

F. No. N-11026/06/2014-PPG/FTS-11733
Government of India
Ministry of Housing & Urban Poverty Alleviation

Room No. 219-G,
Nirman Bhawan, New Delhi
Dated, 25th June, 2015

OFFICE MEMORANDUM

Subject: Housing for All (Urban) Mission – reg.

The undersigned is directed to say that in pursuance of Government's vision of facilitating housing to all by 2022, the Competent Authority has approved launch of the Housing for All (Urban) Mission with the following components:-

- (a) Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource;
- (b) Promotion of Affordable Housing for weaker sections through Credit Linked Subsidy Scheme (CLSS);
- (c) Affordable Housing in Partnership; and
- (d) Subsidy for beneficiary-led individual house construction or enhancement.

2. The Mission provides flexibility to the States/UTs for choosing any of the options amongst the above four verticals of the Mission to meet the demand of housing in their States/UTs.

3. The Mission is to be implemented as a Centrally Sponsored Scheme except the Credit Linked Subsidy component, which is to be implemented as a Central Sector Scheme.

4. As per the guidelines, Mission will focus on 500 cities under three phases. As all 4041 statutory towns are covered under the Mission, more cities will be included under the Mission if so demanded by States/UTs. Credit Linked Subsidy component of the scheme is, however, will be implemented across the country in all statutory towns right from the start of the Mission.

5. Under the Mission, States/UTs and Cities will undertake a demand assessment / survey through suitable means for assessing the actual demand of housing. On the basis of assessment survey and other available data, cities will prepare a Housing for All Plan of Action (HFAPoA). While preparing HFAPoA, State/UT and Implementing Agencies should also consider the affordable housing stock already available in the city. Jan Dhan Yojana/other bank account number and Aadhaar number/Voter ID Card/any other unique identification details of intended beneficiaries or a certificate of house ownership from Revenue Authority of beneficiary's native district are to be integrated in the data base of HFAPoA for ensuring that eligible family / beneficiary avails of the benefit of the Mission only once. Beneficiaries will be validated by States/UTs and ULBs thereby ensuring their eligibility at the time of preparation of the projects and approval of projects.

6. Central grant of Rs.1 lakh per house, on an average, is available under the slum rehabilitation programme. State Government would have flexibility in deploying this slum rehabilitation grant to any of the slum rehabilitation projects taken up for development using land as a resource for providing houses to the slum dwellers. Slums, whether on Central Government land/State Government land/ULB land, private land, may be taken up for "in-situ" redevelopment for providing houses to all eligible slum dwellers. Central grant would, however, not be available for slums redevelopment on private land. Slums so redeveloped should, however, compulsorily be denotified. Under the Credit Link Subsidy component, interest subsidy of 6.5% on housing loans availed upto a tenure of 15 years will be provided to EWS/LIG categories. This Interest Subsidy would be available on Rs.6 lakh of loan only. Loan amount beyond Rs.6 lakh will be at prevailing market rate. The subsidy payout on NPV basis would be upto Rs.2.3 lakh per house for both the categories. Central assistance @ Rs.1.5 lakh per house for EWS category will be provided under the Affordable Housing in Partnership and Beneficiary-led individual house construction or enhancement. State Government or their para-statal such as Housing Board can also take up projects of Affordable housing to avail of the Central Government grant.

7. Central share under different components of the Mission, except CLSS, will be released to the States/UTs in 3 instalments of 40%, 40% and 20% each. Under the Credit Linked Subsidy component of the Mission, Central Nodal Agencies (CNAs) will release the subsidy amount to Primary Lending Institutions (PLIs) in a maximum of 4 instalments based on the claims on the total loans disbursed.

8. The Mission also prescribes certain Mandatory Conditions for easing up the urban land market for housing to make adequate urban land available for affordable housing. Central assistance under the Scheme would, therefore, be contingent upon implementation of the prescribed Mandatory Conditions as per timelines agreed upon under Memorandum of Agreement (MoA), to be executed by the States/UTs indicating commitment to implement the Mandatory Conditions.

9. An Inter-Minister Committee, viz. Central Sanctioning and Monitoring Committee (CSMC) has been constituted under the Chairpersonship of Secretary (HUPA) for overall implementation, approval, review and monitoring of the Mission. A Committee of Secretary (HUPA) and Secretary (DFS), GoI, has also been constituted for monitoring and giving targets under the Credit Linked Subsidy component of the Mission.

10. Indicative State/UT-wise allocation will be made based on urban population and estimated slum population or other criteria as may be decided and will be communicated separately by this Ministry. The allocation will be made separately for each component. This Ministry can, however, change the inter-se allocation between different components with the approval of Competent Authority.

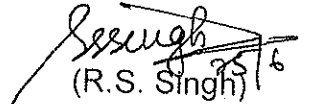
11. The Mission Guidelines approved by the Competent Authority are as per the approval accorded by the Union Cabinet. Government of India will, therefore, provide the technical and financial support strictly in accordance with the Mission Guidelines to the States to meet the challenge of urban housing. Process of project formulation and approval in accordance with the Mission Guidelines is, however, left to the States so that projects can be formulated, approved and implemented faster.

12. A copy of the Scheme Guidelines which, broadly describe the Scope, Coverage, Mandatory Conditions, Implementation Approach, Central Assistance, Administrative and Implementation structure and Monitoring Mechanisms, etc. is enclosed.

13. A Technology Sub-Mission under the Mission will also be set up to facilitate adoption of modern, innovative and green technologies and building material for faster and quality construction of houses. Details in this regard will be communicated separately.

14. This issues with the concurrence of Integrated Finance Division vide their Dy. No. 252/US(D-I)/FD/15 dated 23.06.2015.

Encls. Scheme Guidelines


(R.S. Singh)
Director (HFA.1)

Telefax -011- 23062279

To

1. Members of the CSMC (As per List-I).

Copy to:

1. The Principal Secretaries / Secretaries (Urban Development / Housing / MA) in all the States/UTs (As per List-II).
2. Chief Secretaries of States & UTs (As per List-III).
3. Secretaries of the Central Ministries / Departments (As per List-IV).

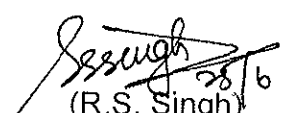
Copy for information to

1. PMO [Ms. Debashree Mukherjee, Joint Secretary), South Block, New Delhi-110011.
2. The Joint Secretary (PP), Ministry of Minority Affairs, Room No. 1125, 11th Floor, Paryavaran Bhavan, CGO Complex, New Delhi.
3. Joint Secretary (PF), M/o Finance (D/o Expenditure), North Block, New Delhi.
4. The Joint Secretary (UT), Ministry of Home Affairs, North Block, New Delhi.

Copy to (Officers in the Ministry of HUPA & its Organizations)-

1. PS to Hon'ble Minister (UD, HUPA & PA)
2. PS to Hon'ble Minister of State (UD, HUPA & PA)
3. PS to Secretary (HUPA)
4. Joint Secretary & FA, M/o Urban Development & M/o HUPA, Nirman Bhavan, New Delhi.
5. Joint Secretary (H), Ministry of HUPA
6. Joint Secretary (UPA), Ministry of HUPA
7. Economic Advisor, Ministry of Hupa
8. Director (HFA.1), Ministry of HUPA
9. Deputy Secretary (HFA.3), Ministry of HUPA
10. Deputy Secretary (HFA.4), Ministry of HUPA
11. Director, NBO, Nirman Bhawan, New Delhi
12. Deputy Secretary (Admn), Ministry of HUPA
13. Deputy Secretary (Coord), Ministry of HUPA
14. Director (UPA), Ministry of HUPA
15. All Under Secretaries (HFA), Ministry of HUPA
16. AEA (JrPC), NBO, Ministry of HUPA
17. DD(NRC), NBO, Ministry of HUPA
18. AO (JNNURM), Ministry of HUPA
19. All Section Officers (HFA), Ministry of HUPA

- ✓ 20. Deputy Chief (MIS) Monitoring Cell (JNNURM), Ministry of HUPA (for posting this OM on the web-site)
- 21. The CMD, Housing and Urban Development Corporation Ltd., HUDCO Bhavan, India Habitat Centre, Lodhi Road, New Delhi.
- 22. The CMD, NBCC, "NBCC Bhavan", Lodhi Road, New Delhi-110003
- 23. The CMD, HPL, Jangpura, New Delhi- 110014
- 24. The Executive Director, BMTPC, Core 5A, First Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
- 25. The Director (Corporate Planning), HUDCO, "HUDCO Bhavan", Indian Habitat Centre, Lodhi Road, New Delhi-110003.
- 26. I.T. Officer Monitoring Cell (JNNURM), Ministry of HUPA
- 27. Guard Folder on JNNURM/RAY CCEA file.


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Central Sanctioning-cum-Monitoring Committee: Composition

1.	Secretary, Ministry of Housing and Urban Poverty Alleviation	Chairperson
2.	Secretary (UD), Ministry of Urban Development	Member
3.	Secretary, Ministry of Finance (Deptt. of Expenditure)	Member
4.	Secretary, Ministry of Social Justice and Empowerment	Member
5.	Secretary, Ministry of Health and Family Welfare	Member
6.	Secretary, Department of Banking, Ministry of Finance	Member
7.	Secretary, Ministry of Labour	Member
8.	Secretary, Ministry of Minority Affairs	Member
9.	Joint Secretary (UPA), Ministry of HUPA	Member
10.	Joint Secretary and Financial Adviser, Ministry of UD/HUPA	Member
11.	Mission Director (Smart Cities), Ministry of Urban Development	Member
12.	Joint Secretary and Mission Director in charge of Housing of All, Ministry of Housing and Urban Poverty Alleviation	Member-Secretary