



National Work Shop on PMAY- HFA

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Implementation of PMAY-Gramin in the state of A.P

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Housing For All – PMAY (Gramin)



- The GoI had affirmed its commitment to provide “Housing for All” by the year 2022. The GoI revamped IAY rural housing scheme to **Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)** for Rural areas.
- AP Govt. is also committed to ensure ‘Shelter for all’ by 2022.
- The MoRD, GoI has been allocating houses to the State based on Socio Economic Caste Census (SECC) data after 13 point exclusion criteria
- The beneficiaries under the scheme shall be selected invariably from eligible SECC 2011 data validated in Grama Sabhas.
- Unit cost of house to Rs 1,20,000/- in Plain areas and to Rs 1,30,000/- in IAP districts (**SKL, VZM, VSP & EG Districts**) and is shared by GOI and State in the ratio of **60:40** respectively.



About Executing agency



GoAP has established A.P State Housing Corporation Ltd (APSHCL) an exclusive organization in July 1979 to implement various State and Centrally Sponsored housing schemes for the welfare of weaker sections in the state. Main features in implementation of Housing programme are

- It encourages self-help and mutual-help among beneficiaries by community participation in construction of houses.
- Technical assistance is provided by the Engineering staff of APSHCL and it has a strong net work of engineering force from state level up to Mandal/Block level.
- No middlemen or Contractors are allowed to construct the houses. G+ structures in Urban areas will be executed through tender contract system.
- District Collectors are the ex-officio Executive Directors for the organization and they will oversee the implementation of housing schemes in districts.



Schemes under Implementation in the State



- GoAP is committed to provide “Housing for All” by 2022 as announced by GoI.
- To achieve the goal, GoAP has taken up 13.07 lakh houses from 2016-17 onwards with a project cost of Rs. 19541.33 crores. Scheme wise details are shown below:

Sl. No.	Scheme	Unit cost in Rupees	No of houses					Project Cost (Rs.in Crores)
			Allotted	Sanctioned	Grounded	Status of Grounded houses		
						In Progress	Comp.	
I	State Sponsored							
1	NTR Rural Housing	1,50,000	6,00,000	4,86,314	2,02,851	1,22,376	80,475	9,000.00
2	NTR Spl Housing	4,30,000	9,256	9256	8756	2616	6140	400.91
3	Pre NTR Housing	1,00,000	4,41,978	4,41,978	4,41,978	2,65,189	1,76,789	3,018.33
	Total		10,51,234	9,37,548	6,53,585	3,90,181	2,63,404	12,419.24
II	Centrally Sponsored							
1	PMAY-(Gramin)	2,00,000	1,20,943	82,699	44,653	36,739	7,914	2,418.86
2	PMAY-Urban (BLC)	3,50,000	1,34,378	31,401	27,576	17,937	9,639	4,703.23
	Total		2,55,321	1,14,100	72,229	54,676	17,553	7,122.09
	Grand Total		13,06,555	10,51,648	7,25,814	4,44,857	2,80,957	19,541.33



PMAY-G -Linking of data to AwaasSoft



- AP state has developed separate web site www.apgovhousing.apcfss.gov.in (prior to development of AwaasSoft application).
- Registration of beneficiaries, geo-tagging, account verification, release of installments to beneficiaries to the Aadhar linked account are being done in housing website in a transparent manner .
- Physical and Financial progress of these houses is being monitored through housing website on real time basis.
- The beneficiary data of PMAY-G is being linked from housing website to AwaasSoft through web service.
- As against the target of 72,885 houses, 65,272 beneficiary data has been linked to AwaasSoft.
- However, certain beneficiary data could not be linked to “AwaasSoft” due to the following technical errors/problems in the web service while uploading the data.
 - Invalid ahlTin field name / Invalid PMAYID field name.
 - Invalid Village / Panchayat Code field name.
 - Invalid Bank code field Name.
 - Invalid Job Card Number field Name.
- All these technical issues which are coming in the way of linking the data have been brought to the notice of the NIC from time to time



Payment through AwaasSoft -Issues



- State Govt. is following transparent way of releasing stage wise payments to the Aadhar linked accounts of the beneficiaries through housing website and all the details made accessible to public.
- Cement and NK materials to the beneficiaries at concessional rates for which there is no provision for issue of materials in AwaasSoft.
- State Govt. is extending the unit cost of Rs.2,00,000/- for all the beneficiaries under PMAY-G with the convergence of NTR Housing and MGNREGS.
- Separate payment system is being followed and there is no provision for release of state specific stage wise payment schedule.
- There is provision for Direct transfer of funds from Central account to the Aadhaar linked individual bank accounts of the beneficiaries.



Present payment System –Issues with GoI



- As per GoI guidelines, the Central and State Share funds of PMAY-G are to be adjusted to the State Nodal Account.
- The Govt. of AP adjusted funds of PMAY-G scheme to the PD Account of APSHCL. Day to day requirement is being released from the PD account.
- The Govt. of AP addressed the GoI on 12.07.2017 to permit the state to adopt payment procedure i.e., initially depositing both Central and State Funds in the PD account and APSHCL transfer the funds to the State Nodal Account as per day wise requirement.



Sanctions and implementation process



- District wise and caste-wise allocations were communicated to districts in proportion to the eligible households in SECC Validated data.
- Beneficiaries are being selected from SECC data validated in Gramsabhas and Admn. Sanction accorded by the District Collector.
- Uniform stage wise payments schedule fixed as below for PMAY-G houses for implementation throughout the state:

Sl. No	Stage	Cash	Value of materials	Total	MGNREGS convergence	Grand Total
1	Below Basement Level	10,000	5,150	15,150	0	15,150
2	Basement Level	14,640	210	14,850	34,232	49,082
3	Lintel Level	10,000	3,750	13,750	4,656	18,406
4	Roof level	26,250	0	26,250	1,940	28,190
5	Roof Cast	40,000	10,000	50,000	5,432	55,432
6	Completed	12,490	6,250	18,740	0	18,740
7	IHHL	0	0	0	15,000	15,000
	Total	1,13,380	25,360	1,38,740	61,260	2,00,000

Plan for orientation of beneficiaries

- PRA exercise will be conducted in each Village in which houses are sanctioned.
- Sanction letter in telugu language will be distributed.
- Interaction with masons will be facilitated.
- Beneficiaries will be informed about the salient features of the scheme, their rights and responsibilities, the assistance which they are eligible and the conditions which they need to satisfy.
- Further they will be sensitized in detail on the Flexible housing designs by drawing on land and construction technologies which are available and their costs for labour and materials.

Mason Training and plan with timelines

- In the State of AP, Masons training programmes were organised during the year 2014 .
- Technology Demonstration Houses were constructed at Block level utilising 4% administrative Cost released by GoI.
- These trained Masons are already working other housing colonies and they will be engaged for PMAY-G houses also wherever feasible.
- Training to other masons will be organised through these trained masons and the officials of APSHCL at block level.

Setting up of PMUs at the State and sub-State levels.

- The Government of Andhra Pradesh has entrusted the execution of houses allotted under IAY / PMAY-G programme to APSHCL.
- The APSHCL has strong net work of Project Monitoring Units (PMUs) at State, District, Division and Sub-Division / Block levels with SEs, EEs, DEEs, AEs and WIs.
- These PMUs will extend technical assistance to beneficiaries, monitor the progress of houses and ensure release of stage-wise payments to the Aadhar linked accounts of the beneficiaries.

Housing Design Typologies and course of action with timelines including construction of demonstration houses.

- Different type designs for different regions are prepared involving experts in Architecture.
- These type designs will be shown to the beneficiaries during PRA exercise to choose the type design as per the choice.
- Minimum plinth area of 25.00 Sq.Mts including toilet will be followed.
- Demonstration houses will be constructed one in each block involving the beneficiary and trained Masons before the end of October 2016.

Initiatives of GoAP in implementation of PMAY (G)

- GoAP is extending a unit cost of **Rs. 2.00 lakhs** to all beneficiaries by providing additional amount of **Rs. 80,000/- in plain areas and Rs. 70,000/- in IAP districts.**

Sl. No	Source	Unit cost in Rupees	
		Plain areas	IAP Districts
I	Subsidy from Housing		
1	GoI Subsidy	72,000	78,000
2	GoAP Subsidy	48,000	52,000
	Total Subsidy	1,20,000	1,30,000
II	MGNREGS funds	61,260	61,260
III	Loan	18,740	8,740
	Total Unit cost	2,00,000	2,00,000

- Suggestive house plans with 25 sqmts plinth area were communicated to choose one among them by the beneficiaries to suit the local site measurements.
- APSHCL has established Project Monitoring Units (PMUs) at State, District, Division and Sub-Division / Block levels for monitoring the progress.
- Stage wise payments are released to the Aadhar linked account of the beneficiaries.

Initiatives of GoAP in implementation of PMAY (G)

- Houses under the programme are being constructed by the beneficiaries themselves on self help and mutual help basis.
- The State Govt. has negotiated with the Cement companies to supply cement to the beneficiaries on subsidized rates. The cost of the cement per bag is nearly Rs. 50/- to 100/- less than market price.
- Geo-tagging of every house is done before commencement of construction (vacant site) and during construction at 4 stages with the app developed by NRSC.
- Stage-wise payments are being credited to the Aadhar linked accounts of the beneficiaries through Aadhar Bridge Payment System.
- Bricks are produced through following 5 modes with the convergence of MGNREGS funds and supplied to the beneficiaries on free of cost.
- (1).Production by Beneficiary (2). NKs operated by Housing
(3).Production centers operated by MMSs/VOs/SHGs
(4).Gram Panchayats (5). Other agencies.



SECC 2011 data – Certain impediments



- Socio Economic Caste Census enumeration was done in AP during 2011 and the data is 6 years old.
- Households as per SECC data after 13 point exclusion - **5.83 lakhs**.
Households found eligible after Gram Sabha Validation - **2.57 lakhs**.
- SECC data does not capture the actual housing requirement in all GPs.
- Large no. of persons not having Pucca Houses were left out of SECC data.
- In districts like Srikakulam, Prakasam, Nellore, Chittoor, YSR Kadapa, Kurnool and Ananthapur districts, the number of eligible households as per SECC data is very less, when compared to the numbers as per census 2011 data and Smart Pulse Survey conducted by GoAP in 2016.



SECC 2011 data – Certain impediments Contd..



- SECC data is not comprehensive and cannot be relied upon totally for allotment of resources under housing by MoRD, GoI.
- The State is not in a position to sanction Houses under PMAY(G) to the following categories unless the names are found in SECC data.
 - The victims of natural calamities i.e., Cyclone/Flood, Fire victims.
 - To sanction houses in the villages adopted by Hon'ble MPs under SAGY on saturation mode, unless the names are found in SECC data.

District Wise SECC Data

Sl. No.	District	Total No. of Beneficiaries provided by GoI as per AwaasSoft web site				Eligible HouseHolds under SECC 2011 data confirmed by the PDs(H)				Houses allotted during	
		SC/ST	Min	Others	Total	SC/ST	Min	Others	Total	2016-17	2017-18
1	Srikakulam	4,679	12	17,127	21,818	1,574	2	6,151	7,727	2,734	1,304
2	Vizianagaram	13,611	393	23,845	37,849	5,049	91	10,228	15,368	3,550	3,085
3	Visakhapatnam	28,727	491	44,208	73,426	9,008	34	13,972	23,014	5,560	4,557
4	East godavari	49,854	572	48,189	98,615	25,628	171	29,321	55,120	14,189	10,686
5	West godavari	25,571	1,019	37,209	63,799	12,818	408	19,732	32,958	7,240	6,714
6	Krishna	30,995	1,870	45,988	78,853	18,813	1,132	25,421	45,366	10,588	9,079
7	Guntur	38,331	4,338	51,163	93,832	24,139	3,558	28,857	56,554	14,578	10,959
8	Prakasam	3,202	222	6,365	9,789	1,439	131	3,038	4,608	4,102	132
9	Nellore	12,936	540	3,870	17,346	5,732	4	1,817	7,553	3,225	1,130
10	Chittoor	935	37	1,177	2,149	298	2	289	589	589	0
11	Cuddapah	3,742	187	6,392	10,321	324	22	616	962	962	0
12	Anantapur	9,064	3,228	31,371	43,663	359	186	777	1,322	1,322	0
12	Kurnool	8,615	1,731	22,201	32,547	1,571	510	3,745	5,826	4,246	412
	Total	2,30,262	14,640	3,39,105	5,84,007	1,06,752	6,251	1,43,964	2,56,967	72,885	48,058



Smart Pulse Survey (2016)



- The GoAP conducted a thorough household survey duly capturing the nature and condition of existing living houses of all households in the state through ITE & C Department in 2016.
- The System that utilized technology and biometrics has provided complete transparency as the photographs of house, location; persons have been captured and archived for verification.
- The data was digitalized and it is assessed that 31.53 lakh eligible houseless households are in Rural Areas after 13 point validation.



Proposals for consideration



- The Govt. of AP have validated the housing requirement data arrived from Smart Pulse Survey as per 13 point exclusion prescribed by MoRD.
- This data was further validated in Gram Sabhas and approved by Appellate Committees as per the GoI norms and finally arrived at the housing requirement as 20.60 lakhs.

GoAP is requesting MoRD, GoI to consider the following:

- Permission to select eligible & Validated households from out of Smart Pulse Survey under PMAY-G from the year 2017-18 onwards.**
 - Condition of selection of beneficiaries from SECC 2011 data may be delinked
- State may be given flexibility to sanction houses under PMAY-G based on Smart Pulse Survey data validated by Gram Sabhas and approved by Appellate committee
 - Allocation to the AP state to be made based on this data.



Proposals for consideration



(ii) Removal of motorized Two /Three wheelers criteria from 13 point exclusion process.

- After introduction of MGNREGS and other employment generation programs, purchasing capacity of most of the BPL families has improved.
- Moreover, in the competitive market, credit facilities are accessible to all sections of people including BPL families. Hence, BPL families like milk vendors, construction workers and other petty vendors etc., have purchased motorized two/three wheelers.
- In view of the above, removal of motorized two/three wheelers criteria from 13 point exclusion need to be considered by GoI.

Andhra Pradesh's goal is to have a hut free state by the end of 2022 which is in line with GOI's commitment to provide housing for all by 2022. In order to achieve the goal of making AP as hut free state, the above relaxations may be considered.



Smart Pulse Survey -District wise details validated Housing Shortage in Rural Areas



Sl No	District	Total Houseless HHs after 13 point exclusion	Eligible HHs validated by Grama sabhas
1	Srikakulam	1,59,213	129,628
2	Vizianagaram	1,26,801	94,749
3	Visakhapatnam	1,97,946	103,739
4	East Godavari	4,99,635	295,799
5	West Godavari	3,84,495	271,664
6	Krishna	3,18,953	221,443
7	Guntur	3,20,855	256,696
8	Prakasam	2,16,372	167,804
9	SPSR Nellore	1,67,395	120,034
10	Chittoor	1,52,290	104,030
11	YSR Kadapa	1,31,646	47,283
12	Anathapuramu	2,32,045	90,301
13	Kurnool	2,45,103	156,902
	Total	31,52,749	20,60,072



Best practices of GoAP



A Organizational:

1. Creation of Exclusive Housing Corporation (1979).
2. Strong execution network and Technical teams
 - * GP Level to District level
3. Nirmith Kendras
 - * 13 Districts – 45 NKs one per each revenue division.
 - * Bricks / Blocks / Door and Window Frames/ Rafters



Best practices of GoAP

B Administrative:

1. Beneficiary Led Construction

*Flexibility in adopting type design based on the felt needs of the people.

*Choice of construction material

2. Supply of key infra materials at affordable prices - Cement, Steel and Sand.

3. Online Monitoring of scheme since 2006-07.

* Transparency in payments

C Institutional

1. Periodical reviews by CM/CS/District Collectors.

2. Intensive field visits.



Challenges



A Beneficiary Oriented

1. Selection of Right Beneficiary.

- * Political Influence
- * Caste Influence
- * Ex: Janma Bhoomi Committees

Vs

Role of Gram Panchayat and Role of Gram Sabha

2. Beneficiary Willingness / Preparedness.

3. Lack of seed money.

4. Poorest of the poor who are really in the need of housing lack any resource base. (Old and Infirm people / Destitutes / Widows.

5. Superstitions.



Challenges (Contd..)



B Institutional

1. Revenue

- * House Sites
- * Non – Regularization of encroachments (Rural / Urban)

2. Finance

- * Role of Banks (A/C Opening / Transfer of Amount)
- * Bridge Finance

C Social

- * Lack of qualified masons
- * Seasonality of Construction materials

Thank You