

# Implementation of Housing for all

August 30, 2019



**Rajasthan Shahari Vikas Kendra**  
**CMS, HCM RIPA, Jaipur**

# Implementation of Housing for all

The Hon'ble President of India, in his address to the Joint Session of Parliament on 9th June, 2014 had announced "By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access."

Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, Central Government has launched a comprehensive mission "Pradhan Mantri Awas Yojana – Housing for All (Urban)".

## Objectives

**01**

To identify key issues and challenges in implementation of Affordable Housing.

**02**

To explain the various parameters and verticals in PMAY/ CMAY.

**03**

To implement the slum rehabilitation of slum with participation of private developers.

**04**

To promote the affordable housing for weaker section through credit link subsidy.

**05**

To explain the financing and Subsidy for Beneficiary-led individual house construction.

The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

- I. Slum rehabilitation of Slum Dwellers with participation of Private Developers using land as a resource.
- II. Promotion of Affordable Housing for weaker section through credit linked subsidy.
- III. Affordable Housing in Partnership with Public & Private sectors.
- IV. Subsidy for beneficiary-led individual house construction /enhancement.

In this backdrop a one day workshop was organized for the Officers of Urban Local Bodies so that effective implementation of Affordable Housing can take place. The broad objective of the Workshop is to provide a platform to discuss key issues & challenges and enhance the successful implementation of Affordable Housing Program of Government of India (GoI)

## INTRODUCTION:

The document on hand is a narration of the detail the events and proceedings of the one day workshop on “Implementation of Housing for All’ that was conducted by Rajasthan Shahari Vikas Kendra (RSVK) for the Administrative and Technical Officers form Urban Local Bodies. The training was organized as per the annual training calendar of RSVK.

## ABOUT PARTICIPANTS:

The delegates who participated in the program were introduced their-self who are from Urban Local Bodies working on Housing for All projects and related assignments. Their work spans over several municipalities that have a variety of works.

## TIME SCHEDULE AND WORKSHOP CONTENT:

The one day workshop was conducted keeping in the need of time as state has not made desired progress in implementation of programme. The workshop had started at 9.30AM with the registration.

Schedule and content of the workshop was follows;

Time	Session/ Topic	Resource Person
09.30 – 10.00AM	Registration and Briefing	–
10.00 – 10.15AM	Inaugural Session Sharing of Mutual Expectations	Sh. P. Biyani IAS(R) Academic Consultant, RSVK  Dr. R. Singh Prof. UD, HCM RIPA
10.15 – 11.30AM	Present Scenario of Housing/ Issues and challenges in Implementation of Housing	Sh. P. Biyani IAS(R) Academic Consultant, RSVK
11.30 – 11.45AM	Tea Break	
11.45 – 01.00PM	Credit Linked Subsidy/ Subsidy for Beneficiary-led individual house construction/ enhancement/ Documentation and uploading on web portal	Sh. D.K. Meena PD (Housing)
01.00 – 02.00PM	Lunch	
02.00 – 03.15PM	Low Cost Housing/ In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation	Dr. Mayank Varshney Professor Engineering
03.15 – 03.30PM	Tea Break	
03.30 – 04.45PM	Affordable Housing: Introduction and Parameters/ Pradhan Mantri Awas Yojana (PMAY)/ Chief Minister Awas Yojana (CMAY)	Sh. R.K. Agarwal Consultant Housing
04.45 – 06.00PM	Financing of Beneficiary-led Construction Scheme and creation of new housing stock through HUDCO	Sh. Sudhir Kumar Regional Chief, HUDCO Rajasthan
	Valedictory	

## WORKSHOP BRIEFING AND INTRODUCTION:

The training session started with introduction of Rajasthan Shahari Vikas Kendra, after brief introduction Sh. Purushottam Biyani, IAS (R), Academic Consultant and Course Director of the program welcomed all the trainees on behalf of Rajasthan Shahari Vikas Kendra and HCM RIPA.

Then a brief test conducted that was aimed at analyzing the trainees' existing knowledge of the subject matter and how much they already know about some of the topics which are to be discussed in the workshop. The Course Director, in consultation with the trainees, set the basic guidelines to be applicable during the workshop day in order to maintain a productive and organized workshop. The trainees agreed upon several guidelines for the workshop like putting their phones on silent, coming on time after Tea breaks and Lunch, respecting others' ideas, not interfering when others talk etc.

Then the participants were asked about their expectations from the workshop and what they expected to learn during the Workshop day. Each trainee shared their views which they also noted down in the space provided in their note books. After this, the sessions was proceeded further as per the schedule.

## INAUGURAL OF THE WORKSHOP:



Inaugural of the Workshop addressed by Sh. Purushottam Biyani, IAS (R), Academic Consultant and Course Director of the workshop. In his inaugural speech he shared some valuable experiences about Housing for All and requested trainees to attend the workshop in participatory manner. He said that housing is the basic human need. He spoke on the various housing schemes from independence to recent PMAY. He also said that we

need to introduce these schemes in a simple way in front of beneficiaries so that maximum benefits can be availed to them.

## TECHNICAL SESSIONS OF THE WORKSHOP:

**The first session** was started on the title of "Housing Needs and Schemes of Urban Housing" which was taken by **Sh. Purushottam Biyani, IAS (R), Academic Consultant** and Course Director of the workshop. He introduced the United Nations declaration 1988 defined need of Housing such as Basic Infrastructure, Privacy, Space, Security, Water and Electricity, Lighting and Ventilation, Location with



regard to work and Affordable cost. He told about requirement of housing, categories of households, Various Schemes on Housing since independence. The low income Housing Scheme of 1954, The Slum Clearance and Improvement programme of 1956 and outcome of the program launched before 1970, then Housing programmes in the 1970's, 80's and 90's and

their outcome were introduced. Later on in the session, Housing schemes in the 21<sup>st</sup> century were introduced which were discussed in the detailed, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) launched in December 2005 addressing to Urban Housing problems. It is also briefed about Rajiv Awas Yojana (Ray), Pradhan Mantri Awas Yojana and problem faced in their implementation.

**The second session** was addressed by **Sh. Devendra Kumar Meena, Project Director, Housing, RUDSICO**



on credit Linked Subsidy/ Subsidy for Beneficiary-led individual house construction/ enhancement/ Documentation and uploading on web portal. The session was started with the schemes objectives that according to current estimates, the urban population of the country, which has already seen a sharp increase over the past decade, is set to see a

phenomenal growth in the years to come. By the year 2050, the country's urban population is set to reach a population of more than 814 million people. One of the biggest challenges faced by the country will be providing affordable housing, sanitation and development, and a safe environment to the city dwellers.

Later Sh. Meena spoke on Credit-Linked Subsidy Scheme in which it is said that the Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house. Further, it is discussed on Beneficiary-led individual house construction or enhancement/documentation and uploading on the web portal in which it is said that the fourth component of the mission is assistance to individual eligible

families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries who are not able to take advantage of other components of the mission. Such families may avail of central assistance of Rs. 1.5 lakh for construction of new houses under the

Mission, such beneficiaries should be part of HFAPoA. It is also well demonstrated to participants through the website.

The Urban Local Bodies shall validate the information given by the beneficiary and building plan for the house submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained. In addition, the condition of the houses e.g. Kutcha, semi-kutcha etc. of the prospective beneficiary should be checked with SECC data to ensure beneficiary's consequent eligibility for construction of new housing. SECC data regarding number of rooms, details of family members etc. should also be checked to ensure beneficiary's eligibility for enhancement. The progress of such individual houses should be tracked through geo-tagged photographs so that each house can be monitored effectively. States will be required to develop a system for tracking progress of such houses through geo-tagged photographs.

The third session was addressed by **Dr. Mayank Varshney, Civil Engineer, Housing Planner, Valuer &**

**GEM Certified Professional**

on "Low Cost Housing/ In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation" which was started with the definition of slums and why slum. India has widespread poverty in its cities and towns 20.9 percent of India's urban population is below the poverty line, Studies attribute proliferation of slums to a failure of government policy in managing



urbanization and urban growth laws and regulations relating to the urban land market that restrict land supply, especially for the poor and existing laws in India and adverse to the interests of the urban poor, especially those who are in slums. Sh. Varshney discussed on Policy Framework for Slum Upgrading and Housing for the Poor, In-Situ Upgradation of Slums which is all inclusive, has been unbundled to attract the private sector – several private entities are engaged in extending water supply to slum settlements or building community toilets or constructing tenements for slum households.

In-situ" slum rehabilitation using land as a resource with private participation for providing houses to eligible slum dwellers is an important component of the "Pradhan Mantri Awas Yojana – Housing for All (Urban)" mission. This approach aims to leverage the locked potential of land under slums to provide houses to the eligible slum dwellers bringing them into the formal urban settlement.

Dr. Varshney also quoted the quote of Warren Buffet that **“Someone is sitting in the shade today because someone planted a tree a long time ago”**

**The fourth session** was addressed by **Sh. R. K. Agrawal, Consultant Housing and Ex. PD of Housing, RUDSICO.** Sh. Agrawal took the session on Affordable Housing: Introduction and Parameters/ Pradhan Mantri Awas Yojana (PMAY)/ Chief Minister Awas Yojana (CMAY) in which basic difference of both the Schemes, Parameters and benefits were told. The session was started with the discussion on Housing For Mission by -2022 which was launched on 25-06-2015 by Hon’ble



All

Prime

Jan Awas Yojana, all mandatory provisions such as – minimum area, land distribution for EWS/LIG, allotment procedure & Sale Price, Incentive to developers etc., General Conditions i.e. Time lines for completion of the Projects, Fast track Approvals, Income criteria for EWS/LIG beneficiary, Area of EWS and LIG units etc. were discussed in detailed.

**The fifth and final session** was addressed by **Sh. Sudhir Kumar, Regional Chief, HUDCO, Rajasthan** on Financing of Beneficiary-led Construction Scheme and creation of new housing stock through HUDCO.



beneficiary from

including his own contribution, Gol assistance, State

etc. In no case, Gol assistance will be released for house where balance cost of construction is not tied up, as otherwise release of Gol assistance may result into half constructed houses.

The session was started with the benefits of financing on led construction schemes. It is told by Sh. Kumar that while approving project for individual house construction, Urban Local Bodies and State/ UT should ensure that required finance for constructing the planned

house is available to the different sources Government assistance

State/UT or cities may also contribute financially for such individual house construction. Central assistance will be released to the bank accounts of beneficiaries identified in projects through States/UTs as per recommendations of State/UT.

Though the funds from Central Government to State Governments would be released in lump-sum including assistance for this component, State Government should release financial assistance to the beneficiaries in 3-4 instalments depending on progress of construction of the house. Beneficiary may start the construction using his own funds or any other fund and GoI assistance will be released in proportion to the construction by individual beneficiary. The last instalment of Rs. 30,000/- of GoI assistance should be released only after completion of the house.

**The program is ended with Vote of Thanks.**

#### **Glimpse of the Workshop:**



Sh. D.K.Meena highlighting the documents upload page over the website



Discussion among the Resource Person and Participants



Participants noting down the important points



Resource Person discussing with the participants

## EVALUATION QUESTIONNAIRE

*(To be filled-in by individual participants' at the end of the course)*

1. Institution Name	RSVK, CMS, HCM RIPA, Jaipur.
2. Title of the Course & Date	<b>Workshop on "Implementation on Housing for All"</b> Administrative Officers and Engineers of Local Self Government Department. (30 August, 2019) Sponsored by HCM RIPA
3. Course Director	Sh. Purushottam Biyani Academic Consultant and Dr. Reepunjaya Singh Professor (Urban Development)

### 1. Course Objectives

- To identify key issues and challenges in implementation of Affordable Housing
- To explain the various parameters and verticals in PMAY/ CMAY
- To implement the slum rehabilitation of slum with participation of private developers
- To promote the affordable housing for weaker section through credit link subsidy.
- To explain the financing and Subsidy for Beneficiary-led individual house construction.

### 2. To what extent the programme objectives have been achieved?

Objective	To a large extent	To some extent	Very little	Not at all	WA	%
(I)	10	12	0	0	3.45	86
(II)	10	5	0	0	3.67	92
(III)	7	9	0	0	3.44	86
(IV)	10	5	0	0	3.67	92
(V)	9	5	0	0	3.64	91

### 3. What do you think about the structure and organization of the course to meet the objectives?

Very Well Structured	Well Structured	Some Structured	Very Unstructured	WA	%
6	15	1	0	3.23	81

### 4. How would this training programme be useful?

Very Useful	Quite Useful	Of Limited Use	Not at all	WA	%
16	6	0	0	3.73	93

**5. How useful this training likely to be for the future jobs?**

Very Useful	Quite Useful	Of Limited Use	Not at all	WA	%
7	12	0	2	3.14	79

**6. Practical orientation of the Course:**

Highly Practical Oriented	Practically Oriented to a Great Extent	Practically Oriented to a Limited Extent	Not at all Practical	WA	%
3	15	3	0	3.00	75

**7. How far have you been benefited from interaction with the fellow participants in the course?**

Substantially	Considerably	Fairly	Not at all	WA	%
7	11	1	0	3.32	83

**8. How far was the course material supplied relevant and related to the course content?**

Extremely Relevant	Considerably Relevant	Fairly Relevant	Not at all Relevant	WA	%
3	11	3	3	2.70	68

**9. To what extent are you satisfied with the following? (Applicable only if you have availed/used)**

Facilities	Satisfied fully	Satisfied to a large extent	Satisfied to a limited extent	Not satisfied at all	WA	%
Hostel Facilities	4	1	0	3	2.75	69
Food Facilities & Services	8	5	0	1	3.43	86
Class Room Facilities	9	4	0	0	3.69	92
Interaction with Faculty	10	4	0	0	3.71	93

**10. Which part of the course did you find most useful?**

- i. Cost in situ implementation of house.
- ii. Discussion on different category of PMAY
- iii. To important the scheme, Slum Rehabilitation
- iv. In situ Slum Redevelopment

- v. Financing of beneficiary led- construction scheme
- vi. Affordable Housing

**11. Which part of the course did you find least helpful?**

- i. Affordable Housing Program
- ii. Credit linked subsidy scheme
- iii. Low cost housing
- iv. Rajiv Awas Yojana

**12. Did the course give you any specific ideas about improvement in your working situation when you go back?**

- i. To mobilize the working team on ground effectively
- ii. ULB can work under guidance of HUDSCO & other organizations.
- iii. To help shelter less people

**13. If yes, can you spell them out briefly?**

- i. In BLC component more beneficiary can included
- ii. Important of survey part

**14. Overall impression of the Course.**

Excellent	Very Good	Good	Fair	WA	%
4	16	1	0	3.14	79

**15. Assessment of Faculty Sessions (30.08.2019)**

Date & Time	Topic/ Theme	Resource Persons	No of Sess.	Excel- lent	Very Good	Good	Fair	WA	%
10.15 – 11.30 AM	Present Scenario of Housing/ Issues and challenges in Implementation of Housing	Sh. Purushottam Biyani, IAS(R)	1	17	4	0	0	3.81	95
11.45 – 01.00 PM	Credit Linked Subsidy/ Subsidy for Beneficiary-led individual house construction/ enhancement/ Documentation and uploading on web portal	Sh. D.K. Meena PD, Housing	1	17	3	1	0	3.76	94

2.00 – 3.15 PM	Low Cost Housing/ In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation	Dr. Mayank Varshney Professor Engineering	1	10	7	3	1	3.24	81
3.30- 4.45 PM	Affordable Housing: Introduction and Parameters/ Pradhan Mantri Awas Yojana (PMAY)/ Chief Minister Awas Yojana (CMAY)	Sh.R.K. Agarwal Consultant Housing	1	15	5	1	0	3.67	92
4.45 - 6.00 PM	Financing of Beneficiary-led Construction Scheme and creation of new housing stock through HUDCO	Sh. Sudhir Kumar Regional Chief, HUDCO Rajasthan	1	19	2	0	0	3.9	98

**16. Any other observations/comments you wish to make about the course?**

- Candidate related to housing should only be called.
- Need totally detailed point to point guidelines regarding Housing Schemes.

**LIST OF PARTICIPANTS:**

क्र.	प्रतिभागी का नाम, पद एवं पदस्थापन	मोबाइल न.
1	श्री योगश कुमार पिप्पल, अधिशाषी अधिकारी, नगर पालिका वैर।	7742567099
2	श्री सहदेव दान चारण, अधिशाषी अधिकारी, नगर पालिका केकड़ी।	9887898313
3	श्री महेश कुमार, अधिशाषी अधिकारी, नगर परिषद हनुमानगढ़।	9351504842
4	श्री अरुण कुमार शर्मा, अधिशाषी अधिकारी, नगर पालिका विराटनगर।	9413236611
5	श्री बिजेश मन्त्री, राजस्व अधिकारी, नगर पालिका गंगापुर (भी.)।	9166874047
6	श्री नरेश कुमार राठौड़, राजस्व अधिकारी, नगर पालिका कापरेन।	9462046313
7	श्रीमती मनीषा यादव, राजस्व अधिकारी, नगर पालिका बहरोड़।	9783691558
8	श्री राकेश कुमार शर्मा, राजस्व अधिकारी, नगर पालिका शाहपुरा (जयपुर)।	
9	श्री पंकज कुमार मंगल, राजस्व अधिकारी, हाल निदेशालय।	9352868455
10	श्री देवीलाल बोचल्या, अधिशाषी अधिकारी II, हाल निदेशालय।	9667116821

11	सुश्री रूही तरन्नुम, राजस्व अधिकारी, हाल निदेशालय।	9982100884
12	श्री अरविन्द कुमार यादव, अधीक्षण अभियन्ता, नगर निगम अजमेर।	9414002043
13	श्री श्रवण कुमार, अधिशाषी अभियन्ता, नगर परिषद झुन्झुनूं।	9461055029
14	श्री राजेन्द्र अहुजा, अधिशाषी अभियन्ता, जयपुर विकास प्राधिकरण।	9829203938
15	श्री किशन लाल मीणा, अधिशाषी अभियन्ता, नगर परिषद टोंक।	9414315616
16	श्री विनय बोडा, अधिशाषी अभियन्ता, नगर परिषद सिरोही।	9461089707
17	श्री चौधरी शेर सिंह, अधिशाषी अभियन्ता, जयपुर नगर निगम।	9144251884
18	श्री राजकुमार सिंघल, अधिशाषी अभियन्ता, हाल निदेशालय।	9414236766
19	श्री रामप्रसाद मीणा, अधिशाषी अभियन्ता, नगर परिषद नागौर।	9414202045
20	श्री महेन्द्र सिंह, अधिशाषी अभियन्ता, नगर निगम जयपुर।	9929850948
21	श्री मधुसुधन गैना, अधिशाषी अभियन्ता, नगर निगम जयपुर।	9875124488
22	श्री महेश कुमार मिश्रा, सहायक अभियन्ता, नगर निगम जयपुर।	9351504842
23	श्री देशबन्धु शर्मा, सहायक अभियन्ता, नगर निगम जयपुर।	9667444016
24	श्री नारायण दान आढा, सहायक अभियन्ता, नगर पालिका सुमेरपुर।	9460131013
25	सौरभ गुप्ता, सहायक अभियन्ता, नगर परिषद्, श्री गंगानगर	8079028458
26	अमर कुमार, लेखाकार, नगर पालिका, पीलीबंगा	9587201800
27	संदीप बिशनोई, नगर परिषद्, हनुमानगढ़	9460561318

**End of the Report**



Group Photo

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