

# Pradhan Mantri Awas Yojana (PMAY-U)



## Welcome to Special Invitees

# PRADHAN MANTRI AWAS YOJANA - HOUSING FOR ALL (URBAN) IMPLEMENTATION METHODOLOGY



- Government of India has launched a comprehensive Mission “ PMAY - HFA (Urban) and made effective by 17-06-2015.
- All statutory Towns are eligible under this Mission.
- Family does not own Pucca house in the family members name in any part of India is eligible.
- House hold Income per year up to Rs.3.0 Lakhs for EWS, above Rs.3.0 Lakh and up to Rs.6.0 Lakh for LIG, above Rs.6.0 lakh and up to 12.0 lakh for MIG -I and above Rs.12.0 lakhs and up to 18.00 lakhs for MIG -II category.
- Mission period 2015- 2022(7 years).
- Proposed to implement under 4 verticals( ISSR, AHP,BLC &CLSS).
- Out of 4 verticals, CLSS is being implemented as Centrally Sector Scheme. Balance 3 verticals are Centrally sponsored scheme.

# IMPLEMENTATION PROCESS

- ▶ Entering in to Memorandum of Understanding with Gol agreeing to the Mandatory conditions and modalities.
- ▶ Proposals for inclusion of cities in to the Mission.
- ▶ Conduction of Demand Survey by various means.
- ▶ Validation of Demand excluding the migrants form rural.
- ▶ Preparation of HFAPoA discussing with people's representatives and AIP dividing task up to 2022.
- ▶ HFAPoA shall be submitted to Gol after approval of SLSMC.
- ▶ DPRs to be prepared project wise and obtain sanctions.

# TECHNOLOGY SUB-MISSION

- ▶ To facilitate modern, innovative, green technologies and building materials for faster and quality construction.
- ▶ To facilitate preparation of layouts and building plans.
- ▶ To deploy disaster resistant and environment friendly technologies.
- ▶ To coordinate with various regulatory and administrative bodies in deploying the modern technologies.
- ▶ Works on designing and planning, Innovative Technologies and materials, Green buildings using natural resources, Earthquake and other disaster resistant technologies.
- ▶ Specific needs of the States also will be facilitated.

# MANADATORY CONDITIONS

- ▶ States/UTs shall prepare/amend master Plans earmarking land for affordable housing.
- ▶ Shall ensure single window clearances for all the required permissions.
- ▶ Shall adopt approach of deemed layout and building permissions.
- ▶ Shall legislate or amend existing rental Laws on the lines of Model Tenancy Act.
- ▶ Shall provide additional FAR/FSI/TDR and relaxed density norms for slum development and low cost housing.
- ▶ Shall make suitable changes in the rules for obviating the need of NA permission.

# CAPACITY BUILDING

- ▶ Preparation of HFAPoA/AIP.
- ▶ Establishment of SLTC and CLTCs in ULBs.
- ▶ Trainings and workshops.
- ▶ Exposure and handholding visits.
- ▶ Research and Documentation.
- ▶ Third party quality monitoring.
- ▶ Social Audit.
- ▶ Geo-Tagging.
- ▶ Project management consultancies(PMCs).
- ▶ Information education and communication.



# 1. “IN SITU” SLUM REDEVELOPMENT

- ▶ Identification of slums.
- ▶ Classification of slums.
- ▶ Consultations with slum dwellers or association.
- ▶ Analysis of slums(Viable or Unviable).
- ▶ Clubbing of slums nearby in to clusters.
- ▶ Land as resource.
- ▶ Private developer shall be selected through open bidding process.
- ▶ All financial and non financial incentives and concessions should be integrated and declared ‘a priori’ in the bid document.
- ▶ Government of India share is Rs.1.00 lakh per Unit.

## 2. CREDIT LINKED SUBSIDY SCHEME

- ▶ Demand side intervention.
- ▶ CNAs are HUDCO and NHB.
- ▶ Credit Linked Subsidy will be provided up front on home loans.
- ▶ For EWS and LIG housing, subsidy will be allowed on 6.00 Lakh loan and the interest subvention is 6.50% for a tenure of 20 years.
- ▶ For MIG -I& MIG -II housing, subsidy will be allowed on 9.0 Lakh and 12.00 lakh loan component and the interest subvention is 4% and 3% respectively.
- ▶ Carpet areas up to 30 Sq. Met for EWS, up to 60 Sq. Met for LIG, up to 90 Sq. Met for MIG-I and up to 110 Sq. Met for MIG -II categories.
- ▶ ULBs shall validate once in a quarter on the recommendation of PLIs.



### 3. AFFORDABLE HOUSING IN PARTNERSHIP

- ▶ Supply side intervention.
- ▶ Central Financial assistance of Rs.1.50 lakh for EWS Unit where 35% of the houses constructed are EWS houses in an integrated housing project or minimum 250 houses in a single project .
- ▶ Partnership may be either State Government or its Agencies or through private.
- ▶ States/UTs will decide on upper ceiling on the sale price.
- ▶ Allotment of houses to the eligible EWS beneficiaries in a transparent manner and part of HFAPoA.
- ▶ DPRs are to be approved by SLSMC and then by CSMC.

## 4. BENEFICIARY-LED INDIVIDUAL HOUSES CONSTRUCTION OR ENHANCEMENT.

- ▶ Eligible for Construction of new house or enhancement under EWS category.
- ▶ Central assistance of Rs. 1.50 lakh per Unit.
- ▶ Beneficiaries in slums also eligible.
- ▶ ULB shall validate the information and also approval for building plan.
- ▶ Projects shall be approved by SLSMC.
- ▶ Assistance shall release in 3-4 instalments.
- ▶ The last assistance of GOI of Rs.30,000 will be released only after completion of the house.
- ▶ Geo tagging is required to track the progress.

Thank You