOS based Mobile App on Earthquake Hazard Map of India, in the august presence of Shri Durga Shanker Mishra, Secretary, MoHUA.

The Mobile App on “Earthquake Hazard Map of India” developed by BMTPC, is available on the Google Play Store and Apple App Store for android and iOS users respectively. As a part of

Digital India programme of Government of India, the Mobile App will be helpful in providing necessary information with regard to earthquake zonation of the country to the professionals in particular and other users in general.



Information Dissemination through Social Media

CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP (CLSS for MIG)

MIG Category included under CLSS for the first time w.e.f from 1st Jan 2017

MIG-I
(₹6-12 Lakh p.a.)

90 sqm

120 sqm

PREVIOUSLY

NOW

Carpet area for MIG-I increased from 90 square metres to 120 square metres



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CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP

MIG Category included under CLSS for the first time w.e.f from 1st Jan 2017



This interest subsidy will also come as a boon to those who have spent a lifetime working hard and have not been able to invest in a house.

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CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP (CLSS for MIG)

MIG Category included under CLSS for the first time w.e.f from 1st Jan 2017

MIG-II
(₹12-18 Lakh p.a.)

110 sqm

150 sqm

PREVIOUSLY

NOW

Carpet area for MIG-II increased from 110 square metres to 150 square metres



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CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP



Increased carpet area and easier affordability of housing loans under CLSS for MIG will enable beneficiaries to choose from a wider range of housing options across cities.

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CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP



Latest changes to CLSS for MIG will also benefit Non-Governmental School Teachers, Young Professionals & Upwardly Mobile Middle Class.

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CREDIT LINKED SUBSIDY SCHEME FOR MIDDLE INCOME GROUP



Approximate savings in monthly EMI under CLSS for MIG due to interest subsidy (assuming a loan for 20 years at 10% rate of interest)

Category	Annual Household Income	Loan Amount	Original EMI	Reduced EMI
MIG-I	₹6,00,001 - 12,00,000	₹9,00,000	₹8,685	₹6,417
MIG-II	₹12,00,001 - 18,00,000	₹12,00,000	₹11,580	₹9,359

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Best Practices

Competition for Housing the Urban Poor - 2017

Urban Development and Housing Department, Government of Madhya Pradesh has started a “Competition for Housing the Urban Poor - 2017” to promote the spirit of healthy competition among agencies involved in implementation of PMAY(U) and to create awareness amongst all sections of society about the initiatives of State in urban poor housing sector.

The objective of the competition is to encourage better performing agencies involved in housing sector for urban poor and it also intends to provide better housing to the needy citizens of the State. In addition, it will also encourage agencies involved in affordable housing sector to actively implement Housing Mission in a timely, effective and innovative manner.

Citizen participation shall be an important aspect of competition. Social media and other traditional media channels can be used strategically by the agencies involved in order to educate citizens about the objectives of the housing mission, as well as to reinforce the importance of their participation in the competition. It is also crucial

in order to ensure significantly higher levels of participation from all citizens.

The competition shall be divided into 6 categories for evaluation. The details of categories are:

- All Municipal Corporations
- Urban Local Bodies with population above 50,000
- Rest of Urban Local Bodies
- Divisional Level
- District level
- Banks/HFCs

Methodology

The competition shall be conducted in two Phases. In the 1st Phase assessment of ULBs/ other agencies shall be done on the basis of overall accomplishment of Demand Survey and implementation of PMAY(U). The 2nd Phase shall be limited to ULBs in which ULBs shall be declared as “All With Affordable Shelter/Home - AWAS City” on providing secure, livable and affordable housing to every eligible citizen of their city as per demand survey.

Ranking of ULBs shall be done on monthly basis to provide a chance to ULBs/other agencies to improve their ranking.

Innovative execution approach in Gujarat

Innovations	Impact
Information Communication Technology (ICT) Platforms like State level Web enabled Management Information System (MIS) & Beneficiary Allotment System (BAS)	It increases operational efficiency, timeliness and authenticity of data for housing schemes and to bring in more transparency.
Loan Melas: Loan Melas are organized by implementing agency provides platform for banks & beneficiaries	Ensured financial inclusion, reduced paper work, single window system, simplified and shortened process
Housing allotment to beneficiaries is done in the very beginning. The Submission of documents is sought only from the successful beneficiaries selected by draw	It provided additional quality checks by beneficiaries and made self-financed scheme possible
Inclusive land use planning: Specific Development control regulations formulated for slum rehabilitation & Affordable housing.	Made slum rehabilitation and Affordable housing projects viable.
Removal of written consent for In-situ rehabilitation projects: It is waived for in-situ slum rehabilitation. Now focus is on Community mobilization & participation	Doing away with written consent resulted in to increased and willing participation of slum dwellers.



Shri Hardeep Singh Puri, Hon'ble MoS, MoHUA along with Shri Durga Shanker Mishra, Secretary, MoHUA during National Workshop on 'Processing and Use of Construction & Demolition Waste' organised by BMTPC on November 21, 2017.



Shri Durga Shanker Mishra, Secretary, MoHUA and Shri Amrit Abhijat, JS & MD (HFA) during an event on 'Enhancing Housing Credit Under Pradhan Mantri Awas Yojana (Urban)' organised by National Housing Bank on 8th November 2017 at New Delhi

Success Stories

Smt. Padmabati Biswal, is an 80 year old widow, with annual Income of Rs. 1 lakh, was residing in a small non-pucca house (Asbestos) in RMC, Ward no.8, Balijodi, Rourkela, Odisha. She became a beneficiary under BLC PMAY (U) after proper verification and validation. She received the work order on 25/12/2016.

She started the house construction initially by investing her own money which was followed by government assistance as approved.

Now, she is staying happily with her family in AWAAS house. She says...“I am very thankful to PMAY and to OUHM, that a poor like me have got an opportunity to live in a Pucca house at this stage of my life.”



Smt. Shaik Kowsar, W/o Abdul Rasheed, belongs to Minority community. Since 12 years she was residing in old AC sheet house in Nandyal Municipality, Kurnool District, Andhra Pradesh. She works as a daily labour and struggles hard to meet ends and earn living for her family of five. The present shelter was not catering the need for her family. While working as a daily labour, she stumbled upon some vague information about PMAY, after enquiring a bit, she immediately applied for the house. She got selected under PMAY(U)-BLC vertical for the year 2015-16 and was issued sanction orders.

She started construction of her house in the first week of March, 2017 and completed it in June, 2017 with the GoI assistance of Rs.1.50 lakhs, GoAP assistance of Rs.1.00 Lakh and with her own savings. All (3) instalments were released from State nodal account to Beneficiary individual account through Aadhar Bridge payment system.

Smt Kowsar is now happily living with her family in her own pucca house. In her own words... “ I am very thankful to the both Governments for making my Pucca house dream into reality”.



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