



Ministry of Housing &
Urban Poverty Alleviation
Government of India

Ashraya

Sabka Sapna, Ghar Ho Apna

A Quarterly Newsletter



“By the time the Nation completes 75 years of its Independence in 2022, there should not be any single family without owning a house for his living”

~ Narendra Modi
Hon'ble Prime Minister of India

PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN)

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MESSAGE

Issue Highlights:

- Pradhan Mantri Awas Yojana - Housing for All (Urban)
- Components of PMAY(U)
- Mission Highlights
- Credit Linked Subsidy Scheme
- Technology Sub-Mission
- Interventions of Government of Andhra Pradesh
- Adoption of Pre-Fab Technology
- Management Information System (MIS)
- Use Space Technology Tools (Geo Tagging)
- How PMAY (Urban) improved upon JNNURM & RAY
- Regional Workshops

I am pleased to welcome you to our inaugural Newsletter “Ashraya”. Here you will find a wide range of information about our flagship schemes and services, as well as information about the events / workshops and beneficiaries feedback.

As Prime Minister stated in his speech to the audience at Madison Square, USA that “By the time Nation completes 75 years of its Independence in 2022, there should not be any single family without owning a house for his living”. To achieve this Pradhan Mantri Awas Yojana- Housing For All (Urban) was launched on 25th June 2015.

My Ministry’s priority is to provide all beneficiaries with access to safe and affordable housing. This is the first step in building strong and healthy communities where individuals and families can prosper.

This newsletter highlights the government’s ongoing commitments to its flagship schemes / missions and initiatives formulated to cater country’s housing requirements and encourage positive growth and development in all States. Current issue include the Pradhan Mantri Awas Yojana- Housing For All (Urban).

I welcome your ideas and comments and look forward to working together to build healthier communities and stronger India. I would request you all to spread awareness about this flagship scheme amongst all eligible beneficiaries so that they can get a shelter of their dreams.

Affordable housing will improve lives of beneficiaries and strengthen the neighbourhoods while contributing to the overall economy of the country.

I congratulate Mission Directorate on the launch of this Newsletter.

Sincerely,

(M. Venkaiah Naidu)

Minister, Ministry of Housing and Urban Poverty Alleviation



BABUL SUPRIYO
 Minister of State for Housing & Urban Poverty
 Alleviation and Urban Development
 Government of India

MESSAGE

This newsletter will provide information important to the States, ULBs and beneficiaries. I am proud to encourage all economically weaker and low income households to come forward and avail the benefits under Pradhan Mantri Awas Yojana- Housing for All (Urban). This marks the first time that low income families and individuals are getting an opportunity to apply for one of the four components of the PMAY-HFA(U) scheme.

Ministry intends to improve quality of houses by introducing innovative pre-cast, green and new building technologies, which are affordable and faster to construct. Acceptability at field level for these new technologies will help government to achieve housing for all by 2022.

We look forward to hearing from States, ULBs and beneficiaries to share their thoughts, comments and experiences about new initiatives taken up by the Ministry.

We at Ministry would like to connect with all States / ULBs & beneficiaries in more ways, so that we all can become friends through social media. There may be plenty of experiences everyone would like to share with the Ministry, you may write to us and we would take that up in our upcoming newsletter editions.

Best Wishes Always
Babul Supriyo
 (Babul Supriyo)

PM's tweets on Housing

21 Feb 2016
 Narendra Modi @narendramodi
Pradhan Mantri Awas Yojana will positively impact many lives & give a boost to our dream of 'Housing for All.'

21 Nov 2015
 PMO India@PMOIndia
We have launched a 'Housing for All' program. It involves building 20 million urban houses and 29.5 million rural houses: PM @narendramodi

6 Jan 2015
 Narendra Modi @narendramodi
Spoke about steps for J&K's development, including in areas like tourism, digital connectivity, housing for all.



Hon'ble Prime Minister of India laying the foundation stone of project under Pradhan Mantri Awas Yojana at Naya Raipur, Chhattisgarh



DR. NANDITA CHATTERJEE

Secretary

*Ministry of Housing & Urban Poverty Alleviation
Government of India*

MESSAGE

Ministry of Housing & Urban Poverty Alleviation (MoHUPA) has initiated the process of implementing Prime Minister Awas Yojana (Urban), which intends to provide houses for all eligible urban poor households by 2022. Each State will, in accordance with the guidelines of the Mission, be approving the projects that the cities will design so as to meet the requirements of its beneficiaries.

As the States and Cities move forward in implementing the Mission, innovative ideas and best practices emerge demonstrating how the States are efficiently utilizing their local resources and local capacity to fulfill the purpose of the Mission.

This News Letter has been designed to disseminate information on the Prime Minister Awas Yojana (Urban). It also will be a platform to share best practices with States as well as among States and cities.

This News Letter also intends to create awareness among potential beneficiaries who would come forth to participate in the Mission. The developers and builders who would like to associate themselves in the Mission as private partners would also be able to obtain information through this News Letter particularly on new technology and innovative process in construction.

I wish this endeavour of the Mission Directorate all success.



(N. Chatterjee)

Project progress – Chhattisgarh

Chhattisgarh was the first State to bring DPRs under PMAY (U) after launch of the Mission.

In 2nd CSMC the Central assistance was approved for a total of 11 AHP projects from 9 towns for construction of 12670 EWS houses.

The State has been able to initiate construction at a faster pace. As reported by State a total of 710 dwelling units are completed and others are at advance stage of completion.

The State of Chhattisgarh has become pioneer in completion of first set of houses under PMAY.



Housing Project under PMAY (U) at Chhattisgarh



Pradhan Mantri Awas Yojana - Housing for All (Urban)

With a vision of 'Housing for All by 2022', Government has launched a flagship program 'Pradhan Mantri Awas Yojana – Housing for All (Urban)' to meet the housing shortage among the urban poor.

In pursuance of this commitment of the Government, the Pradhan Mantri Awas Yojna (PMAY) was launched on 25th June, 2015. PMAY envisages construction of 2 Crore houses with basic amenities.

Components of PMAY(U)

A comprehensive approach is adopted to cover all urban poor with flexibility to use one of the options:

- a) **Slum Rehabilitation:** Slum rehabilitation grant of Rs. 1 lakh per house on an average for all eligible slum dwellers in all such project.
- b) **Promotion of Affordable Housing through credit linked subsidy:** The interest rate subvention at 6.5% for both EWS/LIG categories
- c) **Affordable Housing in Partnership with Public & Private sectors:** Central assistance at Rs. 1.5 Lakh per EWS house in projects where 35% of the houses are mandatorily for EWS
- d) **Subsidy for beneficiary-led individual house construction or enhancement:** Rs. 1.5 lakh per house for EWS category in slums or otherwise if States/cities make a project.

Mission to cover all statutory towns and beneficiaries belonging to EWS and LIG categories. State/UTs will have flexibility to include in the Mission, the Planning area as notified with respect to Statutory Town and which surrounds the concerned municipal area.

Credit linked subsidy scheme (CLSS) components

is Central Sector Scheme while other 3 components to be implemented as Centrally Sponsored Schemes.

Mission Highlights

- Beneficiary defined as a family comprising husband, wife and unmarried children. Further, Beneficiary should not have any pucca house anywhere in India to be eligible to receive support under the mission.
- EWS category defined as a family with income upto Rs. 3 lakh and LIG from Rs. 3-6 lakh.
- Size of EWS house - 30 Sq M., States to have flexibility but Central assistance fixed.
- States/UTs may decide a cut off date for eligibility of beneficiary needs to be resident of that urban area.
- Aadhaar Card/Bank Account Number/PAN Number (if available) required from ben-

Cumulative Progress of PMAY(U)

Under PMAY, 7.26 Lakh houses have been given nod from Central Government and a Central Assistance of Rs.1911.20 Cr. has been released to States. In Credit Linked Subsidy Scheme, Rs.200 cr has been released to provide Loan Subsidy to over 7,776 beneficiaries in a period of 10 months.

Sl. No.	Particulars	Numbers
1	MoAs Signed with States	33
2	SLNA identified	33
3	SLSMC formed	31
4	Cities approved	2625
5	States covered	19
6	No. of Projects	957
7	No. of EWS houses	7,25,700

eficiary or a certificate of house ownership from Revenue Authority of beneficiary's native district.

- Encouraging women empowerment, the houses to be acquired under PMAY should be preferably in the name of the female head of the household or in the joint name of the male head of the household and his wife.
- Project approval at state level.

Credit Linked Subsidy Scheme

Under this scheme, individuals including women borrowers from Economically Weaker Section and Low Income Group will be able to acquire and construct first pucca house of the family by paying significantly lower Equated Monthly Installments (EMIs).

This scheme will be implemented through Banks/ Financial Institutions.

Key highlights of the scheme

<p>Coverage All Statutory Towns as per Census 2011 and towns notified subsequently</p>
<p>Purpose New construction, acquisition and addition of rooms, kitchen, toilet etc. to existing dwelling as incremental housing</p>
<p>Beneficiaries</p> <ul style="list-style-type: none"> • Beneficiary family will comprise husband, wife and unmarried children. • EWS Households having annual income up to Rs.3,00,000/- • LIG Households having annual income between Rs.3,00,000/- and upto Rs.6,00,000/- • Preference under the scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/ Scheduled Tribes/ Other Backward Classes, Minorities, Persons with disabilities and Transgender.

Area which can be constructed

Carpet area of house being constructed or enhanced under this component of the mission should be upto 30 sq.meters for EWS category and upto 60 square meters for LIG category.

Subsidy and Loan details

- Maximum loan amount: as per eligibility of customer decided by bank / Financial Institution based on due diligence
- Maximum loan tenure : based on the guidelines of the Bank
- Maximum tenure for subsidy computation: 15 years or the tenure of the loan, whichever is lower
- Maximum loan amount for subsidy calculation: Rs. 6 lakh
- Interest rate for subsidy : 6.5%
- Beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6 lakh only.

Technology Sub-Mission

To promote green and environment friendly, disaster resistant technologies and layouts suitable for different areas of the country, a Technology Sub-Mission has been launched as part of the PMAY. Ministry has partnered with 13 IITs and 25 NITs for developing technical solutions, capacity building and handholding of States and Cities.

Technology Sub-Mission focuses on:

- Design and Planning
- Technical solutions keeping in view geo-climatic conditions, earthquake resistant technologies, promotion of green, environmentally sustainable technologies and alternate cost effective technologies.
- A Technical Committee constituted under the chairmanship of ED,BMTPC, New Delhi and EnC of Roads and Building , Panchayati Raj , Housing Corporation , Housing Board and members from IITs and other reputed institutions, Director-CBRI and Architects from New Delhi.



- After detailed deliberations finalized (7) Technologies for implementation:
 - Glass Fibre Reinforced Gypsum Panels for Walls & Roof slabs.
 - Expandable Polystyrene Panels for Walling and Roofing
 - Light gauge Steel structures
 - Pre-cast Concrete System (3-S Pre-Fab Technology)
 - Monolithic Concrete Walls (Shear Wall Technology) with Plastic/Aluminium form work
 - Steel frame with Aerocon Panels/PUF panels
 - Waffle Crete Pre-cast Concrete Panels
- EPPS Panels for Walling and Roofing. (in Srikakulam district – 480 houses)
- Steel frame with AAC Blocks. (in Visakhapatnam district – 2336 houses)
- Steel frame with AAC Blocks. (in Vizianagaram district – 396 houses)
- A model colony also taken up in Nellore district (40 houses) along with BMPTC with GFRG Panels for Wall and Roof slabs.

Interventions of Government of Andhra Pradesh

Government of Andhra Pradesh is collaborating with MoHUPA, GoI for Technology Sub-Mission.

Journey started with finalization of alternate construction technologies for Hud Hud cyclone victims (in Srikakulam, Vizianagaram and Visakhapatnam districts) in Andhra Pradesh.

Adoption of Pre-Fab Technology

- Accordingly undertaken Hud Hud Cyclone housing as follows:



Houses being constructed using prefab technology by Govt. of Andhra Pradesh

Management Information System (MIS)

A centralized web enabled Management Information System (MIS) has been developed for PMAY which can be reached at www.pmaymis.gov.in. The system serves as a bridge between the Ministry, State Government, SLNA, ULBs and other stake holders and acts as a source of structured information of approved projects, survey details, beneficiary information etc.

Training Programme on PMAY-MIS

The first training programme on PMAY-MIS was organized on 19 Feb 2016, in Room no. 123-C Nirman Bhawan, New Delhi, for 13 States, namely Andhra Pradesh, Odisha, Gujarat, Chattisgarh, Madhya Pradesh, Bihar, Jharkhand, Uttarakhand, Tamil Nadu, Mizoram, Rajasthan, West Bengal and Telangana. The projects for above mentioned States were considered till 6th CSMC held on 18th Feb, 2016.



Training of Trainers (TOT) conducted on April 21-22, 2016 at NRSC, ISRO, Hyderabad

Use Space Technology Tools (Geo Tagging)

The Pradhan Mantri Awas Yojana - Housing for All (Urban) envisages that the progress of individual houses constructed under the 'Beneficiary-led Component' should be tracked through geo-tagged photographs so that each house can be monitored effectively. To comply with the above provision of the mission guidelines, the Ministry has entered into a MoU with the 'National Remote Sensing Centre' (NRSC), Hyderabad. The MIS developed under PMAY - HFA (U) has been integrated with Bhuvan server of NRSC for Geo-tagging.

Training Programme on Geo-Tagging

To facilitate a better know-how of the GIS-MIS integration, a two day 'Training of Trainers' (ToT) program was conducted on 21-22nd April 2016 at NRSC, ISRO campus Hyderabad which saw participation from 19 States. The event was chaired by Joint Secretary (Housing) in the first day and JS&MD (HFA) on the second day and was joined by senior officers from NRSC, MoHUPA and NIC.

How PMAY (Urban) improved upon JNNURM & RAY

- Mission focuses on Slums as well Urban Poor from as Non Slum areas as well
- Beneficiary identification through demand assessment linked to Aadhar, PM Jan-Dhan Yojana.
- In the spirit of co-operative federalism, partnership with States for financial supplement, legal and technological synergies to ensure the Mission a success.
- Approvals of projects and modifications therein at State level.
- Lump sum releases to States, State to release to ULBs /implementing agencies project wise depending on progress.
- Subsidy on interest subvention has been enhanced.
- Adoption of modern, innovative & green technologies and materials for construction of Houses.
- Convergence of PMAY-HFA Mission with MoUD, DIPP, MoR, MoL&E, MoH&FW and MoHRD envisaged.
- A sustained Information Education and Communication (IEC) Strategy to create awareness and outreach amongst beneficiaries and other stakeholders.

Regional Workshop for Northern Region

The first Regional workshop on PMAY-HFA (U) for Northern region was organised on 11, March 2016 at Lucknow. The objective of the workshop was to disseminate the guidelines and the various components of the Mission, review the progress of PMAY, RAY and JNnURM programmes and take feedback from the States/UTs to improve the implementation process. The one-day workshop was inaugurated by Shri. SP Singh, Principal Secretary (Housing), Government of UP. Shri Amrit Abhijat, Joint Secretary & Mission Director (HFA), Ministry of Housing and Poverty Alleviation delivered the key note address. Senior officials from Uttarkhand, Bihar and Uttar Pradesh dealing with PMAY-HFA attended the workshop. Presentations were made by MoHUPA Senior officials, PMU members, BMTPC and HUDCO. The workshop provided a good opportunity for the participating states to share and learn from each other on the implementation of the Mission.



Regional workshop on PMAY-HFA (U) for Northern region organised on 11, March 2016 at Lucknow

Regional Workshop for Western Region

The Regional workshop on PMAY-HFA (U) for Western region was organised on 21, March 2016 at Mumbai. The objective of the workshop was to disseminate the guidelines and the various components of the Mission, review the progress of PMAY, RAY and JNnURM programmes and take feedback from the States/UTs to improve the implementation process. The workshop was inaugurated by Chief Secretary, Government of Maharashtra. Secretary, Ministry of Housing and Urban Poverty Alleviation, Government of India delivered the key note address. Shri Amrit Abhijat, Joint Secretary & Mission Director (HFA), Ministry of Housing and Urban Poverty Alleviation made a presentation on the Mission and enlightened the gathering on the objectives and outcomes of the Mission. The workshop was attended by senior officials from Maharashtra, Gujarat, Karnataka and Goa. The workshop provided a good opportunity for the participating states to share and learn from each other on the implementation of the Mission.



Regional workshop on PMAY-HFA (U) for Western region organised on 21, March 2016 at Mumbai



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