

Compendium of Best Practices in States

Compilation by

**Ministry of Housing & Urban
Poverty Alleviation**

2015



Economic growth invariably leads to rapid urbanisation. The number of towns and the absolute urban population in the country has increased steadily over the last 60 years. Rapid urbanisation and the consequent rise in aspirations have forced Governments around the world to focus on affordable housing as a crucial aspect of urban policy. India has been no exception to this trend.

Housing and affordable housing in particular, is one of the most basic and important human aspiration. It is also closely linked to the other equally important needs of water, sanitation, sense of privacy, safety and dignity. Indeed, if one were to look at the issue of housing holistically, it would be apparent that satisfying the peoples need for affordable housing simultaneously tackles many of the issues that the most vulnerable sections of society face.

The Housing policy has evolved over the years balancing the resources available on the one hand and the urgent needs of the vulnerable sections of society. This is a continuing endeavour where the needs of the people and the ease of implementation become the benchmark.

Affordable housing is a result of this changing paradigm

and an imperative as increasing numbers escape poverty and yearn for a habitat with proper amenities.

Many State Governments and Union Territories have through their past experience and efforts adopted innovative measures while framing their policies and programmes on affordable housing. Ministry of Housing and Urban Poverty Alleviation has compiled the policies, best practices and innovative measures adopted by various State Governments, in this compendium. This compendium should help States/UTs in integrating some of the practices into their own programmes to make it more efficient. The compendium could serve as a referral resource for the States/UTs and add value to developing an understanding of the strengths and weaknesses of various strategies and models adopted by different States. In the ambitious effort of the Government of India to facilitate the efforts of the State Governments in providing a pucca house to all its citizens under the “Housing For All” by 2022 mission, this compilation, it is hoped would serve as a useful reference.

The Ministry wishes to acknowledge the efforts of the officers of the State Governments who have contributed to the preparation of this compilation by taking out time from their own pressing responsibilities.

S. No	Content	Page No.
1	Affordable Housing Initiatives of Urban Development & Housing Department, Government of Gujarat	1-16
2	Affordable Housing Initiatives of Department of Urban Development and Housing & Local Self Government, Government of Rajasthan	17-27
3	Affordable Housing Initiatives of Slum Rehabilitation Authority (SRA) and Maharashtra Housing and Area Development Authority (MHADA), Government of Maharashtra	28-38
4	Affordable Housing Initiatives of Urban Development and Environment Department, Government of Madhya Pradesh	39-50
5	Affordable Housing Initiatives of Housing and Urban Development Department, Government of Odisha	51-65
6	Affordable Housing Initiatives of Urban Development Department, Government of Chhattisgarh	66-75
7	Affordable Housing Initiatives of Municipal Administration & Urban Development Department, Government of Andhra Pradesh	76-83
8	Innovations in Implementation of Housing Schemes by Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL), Government of Karnataka	84-91
9	State Urban Housing & Habitat Policy (SUHHP) 2014 of Housing & Urban Planning Department, Government of Uttar Pradesh	92-97



Affordable Housing Initiatives

Urban Development & Housing Department
Government of Gujarat

Kailashnagar, Sabarmati - West Zone

T.P.	F.P.	Area (Sq.M.)	No. of Hts
23	450, 451, 452	935.00	65

Before

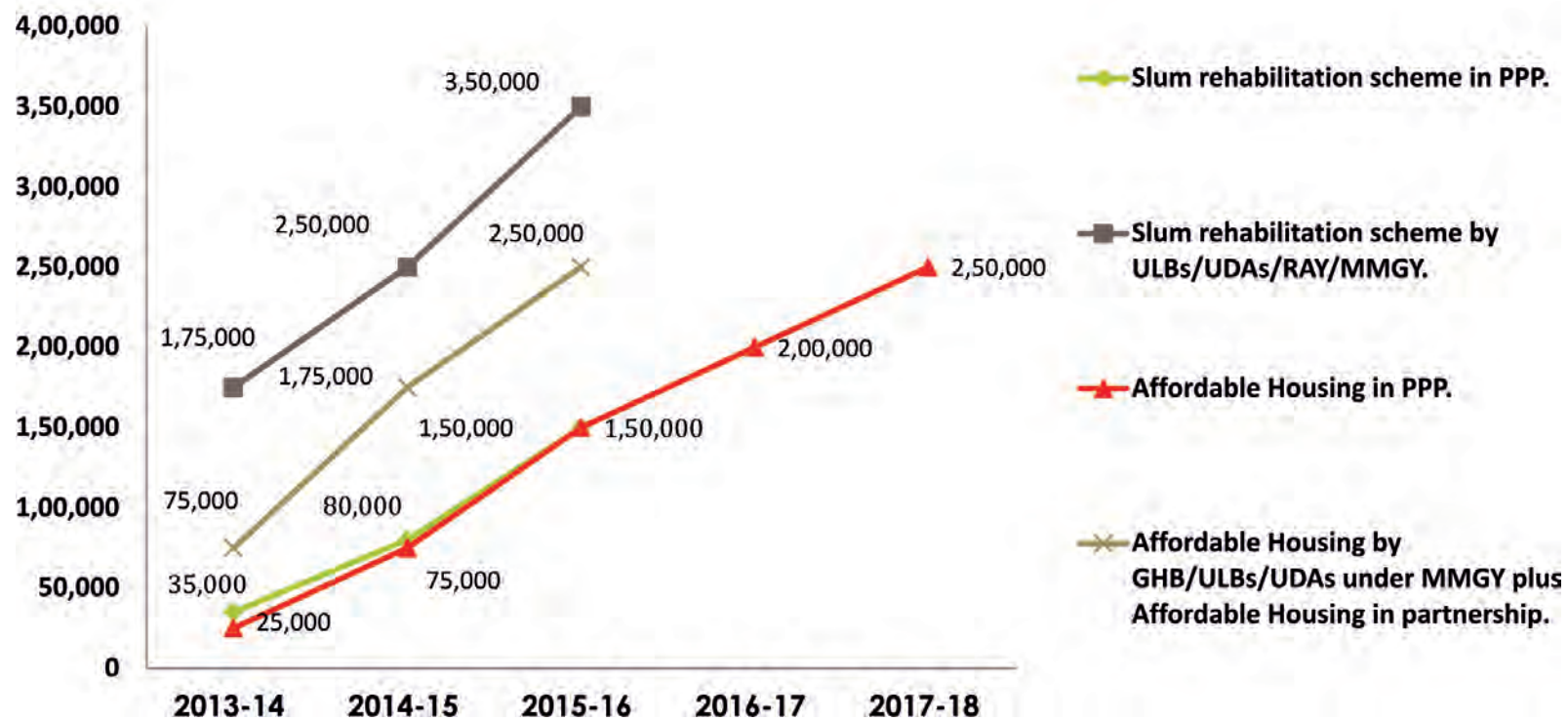
After



STATE VISION FOR HOUSING

Gujarat State's envisaged target of 1 Million dwelling units (housing) to be achieved by 2018

Indicative Cumulative Dwelling Units to be started year wise



STATE LEVEL POLICY FRAMEWORK

Intervention (Policies/ Schemes/ Regulations):	Key features/Highlights
Regulations for Slum Redevelopment and Rehabilitation (2010)	Private Land: Facilitate in-situ slum rehabilitation on private land parcels, through Public Private Participation (PPP), incentives of Transferable Development Rights (TDR), free sale development rights, enhanced Floor Space Index (FSI) and rationalized planning norms, allocation of Economically Weaker Section (EWS) type houses with at least 25 sq. m. carpet area, consisting of two rooms, kitchen, toilet & bathroom with all basic amenities free of cost
Gujarat Slum Rehabilitation Policy (PPP) - 2013	Public Land : Facilitate in-situ slum rehabilitation on public land parcels, slum dwellers on public land residing on or before 1/12/2010, through PPP, incentives of Transferable Development Rights (TDR), free sale development rights, enhanced Floor Space Index (FSI) and rationalized planning norms, allocation of EWS type houses with at least 25 sq. m. carpet area, consisting of two rooms, kitchen, a toilet & bathroom, with all basic amenities free of cost
Gujarat Affordable Housing Policy (PPP)-2014	Providing affordable housing on public & private land through PPP, incentives of higher FSI and rationalized planning norms, cross subsidization by allowing development for free sale for maximum 2/5th FSI and 10% commercial development, Stage wise fixed payment by beneficiary, LIG/MIG type of housing with modern facilities at affordable price (maximum price capped)



MUKHYA MANTRI GRUH YOJANA (MMGY)

Purpose:

- To provide Affordable housing to all, especially EWS, Low Income Group (LIG) & Middle Income Group (MIG) I - categories in urban areas
- To make towns and cities of Gujarat Slum Free

Mukhya Mantri GRUH Yojana (MMGY) has the following priorities:

- Rehabilitation of slums on their very location as far as possible
- Relocate other slums in nearest vicinity
- Provide affordable housing to all
- Provide 75% affordable housing to EWS & LIG category
- Provide basic civic and social amenities along with housing
- Make above provisions in next 5 years

STATE LEVEL INITIATIVES IN HOUSING SECTOR

Policy/Scheme	State assistance for EWS (Green Field)	State assistance to Low Income Group housing	Support to private housing - EWS/LIG
Objective	Provision for EWS by public agencies	Provision for LIG I & II by public agencies	Provision for private EWS/LIG housing
Income group eligibility	Annual family income up to Rs. 100,000	Annual family income from Rs 100,000 - 250,000	Annual family income up to Rs 250,000
Funding mechanism	State assistance of Rs 150,000 & exemption from stamp duty	State assistance of Rs 100,000	Interest subsidy up to Rs. 100,000; Exemption from stamp duty for EWS
	Entire subsidy support is provided by the State Govt; Implementing public agencies subsidize land and administrative costs; Provision for cross subsidization by allowing MIG II and HIG housing for maximum 2/5 th FSI and 10% commercial development; Affordable price charged to the beneficiaries		
Type of house	25-30 sq. m carpet area having 2 rooms, kitchen, bathroom, toilet	31 - 50 sq.m carpet area covering 1 -2 BHK, bathroom, toilet	Same as in EWS/LIG
Maximum price to be charged to beneficiary	Rs. 300,000	LIG I : Rs. 7,50,000 LIG II : Rs. 11,00,000	EWS : Rs.500,000 LIG I : Rs.900,000 LIG II : Rs.12,50,000



ADOPTED INNOVATIVE METHODS

Innovativeness of the initiative and its reliability		Increased Efficiency of outputs/ processes and effectiveness of outcomes
Before the Initiative	After the Initiative	
Routine conventional building based tendering	Technology neutral tendering process:	Provision of transparent & competitive mechanism for application of sustainable modern building technology
Item rate tendering process had rigid planning and implementation	Lump sum turnkey based tendering provided desired operational & design flexibility	Reduced time line, paper work and coordination issues and increases efficiency & effectiveness
Lack of model Tender Document & concession agreement created confusion in stake holders. As a result, PPP policy remained a non-starter.	Formulation of Model Tender Document and concession agreement formulated in consultation with technical team	Facilitated implementation in PPP mode due to simplified and quickened process
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	Priority to In-situ Rehabilitation: For slum rehabilitation, in-situ i.e. rehabilitation of slum dwellers on the very location is the preferred policy	The in-situ slum rehabilitation doesn't hamper the slum dwellers socially & economically & is acceptable to slum dwellers
Written consent of slum dwellers strengthened unauthorized slum lords at the cost of slum dweller	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.
Inadequate incentives to Private Developer: Led to non-viability of project for private developer resulting in their non-participation	Incentives to Private Developer linked with cost & reasonable profit margin.	It has substantially enhanced private sector participation providing more number of affordable housing

ADOPTED INNOVATIVE METHODS

Innovativeness of the initiative and its reliability		Increased Efficiency of outputs/ processes and effectiveness of outcomes
Before the Initiative	After the Initiative	
Negligible Reservation for affordable housing earlier lead to increase in formation of slums derailing number of projects for want of land	Enhanced reservation for housing for Economic Weaker Section : under DP, TP, Township schemes, SEZ; Govt & ULC land made available	Made scarce developed urban land adequately & easily available for Affordable housing & Slum rehabilitation projects
Government Land at price: as decided by state government needed to be paid leading to shying away of ULBs.	Government Land at token price: Government and ULB land are made available in a simplified process by giving advance possession at Re 1 /-	Resolved land issues, expedited implementation substantially and enhanced project viability
Lack of inclusive land use planning: Same development regulations applied to all types of housing	Introducing inclusive land use planning: Specific Development control regulations formulated for slum rehabilitation & Affordable housing.	Made slum rehabilitation and Affordable housing projects viable.
Higher Purchase based Housing Schemes: where agency itself collected installments from beneficiaries, led to bad debts and un-finalized schemes.	Self-Financed Housing Schemes: Beneficiaries make down payments and get housing loans for remaining installments.	Implementing agency concentrate on housing rather than financing led to better resource utilization and service delivery.
Isolated process of demand survey & tendering: Planning, demand survey and tendering were done in a non-coherent manner, taking longer time	Integrated Planning demand survey & tendering process : It is carried out in an integrated manner such that the results of demand surveys are incorporated in planning,	It ensures the proposed housing schemes are fully occupied, bringing down the risks to minimum possible level.
Isolated process of draw, allotment and loan tie-up: took a very long time as they were carried out one after another and after a considerable time gap.	Simultaneous process of draw, allotment & loan tie up : Computerized draw, issuance of allotment letter and bank stalls are done at the same time	Ensures transparency, facilitates home loan at early stage, reduces time line considerably and quite beneficiary friendly



ADOPTED INNOVATIVE METHODS

Innovativeness of the initiative and its reliability		Increased Efficiency of outputs/ processes and effectiveness of outcomes
Before the Initiative	After the Initiative	
Housing allotment to beneficiaries : was done after completion of the project	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
More documents had to be Submitted with application by the beneficiaries	Submission of documents is sought only from the successful beneficiaries selected by draw	The document submission and their verification is reduced to minimum possible level.
No Loan Melas : Earlier beneficiaries have to arrange the loan on its own without support of implementing agency	Loan Melas : Loan Melas are organized by implementing agency provides platform for banks & beneficiaries	Ensured financial inclusion, reduced paperwork, simplified and shortened process
No ICT Platform led to lack of data management & data backup	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.

ADOPTED INNOVATIVE METHODS

Reservation of Land:

- **Reservation for Affordable Housing Zone in Development plan :**
 - For the first time a one km wide band of 76 sq. m. of land outside SP ring road has been reserved as Affordable housing zone in the development plan of Ahmedabad Urban Development Authority (AUDA). This is being replicated in other cities as well.
- **Reservation for Socially and Economically Weaker Section (SEWS) housing in Town Planning Scheme (TPS):**
 - 5% land is reserved for SEWS in Town planning schemes (micro planning for approximately 100 acres)
- **Reservation for SEWS housing in Town planning scheme:**
 - 10% of land for reserved or SEWS under Township policy and SEZ policy



ADOPTED INNOVATIVE METHODS INNOVATIVE BUILDING TECHNOLOGY

Implementation of Various Housing Projects Adopting Innovative Building Technology

Scheme	Towns/Cities	Innovative Technology/ Alternative Material Used
IHSDP	Anand	Waffle Crete Technology
	Dahod	Waffle Crete Technology
BSUP	Ahmedabad	Mascon Aluminum Form Work Technology
	Porbandar	Fly Ash Concrete Block & Bella Masonry
	Surat	Fly Ash Brick
Affordable Housing (GHB)	Surat	Autoclaved Aerated Lightweight Concrete Blocks
	Valsad	RCC Shear wall using Aluminum Form Work Technology
	Sanand, Gota, Gorwa, Jagirabadh	Flat Slab Building with Shear wall and Column

BEST PRACTICES IN HOUSING

Project Name: Mukhya Mantri GRUH Yojana, Gujarat
Implementation Agency : Gujarat Housing Board (GHB)
The Housing Demand Survey - Beneficiary Allotment System (BAS)

Online Application Form

Gujarat Housing Board
Creating Houses To Live In

Application Form

Gujarat Housing Board Application Form

All fields marked with (*) are required. બધાં (*) સારી વિધિમાં ભરવાં જરૂરી છે.

* Category / કેટેગરી
 S.C./SC જાતિ S.T./ST જાતિ Bani /ભાડીપંથ Blind/Handi /અવધ/અવકાશ Defence /ડીફેન્સ General /જનરલ

* Name of Scheme (Write code in english) યોજના નું નામ (કોડ અંગ્રેજીમાં લખવો): (See instruction No. 1/ જુઓ સુચના નં. 1)
 --Select Scheme--

* 1. Name of Applicant / અરજદાર નું નામ:
 - Select - (Mr / Mrs / Miss) / (શ્રી/શ્રીમતી / કુમારી)
 Surname /પાટણ First Name /પ્રથમ Last Name /પિતૃનામ

* 2. Father /Husband's Name / પિતા/પતિ નું નામ:
 Surname /પાટણ First Name /પ્રથમ Last Name /પિતૃનામ

* 3. (a) Applicant's address for correspondence / (ક) અરજદારનું પત્રવ્યવહાર માટે સરનામું (See instruction No. 5/ જુઓ સુચના નં. 5)
 Pin Code /પિનકોડ
 Same As Above

Internet | Protected Mode: Off

Online Payment Option

BillDesk
for your payments, single solution

MERCHANT NAME: Gujarat Housing Board
 TRANSACTION AMOUNT: Rs. 1.00

Internet Banking
 Please select your internet bank and click on Make Payment below.

Select Bank: [Dropdown]
 Please select your bank from the drop down list

Make Payment

Terms & Conditions | Privacy
 © 2013 IndiaDesk.com Ltd.

Verified by VISA MasterCard SecureCode SafeKey

ICICI Bank, Axis Bank, State Bank of India, NxtGen, NxtGen

The Online Application Status

Gujarat Housing Board
Creating Houses To Live In

Home

Welcome !
 Enter your application no and click on Search button to check status.

Application No. - [Input] Scheme: --Select Scheme-- [Dropdown] [Search]

Home | Profile | Address | Future Project Sites | Available

News | Feedback | Contact Us

Scheme List:
 For Scheme of EWS Cherpur, Ahmedabad - AHCP
 For Scheme of EWS Hathjan, Ahmedabad - AHHE
 For Scheme of MIG Transport Node, Naranpura-Ahmedabad - AHTNH
 For Scheme of LIG-1 Cherpur, Ahmedabad - AHCP1
 For Scheme of LIG-1 Hathjan, Ahmedabad - AHHL1
 For Scheme of LIG-2 Transport Node, Naranpura-Ahmedabad - AHTNL2
 For Scheme of LIG-2 Gota, A'bad - AHGL2
 For Scheme of MIG-1 Transport Node, Naranpura-Ahmedabad - AHTNM1
 For Scheme of MIG-1 Gota, A'bad - AHGM1
 For Scheme of MIG-2 Transport Node, Naranpura-Ahmedabad - AHTNM2



BEST PRACTICES IN HOUSING

Allotment of Housing to Beneficiary : Computerized Draw in various cities of Gujarat State



BEST PRACTICES IN HOUSING

Handing over the Allotment Letter to Beneficiaries



BEST PRACTICE IN HOUSING SLUM REHABILITATION PROJECTS, GUJARAT

Implementation Agency : Ahmedabad Municipal Corporation (AMC)
Project Name: Scheme for 3539 EWS category housing at Ahmedabad

Salatnagar – Khokhara, South Zone



Before	T.P.	F.P.	Area (Sq.M.)	No. of Huts
	16	305	7439	292



Kailashnagar, Sabarmati – West Zone



Before

T.P.	F.P.	Area (Sq.M.)	No. of Huts
23	450, 451, 452	935.00	65



BEST PRACTICES IN HOUSING

**“Bhumi Poojan” of a GHB Multi Storeyed Affordable Housing Scheme at Baroda :
574 LIG & 514 MIG**

Bhumi Poojan



Project Status





ACHIEVEMENTS AND OUTCOMES

- Housing in Gujarat: MMGY got initiated more than 471,000 houses under various components, out of which about 1, 37,000 houses are allotted to beneficiaries. About 1,15,900 houses have been completed, building structure completed for about 60,500 houses, about 79,000 houses are under construction, and about 62,800 houses are under tender process - in a short time span of one year.
- Beneficiaries are getting basic civic and social amenities in addition to housing
- Slum Rehabilitation under PPP: Out of 54,000 houses planned for slum rehabilitation in PPP mode, more than 1000 houses are completed, building structure completed for about 4,000 houses, about 4,600 under construction, about 26,000 under tender process and more 18,500 are under planning.
- Affordable Housing : Out of 2,13,000 houses planned for Affordable housing , more than 5,000 houses are completed, building structure completed for about 45,000 houses, about 57,600 under construction, about 29,000 under tender process and more 76,000 are under planning.
- In-situ Slum Rehabilitation: More than 2,04,000 houses are in-situ slum rehabilitation, mostly taken up in 2013- 14 and 2014-15.
- More than 88,300 slum families in all have already been rehabilitated with pucca houses and civic amenities, improving their quality of life tremendously.
- EWS & LIG category of Housing: Out of more than 471,000 houses initiated, more than 4,47,000 houses are of EWS and LIG category.



Affordable Housing Initiatives

Department of Urban Development and Housing &
Local Self Government
Government of Rajasthan





STATE'S VISION FOR AFFORDABLE HOUSING

- To reduce the housing shortage in the State, especially in EWS/LIG categories.
- To take up large scale construction of Affordable Housing (with focus on Economically Weaker Section & Low Income Group)
- To bring down the cost of EWS & LIG categories of houses to affordable limits.
- To promote investments in housing in urban sector through Public Private Partnership (PPP) Model.
- To involve private developers in the construction of EWS/LIG categories of houses by offering various attractive incentives.
- To create Rental Housing as transit accommodation for migrants to urban areas

STATE LEVEL POLICY FRAMEWORK

Intervention	Key features/Highlights
Affordable Housing Policy 2009	Focus on EWS/LIG housing
Township Policy 2010	Promote integrated townships in private sector – Mandatory provision of Affordable Housing
Slum Development Policy 2012	PPP Model for Redevelopment of Slums
Policy for Transferable Development Rights-2012 (TDR)	Promote Affordable Housing and to facilitate land acquisition in lieu of Floor Area Ratio (FAR)
Building Bye laws 2010 for all cities/towns	<ul style="list-style-type: none"> • Provision of betterment levy for high-rise buildings • Mandatory provision of rain water harvesting in plots > 300 sqm area – Penal provision for violation of rule



HIGHLIGHTS OF THE AFFORDABLE HOUSING POLICY, 2009

VARIOUS MODELS

Model No. 1: Mandatory Provisions

- Schemes of Rajasthan Housing Board – Minimum 50% plots / houses / flats of EWS / LIG category & 20% of the plots/ houses / flats in MIG-A category.
- Schemes of Urban Local Bodies – Minimum 25% plots / houses / flats of EWS / LIG & 20% of the plots/ houses / flats in MIG-A category.
- Schemes of Private developers- 15% of no of plots in case of a township & 5% of the FAR in case of group housing for EWS / LIG.
- Incentive of 0.50 Additional FAR for EWS / LIG housing
- Split locations is allowed with proportionate increase in number of houses flats in ratio of DLC rates of the two areas to max. 3 times.
- Developers reluctant to build EWS/LIG flats in core area schemes and split location resulting in more numbers of flats for EWS / LIG categories

HIGHLIGHTS OF THE AFFORDABLE HOUSING POLICY, 2009

Model No. 2: Private Developers on Private Land

- Selected developers to take up construction of EWS/LIG/MIG-A flats (G+2/G+3 format) on minimum 40% of the total land for EWS/LIG & 12% for MIG-A.
- Built up EWS/LIG/MIG-A flats to be handed over to the nodal agency (Rajasthan Avas Vikas & Infrastructure Limited) at pre-determined prices, to be allotted to the eligible beneficiaries.
- Developer free to construct MIG-B/HIG flats on remaining land.
- Several incentives offered to developers.



HIGHLIGHTS OF THE AFFORDABLE HOUSING POLICY, 2009

Model No. 3: Private Developers on Land Under Acquisition

- ULBs to identify private lands for acquisition and set apart for construction of houses to the developer cost of acquisition +10% shall be payable by the selected developer
- Land owners whose lands already under acquisition for residential schemes of Development Authorities / Urban Improvement Trusts /Urban Local Bodies. may be used for creation of stock under Affordable Housing Policy like in Model No.2.
- 52% of the land will be used for EWS/LIG/ MIG-A as per Model No: 2 of the policy remaining 48% land allowed to be used for HIG and other category of flats.

HIGHLIGHTS OF THE AFFORDABLE HOUSING POLICY, 2009

Model No. 4: Private Developers on Government Land (for rental housing or outright sale basis)

- The ULBs to offer Government Land for construction of EWS/LIG flats through open bidding process.
- Land is offered free of cost but the bidding parameter is the maximum number of flats offered by the bidder
- The developer offering the maximum Flats is awarded the project.



HIGHLIGHTS OF THE AFFORDABLE HOUSING POLICY, 2009

Model No.5: Slum Housing on PPP Model

- To encourage PPP Model for Slum Redevelopment.
- Slum Development Policy issued by the State Government on 22.08.2012.
- Slums situated on Govt. land as well as on private lands can be taken up for redevelopment.
- Swiss Challenge model also allowed – developer who makes the project and gives his offer to Govt. will have the first right of refusal after bids have been invited
- Several incentives – FAR 4.0 (TDR facility also available), commercial 10%, high rise permitted on developers segment

INCENTIVES TO DEVELOPER UNDER AHP-2009

- FAR – Double of the permissible FAR, facility of TDR as per TDR Policy, 0.5 Additional FAR for timely completion of project
- Complete waiver of -
 1. External Development Charges,
 2. Building Plan Approval Fees,
 3. Conversion Charges
- Commercial use up to 10% of plot area
- Fast Track Approval of the project – within 30 days
- Buy Back of the Flats by the Nodal Agency of the State Govt. at pre-determined price i.e. Rs 750/- per sqft on super built up area for EWS/LIG & Rs 1000/- Per sqft for MIG-A (price revised for EWS/LIG to Rs 850 per sq ft looking to extra ordinary rise in construction cost)

(Indirect benefit of value appreciation of remaining 48% land and also of land falling in the close proximity of the projects)



PROJECT OF MEGA HOUSING IN 50 CITIES/ TOWNS

- To undertake large scale Low Cost Housing projects for EWS & LIG category on the Government lands situated in about 50 cities/Towns being offered to Developers.
- Target of about 1.0 lacs houses , 20% houses to be reserved for the State Govt. Employees
- Out of total land parcel, EWS/LIG/MIG A housing to be constructed on 75% of the area, remaining 25% of the land will be allotted to developer free of cost to cross-subsidise the cost of dwelling units.
- Bidding by developers is to quote per sqft rate with maximum ceiling rate is Rs. 1000 per sqft. Including cost of Internal Development.
- Incentives viz- FAR (2.25) (without betterment levy), complete waiver of Building plan approval fees, commercial use up to 10% of land area.

PICTURES OF VARIOUS HOUSING PROJECTS UNDER AFFORDABLE HOUSING POLICY, 2009





Affordable Housing Initiatives

Slum Rehabilitation Authority (SRA) and
Maharashtra Housing and Area Development Authority (MHADA)
Government of Maharashtra



STATE LEVEL INITIATIVES IN HOUSING SECTOR

State is dealing with Slum and urban housing issues since 1950s especially in Mumbai and State Policy has evolved over the years, accordingly.

Evolution of policy interventions over the years:

- 1950-1970: approach was to protect land, but due to huge influx of migrants in Mumbai rendered this approach unsuccessful.
- 1970-90: Adopted humanitarian approach and under “The Maharashtra Slum Area (Improvement, Clearance & Redevelopment) Act, 1971” basic amenities i.e. water, drainage, toilet, pathways, street lights were provided in existing slum areas; Census of hutment dwellers carried out, Identity cards / Photo Passes were issued.



STATE LEVEL INITIATIVES IN HOUSING SECTOR

- 1970-1990: Apart from providing basic civic services, redevelopment program was undertaken; In Dharavi under Prime Minister Grant Project (PMGP). Slum upgradation programme was also implemented with World Bank assistance (mid 1980).
- 1991-1994: Slum Re-Development (SDR) started through owners/ developers/co-operative housing societies of slum dwellers, Non Government Organisation (NGOs).

SLUM REHABILITATION SCHEME

- December 1995: Government launched comprehensive Slum Rehabilitation Scheme (SRS) with following measures:
 - Formed Slum Rehabilitation Authority (SRA)
 - Utilised land as resource
 - Rehabilitation tenements are to be provided free of cost to slum dwellers which was cross-subsidized by giving additional FSI as incentives for sale.

Implementation mechanism of SRS Scheme:

- Implemented in two parts - Rehab and Sale Component.
- The Developer is allowed to construct sale component to meet expenditure of rehabilitation building and profit.
- Eligible slum dwellers are provided in-situ rehabilitation while non-eligible slum dwellers are removed from the land.
- Slum dwellers co-operative society select developer to implement the scheme.
- Projects submitted by such developer with 70% consent of eligible slum dwellers is processed.
- Initially the cut off date for eligibility of Slum Dweller was 1.1.1995 and extended to 1.1.2000



DEVELOPMENT CONTROL REGULATIONS (DCRs) AMENDED

DCRs amended for effective implement SR Schemes :

- D.C.R 33(10) - for **In situ rehabilitation scheme** implemented at the site of slum.
- D.C.R 33(10) clause 3.11- for Tenements for Project Affected Person (PAP) **PAP Tenement scheme** for slum dwellers whose in-situ rehabilitation is not possible due to land required for projects like road, bridges, airport, drainage etc.
- D.C.R 33(14)D - **Permanent Transit Camp (PTC) Tenement** are constructed in-situ by the land owner in lieu of incentive FSI

KEY FEATURES OF THE SLUM REHABILITATION SCHEMES:

- Zero financial investment by the State Government
- Slum dweller get self contained one bedroom flat with alcove/kitchen, water closet toilet and bathroom with carpet area of 269 sq. ft.
- A sum of Rs. 20,000/- per tenement is recovered as maintenance deposit from the developer to meet maintenance of the rehabilitated building.
- Rehabilitated tenement allotted to a slum dweller cannot be sold for a period of 10 years.
- Salable built up area allowed for every 1.0 sq.mt. of rehabilitated construction as under:

• Rehabilitation	1.0 sq.mt
• City area	0.75 sq.mt
• Suburb area	1.0 sq.mt
• Dharavi area	1.33 sq.mt.



OTHER INITIATIVES DEVELOPED UNDER : MHADA

Repairs and Reconstruction of Cess Buildings:

- The State Government took the onus of Repairs and Reconstruction of 19,642 old and dilapidated private buildings in the Island City of Mumbai under MHAD Act, 1976.
- A Special Repairs and Reconstruction Board was Established in MHADA for Island City of Mumbai
- Fund of Rs.100 Crore is provided every year to Repair & Reconstruction Board under MHADA.
- Upper Limit for repairs and maintenance of dilapidated building has been raised to Rs. 3000/sq. m

REPAIRS AND RECONSTRUCTION OF CESS BUILDINGS

- Buildings are redeveloped either singularly or in Cluster Approach by providing transit to the tenants
- FSI of 3.00 or already consumed plus incentive to the Tune of 50% of rehabilitation portion is provided to the Developer

HOUSES FOR TEXTILE MILL WORKERS IN MUMBAI

- 1/3rd part of open land of closed textile mill allotted to MHADA for Affected Mill Worker's housing and for public housing under Development Control Regulation No. 58 of Mumbai
- 6,925 tenements for Mill Workers have been constructed till now on land of 18 textile mills and another 9,794 tenements are proposed on the land of 9 textile mills.



ACHIEVEMENTS

Repairs and Reconstruction of Cess Buildings

- Till now structural repairs of 14,694 buildings has been undertaken.
- 702 old building having 22,544 tenements have been redeveloped into 390 new buildings with 27,883 tenements

Slum Rehabilitation Scheme (SRS)

- Sanctioned/Letter of Intent (LoI) issued -1,364 numbers
- Numbers of tenement approved – 4,69,350
- Numbers of tenement under construction – 348832
- Numbers of occupation certificate/OCC granted – 1,58,845

Under urban renewal scheme

- 239 old buildings have been Reconstructed into 66 new buildings with 5,708 residential DUs and 597 non-residential DUs under Prime Ministers Grant Project.

PHOTOGRAPHS OF VARIOUS HOUSING PROJECTS IN MAHARASHTRA





PHOTOGRAPHS OF VARIOUS HOUSING PROJECTS IN MAHARASHTRA





Affordable Housing Initiatives

Urban Development and Environment Department
Government of Madhya Pradesh





STATE'S VISION FOR HOUSING

- Madhya Pradesh (MP) Vision Document – 2018 Targets creation of 5 Lakh Affordable Housing units in urban areas in MP.
- Creation of 2.5 lakh units using private sector under PPP.
- Creation of 1.5 lakhs units under Centrally Sponsored Scheme.
- Creation of 1 lakh units under State Sponsored Schemes.

STATE LEVEL POLICY FRAMEWORK

Intervention	Key features/Highlights
Atal Ashraya Yojana for EWS & LIG	Govt land made available at Rs. 1/- only
Re-densification Scheme	Using PPP to redensify land under various govt departments
PPP Scheme for In-Situ Redevelopment of Slums, 2012	Using PPP to enable creation of EWS/LIG units at Slum location
PPP Scheme for Greenfield Affordable Housing Projects, 2014	Providing land in lieu of constructed EWS/LIG units
Draft Affordable Housing Policy, 2015	Aligning housing sector in MP with Gol vision for Housing for All
Draft Rules for Land Pooling, 2015	Building techno-legal framework for undertaking land pooling for housing and infrastructure projects



STATE LEVEL INITIATIVES IN HOUSING SECTOR

- Projects under Land Pooling Model has been initiated at Aero-city, Misrod and Vidyanagar in Bhopal.
- Facility for State-wide online booking and allotment of housing units (via tie-up with MPONLINE).
- Easing financing of housing units by entering MoUs with Banks.
- Tie-ups with Housing Finance Companies to facilitate housing loans to informal sector.
- Setting up of Affordable Housing revolving fund for project financing.
- Strengthening of Housing Board as nodal agency – Amendment of Act, Rules, Regulations, Creation of Housing MIS, Development of Affordable Housing PPP Projects.

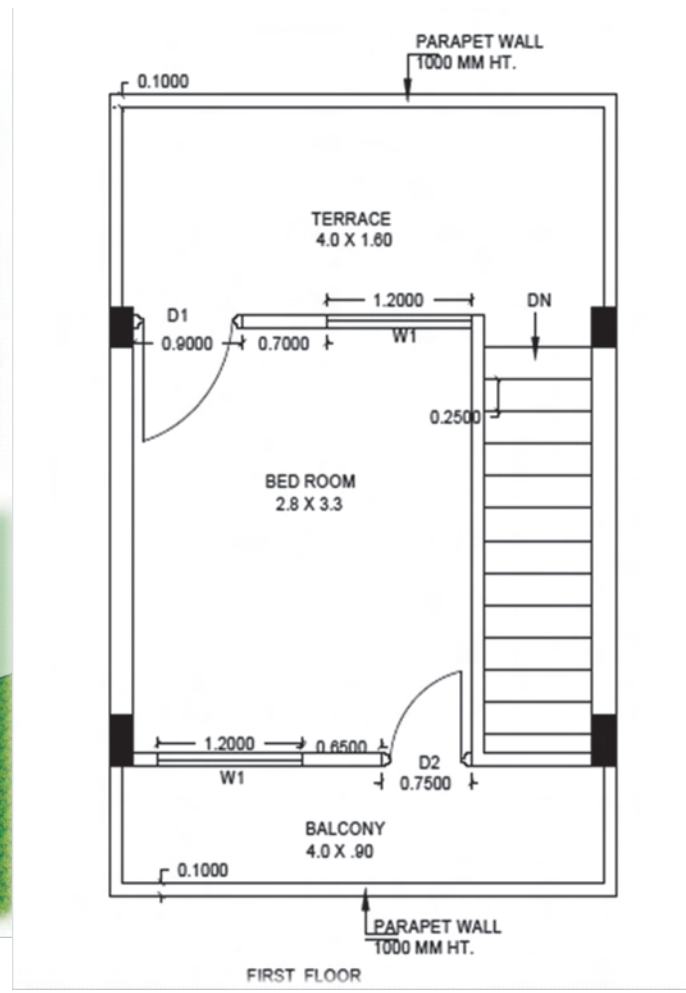
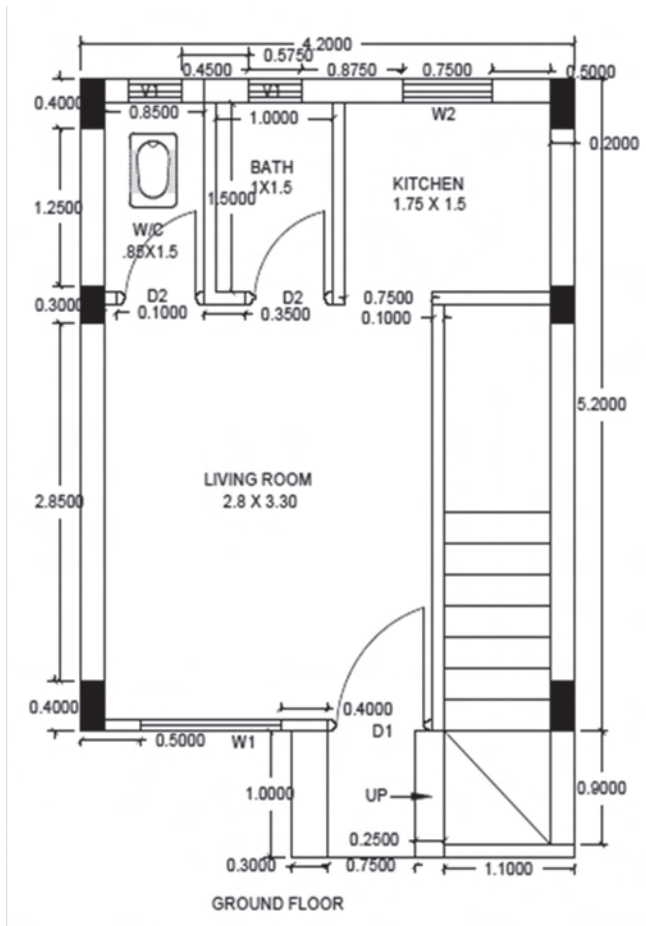
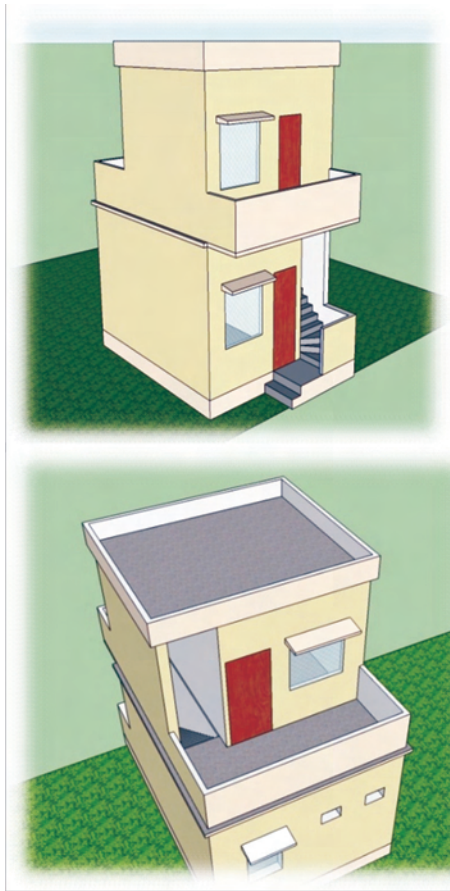
INNOVATIVE DESIGN OF DWELLING UNIT

- In smaller towns, people resist to move into Multi-storeyed buildings, so Duplex Dwelling Unit are designed with an objective to provide “**Apni Zameen Apni Chhat**” (Ownership of Ground Level And Roof).
- In bigger towns, both Duplex as well as Multi-storeyed Dwelling Units are designed as per local conditions like Availability of Land, Land Cost, etc.



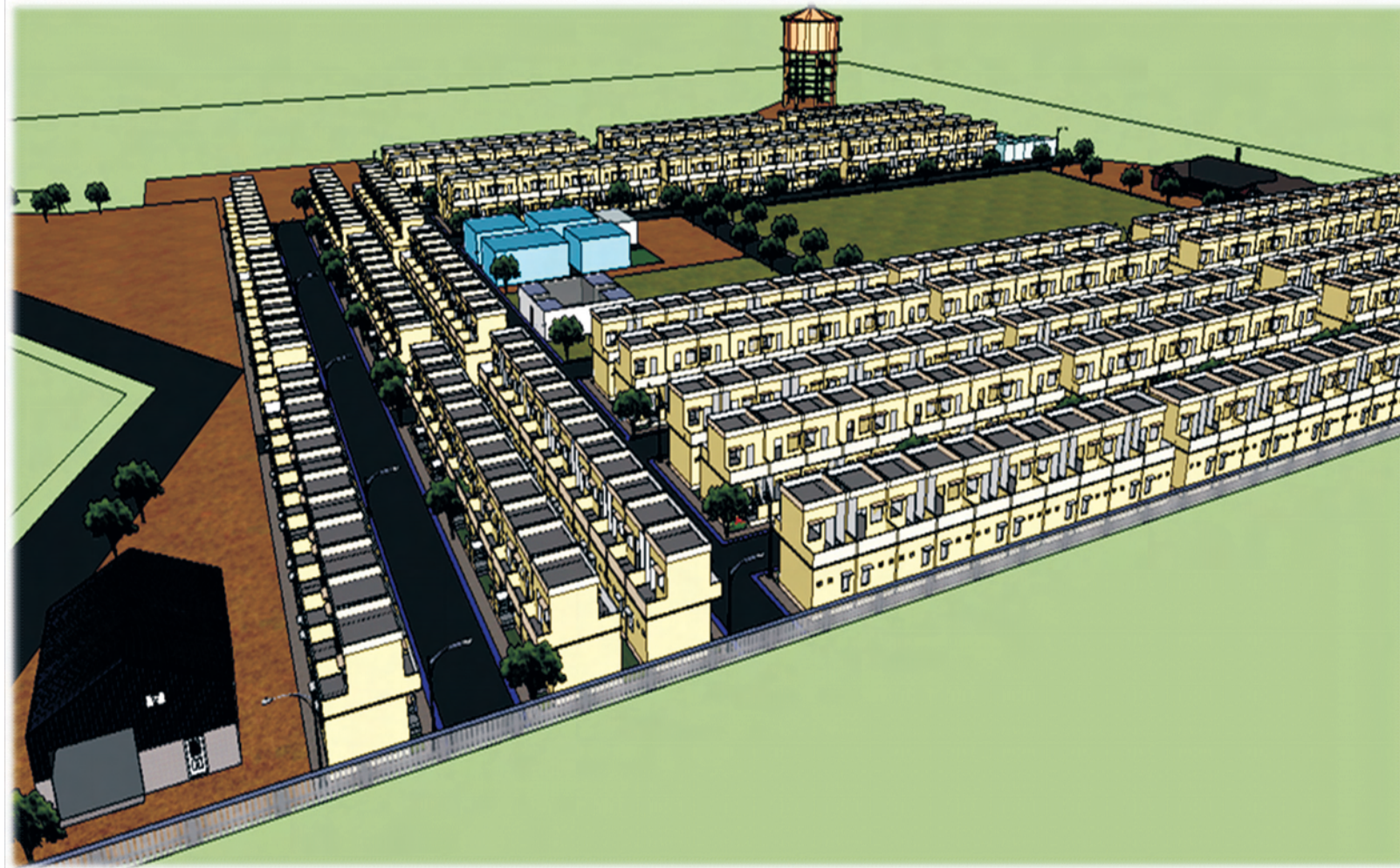
INNOVATIVE DESIGN OF DWELLING UNIT

Front Elevation



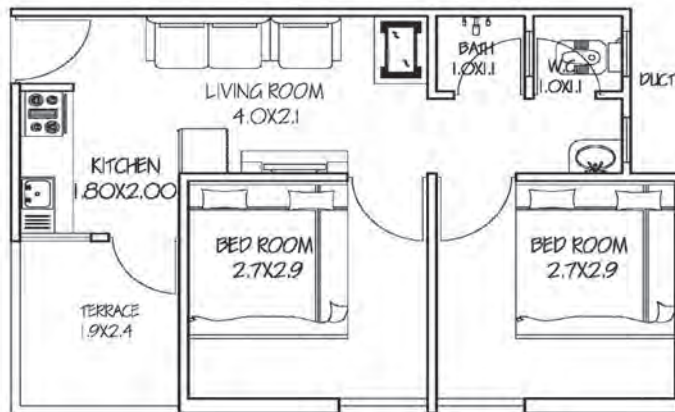
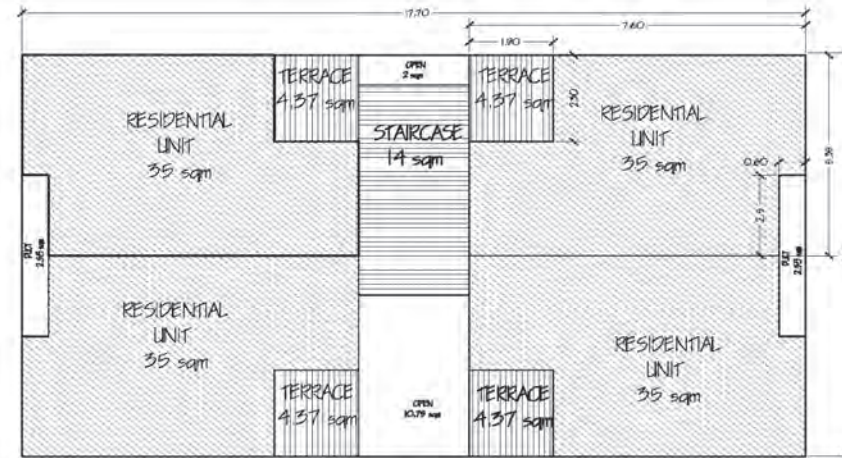
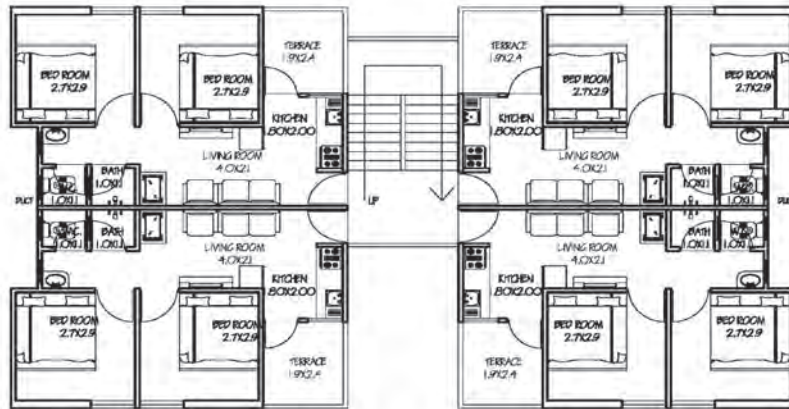
INNOVATIVE DESIGN OF DWELLING UNIT...

BIRDS EYE VIEW OF VIDISHA





INNOVATIVE DESIGN OF DWELLING UNIT... FOR BIG TOWNS



TOTAL SITE = 189.45 sqm
 AREA PER UNIT = 35 sqm
 STAIR = 14 sqm
 DUCT = 5.16 sqm
 TERRACE = 4.37 sqm (for each unit)

Scale - 1:100.
 All Dimension are in mm only.

INNOVATIVE PRACTICE – BENEFICIARY CONTRIBUTION

In housing schemes allotment of Dwelling Units is delayed due to non payment of beneficiary contribution. To resolve this issue, below mentioned initiatives are put in place:

- **Increased cost of Dwelling Unit shall be borne in proportion of 50:50 by State Government & Beneficiary.**
- Implementation agencies have been instructed to deposit Funds of Housing Schemes and other funds too with Bankers who are willing to provide Loan to the beneficiaries via Interest Subsidy Scheme for Housing the Urban Poor.
- Beneficiaries are encouraged to deposit an amount of Rs. 500-1000 on monthly basis.



BSUP- INDORE



IHSDP





RAY – PHYSICAL PROGRESS OF APPROVED PROJECTS - SAGAR



**Construction of 24 DU Blocks at
Kishor Nyaylaya, Sagar**





Affordable Housing Initiatives

Based on Draft Affordable Housing Policy
Housing and Urban Development Department
Government of Odisha





STATE'S VISION FOR HOUSING

Social Housing for Economically Weaker Sections (EWS); Low Income Group (LIG); and Middle Income Group (MIG)

STATE LEVEL DRAFT POLICY FRAMEWORK

Objectives:

- To reduce the housing shortage in the State, especially in EWS/LIG categories.
- To take up large scale construction of Affordable Housing (with focus on EWS & LIG housing.)
- To bring down the cost of EWS & LIG categories of houses to affordable limits.
- To promote investments in housing in Urban Sector on PPP Model.
- To involve Private developers in the construction of EWS/LIG categories of houses by offering various attractive incentives.
- To create Rental Housing as transit accommodation for migrants to urban areas, and
- To check creation of slums.



STATE LEVEL POLICY FRAMEWORK

Intervention (Policies/ Schemes/ Regulations):	Key features/Highlights
Odisha Housing Mission 2015	The Mission will be the Nodal Agency to coordinate all efforts of State Government regarding development of housing sector in urban areas.
Policy for Housing for All in Urban Areas, Odisha, 2015	Intends to completely address urban housing deficit and have an operational system where supply matches demand.
Slum Rehabilitation and Development Policy 2012 (SRDP)	The overarching vision of SRDP is to build a Slum Free Odisha by 2020 and bring about a significant reduction in State urban poverty conditions
Building Bye laws for all cities/towns	Provision of betterment levy for high-rise buildings

DRAFT POLICY ON HOUSING FOR ALL IN URBAN AREAS, ODISHA, 2015

1. Mandatory Development of EWS Housing

Mandates development of EWS housing in all new housing projects in urban areas of Odisha, applicable for development by both private developers and Project Development Agencies (PDAs).

(a) Private Developers:

- **Reservation requirement:** Group-housing schemes with a plot size exceeding 2,000 sqm shall compulsorily reserve minimum 10% of the originally permissible built-up area, for EWS.
- **Additional compensatory Floor Area Ratio (FAR):** Developers receive additional FAR equivalent to 100% of built up area utilized for EWS. Total FAR including additional, not to exceed 1.5 times the originally permissible FAR or 3.5 whichever is lower.
- **Utilization of remaining built-up area:** Remaining built-up area may be utilized for other categories of houses and commercial purposes. Commercial usages restricted to 10% of originally permissible built-up area.
- **Mixed-use development in area reserved for EWS dwelling units:** 5% of built-up area for EWS, shall be reserved for neighborhood shopping facilities.



(b) Project Development Agencies (PDAs) for Government :

Odisha State Housing Board (OSHB), Urban Local Bodies (ULBs), Development Agencies (DAs), Rourkela Institute of Technology (RIT), State Police Academy (SPA)

- **Reservation requirement:** Housing schemes by PDAs shall earmark at least 30% of the originally permissible built-up area for EWS and LIG housing, out of which at least 15% of total built up area shall be EWS, and shall in return be entitled to get Government land for the area reserved for EWS and LIG without any cost.
- **Compensatory additional FAR:** PDAs entitled to receive additional FAR equivalent to 100% of built up area utilized for EWS and LIG units. Total FAR including additional FAR shall not exceed 1.5 times the originally permissible FAR or an FAR of 3.5 whichever is lower.
- **Utilization of remaining built-up area:** Remaining built-up area may be utilized for other categories of houses and commercial purposes. Commercial usages restricted to 10% of originally permissible built-up area.
- **Mixed-use development in area reserved for EWS dwelling units:** 5% of built-up area for EWS, shall be reserved for neighborhood shopping facilities.

2. Incentives for Market Based Development of EWS and LIG Housing

Enabling proactive market-led efforts to address housing needs of low and informal income market segment, this model sets up an incentive mechanism (especially in terms of market pricing) for Private developers and PDAs.

(a) Private Developers:

- **Reservation requirement** (Same as No-1)
- **Additional reservation for EWS and LIG housing:** A minimum of 50% of originally permissible built up area is reserved for EWS and LIG housing and minimum 50% of same shall be reserved for EWS housing.
- **Incentive FAR:** Developer entitled to receive additional FAR equivalent to 100% of the built up area utilized for EWS and 50% of built up area utilized for LIG units. Total FAR (including compensatory FAR and incentive FAR) shall not exceed 2 times the originally permissible FAR or FAR of 3.5 whichever is lower.
- **Utilization of remaining built-up area:** Same as No-1.
- **Mixed-use development in area reserved for EWS and LIG dwelling units** (Same as No-1)



(b) Project Development Agencies for Government:

- **Reservation requirement** (same as No-1)
- **Additional reservation for EWS and LIG housing:** PDA desirous of building EWS and LIG dwelling units beyond the mandatory provision of 30% of originally permissible built-up area under No 1 can participate under this model provided minimum 50% of built up area reserved for EWS and LIG and minimum 50% of that reserved for EWS housing.
- **Incentive FAR:** PDA entitled to receive additional FAR equivalent to 100% of the built up area utilized for EWS and 50% of the built up area utilized for LIG units over and above the mandatory reservation under No 1. Total FAR (including compensatory FAR and incentive FAR) shall not exceed 2 times the originally permissible FAR or FAR of 3.5, whichever is lower
- **Utilization of remaining built-up area:** Same as No- 1.
- **Mixed-use development in area reserved for EWS and LIG dwelling units** (same as No -1)

3. Framework for Public Private Partnerships (PPPs):

Enabling PPP for affordable housing and leveraging government land for affordable housing development by setting up an incentive mechanism for partnership between Government Project Development Agencies (PDAs) and Private Developers.

- Selection of private developer through open competitive bidding.
- Private developers to reserve minimum 50% of the permissible built-up area for EWS and LIG including neighborhood shopping with minimum 50% reserved for EWS.
- Government land for the project provided on freehold basis free of cost to PDA and the same will be provided to the developer on lease by PDA in accordance with the terms and conditions the Bid Document/s and the Concession Agreement.
- PDAs facilitate identification, verification and final selection of beneficiaries for the project before start of construction. This is done through Affordable Housing Facilitation Centre/s established under this Policy. Developer facilitate availing of housing finance by selected beneficiaries by marketing activities, loan fairs and providing handholding support
- Utilization of remaining built-up area for other categories of houses and commercial purposes
- **Mixed-use development in area reserved for EWS and LIG dwelling units** equivalent to 5% of FAR shall be developed as neighborhood shopping facilities and basic amenities such as maintenance center/ healthcare center/ community hall.



SLUM REHABILITATION AND REDEVELOPMENT HOUSING (SRRH)

Holistic urban housing policy framework including slum redevelopment and rehabilitation. Odisha Housing Mission (OHM) is the nodal authority. Three models prescribed as below.

4. In-situ Slum Redevelopment:

- Development undertaken by PDAs through PPP mode or directly. PDA may also exercise a combination of above as per the project structuring on case to case basis and with due approval of the OHM constituted under this policy.

Mandatory Provisions

- Total built up area for SRRH including neighborhood shopping, should not be less than 50% of the FAR permitted.
- Number of units under SRRH should not be less than 75% of total number of residential units developed on the entire slum land area
- Total land covered, including open area, green area, common facilities, infrastructure projects and community area, should not be less than 2/3rd of total slum land area originally available. Maximum permissible FAR of 4 for such projects.
- Public purpose development projects like transport terminals, water treatment plants, sewage treatment plants etc. can be provisioned in this reserved area based on the structuring of the project.

SLUM REHABILITATION AND REDEVELOPMENT HOUSING (SRRH)

5. Relocation and Redevelopment:

Slums on untenable sites or otherwise will be relocated in housing estates as described under this model. The area provided as relocation site for slum dwellers shall have to be developed by PDAs adhering to following parameters:

- The entire area should be developed for the purpose of resettlement to relocate slum dwellers and no market led development will be allowed.
- Maximum permissible FAR of up to 4 is allowed.
- 10% of built-up area shall be reserved for neighborhood shopping facilities and basic amenities such as maintenance center/ healthcare center/ community hall/ other socio economic infrastructure.
- As the cost of construction will be more than the rate at which the units are allotted, the net subsidy amount as approved by OHM will be provided out of CIDF.



SLUM REHABILITATION AND REDEVELOPMENT HOUSING (SRRH)

6. In-situ Slum Upgradation Housing (ISUH):

Slums on lands where ROR is in the name of the Slum Dwellers will be redeveloped in-situ through up gradation.

Implementing Agency & Mechanism

- PDA develops comprehensive slum upgradation project proposal of such slums by making provisions for various utilities and other urban infrastructure in the existing slum area. The benefits available under various schemes of Government of Odisha and Government of India will be dovetailed for implementation of such up gradation projects.
- Beneficiary contribution will be fixed as per specific provisions made in the re-development scheme for in-situ up gradation and as approved by the OHM.

7. Rental Housing:

Under this model, self-contained residential unit is to be given on license basis for occupation and use by a family belonging to EWS for a particular period and on making an initial deposit and monthly charges incremented on annual basis as approved by OHM.

INCENTIVES AND RELAXATIONS

- **Fast track approval process:** The projects under this model shall be eligible for fast track approval process as specified
- **Exemption from Building Plan approval fee:** The projects under this model shall be exempted from payment of building plan approval fee.
- **Exemption from External / Periphery Development Charges:** The projects under this model shall be exempted from payment of external/ periphery development charges for the project.



DWELLING UNITS



COMMUNITY MOBILISATION & COMMUNITY PARTICIPATION





Affordable Housing Initiatives

Urban Development Department
Government of Chhattisgarh



STATE'S VISION FOR HOUSING

Social Housing for Economically Weaker Sections; Low Income Group; and Middle Income Group



BACKGROUND

- Chhattisgarh State was formed on 1-11-2000.
- Housing Board was reconstituted in 2004: focus on social housing.
- By 2007 Chhattisgarh Housing Board (CGHB) created more houses than its predecessor.
- 90% of the houses built for EWS/LIG.
- CGHB is financially sustainable due to policy changes,
- Hire-purchase system was substituted by self-finance system.
- A project was launched on the field only after sufficient bookings were received.
- Designs were revised and trendy designs were adopted.
- Government provided land on concession rates in hassle-free manner for social housing projects of CGHB. The Government's priorities in Chhattisgarh are in the ascending order of income.

STATE LEVEL POLICY FRAMEWORK

Intervention	Key features/Highlights
Atal Awas Yojana	State-sponsored scheme for EWS, eligibility: annual income < Rs.60,000 at Block Headquarters, independent on plot 560 sft. Built up area: 280 sft., Cost of DU: Rs.1.10 lacs. Funding: Beneficiary 10k; Loan 50k; Subsidy 50k, achievement: 19,000 DUs built/under construction.
Deendayal Awas Yojana	State-sponsored scheme for LIG, eligibility: Annual income < Rs.1,20,000, State-wide in District HQ towns. Type: Independent / G+2; Carpet area 455-487 sft, Cost of DU: Rs.2.25 lacs to Rs.3.00 lacs. Funding: Self-finance; CGHB waives 50% of supervision charges, achievement: 14,700 DUs built/under construction.
Kushabhau Thakre Awas Yojana	CGHB-sponsored scheme for MIG, eligibility: Annual income < Rs.2,00,000, State-wide in District HQ towns, Type: Duplex. Carpet area 600 sft, cost of DU: Rs.4.50 lacs to Rs.6.00 lacs. Funding: Self-finance; CGHB waives 25% of supervision charges. Achievement: 700 DUs built/under construction.
Atal Vihar Awas Yojana	State-sponsored scheme for mixed housing, create housing stock in block HQ., State-wide in Block HQ towns., Type: Variable, Subsidy: Rs.80k for EWS; Rs.40k for LIG per DU. Land: Government land @ Re.1/- per sft., achievement: Under construction.



POLICY CHANGES IN CHHATTISGARH

- Hire-purchase system was substituted by self-finance system.
- A project was launched on the field only after sufficient bookings were received.
- Designs were revised and trendy designs were adopted.
- Government provided land on concession rates in hassle-free manner for social housing projects of CGHB.

ATAL AWAS YOJANA





DEENDAYAL AWAS, SADDU, RAIPUR

दीनदयाल आवास



KUSHABHAU THAKRE HOMES



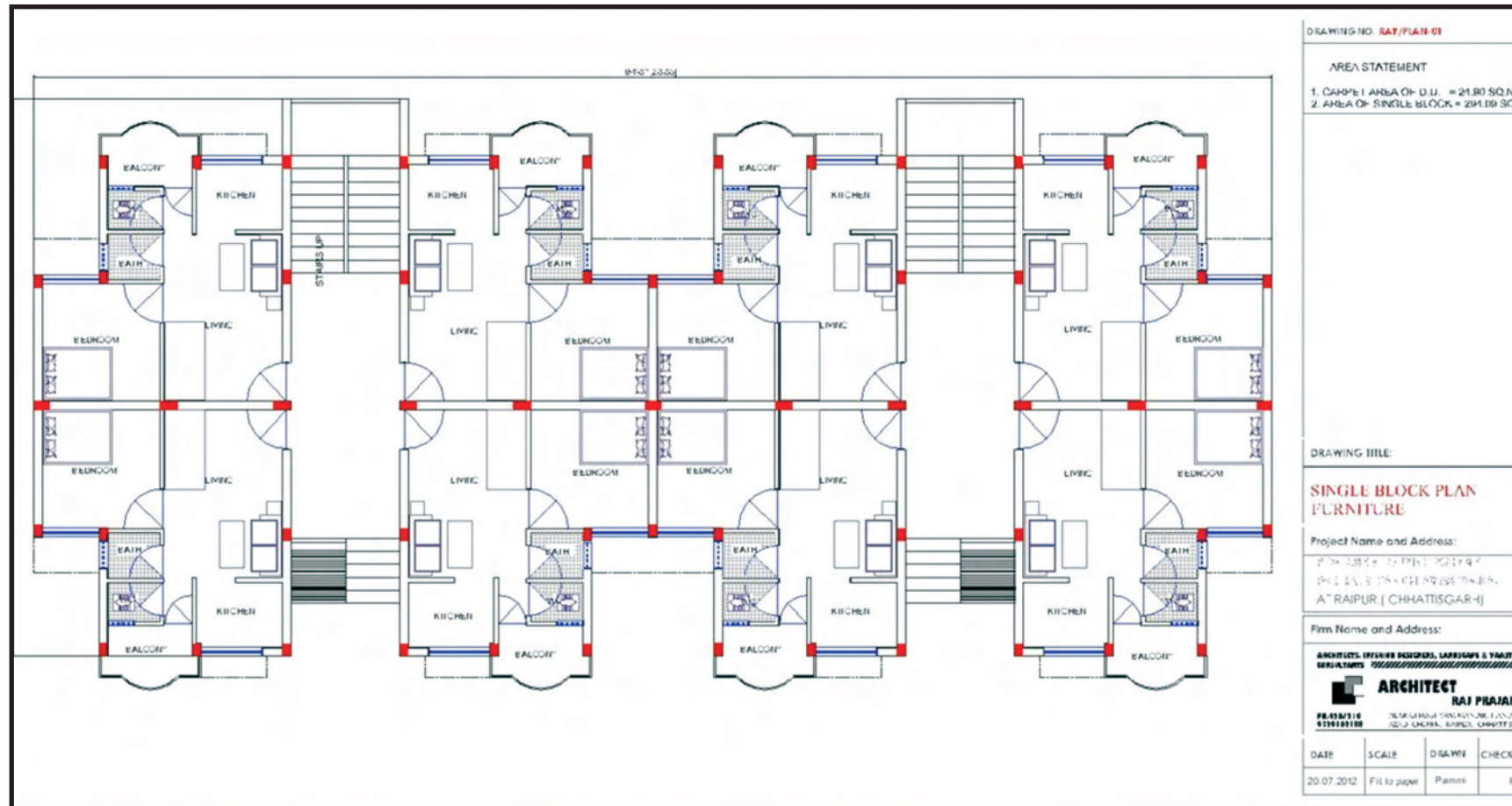


ATAL VIHAR HOMES



अटल विहार

LAYOUT PLAN OF EWS HOUSING



DRAWING NO. RAJ/PLAN-01

AREA STATEMENT

- 1. COVERED AREA OF D.U. = 24.80 SQ.M.
- 2. AREA OF SINGLE BLOCK = 294.09 SQ.M.

DRAWING TITLE:

**SINGLE BLOCK PLAN
FURNITURE**

Project Name and Address:

7th CROSSING, CHHATTISGARH
PHASE 1, RAIPUR (CHHATTISGARH)
AT RAIPUR, (CHHATTISGARH)

Firm Name and Address:

ARCHITECTS: IFFER & ASSOCIATES, RAIPUR & VISAKHAPUR
REGISTRATION NO. RAIPUR/2011/147
ARCHITECT
RAJ PRAJAPATI
PRAJAPATI ARCHITECTS
2011/147 RAIPUR, CHHATTISGARH

DATE	SCALE	DRAWN	CHECKED
20.07.2012	Fit to paper	Pamini	RA



Affordable Housing Initiatives

Municipal Administration & Urban
Development Department
Government of Andhra Pradesh



STATE LEVEL POLICY FRAMEWORK

Intervention (Policies/ Schemes/ Regulations):	Key features/Highlights
G.O. Ms. No. 245 dated 30.06.2012 of M.A. & U.D Department	<p>Levy of Shelter Fee for Redevelopment/ Improvement / Rehabilitation of slums under RAY and for undertaking civic amenities in slums and weaker section colonies.</p> <p>Provision of EWS/LIG Housing units in all housing projects (both public and private Agencies) – Amendments to Rule-11 of the Andhra Pradesh Building Rules, 2012 and other orders – Issued.</p>
	<p>Draft Property Rights to Slum Dwellers Act is under consideration of Govt. of Andhra Pradesh.</p>
	<p>Consultant appointed by Govt. of India is facilitating formulation of AP State Housing and Habitat Policy and having consultations with the relevant departments.</p>



BEST PRACTICES – PROVISIONS OF G.O No. 245

- In all Group Housing and Group Development Scheme Projects having land more than 5 acres,
 - Developers provide 10% of total built up area towards the EWS / LIG units (5% for EWS units and 5% for LIG units) or
 - 25% of total number of units of housing projects towards EWS / LIG units (12.5% for EWS units and 12.5% of LIG units).
- In lieu of providing EWS / LIG units, 10% of City Level Infrastructure Impact Fee will be exempted for the main project. Total exemption to the area of EWS / LIG units by the concerned local body/UDA.
- For Group Housing / Group Development Schemes having more than 3000 Sqm and upto 5 acres, shelter fee is collected at the rate of 20% of total site area of the project.
- Shelter fee collected is utilized for development of EWS / LIG housing-
 - Under JNNURM/Any other Urban Housing Scheme for EWS categories or
 - For undertaking civic amenities in slums/weaker section colonies only. Local body/ Urban Development Authority maintains separate account.
 - For redevelopment / improvement / rehabilitation of slums under Rajiv Awas Yojana (RAY) program as local body share.

BEST PRACTICES – LAND POOLING METHODOLOGIES/ HOUSING UNDER PPP MODEL

G.O. Ms. No. 875, dtd. 04.12.2007 :

- Land pooling scheme in Vijayawada Municipal Corporation (VMC) under 60:40 (Farmers: VMC).
- Total land pooled: 226.54 Acres in 2 villages of Jakkampudi & Gullapudi.

Features:

- Land sharing @ 60: 40 ratio between Ryots and the Govt.
 - Govt. develop land into the layouts.
 - Benefit to Govt. will be of Rs. 16.13 Cr.

Sharing of land

- Ryots (Land Owners) : 129.99 Acres
- Govt. : 96.55 Acres
- Cost of development of Ryots' land, will be borne with the funds of Social Welfare Department, subject to the condition that land owners must be registered owners of land at the time of notification of the lands for acquisition.



BEST PRACTICES

Technological Interventions

- 28 Nos. of 20W Solar LED Lighting in Jakkampudi Township by Vijayawada Municipal Corporation under JnNURM Programme.
- High School Building on which 40 KW off-grid Solar Power pack with battery backup (240v, 500 AH) at about Rs.50 lakhs installed in Jakkampudi layout with which a 15 HP motor, High Mast Lamp and 4 FTLs and 4 fans are run.
- Nirmithi Kendras established by Andhra Pradesh State Housing Corporation for manufacture of pre-cast Door and Window frames, roofing units etc. in-situ by promoting Small Scale Industries (Low Cost technologies).

Other Notable interventions

- Full-fledged Elementary School (functional), Urban Health Centre and Community Hall constructed. Fish market under construction.

TIRUPATI IHSDP HOUSING



VISAKHAPATNAM Informal Market – BSUP Project





VIJAYAWADA

BSUP HOUSING AT JAKKAMPUDI LAYOUT



VIJAYAWADA

SOLAR PV PANELS ON ELEMENTARY SCHOOL BUILDING AT BSUP HOUSING AT JAKKAMPUDI LAYOUT





Innovations in Implementation of Housing Schemes

Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL)
Government of Karnataka



VISION OF RGRHCL

To provide housing for socially and economically weaker section of the society through effective implementation of Central and State housing schemes.

Intervention:

- Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL) was established by Govt of Karnataka in April 2000 as a Special Purpose Vehicle (SPV).

Objectives:

- To provide affordable housing to socially and economically weaker sections
- To provide choice to beneficiaries in housing design, materials and technologies through self help
- To promote cost effective building technologies
- To ensure direct release of funds to beneficiary account through Electronic Fund Transfer System (EFT)
- Centralised system to monitor the work progress and identify false beneficiaries



KEY FEATURES & INNOVATIONS

- **Rajiv Gandhi Housing Online Monitoring System (RGHOMS):** Single platform created for all housing activities from making an application by beneficiary to completion and occupation of house by the eligible beneficiaries.
- **Online target allocation:** Based on the Budget Allocation by Govt. of Karnataka/Govt. of India for a specific financial year RGHCL fix ULB wise target on RGHOMS .
- Targets are communicated to the local bodies on a real time basis.
- **GPS mobile based photo documentation of beneficiaries' vacant site:** Quick decision for considering the approval of deserving beneficiary can be taken based on the online data.

KEY FEATURES & INNOVATIONS

- **Selection and approval of beneficiaries using Digital Signature Certificate (DSC):** After the selection of beneficiaries by the Urban Ashraya Committee, list is verified by the Deputy Commissioner and sent to RGRHCL for final approval.
- **Online work order:** After final approval given through online using DSC the software automatically generates a work order in the name of approved beneficiary.
- **Communication through bulk SMS in local language (Kannada):** Dissemination of information through bulk SMS to the implementing officers at all levels and also to the beneficiary on Final Approval, Bank Account Details and Fund Releases etc.



Centralized Bank Account opening:

- Since 2010-11 Corporation is opening bulk zero balance accounts in the name of all the selected beneficiaries at their nearest bank branches.
- Beneficiaries visit the branch to complete their bank account opening procedures by providing documents as per KYC norms and get their account activated.

GPS based Physical Progress Monitoring System (2010-11):

- A customized mobile application software was developed on Android platform, installed on GPS enabled mobile phones of 5628 Panchayath Development Officer's and officers of 224 Urban Local Bodies.
- Photographs of all four stages i.e Foundation, Lintel, Roofing and Completion of the house construction are captured along with the GPS Co-ordinates (Latitude & Longitude) of the area and the same is uploaded to RGOHMS.
- To avoid discrepancy while data capturing security system called IMEI (International Mobile Equipment Identity) was integrated for each designated mobile phone.
- The system has helped in tracking and monitoring the process and quality of construction of the house till the finishing.

GPS based Physical Progress Audit:

- Constituted an exclusive auditing team at the State level (RGRHCL) for online verification of the GPS enabled photographs of stage wise construction (i.e, foundation, lintel, roof and completion)

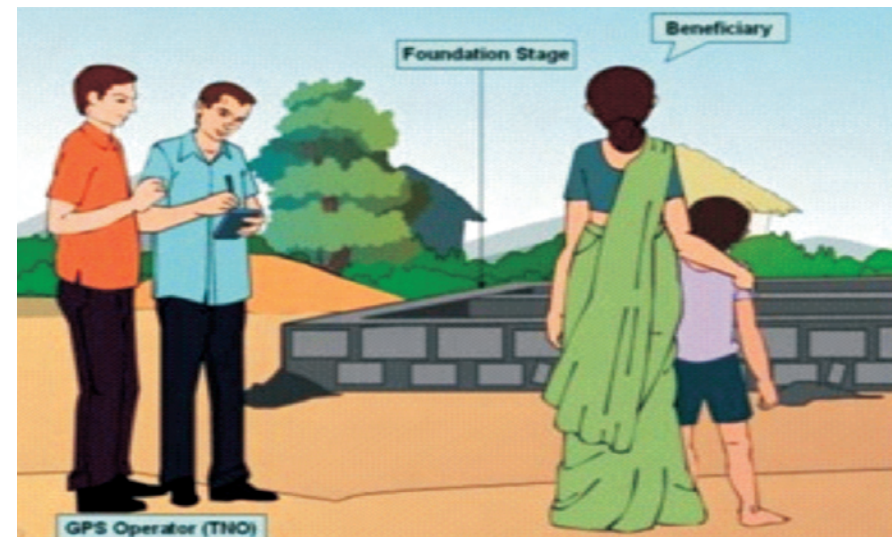
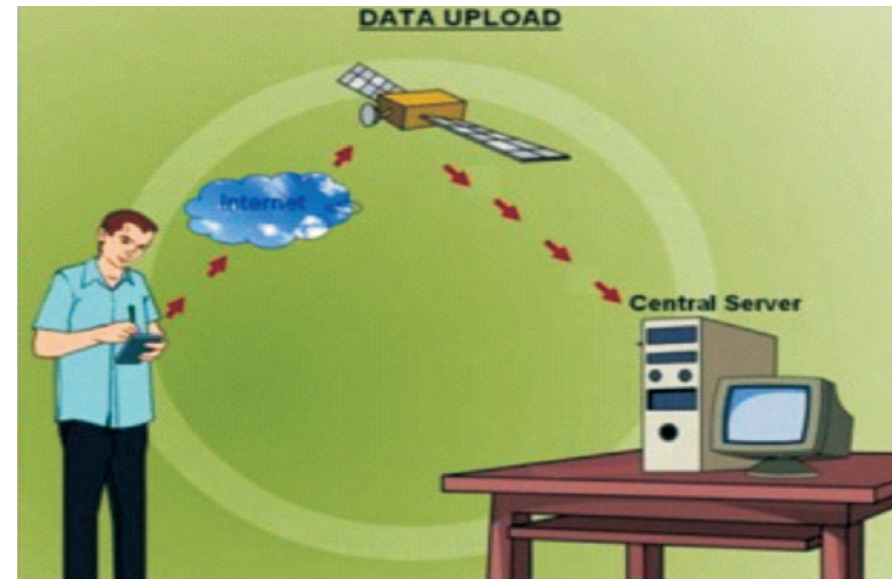
Online Release of Subsidy Directly to the Beneficiaries Account:

- Electronic Fund Transfer System (EFT) was introduced (2010-11): Ensure quick release of subsidy and to avoid intermediaries during release of subsidy to the beneficiary.
- Release of subsidy based on the audited GPS photographs directly into the account of the beneficiary on a weekly basis.



RESULTS ACHIEVED

- Under various schemes 28 lakh houses constructed for EWS
- Quick approval of beneficiaries and commencement of house construction (within a month)
- Avoided duplications of beneficiaries through capturing Adhaar number
- Selection of right beneficiaries having housing site
- Transparency in implementation of housing schemes by keeping the beneficiaries informed at each stage through bulk SMS
- False reports and release of money to the ineligible beneficiaries is completely avoided
- Reducing administrative and overhead cost of implementation of the scheme
- Quick effective and proper implementation of housing schemes by delivering the services at the door step of citizens/beneficiaries.
- Complete eradication of third party intervention.





State Urban Housing & Habitat Policy (SUHHP) 2014

Housing & Urban Planning Department
Government of Uttar Pradesh

STATE'S MISSION ON HOUSING

To provide Affordable Housing with quality lifestyle to all income groups, especially to the urban poor.

Strategies:

- Land pooling and management by
- Framing new land acquisition policy,
- Alternative land pooling schemes,
- Transferable Development Rights (TDR),
- Simplification of land acquisition/pooling by legal reforms
- Earmarking of 20% of houses in all new housing schemes for EWS & LIG households
- Legal and regulatory reforms in :
 - Property rights to Slum Dwellers Act
 - Street Vendors Act
 - Rent Control Act
 - Property Dealers Act



Contd...

- Promote use of cost-effective building materials and technologies, encourage use of prefabricated building components for construction of affordable housing
- Promote use of satellite data, aerial photography and GIS in urban land use mapping & planning
- Promote involvement of Private and Co-operative Sectors in Housing and infrastructure development.
- Improvement and Conservation of Environment by
 - Promote use of renewable energy (solar lighting, water heating and rain water harvesting)
- Capacity Building and development of Management Information System (MIS) especially at Urban Local Body level

AFFORDABLE HOUSING IN PARTNERSHIP

- Promotion of Affordable Housing in Partnership with Urban Local Bodies, Development Authorities and other parastatals, U.P. Housing and Development Council, Private developers
- **Suitable models for partnership**
 - Land owned by Central/State Government/ULBs and parastatal
 - PPP model: land owned by government, financial and technical resources provided by the private developer
 - Land owned by private developers, State Government provide various incentive like TDR/FAR/FSI and other relaxations
- **Identification of allottee**
 - Through computerize lottery
 - Preferences given to SC/ST, single women, disable, senior citizen, minority and other backward and weaker section at the time of preparation of DPR as far as possible
 - Allotment of dwelling unit (EWS/LIG) in the name of women as far as possible on the basis of freehold ownership or long term lease, affordable housing unit may also be given on rent
 - Assessment of the sale price of the dwelling unit by State Government on the basis of no profit-no loss



MAJOR POLICY INITIATIVES & UNDER STATE URBAN HOUSING POLICY - 1995

- Simplification of the building plan approval process
- For structural safety of buildings mandatory to follow National Building Code (NBC)
- Prepared Model Zoning regulations
- Standards for public buildings/utilities for the differently able people
- UP Co-operative Housing Society was given the given to approve lay out plans in 11 big cities

SIMPLIFICATION OF BUILDING PERMIT PROCEDURE

- Abolished requirement for obtaining building permit on plots up to 100 sq.m. in the old built-up areas of cities
- No formal approval is required on building plans for 100-300 sqm. of plots
- Residential plan above 300 sqm. of plot area deemed to be approved within a period of 30 days from the submission of the plan.
- Group Housing and Commercial building plans deemed to be approved within a period of 90 days from the submission of the plan.
- Compulsory for the Development Authorities to issue a calculation-memo to the applicant and other charges payable at the time of obtaining building/development permit.
- Validity of building permit increased from 3 to 5 years



सत्यमेव जयते

The Joint Secretary (Housing for All)
Ministry of Housing & Urban Poverty Alleviation
Government of India
Room No.116, G-Wing, Nirman Bhawan, New Delhi
Tel: 011-23061419; Fax: 011-23061420
E-mail: sanjeev.kumar70@nic.in
Website: <http://mhupa.gov.in>